



THE SECURITY BEACON

NOVEMBER 2011

BOSTON CHAPTER OF ASIS INTERNATIONAL

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2011 ASIS BOSTON CHAPTER LEADERSHIP

Jennifer Goba, CPP
Chairperson
jgoba@partners.org

David Corbin, CPP
Vice Chairperson
dcorbin1@partners.org

Michael Art, Secretary
mart@sonesta-boston.com

Dennis Crowley, Treasurer
denny.crowley@apollosecurity.com

www.asis-boston.org



Editorial: Howard Communication Associates
Design: MSG Design

PROTECTING AGAINST VIATICAL FRAUD



By Matthew Delaney
Quincy College Criminal Justice Instructor

A few weeks ago, some brochures were left in a lobby of a hospital in the metro Boston area. The brochure stated that it was, "For Those Living with Cancer or Other Life-Limiting Illnesses," and invited persons diagnosed with a "life-limiting illness" who have a life insurance policy of at least \$25,000 to call for a "no-cost, no-obligation

policy evaluation to determine the REAL VALUE of your policy."

What the brochure represents is a niche market within the insurance industry known as Viatical Settlements. A Viatical Settlement is an agreement in

"These policies are typically sold if the owner of the policy has less than 24 months of life expectancy."

which a terminally-ill person sells his or her policy to a viatical company for a cash settlement, and brokers sell the policy to investors. The original intent for these settlements was to assist in paying for additional medical expenses and final wishes. These policies are typically sold if the owner of the policy has less than 24 months of life expectancy. This is a legitimate business transaction but the Federal Trade Commission (FTC) urges policy holders to do their due diligence before entering into a settlement. [READ MORE ON PAGE 8](#)

CHAIRPERSON'S MESSAGE

I want to extend my thanks to everyone who has made this a wonderful - but too swift - year for me as Chairman. Without your support, commitment, and dedication, the Chapter would not be as credible, vibrant, and important as it is today.



There are many members that have dedicated numerous years to the Chapter, ensuring its success. You know who they are. They are the people juggling careers and personal lives at the very least while volunteering their time and skills to a Chapter that strives to push the limits and set the standard for being one of the best.

Our Chapter volunteers have my respect and affection and keep me in awe of how much they continually give to our members, [READ MORE ON PAGE 2](#)

TREASURER'S REPORT**SEPTEMBER 2011**

Previous Month Balance	\$30,473.12
Income This Month	\$21,670.34
Sub Total	\$52,143.46
Expenses This Month	\$24,025.18
Current Balance	\$28,118.28

ORDINARY INCOME/EXPENSE**INCOME**

Meeting Income	\$1,550.00
Interest	.20
Total Income	\$1,550.20

EXPENSE

Awards Expense	\$8.92
Bank Charge	
• Bank Charge AMEX	\$9.08
• Bank Charge - Other	\$260.19
Total Bank Charges	\$269.27

Charity	1,000.00
Miscellaneous	\$31.86
Newsletter Expense	\$1,605.00
Web Site	\$990.32
Total Expenses	\$3,905.37

Net Ordinary Income	-\$2,355.17
Net Income	-\$2,355.17

ACCOUNT BALANCES

Primary Checking	\$12,555.59
Internet Account	\$1,000.00
Manning Fund	\$6,972.82
Goodman Fund	\$7,589.87
Total	\$28,118.28

CALL FOR NOMINATIONS FOR THE SHELDON E. GOODMAN AWARD

The Boston chapter of ASIS International is pleased to announce that it is accepting nominations for the 2011 Sheldon E. Goodman, CPP, award. This honor, given in memory of long-time chapter member Sheldon E. Goodman, CPP, is presented annually to a member who faithfully supports the goals of the organization and who many times works quietly behind the scenes to promote its ideals.

During his professional life, Sheldon exemplified what an ASIS member should be. He attended virtually every meeting of the Boston Chapter, was quick to speak to a newcomer, and vigorously invited others to attend meetings. Sheldon supported the CPP program, frequently mentored younger members, attended many Chapter sponsored workshops, and readily accepted invitations to assist the Chapter in any way possible.

In addition to having strong leaders, ASIS International and the Boston Chapter believe that members such as Sheldon build thriving chapters. It is fitting that this award given in Sheldon's memory be presented each year to a Boston Chapter ASIS member who has benefited [CONTINUED ON PAGE 3](#)

CHAIRPERSON'S MESSAGE, CONTINUED FROM PAGE 1

whether recognized, or at times, criticized by those who choose not to be involved. Many of these volunteers work quietly behind the scenes and never ask for recognition. I thank each and every one of you.

The Boston Chapter is looking for some vibrant members to volunteer and make an impact on our organization. Each year we strive to embrace new visions, new technologies, and new audiences but we need your help! Important roles that need to be filled are Education Committee, Marketing Committee, Fundraising and Events Committee, and Newsletter Committee.

November is a special month as it is our opportunity to represent the Chapter members with the presentation of the Manning Fund for scholarships, mentoring, and charity. Join us on November 17, 2011 at the Boston Marriott Newton, 2345 Commonwealth Ave., Newton, as we celebrate the legacy of John Manning with these awards.

If you would like to learn more about how the ASIS Boston Chapter works and what being a volunteer entails, please join us at the [open](#) Board meeting on November 17, 2011 at 4:00 pm at the Boston Marriott in Newton.

Sincerely,



Jennifer Goba, CPP, Chairperson, ASIS Boston

We service **our clients** best,
when we serve **our**
employees first.



100 CambridgeSide Place
Cambridge, MA 02141
office: 617.621.2900
fax: 617.621.2911

United Security, Inc.

CONTINUED FROM PAGE 2

the Chapter in one or more of these ways.

Each year, the current Chapter Chairman invites **all Boston Chapter Members to make written nominations** to the current Board for worthy recipients of the Goodman Award. Nominations should include the name of the nominee, a brief description of the reason for the nomination, and the nominator's contact information. Nominations will be evaluated by the current Board plus two members at-large. The winning nomination will be presented at a subsequent Chapter meeting.

Don't wait. Please submit your nominations today to Awards Chairperson Rich Zupan at rich.zupan@identocard.com. Deadline for submissions is November 8, 2011.

FREE HELP AVAILABLE FOR INFORMATION ASSURANCE CHALLENGES

If your company is struggling to conquer an Information Assurance (IA) challenge or would appreciate an independent, confidential security review of its operations, Northeastern University can help.

Prof. Michael Higgins, CISM, CPP, the former Chief Security Officer for The New York Times Company and a professor in Northeastern's multi-disciplinary Capstone Course for the Masters of Science in Information Assurance (MSIA) Program, is seeking opportunities for 2-4 member student teams to work with businesses, organizations and governmental entities on solving IA challenges and providing business deliverables according to the problem statement. No problem is too small for consideration, and every participating company will receive free, professional assistance with its concern.

The MSIA Program brings together students from Northeastern's Colleges of Criminal Justice, Business, and Engineering to research and learn all facets of IA challenges. In the Capstone course, the students' undergraduate and graduate curricula are married with their work experiences and applied to a semester-long IA project focused on a real-world problem. Capstone students attend weekly seminars on the business perspective of IA, and the group projects help the students' solidify their understanding of IA's theoretical and practical applications.

Previous Capstone projects have evaluated technologies, performed robust business process reviews, and created new and innovative means to communicate. They have included the creation and documenting of an incident response procedure for a Fortune 1000 company; performing a security vulnerability and risk assessment for a small 20-person start-up company to support their A round of financing; developing a consumer-focused awareness campaign for a small metropolitan police department; developing a physical security policy and execution plan for a mid-size multi-national engineering corporation; and creating a process and conducting the evaluation to replace a legacy PBX system where security was one of the primary decision considerations for a purchase. In all cases, IA or Information Security was a primary concern.

Higgins anticipates having approximately 10 teams of students available starting January 1, 2012. Participating companies will work with a highly motivated, part-time work force that has a solid understanding of IA and seeks to provide true value in their projects.

With tongue firmly wedged in cheek, Higgins describes himself as, "a middle-aged 20+ year veteran security professional who is mildly knowledgeable in matters of security, privacy and risk." As a project mentor, he will provide weekly oversight to keep the projects on track and focused on addressing the problem statement.

To take advantage of this opportunity to solve your company's IA challenge and provide MSIA students with real-world experiences, contact Higgins by email at mr.higgins@neu.edu.

NOVEMBER**2 - 3**

IAHSS & ASIS Healthcare Council Educational Event
New York, NY

2

Certified Fraud Examiner Fraud Prevention
Tampa, FL

3 - 4

Certified Fraud Examiner Healthcare Fraud
Tampa, FL

7 - 8

2nd CSO Roundtable Latin America Summit
Sao Paulo, Brazil

10

Eyewitness Process and Procedures Training
9am – 1pm
Join your ASIS Boston colleagues at TYCO Security Products, 6 Technology Park Drive, Westford, MA, for this half-day training led by Ret. Northampton Police Capt. Kenneth Patenaude. Cost is \$40. Location and continental breakfast are generously sponsored by TYCO

14 - 17

APC I: Concepts & Methods
Hyatt Regency Boston
Boston, MA

Certified Fraud Examiner CFE Exam Review Course
Austin, TX

17

ASIS Boston Awards Dinner Meeting
Boston Marriott, Newton

Video Surveillance: Applications and Advances
Seattle, WA

27 - 30

Certified Fraud Examiner 17th Annual Canadian Fraud Conference
Toronto, ON

Learn more at <http://asisonline.org>

DECEMBER**2**

IAHSS-WA Chapter presents Security Exploration Discussing Tomorrow – Today
Seattle, WA

5

Certified Fraud Examiner Investigating Conflicts of Interest
Las Vegas, NV

5 - 6

Executive Protection
Alexandria, VA

Security Force Management
Alexandria, VA

Certified Fraud Examiner Interviewing Techniques for Auditors
Houston, TX

5 - 7

5th Annual ASIS International Asia-Pacific Conference
Kuala Lumpur, Malaysia

6 - 7

Certified Fraud Examiner Financial Institution Fraud
Las Vegas, NV

12 - 15

Certified Fraud Examiner Principles of Fraud Examination
Austin, TX

14

Webinar: Active Shooters in Healthcare Environments: Protecting Patients, Staff, and Visitors
Produced by ASIS Healthcare Security Council

Learn more at <http://www.acfe.com>.

JANUARY 2012**23 - 24**

Certified Fraud Examiner Contract & Procurement Fraud
Scottsdale, AZ

23 - 27

Wharton/ASIS Program for Security Executives
Philadelphia, PA

30 - 2/2

Certified Fraud Examiner CFE Exam Review Course
Dallas, TX

Learn more at www.iahss.org.

FEBRUARY 2012**1**

Certified Fraud Examiner Combo Course:
Investigating Conflicts of Interest
 Los Angeles, CA

2 - 3

Fraud Risk Management
 Los Angeles, CA

3 - 4

CPP Review/PSP Review
Doubletree Paradise Valley
 Phoenix, AZ

13 - 14

Certified Fraud Examiner
Introduction to Digital Forensics
 New Orleans, LA

19 -21

3rd Middle East Security Conference & Exhibition
 Dubai, UAE

27

Certified Fraud Examiner Combo Course:
Legal Elements of Fraud Examination
 Charlotte, NC

27 -28

Conducting Corporate Investigations
 New Orleans, LA

Certified Fraud Examiner
Interviewing Techniques for Auditors
 Ft. Lauderdale, FL

27 - 3/1

Physical Security: Introductory Applications & Technology
 New Orleans, LA

29

Certified Fraud Examiner
Fraud Prevention
 Baltimore, MD

29 - 3/2

Organizational Resilience
 New Orleans, LA



The dynamic speaker, delicious lunch and delightful company brought a smile to the face of ASIS Boston member Joe Frawley (middle).



ASIS Boston members shared ideas and networked during the October meeting at the UMass Club in Boston.



Guest speaker Jean Haertl provided an information-packed presentation on the effects of harassment, workplace and domestic violence, and bullying on the workplace at the ASIS Boston luncheon meeting in October. Haertl, who founded the consulting firm, Safety and Respect at Work, emphasized that written policies, zero tolerance, and “no excuses” are imperative for protecting businesses and their employees and to ensure a safer, more respectful work environment. Learn more about Haertl and her services at www.makeworksafe.com

TEST YOUR KNOWLEDGE CPP® REVIEW QUESTIONS

By Mark H. Beaudry, CPP
IBM Corporate Security
978-399-5438 T/L 333-5438,
mhbeaudr@us.ibm.com

- 1) Any plan that no longer serves a useful purpose should be?
 - A. Revised
 - B. Abandoned
 - C. Reviewed
 - D. Filed for historical reference

- 2) A management tool wherein there is a systematic method of achieving agreed-upon goals set in advance is known as?
 - A. Matrix management
 - B. Proactive management
 - C. Scheduling management
 - D. Management By Objective (MBO)

- 3) The heart of personnel selection is?
 - A. Polygraph test
 - B. Review of application
 - C. Interview
 - D. Background investigation

ANSWERS ON PAGE 8

BUILD JOB SECURITY WITH PROFESSIONAL CERTIFICATION FROM ASIS INTERNATIONAL

Want to fast-track your security career to lasting success? Enhance your skills, expand your knowledge, and increase your earning power by achieving one of ASIS International's respected professional certifications: Certified Protection Professional (CPP), Professional Certified Investigator (PCI), or Physical Security Professional (PSP). These valuable credentials are respected worldwide as the leading designations for professionals trained to the highest levels of knowledge and skill.

ASIS Boston member Mark H. Beaudry, CPP, has put together some important links to help Chapter members begin the certification process. Visit the following websites to learn more about these valuable credentials.

Certification: www.asisonline.org/certification

Certification application: www.asisonline.org/store/certApp1.xml

About CPP: www.asisonline.org/certification/cpp/index.xml

About PCI: www.asisonline.org/certification/pci/pciabout.xml

About PSP: www.asisonline.org/certification/psp/pspabout.xml

Professional Profiles:

www.asisonline.org/certification/cpp/resources/cppprofile.htm

ASIS Boston offers an intensive, 3-day CPP/PCI/PSP Review Program each year for Chapter members. Contact Mark for details at 978.399-5438, mhbeaudr@us.ibm.com for details.

Already certified yourself but want to refer a colleague for certification? Go to www.asisonline.org/refer/index.xml to complete the easy, online referral form.



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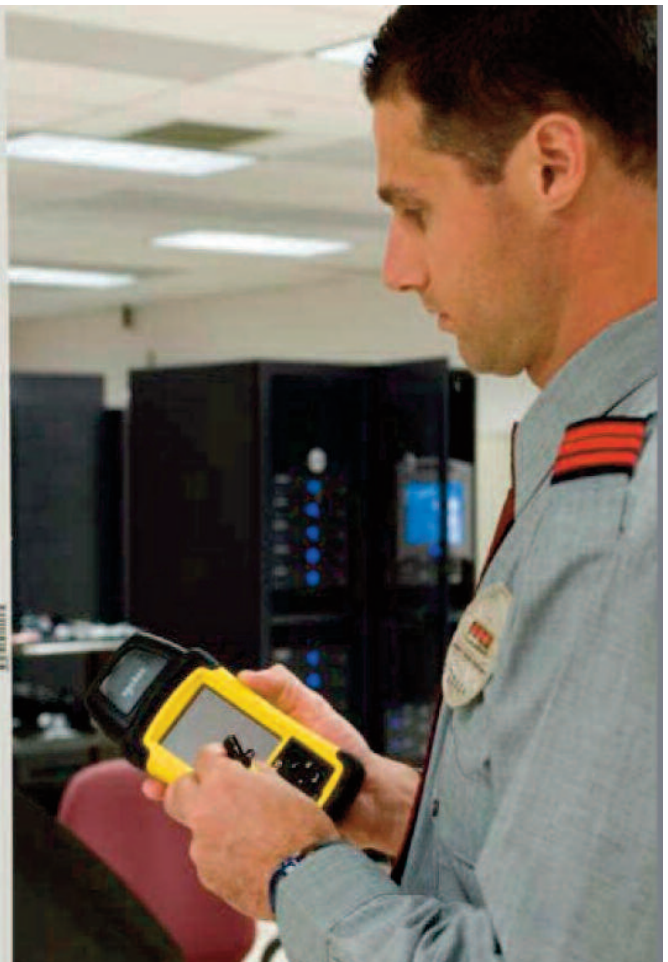
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**VIATICAL FRAUD
CONTINUED FROM PAGE 1**

Like many legitimate business transactions, there are always opportunities for fraud. Viatical insurance fraud takes place when applicants make a material misrepresentation by answering “no” to all of the questions regarding their health status (any life-threatening disease) and no physical is given. This becomes insurance fraud when the applicant is actually terminally ill.

Typically, the fraudulent scheme begins when applicants are recruited by either an agent or a broker through a resource center or support group for terminally ill people. The applicants are then asked to pay a fee for submitting the application to the insurance company. A typical fee payment is usually between 1% and 2% of the value for the policy. Once the policy is issued, it is retained by the viatical company.

This practice often becomes a type of pyramid scheme by using applicants as recruiters who receive a fee for submitting leads to the brokers. Once a policy is issued, ownership is then transferred into a trust in the name of the policy holder. The owner then appoints a representative of the company as the trustee of the policy, who then sells the policy to an investor. The investors are unaware that their policies are fraudulent. The investors are advised that if a policy is cancelled, it will be replaced by another policy with no additional fees or charge. This scheme may be causing the insurance industry to incur substantial losses on an annual basis.

If you believe that your information is being used to conduct Viatical Fraud, please contact the Insurance Fraud Bureau of Massachusetts by phoning their confidential hotline at 1-800-32FRAUD (1-800-323-7283) or complete the IFB Hotline Tip form on the IFB website at www.ifb.org/ContentPages/Public/Hotline.aspx.

Learn more:

*North American Securities
Administrators Association*

*The US Securities and Exchange
Commission*

CONTINUED FROM PAGE 6

**ANSWERS TO CPP®
REVIEW QUESTIONS**

1) Any plan that no longer serves a useful purpose should be?

B. Abandoned

2) A management tool wherein there is a systematic method of achieving agreed-upon goals set in advance is known as?

D. Management by Objective (MBO)

3) The heart of personnel selection is?

C. Interview



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