

# FRAUD | FORUM

## Bios

**Catherine Alfonsi** is First Officer in the Financial and Property Crimes Unit of the European Police Organization (Europol) in The Hague, Netherlands. Recruited by Europol in 2003, Ms. Alfonsi represents the organization in customs administration and services organizations. She also specializes in fraud schemes, especially by taking charge of the complaints addressed to Europol by victims, and is the contact point for environmental crime and protection of endangered species. Prior to joining Europol, Ms. Alfonsi began working in 1984 as a Customs Controller with French Customs before becoming a Customs Inspector. After one year of specialized school and training, she joined the French Customs National Board of Investigations (DNRED) where she worked for five years as the deputy head of a unit specializing in international assistance and investigation file management. In 1994 she was asked to represent French Customs within the French Liaison desk of the Europol Drugs Unit, which was the predecessor of Europol.

**Keith Anderson** is an economist in the Division of Consumer Protection of the Bureau of Economics of the Federal Trade Commission (FTC). Among other positions in the Bureau, Mr. Anderson has served as Assistant Director for Regulatory Analysis and as Senior Economic Advisor to the Chairman of the U.S. International Trade Commission. Mr. Anderson has authored several FTC staff studies, including *Consumer Fraud in the United States: An FTC Survey* (August 2004) and *Consumer Fraud in the United States: The Second FTC Survey* (October 2007). He also has published papers in several scholarly journals, including “Agency Discretion or Statutory Direction: Decision Making at the U.S. International Trade Commission,” *Journal of Law and Economics*, October 1993, and “Who Are the Victims of Identity Theft? The Effect of Demographics,” *Journal of Policy Planning and Marketing*, Fall 2006.

**Ethan Arenson** works in the FTC’s Division of Marketing Practices where he focuses on high-technology issues, including spam and malware. Among other recent matters, Mr. Arenson litigated the FTC’s suit against spyware purveyor ERG Ventures, LLC, and brought a series of enforcement actions under the CAN-SPAM Act targeting Internet-based lead generators who used false promises of free gifts to lure traffic to their websites. Prior to joining the FTC, Mr. Arenson worked for six years as an associate in the litigation group of Holland & Knight LLP. Mr. Arenson graduated with a BA from American University and a JD with honors from the George Washington University Law School.

**C. Steven Baker** is Director of the FTC’s Midwest Region in Chicago, a position he has held since 1988. The region covers the central United States and the office does primarily consumer protection work for the Commission, concentrating on matters such as telemarketing and spam. The office works extensively on cross-border fraud and Mr. Baker is one of the founders of the Toronto Strategic Partnership. Mr. Baker joined the FTC in Washington, DC in 1982 as a staff attorney in the Bureau of Consumer Protection, and later served as an attorney advisor to Chairman James C. Miller III and Chairman Daniel Oliver. Prior to joining the FTC, Mr. Baker served as a law clerk to U.S. District Judge D. Brook Bartlett in Kansas City, Missouri. Mr. Baker is a graduate of Missouri Valley College and of the University of Iowa College of Law, from which he obtained his law degree in 1981 and was a Note and Comment Editor for the *Iowa Law Review*.

**Kathleen Benway** is a staff attorney with the FTC’s Division of Marketing Practices. She previously worked in the Division of Privacy and Identity Protection. Since joining the FTC, Ms. Benway has litigated telemarketing fraud, data security, and privacy cases. Prior to joining the FTC, Ms. Benway worked for six years as a litigation associate with a large Washington, DC law firm, where she focused on antitrust, trademark, and false advertising cases. Ms. Benway is a *cum laude* graduate of Northeastern University and Boston College Law School.

**Elliot Burg** is an Assistant Attorney General in the Consumer Protection Unit of the Vermont Attorney General’s Office, where he has worked since 1987. From 1976 to 1980, he served as a staff attorney at Vermont Legal Aid, and from 1980 to 1986 as Director of the South Royalton Legal Clinic at Vermont Law School. At present, much of his work focuses on telemarketing fraud, environmental health, and consumer issues stemming from the current economic downturn. A graduate of Cornell University and Harvard Law School, Mr. Burg received a Marvin Award in 2003 for outstanding leadership in advancing the goals of the National Association of Attorneys General.

**Nora J. Carpenter** is the Senior Vice President of BBB Capacity for the Council of Better Business Bureaus. Prior to her appointment, she served as President and Chief Executive Officer of the BBB serving Southwest Idaho and Eastern Oregon, a position she assumed in 1993. During her tenure at the Boise BBB, she spent time coaching and educating businesses on topics ranging from internal fraud prevention to ethics and marketplace “best practices.” Ms. Carpenter was recognized as the Idaho Business Woman of the Year in 2006; in 2004 was the recipient of both the Council of Better Business Bureaus’ Meritorious Service Award and the Boise “Celebration of Women in Business” Award. She was a regular guest on Boise-area TV and radio programs, and wrote a weekly newspaper column in the business section of the Idaho Statesman. Ms. Carpenter was a fraud prevention trainer throughout the Western States, served on the board of directors of the Idaho Fraud Prevention Association and was a member of the Association of Fraud Investigators. She is a member of the Certified Fraud Investigators, the American Advertising Federation, and Rotary International.

**Jack Christin** joined eBay in 2004 after serving for eight years as an Assistant Attorney General in the Consumer Protection Division of the Massachusetts Attorney General’s Office, where he worked on enforcement actions, consumer education efforts, and policy initiatives involving online commerce and internet fraud. At eBay, Mr. Christin manages law enforcement and regulatory agency relations and oversees a special unit of the eBay/PayPal Fraud Investigations Team dedicated to proactively supporting criminal and civil investigations and prosecutions involving eBay and PayPal throughout North America. Mr. Christin started his career in 1992 with a four-year stint as an Assistant District Attorney in the Westmoreland County District Attorney’s Office in Greensburg, PA. He received his undergraduate degree from Oberlin College and his law degree from the University of Pittsburgh. His current eBay feedback score is 139.

**Tim Cranton** is Associate General Counsel of Worldwide Internet Safety Enforcement Programs for Microsoft Corporation. In that position he leads Microsoft’s efforts to develop and implement groundbreaking legal solutions to protect children online and to help stop ID theft, malicious code, botnets, spam, spyware, and other online fraud. These efforts include enforcement as well as the development of technological tools, educational materials, and policy initiatives to help keep consumers and businesses safe online. Mr. Cranton began his career at Microsoft by specializing in Internet and intellectual property issues and heading up the company’s Internet anti-piracy initiatives worldwide. In 2006, the International Centre for Missing & Exploited Children

acknowledged his work on child safety and appointed him as the Microsoft representative to its board of directors. Mr. Cranton graduated *magna cum laude* with a BA in public policy from Duke University, and obtained his law degree from Yale University, where he participated in the AIDS Litigation Project and served as Articles Editor for the *Yale Law & Policy Review*.

**Debbie Deem** is an FBI Victim Specialist in Los Angeles where she has worked with crime victims for over twenty five years. Her job entails working with federal victims of violent and financial crime under investigation by the FBI. In addition, Ms. Deem works extensively with elderly chronic victims of mass marketing fraud, including collaborating in assisting victims referred by the Royal Canadian Mounted Police and Adult Protective Services. She also works with victims of investment fraud, mortgage fraud, internet fraud, and identity theft, as well as businesses that have been victimized by fraud related crimes. For more than ten years, Ms. Deem has provided training and consultation and authored articles on issues related to victims of financial crime. She recently co-authored a chapter in *Victims of Crime*, 3<sup>rd</sup> edition, “Victims of Financial Crime” 2007, Sage Publications.

**Michael Edwards** has been a police officer in Arizona for over twenty-six years. During part of that time he was a general detective with the Gilbert Police Department for four years, and then a financial crimes detective with the Chandler Police Department for seven years. He retired from local police work and became a Special Agent with the Arizona Attorney General’s Office in 2002. Once there he became the agency’s expert on fraudulent telemarketing operations. He has led investigations into “bag n bulb” operators and “biz op” telemarketers that resulted in successful criminal prosecutions and civil actions and the closure of fraudulent businesses. Special Agent Edwards has been promoted to supervisor of a squad of financial crimes investigators with the Arizona Attorney General’s Office and continues to carry a full case load, including telemarketing cases.

**Linda Fisher** is a professor at Seton Hall Law School. Professor Fisher’s professional and academic interests link theory and practice. Her current research focuses on target marketing in subprime lending. Through her work at Seton Hall Law School’s Center for Social Justice, she defends borrowers in foreclosure and pursues a variety of consumer claims against predatory lenders and foreclosure rescue scammers. Professor Fisher also integrates broader advocacy efforts into her practice and engages in legislative and policy work on behalf of consumer and civil rights groups. Professor Fisher currently teaches Civil Procedure and the Civil Litigation Clinic. She was the Director of the Center for Social Justice for more than a decade and speaks regularly about predatory lending to the media and at legal and academic conferences. Professor Fisher received an LLM from Northwestern Law School, a JD from the University of Chicago, and a BA, *magna cum laude*, from Macalester College.

**Richard N. Goldberg** is a trial attorney with the Department of Justice, Office of Consumer Litigation (OCL). In 1995, he received a BA *cum laude* in philosophy from Hobart College, Geneva, NY. In 1998, Mr. Goldberg received his JD with honors from the University of Maryland School of Law, after which he clerked for the Honorable Lawrence F. Rodowsky of the Maryland Court of Appeals. He began at the Justice Department in September 1999 as an Honor Program attorney. He has prosecuted cases on behalf of each of OCL’s client agencies, including the FTC, Food and Drug Administration, Consumer Product Safety Commission and National Highway Transportation Safety Administration. In December 2006, Mr. Goldberg was awarded the FTC’s Criminal Liaison Unit Award for cooperation with the FTC in the enforcement of criminal laws.

**Frank Gorman** is the Chief of the Criminal Liaison Unit (CLU) at the FTC in Washington, DC. CLU is responsible for coordinating parallel civil-criminal law enforcement proceedings, assisting FTC staff in obtaining support from criminal investigative agencies, training FTC personnel on criminal legal issues affecting FTC matters, and serving as the FTC's point of contact for investigators and prosecutors seeking to draw upon FTC resources and expertise. Before assuming his current position, Mr. Gorman served as an Assistant Director in the FTC's Bureau of Consumer Protection, as Counsel to the Director for the Bureau of Consumer Protection, and as a trial attorney in the FTC's Bureau of Consumer Protection, Division of Marketing Practices. He also has worked in private practice and as a legal services attorney. Mr. Gorman received his BA in Political Science and his JD from the University of Connecticut.

**Susan Grant** is Director of Consumer Protection at Consumer Federation of America, a non-profit association of some 300 non-profit consumer groups that was established in 1968 to advance the consumer interest through research, education, and advocacy at both national and state levels. Ms. Grant works in the areas of privacy, deceptive marketing, online safety and security, fraud, electronic and mobile commerce, and general consumer protection issues. She began her career in consumer protection in 1976 as an investigator and Director of the Consumer Protection Division in the Northwestern Massachusetts District Attorney's Office.

**Sally Greenberg** joined the National Consumers League (NCL) as Executive Director on October 1, 2007. Ms. Greenberg's focus at NCL is on four key priority areas: fraud, child labor, LifeSmarts, and health care forums. At NCL, she has testified before the White House Interagency Working Group on import safety and is currently the NCL's primary spokesperson on a variety of issues. Ms. Greenberg comes to NCL from Consumers Union (CU), where she had worked since 1997 on auto and product safety, intellectual property, securities reform, investor protections, and civil justice reform. Before CU, Ms. Greenberg worked at the U.S. Department of Justice's Foreign Claims Settlement Commission, and before that, spent a decade serving as the Eastern States Civil Rights Counsel for the Anti-Defamation League based in Boston, Massachusetts. Ms. Greenberg was President of the Women's Bar Association of Massachusetts and the Women's Bar Foundation. She has served on several gubernatorial commissions in Massachusetts and currently serves on several boards of directors.

**Lois C. Greisman** heads the Division of Marketing Practices in the FTC's Bureau of Consumer Protection. Under Ms. Greisman's management, Marketing Practices leads the FTC's law enforcement initiatives tackling telemarketing fraud (including Do Not Call enforcement), business opportunity fraud, illegal spam, and Internet fraud. Before joining the Division of Marketing Practices in January 2006, Ms. Greisman headed the Division of Planning and Information, where she managed the FTC's Identity Theft Program, the Consumer Response Center, and also supervised implementation of the National Do Not Call Registry. Previously, Ms. Greisman served as Chief of Staff to FTC Chairman Timothy J. Muris. She also served as Attorney Advisor to Chairman Robert Pitofsky and Chairman Janet D. Steiger from 1995 - 2001. Ms. Greisman received her bachelor's degree *magna cum laude* from Brown University, and her law degree from George Washington University Law School, where she was a member of the Order of the Coif and Law Review.

**Eileen Harrington**, an attorney, is Acting Director of the FTC's Bureau of Consumer Protection. Prior to becoming Acting Director, Ms. Harrington was Deputy Director of the Bureau of Consumer Protection, and was previously Associate Director for Marketing Practices. She led the Commission's consumer fraud law enforcement effort, and oversaw some of its most visible regulatory work, including the National Do Not Call initiative and implementation of the CAN-SPAM Act. She also led development of the Commission's Internet

Fraud enforcement program and coordinated domestic and international law enforcement programs to detect and halt fraud against consumers on the Internet. Ms. Harrington joined the FTC as Assistant Director for Marketing Practices in 1987, and served as Associate Director for Marketing Practices from 1991 to 2005. In 1997, President Clinton conferred on Ms. Harrington the rank of Distinguished Executive in the Senior Executive Service for “sustained extraordinary accomplishments” in organizing and leading interagency enforcement, education, and regulatory efforts to halt consumer fraud. In 2004, she and a team of colleagues received a Service to America Medal for their work on the National Do Not Call Registry.

**Debra Harris** is an Assistant Inspector in Charge in the Postal Inspection Service Criminal Investigations Group and has oversight responsibility for the Mail Fraud, Postal Revenue Fraud, Money Laundering, and Organized Crime Drug Enforcement Task Force programs. She has been a Postal Inspector for over 23 years investigating mail fraud and fraud against the Postal Service in Harrisburg, PA; San Francisco and Los Angeles, CA; and Chicago, IL before returning to Washington, DC and assuming her current program staff position at their headquarters.

**Michael Kaiser** joined the National Cyber Security Alliance (NCSA) in 2008. As NCSA’s chief executive, Mr. Kaiser engages diverse constituencies — business, government, and non-profit organizations — in NCSA’s broad public education and outreach efforts to strengthen the nation’s cyber infrastructure, including leadership of NCSA’s premier outreach and awareness campaign, National Cyber Security Awareness Month. NCSA builds efforts through public private partnerships that address cyber security issues for home users (parents and children), K-12 and higher education, and small business. Prior to joining NCSA, Mr. Kaiser spent 25 years as a senior executive at the National Center for Victims of Crime in Washington, DC, and at Safe Horizon in New York City, where he held a variety of senior staff positions.

**Janis Kestenbaum** is an attorney in the Division of Marketing Practices of the FTC’s Bureau of Consumer Protection. In addition to bringing federal court actions to combat fraud in a variety of areas, Ms. Kestenbaum chairs the Commission’s federal-state task force on fraud in the prepaid calling card industry. Prior to joining the FTC, Ms. Kestenbaum was counsel at Wilmer, Cutler, Pickering, Hale and Dorr, LLP and a trial attorney with the Federal Programs Branch of the Civil Division of the U.S. Department of Justice. She received a BA from Duke University and a JD from Harvard Law School.

**William E. Kovacic** was designated to serve as Chairman of the FTC on March 30, 2008, by President George W. Bush. Chairman Kovacic was previously sworn in as a Commissioner in January 2006, following his nomination by the President and confirmation by the U.S. Senate. Prior to Chairman Kovacic’s appointment as FTC Commissioner, he was the E.K. Gubin Professor of Government Contracts Law at George Washington University Law School, where he began to teach in 1999. Chairman Kovacic was the FTC’s General Counsel from 2001 through the end of 2004 and had worked at the Commission from 1979 to 1983, first with the Bureau of Competition’s Planning Office and later as an attorney advisor to former Commissioner George W. Douglas. After leaving the FTC in 1983, Chairman Kovacic was an associate with the Washington, DC, office of Bryan Cave, where he practiced in the firm’s antitrust and government contracts departments until joining the George Mason University School of Law in 1986. Since 1992 Chairman Kovacic has served as an adviser on antitrust and consumer protection issues to the governments of Armenia, Benin, Egypt, El Salvador, Georgia, Guyana, Indonesia, Kazakhstan, Mongolia, Morocco, Nepal, Panama, Russia, Ukraine, Vietnam, and Zimbabwe.

**Jane Larimer** is General Counsel and Executive Vice President of Automated Clearing House (ACH) Network Services, for NACHA — the Electronic Payments Association. In this role, she leads the department responsible for all activities that support NACHA’s role as administrator of the ACH Network. Ms. Larimer also provides legal support for the *NACHA Operating Rules*, and for NACHA’s activities in the areas of electronic commerce, check initiatives, bill payment/presentment, and benefits transfer. Prior to joining NACHA, Ms. Larimer practiced law with the Lending, Banking and Public Finance Group of Powell, Goldstein, Frazer & Murphy in Atlanta, Georgia.

**Paul Laudanski** is Senior Manager of Investigations, Internet Safety Enforcement Team for Microsoft Corp, where he oversees Microsoft’s investigations and supports law enforcement agencies’ investigations of phishing, spam and other online consumer protection, and fraud threats. Since joining Microsoft in May 2008, Mr. Laudanski has worked regularly with law enforcement and security professionals to investigate a variety of online crime and understand the evolving threat landscape. He speaks regularly at conferences, works to develop technological tools that address Internet crime, and helps forge new relationships that maximize the effectiveness of those tools. Before joining Microsoft, Mr. Laudanski founded CastleCops, a volunteer-based security community that provides free tools and services to improve Internet safety. He and his wife Robin operated and developed the CastleCops site from 2001 to 2008. Mr. Laudanski holds a BA in mathematics from Rider University and is a multiple recipient of the Microsoft Most Valuable Professional (MVP) Award in Windows and Consumer Security.

**Erin Leahy** has worked as an Assistant Attorney General for the Consumer Protection Section of the Ohio Attorney General’s Office for over sixteen years. Her work has always been largely concentrated in the area of telemarketing fraud detection and enforcement. She worked as an investigator for over seven years preparing cases for both civil and criminal prosecutions. As an Assistant Attorney General, Ms. Leahy filed actions against companies engaged in fraudulent practices in many areas including advanced-fee credit repair, “guaranteed” government grants, home improvement repairs, bogus travel offers, and third-party payment processors who facilitated telemarketing fraud. Ms. Leahy is a 1992 graduate of Ohio University with a BA and a 1998 graduate of Capital University Law School.

**Jay Lerner** is the Assistant Chief for Policy and Strategy in the Fraud Section, Criminal Division, of the U.S. Department of Justice. In this position, Mr. Lerner provides guidance and counsel regarding policy and strategic direction for federal fraud prosecutions, including internet and mass-marketing fraud; financial institution fraud; identity theft; corporate securities fraud; mortgage fraud; procurement fraud; health care fraud; and Foreign Corrupt Practices Act violations. Mr. Lerner has worked as a federal prosecutor for more than ten years at the U.S. Department of Justice. He also worked for the U.S. Department of Homeland Security as the Assistant General Counsel for Oversight & Review and Chief Counsel for Security, and at the Transportation Security Administration as Deputy Chief Counsel. Mr. Lerner received his JD from the University of Pennsylvania School of Law. He has a degree in accounting from the University of Illinois and passed the Certified Public Accountants Examination.

**Ellyn Lindsay** has been an Assistant United States Attorney for the Central District of California in Los Angeles for twenty-one years. For the past sixteen years, she has specialized in prosecuting fraud cases, more particularly cases involving telemarketing fraud against the elderly. In 2000, she began working on cross-

border telemarketing fraud against American seniors. Many of her cases, both domestic and foreign, have had concurrent civil cases brought by the FTC. Ms. Lindsay received her law degree from the University of California, Berkeley (Boalt Hall).

**Cory Louie** is Trust & Safety Manager for Google. Mr. Louie is responsible for the protection of the Google brand and Google users by maintaining and advancing the trust, safety, and security of Google's global products and services through the management of significant risk, abuse and fraud issues. Before joining Google, Mr. Louie was a Special Agent with the United States Secret Service. He was trained in the Electronic Crime Special Agent Program, specializing in the investigation of network intrusions and cybercrimes, and worked numerous domestic and international cybercrime investigations involving e-commerce fraud, phishing, access device fraud, network intrusions, unauthorized computer access, hacking, and financial fraud. Mr. Louie is a San Francisco native who graduated *cum laude* from California State University, Hayward with a Bachelor's in Criminal Justice and a Master's in Public Administration.

**Joan MacPherson** is a Senior Competition Law Officer with the Competition Bureau Canada. Ms. MacPherson has been a federal law enforcement officer for thirty years, joining the Fair Business Practices Branch of the Competition Bureau in 1998. The Branch works to reduce harm to consumers and competitors by investigating matters involving deceptive telemarketing and mail, and false and misleading advertising. Ms. MacPherson leads a team of investigators focused on deceptive telemarketing. Ms. MacPherson spent several months at the FTC's Division of Marketing Practices where she played a key role in coordinating the Competition Bureau's involvement in Operation Tele-PHONEY, which was the largest telemarketing fraud sweep ever coordinated by the FTC. Ms. MacPherson is also a Bureau representative to the Toronto Strategic Partnership, a multi-law enforcement agency task force formed to combat cross-border fraudulent mass marketing.

**Michael J. McKeown** is a Supervisory Special Agent (SSA) with the Federal Bureau of Investigations. He is one of seven SSAs at the FBI's Cyber Division, Cyber Initiative and Resource Fusion Unit (CIRFU), responsible for working with analysts from industry and academia to find out where cyber crime originates, who is responsible, and how to fight and prevent it. The CIRFU is supported by some of the largest targets of cyber criminals — online organizations and merchants, including Microsoft, eBay, PayPal, and America Online, and industry trade associations, including the Business Software Alliance, the Direct Marketing Association, the Merchant Risk Council, and others. When the CIRFU learns about a specific trend or problem from an industry group, the Unit forms an initiative to target the top offenders and make arrests — not only to prosecute them but also to learn more about how they operate. Mr. McKeown holds an MBA from St. Joseph's University and a Bachelor of Business Administration from Temple University.

**Richard McKewen** is an attorney of the FTC's Office of International Affairs (OIA) where he counsels staff in the Bureau of Consumer Protection on cross-border issues arising in FTC enforcement actions and investigations. Prior to joining OIA, he was an attorney in the Bureau's Division of Marketing Practices, where he represented the FTC in cases against illegal telemarketers, business opportunity fraudsters, billing aggregators, and telephone crammers. Prior to joining the FTC, Richard was the Carmen Policy Fellow in Civil Rights Law at the Institute for Public Representation, where he represented both groups and individuals in cases involving civil rights and civil liberties, discrimination in employment and public accommodations, FOIA, and government accountability in the areas of public health and safety.

**James R. Paravecchio** is Group Manager of Fraud Risk Management Operations for Verizon. His current responsibilities include the mitigation of fraud risk at Verizon with emphasis on fraud detection and prevention, including prevention of identity theft and subscription fraud. Mr. Paravecchio has twelve years experience in the telecommunications industry with the previous ten years in the banking industry and in the private practice of law. He is a native of Colorado and holds a bachelor's degree in public affairs and political science and a law degree from the University of Denver.

**Mick Randall** is a Fraud Manager within the Crime Techniques Department of the Serious Organised Crime Agency (SOCA), UK. The role of the department is to identify vulnerabilities within the processes and systems of Government, the Public and Private Sectors, which enable serious and organized crime to flourish. Mr. Randall is a career detective who joined the Metropolitan Police Service in 1979. Following postings at New Scotland Yard, he was seconded to the National Crime Squad in 1997. Between 2001 and 2005, he was Head of Operations at the National Hi-Tech Crime Unit, which targeted international criminal groups responsible for committing offenses against financial industries. Mr. Randall has led criminal investigations throughout the world, with a focus on Russian, Eastern European, and South East Asian organized crime groups, and has worked closely with law enforcement partners in the UK and abroad.

**Colleen B. Robbins** is a staff attorney in the FTC's Division of Marketing Practices and her work includes litigating Spyware, Internet fraud, business opportunity, and work-at-home cases. Among her most recent cases, Ms. Robbins prosecuted defendants who installed malicious code onto millions of consumers' computers. In addition to litigating, Ms. Robbins co-coordinated Project Busted Opportunity during which a dozen federal and state law enforcement agencies brought over seventy law enforcement actions against fraudulent business opportunity sellers, including ten FTC cases. She also helped prepare the FTC's National Do Not Email Registry Report to Congress, the FTC's Subject Line Labeling Report to Congress, and co-organized the FTC/NIST Email Authentication Summit. Before joining the Commission, Ms. Robbins was an Assistant District Attorney in the Manhattan District Attorney's Office where she served in the Domestic Violence Unit and Sex Crimes Unit.

**Andrea Rosen** is Deputy Commissioner of Fair Business Practices for the Canadian Competition Bureau. The Competition Bureau contributes to the prosperity of Canadians by protecting and promoting competitive markets and enhancing informed consumer choice. Ms. Rosen led the Archer Daniels Midland cartel case, as well as a number of subsequent world-wide cartel cases, and drafted the first Immunity Bulletin which articulated the Commissioner's policy on recommending grants of immunity in criminal matters. Ms. Rosen has been with the Competition Bureau for twenty-seven years, and has been with the Fair Business Practices Branch since June 2002. As Deputy Commissioner of Competition, she is responsible for both the mass marketing fraud and misleading advertising programs across Canada. The Branch works to reduce harm to consumers and competitors by investigating matters involving deceptive telemarketing and mail, and false and misleading advertising. Ms. Rosen also chairs the National Mass Marketing Fraud Strategy, co-chairs the Joint Management Team of the Canadian Anti-Fraud Call Centre (Phonebusters), and represents the Competition Bureau on the International Consumer Protection Enforcement Network.

**Jonathan J. Rusch** is Deputy Chief for Strategy and Policy in the Fraud Section of the Criminal Division at the United States Department of Justice in Washington, DC. He serves as Chair of the national-level Mass Marketing Fraud Working Group and the Identity Theft Enforcement Interagency Working Group, the United

States Co-Chair of the Canada-United States Cross-Border Crime Forum's Mass-Marketing Fraud Subgroup, and a member of the United Nations Office on Drugs and Crime's Core Group of Experts on Identity-Related Crime. He also serves as Executive Director for Consumer and Benefit Fraud of the Department of Justice's Hurricane Katrina Fraud Task Force. Mr. Rusch is an Adjunct Professor of Law at Georgetown University Law Center, where he teaches courses on Global Cybercrime Law and Trial Practice, and Lecturer in Law at the University of Virginia Law School, where he teaches Cybercrime.

**Dan Salsburg** is an Assistant Director in the FTC's Division of Marketing Practices where he supervises matters involving telemarketing and internet-related fraud. Prior to becoming an Assistant Director, Mr. Salsburg served as an FTC staff attorney, a Counselor to the Director of the FTC's Bureau of Consumer Protection, and as a Senior Trial Attorney with the Commodity Futures Trading Commission.

**Lisa Weintraub Schifferle** joined the FTC's Division of Marketing Practices in September 2008. Prior to joining the FTC, Ms. Schifferle worked for eight years at the Maryland Legal Aid Bureau, as a staff attorney and then supervising attorney. Before Legal Aid, she worked as an associate at Guerrieri, Edmond & Clayman, a union-side labor law firm. Prior to that, she served as a law clerk to the Honorable Ronna Lee Beck in DC Superior Court. Ms. Schifferle graduated with a BA *summa cum laude* from Yale University and a JD from the University of Virginia Law School.

**Doug Shadel** has served as the Washington State Director for AARP since 2003. Previously, Mr. Shadel was the Consumer Affairs Director for AARP's West Region office. He also has served as a fraud investigator and Special Assistant Attorney General for the Washington State Attorney General's office. Mr. Shadel is an expert in fraud victimology and prevention and has co-authored a number of studies and books on the subject, including *The Psychology of Consumer Fraud* (with Karla Pak) and *Weapons of Fraud* (with Anthony Pratkanis).

**Clifford Stanford** is an Assistant Vice President at the Federal Reserve Bank of Atlanta and Director of the Atlanta Fed's Retail Payments Risk Forum. In this role, he works in collaboration with payments industry participants, regulators, and law enforcement to identify, understand, and mitigate emerging risks in retail electronic payments systems. He is responsible for establishing and maintaining relationships with industry executives and organizations involved in the retail payments arena specifically with regard to risk issues. Previously, Mr. Stanford served the Atlanta Fed in management and legal roles, including as Assistant General Counsel. Mr. Stanford earned a law degree from Georgia State University in 1995 and earned his bachelor's degree in history from Emory University in 1992. He has been a member of the State Bar of Georgia since 1995.

**David Szuchman** became Director of the 600-employee New Jersey Division of Consumer Affairs in June, 2008. Consumer Affairs enforces laws and regulations designed to protect New Jersey's residents in the marketplace. The areas within the jurisdiction of Consumer Affairs include the purchase, lease, and repair of automobiles; identity theft; telemarketing scams; and home improvement repairs and renovations. Consumer Affairs also licenses and oversees more than 500,000 professionals working in eighty fields that range from physicians to plumbers. Before assuming his current position, Mr. Szuchman was an Assistant Attorney General in the New York Attorney General's Office, a trial attorney in the criminal division of the U.S. Justice Department, and an assistant district attorney in the Manhattan District Attorney's Office. His work includes

investigating and prosecuting bid-rigging, money laundering, identity theft, and mortgage fraud cases. Mr. Szuchman graduated from the University of Vermont in 1994 with a bachelor's degree in political science, and in 1997 received a law degree from Hofstra University School of Law.

**Tracey Thomas** is an attorney in the FTC's Bureau of Consumer Protection, Division of Marketing Practices. She has primarily litigated cases involving telemarketing fraud, and most recently has assisted in the Division of Marketing Practices' investigation into the prepaid calling card industry. In addition to serving as a co-chair of the Fraud Forum, Ms. Thomas is also a co-chair of the summer recruiting committee for the Bureau of Consumer Protection. Before she joined the FTC, Ms. Thomas worked for the law firm of Steptoe & Johnson LLP in their Corporate, Securities, and Finance practice group. Ms. Thomas received her undergraduate degree from Harvard University and a JD from the University of Michigan, Ann Arbor.

**Tracy Thorleifson** has been with the FTC's Northwest Region in Seattle since 1988. She has coordinated state/federal projects targeting fundraising fraud and has been the lead attorney for the FTC in a variety of fraud and deception cases involving infomercial makers, telemarketers, professional fundraisers, lead brokers, and others engaged in scams ranging from deceptive claims about charities, advance fee loans, credit card offers, assorted supposed health products, unauthorized debiting, and consumer credit counseling. Ms. Thorleifson also has worked on ground-breaking actions involving the Commission's unfairness doctrine and several assister-facilitator cases, especially in the payment processor area. Ms. Thorleifson is a graduate of Smith College and Harvard Law School.

**Philip Tumminio** is a staff attorney in the FTC's Division of Marketing Practices. Mr. Tumminio's workload includes a wide array of matters ranging from business opportunity and high-tech frauds to emerging consumer protection issues relating to mobile and convergent devices. Mr. Tumminio served as one of the organizers of the FTC's two-day public town hall examining issues related to marketing on mobile devices. Prior to joining the FTC, Mr. Tumminio practiced law in the U.S. Air Force Judge Advocate General's Corps., where he served as lead counsel on numerous criminal cases and advised base command on a myriad of criminal, civil, and administrative matters. Mr. Tumminio graduated with Honors from the George Washington University Law School.

**Lynne M. Vieraitis** is an Associate Professor of Criminology in the School of Economic, Political, and Policy Sciences at the University of Texas at Dallas. Her research focuses on studying the impact of criminal justice policy on crime rates, inequality and violence, and identity theft. Her work has been published in *Criminology & Public Policy*, *Homicide Studies*, *Feminist Criminology*, and other journals. Together with Dr. Heith Copes, Associate Professor in the Department of Justice Sciences at the University of Alabama at Birmingham, she has interviewed federal inmates incarcerated for identity theft and related crimes. Dr. Vieraitis earned her BA in Psychology from the University of Texas at Austin, and her MS and PhD in Criminology from Florida State University.

**Shaundra Watson** serves as Counsel for International Consumer Protection in the FTC's Office of International Affairs. Ms. Watson began her FTC career litigating cases involving spam, internet fraud, and business opportunity scams. Ms. Watson also has worked on internet policy issues, including preparing congressional testimony and representing the Commission in international fora. Currently, Ms. Watson provides litigation

assistance on cases involving cross-border fraud, represents the Commission in multilateral organizations, assists with implementation of the U.S. SAFE WEB Act, and works with foreign law enforcement officials to increase cross-border cooperation. Prior to joining the FTC, Ms. Watson practiced commercial litigation at Hogan & Hartson LLP in Washington, DC. While practicing in the private sector, Ms. Watson handled several matters involving unfair trade practices, international trade, and intellectual property. Ms. Watson clerked for Justice Quince on the Florida Supreme Court and is a graduate of the University of Virginia School of Law.

**Nat Wood** is Assistant Director for Consumer and Business Education in the FTC's Bureau of Consumer Protection. He oversees education campaigns on topics such as computer security, identity theft, credit, and how to avoid scams and rip-offs, and is always on the lookout for potential partners to help inform the public about being a savvy consumer. Mr. Wood initiated the OnGuard Online campaign, a joint project of the federal government and the technology industry to help computer users guard against Internet fraud, secure their computers, and protect their personal information. The helpful content at OnGuardOnline.gov includes tips, articles, videos, and interactive games. In 2003, Mr. Wood managed the branding and marketing of the National Do Not Call Registry, which has grown to include over 150 million phone numbers. He has a bachelor's degree from Cornell University, and an MBA from the George Washington University.

**Colin Woodcock** is a founding member of the Serious Organised Crime Agency (SOCA), UK, and is Head of the Fraud Section in the Intervention Branch. He joined the Metropolitan Police Force in 1969, and became a CID officer in 1987, serving for a number of years on different Drug Squads including the Central Drug Squad at New Scotland Yard. In 1990, Mr. Woodcock was attached to the National Drugs Intelligence Unit and in 1992 became a founding member of the National Criminal Intelligence Service (NCIS) where he headed the Drug Section, and later managed the German and Balkan Desk in the International Division. In 2000 he became the Head of the International Division. Mr. Woodcock received a degree in Humanities from Open University in 1999.

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## ADDENDUM

**Mary K. Engle** is currently Acting Deputy Director of the FTC's Bureau of Consumer Protection. The Bureau of Consumer Protection's mandate is to protect consumers from deceptive, unfair, or fraudulent practices. The Bureau enforces a variety of consumer protection laws enacted by Congress, as well as trade regulation rules issued by the FTC. Its actions include individual company and industry-wide investigations, administrative and federal court litigation, rulemaking proceedings, and consumer and business education. In addition, the Bureau contributes to the FTC's on-going efforts to inform Congress and other government entities of the impact that proposed actions could have on consumers. Prior to her appointment as Acting Deputy Director, Ms. Engle headed the FTC's Division of Advertising Practices, where she was responsible for regulating national advertising matters, including claims about food, OTC drugs, dietary supplements, alcohol, tobacco, and Internet services, and for enforcing the Children's Online Privacy Protection Act. Ms. Engle joined the FTC as a staff attorney in 1990, has held a number of management positions in the FTC's Bureau of Consumer Protection, and has served as an advisor to a Commissioner. Before joining the FTC, Ms. Engle practiced law with a firm in Washington, DC. She received a BA from Harvard University in 1983 and a JD from the University of Virginia School of Law in 1986.