This month, the University of Illinois at Springfield’s Speaker Series is hosting a speaker that may be of interest to our members. Weston Smith will tell the story about how fraud went undetected for over fifteen years at his former employer, HealthSouth. Smith was the CFO of HealthSouth, a company with more than 2,000 locations in all 50 states and 5 countries. Smith was a participant in a financial statement fraud with an earnings overstatement of over $3 billion. He eventually voluntarily exposed the fraud, accepted the consequences of his former actions and testified against the CEO in the criminal trial. The speaking event is free to the public and will be held on Wednesday, February 21st at 6pm in the UIS Brookens Auditorium, located on the lower level of Brookens Library.

In other news, the Chicago IIA has scheduled its 58th Annual Seminar for April 9, 2018 in Rosemont: https://chapters.theiia.org/chicago/Events/Pages/58th-Annual-Seminar.aspx

The Springfield Chapter February training will be held on February 22, 2018 and will feature an accomplished speaker specializing in subject matter at hand. Lunch will be served at 11:30 am and the training begins at 12:30. The afternoon seminar on Government Ethics will be presented by George Heyman from AuditSense. This training satisfies the new 2 CPE hour annual ethics training requirement for every IIA designation and also set by the State Internal Audit Advisory Board (Bylaw 2.5.1).

George is Professor Emeritus of Accounting and Economics at Oakton Community College, where he received the 2003 Hartstein Award for academic excellence. George has worked for Deloitte, Haskins and Sells, serving as a Senior Assistant Auditor and a business consultant. He also worked for the Brunswick Corporation as an Internal Auditor including special projects and operational audits, both in the United States and in Europe.

Presently, George belongs to the AICPA as well as the Illinois CPA Society, where he serves as chair of the Ethics Committee. George has an MAS from the University of Illinois, and an MBA and Certificate of Achievement in International Economics from DePaul University. He also has a BA degree from the University of Illinois in Chicago in the teaching of English.

George lives in Mount Prospect, Illinois, with his wife and their two youngest children. His eldest son is now serving in the U.S. Marine Corps.

We look forward to seeing you at this training. The cost will be $65/$85 for members/non-members. Please register at http://www.eiseverywhere.com/feb2018seminar

Note: March training date has changed. Please see p.6 for details.
February 2013
Denise Behl, CIA, served as Chapter President.

- **Training.** The chapter met at Northfield Center for a full-day seminar on “Auditing for Fraud in Government and Ethics.”

- **Presenter.** Leita Hart-Fanta, CPA, CGFM, CGAP, board member of the Austin chapter of the AGA and a technical reviewer for the AGA’s Certificate of Achievement in Service Efforts and Accomplishments Reporting.

February 2008
Jay Wagner, CIA, CISA, served as Chapter President.

- **Training.** The chapter had a joint training seminar with ISACA on “Fraud and Embezzlement: Lessons from the Trenches.”

- **Presenter.** Angela Morelock of BKD.

- **Retirement.** Brad Hammond retired from the State after more than 32 years. Brad joined our chapter in 1984 and served as president in 1987-1988. His career included working for the Illinois Economic and Fiscal Commission, Office of the Auditor General, and various internal audit offices at State agencies, including the Illinois Office of Internal Audit.

- **Prizes.** Diane Geary and Traci Rolf won door prizes.

February 2003
Shelly Martin, CPA, served as Chapter President.

- **Training.** The chapter held its annual Bosses’ Day Lunch at the Northfield Center.


- **Member News.** Special thanks went to Brian Bond, Shelly Martin, Bill Sampias, Bob Schwarz, Brad Hammond, Steve Kirk, and Cary Franks for helping make the Chapter’s “State and Local Government Conference” a success.

- **Anniversary Committee.** The chapter thanked Shelly Martin, CPA, Bob Schwarz, CISA, and Deanna Marvin, CIA, CISA, CGAP, for serving on the committee established to organize our 25th Anniversary celebration.

February 1998
Michael J. Moody, CIA, CISA, served as Chapter President.

- **Training.** The chapter met at the Northfield Center for the Annual Bosses’ Lunch whose presentation was “Internal Auditor’s Role in Monitoring Public Accountability.”


- **Member Profile.** Lesslie Morgan, CPA, Chief Internal Auditor for the Department of Insurance.

February 1993
Randall W. Welch, CIA, CPA, served as Chapter President.

- **Training.** The monthly meeting was held at Sangamon State University.

- **Presenter.** Dr. Max Rexroad, CPA.

- **Review Course.** The Springfield and Central Illinois Chapters sponsored a CIA Review Course presented by Dr. Glenn Summers.

- **Gold.** Our chapter earned the IIA’s Gold Chapter Achievement Award!

February 1988
Bradley W. Hammond served as Chapter President.

- **Training.** Bill Winberg, CPA, conducted a four-hour staff training session on “Audit Workpapers.”

- **Dinner.** U.S. Attorney Bill Roberts spoke on the “Lighter Side of Law.”

- **Member News.** Bob Schwarz, CISA, was nominated for the position of Director of District 1 of the Midwestern Region.

- **New Members.** Bud Akkasiriskul and Dorothy French.

February 1983
James R. Donkin served as Chapter President.

- **Training.** Dr. Fred Neuman spoke on “CIA and Student Sponsorship.”

- **Member News.** Gail Mugler was reservations coordinator.
A study by Stanford University found that grade point averages had no bearing on a group of MBAs 10 years after they graduated -- but their ability to converse did.

Being able to connect with others through small talk can lead to big things, according to Debra Fine, author of “The Fine Art of Small Talk.” She says the ability to connect with people through small talk is an acquired skill and offers the following tips for starting and ending conversations:

1. As you prepare for a function, come up with three things to talk about as well as four generic questions that will get others talking.
   • If you've met the host before, try to remember things about him/her, such as his/her passion for a sport or a charity you're both involved in.

2. Be the first to say “hello.” If you're not sure the other person will remember you, offer your name to ease the pressure.
   • Smile first and always shake hands when you meet someone.

3. Take your time during introductions.
   • Make an extra effort to remember names and use them frequently.

4. Get the other person talking by leading with a common ground statement regarding the event or location and then asking a related open-ended question.
   • For example, “Attendance looks higher than last year, how long have you been coming to these conventions?” You can also ask them about their trip in or how they know the host.

5. Stay focused on your conversational partner by actively listening and giving feedback. Maintain eye contact.
   • Never glance around the room while they are talking to you.

6. Listen more than you talk.

7. Have something interesting to contribute. Keeping abreast of current events and culture will provide you with great conversation builders, leading with “What do you think of . . . ?”
   • Stay away from negative or controversial topics, and refrain from long-winded stories or giving a lot of detail in casual conversation.

8. If there are people you especially want to meet, one of the best ways to approach them is to be introduced by someone they respect.
   • Ask a mutual friend to do the honors.

9. If someone hands you a business card, accept it as a gift. Take a moment to read what is written on it.
   • When you're done, put it in a pocket or wallet to show it is valued.

10. Watch your body language. People who look ill at ease make others uncomfortable.
    • Act confident and comfortable, even when you're not.

11. Before entering into a conversation that's already in progress, observe and listen.
    • You don't want to squash the dynamics with an unsuited or ill-timed remark.

12. Have a few exit lines ready, so that you can both gracefully move on.
    • For example, “I need to check in with a client over there,” or you can offer to refresh their drink.

When should you exit a conversation? According to Susan RoAne, author and speaker known as the “Mingling Maven,” your objective in all encounters should be to make a good impression and leave people wanting more. To do that, she advises: “Be bright. Be brief. Be gone.”

Do Punctuation Marks Go Before or After Quotation Marks?


**Question Marks**
A question mark almost always follows the same rules as commas and periods.
- “When does the shipment come in?” Jack asked.
- Similarly, if a question is in quotes, but the sentence is a question, the question mark should appear outside of the quotes. Do you agree with the saying “There's no such thing as a stupid question”?

**Interrupted Quotes**
If a question continues after the break, use a comma instead of a period before the opening quotation marks, and use lowercase for the first letter of the continued sentence.
- “On your way home,” Linus said, glancing at his watch, “could you pick up the dry cleaning?”

**When Not to Use Quotation Marks**
Don't use quotations for indirect quotes:
- Janet said she would finish the paper tonight.
- Robert asked if he could stay during the hurricane.
Let's face it, the reason it is so difficult to decipher when to use *who* or *whom* is because few people use the word *whom* when they speak. Initially, learning the difference between *who* and *whom* might seem confusing, but once you understand the difference, your audits and speech will improve.

**Identifying the Subject and Object**

*Who* is a subject. *Whom* is an object. But that nice rule doesn’t help most of us because most of us don’t remember the difference between the subject and object of a sentence. The subject is always the person or thing that performs the action (or lack of action): *Leighann went to the store.* The subject in the sentence is Leighann because she went. Similarly, you can phrase a question out of the sentence by asking: *Who went to the store? Leighann did.*

The object is what the subject of a sentence (person) acts upon. Not every sentence will have an object. Chewing gum is the object of this sentence: *Satu bought gum.* An easy way to decide if gum is the object is to ask: *What did Satu buy? She bought gum.*

**Using the He/Him Method**

*He/she* is a subject and *him/her* is an object. Therefore, you can replace these pronouns where you’re unsure whether to use *who* or *whom*. In many cases you can place *she/he* directly in place of *who*, but in most cases you will have to rearrange a few words to replace *whom*.

1. Original statement: *Emily didn’t know who/whom would win.*
   - Replace with she/her: *Emily didn’t know she would win.*
2. Original statement: *With who/whom should Tad go?*
   - Rephrase and replace with he/him: *Should Tad go with him?*

**The Argument Against Negotiating Hard**

Marty Nemko, www.martynemko.com

When negotiating, I have gotten more than the original offer although it was rarely enough to improve my life. Even when negotiation yields a big payoff, there can be downsides. Extensive pre-employment negotiation can distract you from more important factors like: will you enjoy the job and how it will affect your lifestyle – a great salary may not compensate for a long commute or workweek. If an employer pays extra, it can leave a bad taste in his mouth. Ask yourself: Is the additional money worth the distaste that it can create?

**Retirement Deadlines**

Carrie Schwab-Pomerantz, Charles Schwab Foundation

- **AGE 55**: If you are in an employer plan such as a 401(k), and leave your job (called separation of service), you can take a distribution without paying the 10% penalty for early withdrawal. You will, however, pay income taxes on the money.
- **AGE 59½**: At this age, you can begin to withdraw from your retirement plan or traditional IRA without penalty, but will pay income taxes on the earnings. If you have a Roth IRA for five years, you can withdraw these earnings without penalty or taxes.
- **AGE 62**: This is the earliest date you can begin taking Social Security benefits (unless you are disabled) but your payout will be permanently reduced 25%.
- **AGE 65**: You are eligible for Medicare.
- **AGES 65-67**: This is the age you can begin receiving your full Social Security retirement benefits depending on the year you were born. If you delay receiving Social Security, your benefits will continue to increase until you reach age 70.
- **AGE 70**: Social Security benefits don’t increase beyond this age, so you will want to be signed up by this age.
- **AGE 70½**: This is the age when you are required to begin withdrawing from retirement plans such as a traditional IRA, 401(k), or 457 plan. The minimum you need to withdraw (your Required Minimum Distribution or RMD), is determined by a formula based on life expectancy. Your tax professional can help you determine your RMD or you can use Schwab’s RMD Guide. You must take your first RMD by April 1st of the year after you turn 70½ or face a hefty 50 percent PENALTY! You don't have to take an RMD from a 401(k) if you're still working, and never from a Roth IRA.

**Don’t be too Dominating**

Marty Nemko, www.martynemko.com

Dominating can make you feel smart. Trouble is it makes your subordinates feel dumb, which usually can damage your chances of getting cooperation.

Few colleagues are likely to say, “How wonderful that he’s so smart. Even though he makes me feel dumb, I’ll work hard to help him.”

When working with others, listen to colleagues since their ideas might even enhance your brilliant product.
I have recently been undergoing treatment for a completely unexpected illness that was apparently genetically caused.

I found out by chance when I was exercising and fell while doing push-ups; I thought I had torn a muscle. But it did not heal so I had to ask the doctor to take a chest x-ray. The result showed more than what you or I want to learn. The news was bad and became worse.

Thus, anytime you have a serious health issue, don’t wait to get an x-ray or an MRI taken immediately. I was told by my oncologist that waiting a few more weeks could have resulted in a stroke or a cancerous growth. MRI taken immediately. I was told by my oncologist that waiting a few more weeks could have resulted in a stroke or a cancerous growth.

I need to refresh my memory as I have said wrong things or names and have obviously made things worse.

I am still going through the why me phase, especially since there is no cure. But I want to thank all of you, the Office of the Auditor General, and Auditor General Frank Mautino for all their help and support.

Humor: School Research

1. The greatest writer of the Renaissance was William Shakespeare. He was born in the year 1564, supposedly on his birthday. He never made much money and is famous only because of his plays. He wrote tragedies, comedies, and hysterectomies, all in Islamic pentameter. Romeo and Juliet is an example of a heroic couple. Romeo’s last wish was to be laid by Juliet.

2. Joan of Arc was burnt to a steak and was cannonized by Bernard Shaw.

3. Solomom had three hundred wives and seven hundred porcupines.
<table>
<thead>
<tr>
<th>Date</th>
<th>Speaker</th>
<th>Program</th>
<th>Hours</th>
<th>CPE</th>
<th>Members</th>
<th>Non-Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 28, 2017</td>
<td>Wei-Shin Wang</td>
<td>Chief, Bureau of Fraud Science and Technology, Office Inspector General, ILHFS and Jeff Thompson, CEH</td>
<td>Morning:</td>
<td>7</td>
<td>$95</td>
<td>$130</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Big Data Analytics and Fraud Detection</td>
<td>8:30 – 4:30</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Afternoon:</td>
<td>8:30 – 4:30</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Identity Theft: A Hacker’s Perspective and</td>
<td>8:30 – 4:30</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• A Hacker’s Perspective on Your Network</td>
<td>8:30 – 4:30</td>
<td></td>
<td></td>
</tr>
<tr>
<td>October 24 – 26, 2017</td>
<td>Various</td>
<td>SIAAB Conference</td>
<td>8:30 – 4:30</td>
<td>18</td>
<td>$95</td>
<td>$95</td>
</tr>
<tr>
<td>October 26, 2017</td>
<td>Bill Jelen, Mr. Excel</td>
<td>Power Excel with Mr. Excel – 617</td>
<td>1:00 – 4:00</td>
<td>3</td>
<td>$45</td>
<td>$60</td>
</tr>
<tr>
<td>January 25, 2018</td>
<td>Steve Minder</td>
<td>Fraud Risk Assessment, Development of Workpapers, and How to Write a Finding</td>
<td>12:30 – 4:15</td>
<td>4</td>
<td>$65</td>
<td>$85</td>
</tr>
<tr>
<td>February 22, 2018</td>
<td>George Heyman</td>
<td>Government Ethics</td>
<td>12:30 – 4:30</td>
<td>4</td>
<td>$65</td>
<td>$85</td>
</tr>
<tr>
<td>March 29, 2018</td>
<td>Danny Goldberg</td>
<td>Optimized Critical Thinking Joint Training with ISACA</td>
<td>8:30 – 4:30</td>
<td>7</td>
<td>$95</td>
<td>$130</td>
</tr>
<tr>
<td>April 30, 2018</td>
<td>Raven Catlin</td>
<td>Creating Your Audit Program -- Training with Central Chapter</td>
<td>8:30 – 4:30</td>
<td>7</td>
<td>$95</td>
<td>$130</td>
</tr>
<tr>
<td>May 24, 2018</td>
<td>Tim Hungerford</td>
<td>Mystery Fraud Theater – Money for Nothing &amp; Kickbacks for Free</td>
<td>TBA</td>
<td>4</td>
<td>$65</td>
<td>$85</td>
</tr>
</tbody>
</table>

Cancellations should be made at least 24 hours before the meeting to avoid a charge. Meeting will be held at the Northfield Center on Thursdays unless noted differently.

Springfield Chapter
The Institute of Internal Auditors
P.O. Box 205
Springfield, IL 62705-0205