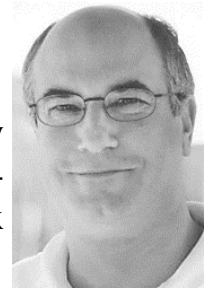


A SPECIAL REPORT

A serious look at Embezzlement & Asset Misappropriation

A word about your author: *Michael A. Gordon, CPA*

Mike has been serving the business community right here in our Bay Area since August of 1990. He is now a nationally recognized seminar speaker traveling around the country giving seminars to other tax professionals.



He has seen countless small businesses decimated due to employee theft and embezzlement. Much of that carnage could have been prevented with just a few safeguards in place.

Because of that, he has been deeply concerned about how to share his experience and knowledge in this arena. That has led to the production of this special report.

So, please read this report slowly and carefully and get ready to implement some of the recommendations made in it. It is not meant to be all inclusive....just a good start!

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I. INTRODUCTION

Welcome. Please read this report slowly and carefully. There are 2 things I want you to take hold of right away. **FIRST: you CANNOT eliminate 100% of the risk.** It can't be done. I don't care how many controls you put into place....you will NEVER be able to reduce the risk down to zero. So, the objective is to MINIMIZE the risk. **SECOND: you MUST be prepared to take immediate action.** It's not good enough to just read about this! You must take action....now...this week. Do it while it is fresh in your mind.

SOME STATS TO GET YOUR ATTENTION

(From various sources...but primarily from the 2011 annual report issued by Marquet International entitled *The 2011 Marquet Report On Embezzlement*)

1. Nearly 3/4 of the incidents were committed by employees who held finance, bookkeeping & accounting positions.
2. The average scheme lasted nearly 5 years.
3. The most common embezzlement scheme involved the issuance of forged or unauthorized company checks.
4. Nearly 2/3 of the incidents involved female perpetrators (but see #5!).
5. Male perpetrators, on average, embezzled about 25 % more than females.
6. The avg prison sentence was 52 months for convicted major embezzlers.
7. Over the past 4 years, California has experienced the greatest number of major embezzlements. California is followed by Michigan, Pennsylvania, New York and Texas.
8. Largest case in 2011: This case was for \$70 million. It involved 71-year-old Clayton Smart (I did not make that last name up!) of Okmulgee, Oklahoma, who fleeced as many as 13,000 trust accounts he controlled for customers at several cemeteries he owned in Michigan and Tennessee in the mid-2000's. He was sentenced to 20 years in prison and ordered to pay \$49 million in restitution!

I. INTRODUCTION...continued

9. The 10 largest cases in 2011 showed embezzlement figures of \$22 million at the high end to \$4.8 million at the low end...and involved a major credit card company, a university, several banks, a construction company, various political campaigns and more.
10. The longest duration case was 30 years. It involved 67-year old Georgia Ann Engelhart from Antioch, California. She served as the bookkeeper for Tanklages Construction and related entities. Over some 30 years she forged signatures, altered checks, made phony transfers and engaged in other schemes to embezzle funds. She reportedly spent some of the money on lavish trips and gambling junkets. In October 2011 she pleaded guilty to six counts of tax evasion, was sentenced to 48 months in prison and ordered to pay a total of \$6.1 million in restitution, back taxes, fines and fees. She had been an employee of the company for 34 years.
11. The 2011 Marquet report, mentioned above (and you can see their website info in Section V), identified 10 different definitions of embezzlement schemes. They were: bogus loan schemes, credit card account abuse, forged/unauthorized checks, fraudulent reimbursement schemes, inventory/equipment theft/conversion, payroll shenanigans, theft from tax or benefit accounts, theft/conversion of cash receipts, unauthorized electronic transfers and vendor fraud schemes. Regarding \$\$\$ embezzled....
 - 30.9% of the cases were from the “forged/unauthorized checks” scheme and accounted for some \$106.4 million embezzled.
 - 26.3% of the cases were from the “unauthorized electronic transfers” scheme and accounted for \$90 million embezzled.
 - 16.4% of the cases were from the “theft/conversion of cash receipts” scheme and accounted for \$56 million embezzled.
 - 12.9% of the cases were from the “vendor fraud” scheme and accounted for \$44 million embezzled.
12. While some of the embezzlements were done via conspiracy (this just

I. INTRODUCTION...continued

means that there were at least 2 people in on it) the vast majority (around 90%) were committed by individuals acting alone.

13. The oldest perpetrator was 78 while the youngest was 26. The average male was 50. The average female was 46.
14. It seems that males are more likely to use the “unauthorized electronic transfers” scheme (twice as much as females) whereas females are more likely to use the “payroll fraud” scheme (3 times as much as males).

I HOPE THAT THE ABOVE INFORMATION WOKE YOU UP AND GOT YOU INTERESTED ENOUGH TO READ THE REST OF THIS REPORT!!!



II. WHO COMMITS THESE CRIMES?

YOU WOULD BE SHOCKED!!

Trusted Employees

Here's the biggest shocker of all....it's a lesson that few business owners/managers ever learn....

“The vast majority of embezzlements in small businesses are perpetrated by TRUSTED people. These include family members and trusted employees.”



I can't tell you how many times I have heard an embezzled owner say “but he/she was my most trusted person.” This is a difficult pill to swallow because it has an emotional element to it. Heck, if you can't trust *that* person, then who *can* you trust?

Many times I witness a business owner who says “right now I have this very trusted person working for me so I won't implement any internal control changes until after they leave.” DON'T DO THAT! The best time to implement internal control changes is now....period. If you really have a trustworthy employee, they should welcome these changes. As a matter of fact, it is a serious red flag to me if they balk at any such changes.

Career Criminals

Does that sound odd? Well, listen up. When I ran my father's business in Los Angeles (125 employees, 10 stores and more) we talked to a firm that consulted on embezzlement. Their experts told us that there are criminals out there who purposely “shop” for an “easy” employer who is easy to embezzle from! They can spot one in the first interview! Boy, that got our attention in a hurry.

Lesson to Learn

Don't wait until you have a criminal working for you to put in place good controls! Never a good idea! Do it now. Don't wait. Bite the bullet and make the kind of changes this report will outline. You'll be glad you did.

III. A PRIMER ON “INTERNAL CONTROLS”

First of all.....*relax*....I’m just going to give you a quick, down & dirty understanding of the issue so that it makes sense to you.

The key concept regarding “internal controls” is the issue of “segregation of duties”. That’s a pretty easy concept to grasp. It’s not rocket science.

Now, to go a bit deeper.....the main idea behind “segregation of duties” is to separate the *reporting* function from the *custody* function. Don’t worry...I’ll give you a nice example so it makes sense.

Example

Mary has a small retail business. She has one employee, Melissa, who answers the phones, gets the mail, handles all of the money coming in, goes to the bank, etc. You get the picture. Probably sounds like many of you, right?

If possible, we would like to separate out any *reporting* function from a *custody* function (you just learned that above).

Melissa receives the cash/checks (this is a *custody* function as she has custody of the actual money). She also gets the bank statement and does the monthly bank reconciliation (this is a *reporting* function).

So, a workable solution that would entail separating these 2 functions would be to have the bank statement go directly to Mary (unopened) and have Mary do the bank reconciliation.

See how this works? Not really that difficult.

Lesson to Learn

Remember what I said earlier. You can NEVER eliminate the ability for someone to steal from you. At best, we are trying to put up some decent roadblocks so that it is much more difficult.

By separating the *custody* functions from the *reporting* functions we are making it harder for someone to commit embezzlement.

IV. EMBEZZLEMENT

Okay...now it's time to get serious about this. Here's a list (in no particular order) of some things you can do right now to lessen your chances of being embezzled.

1. Have any and all bank statements sent directly to you.

I encourage my clients to do this. I want my clients to contact the bank and change the mailing address to their personal home. That way there's no way for someone to get their hands on it before you see it.

2. Reconcile/review the bank statement

YOU, as the business owner, need to do this. Please....I've heard all the excuses. You don't have time. You never learned how to reconcile a bank statement.

Well, here's my sagely advice. Suck it up....get over yourself. It's time to enter the real world. Find a friend who knows how to reconcile a bank statement and have him/her teach you how to do it (beer and pizza are always a great bribe).

Now, to be fair....some of my clients just review the bank statement. That's okay if you have someone else (not the person handling the money....got to keep those functions separate, right?) do the bank reconciliation.

So, if you are only going to review the bank statement, what do you need to do? Here's what I would recommend at a minimum....

- a. Give it the "eyeball" look. See anything odd? Like an automatic payment coming out that you know nothing about. You should be able to recognize everything happening on that statement. This step should take no more than 2-3 minutes.
- b. Look at the list of checks that cleared the bank. Any odd numbers (if you are writing checks in the 1025 series but see a check number of 1546, that should ring some pretty loud bells)? Any odd amounts (like a check for \$2,500 that you would never write)?
- c. Look at the back of the checks for the endorsement. Now, here I get the argument that checks don't come back with the statement anymore

IV. EMBEZZLEMENT....continued

so how can someone look at the back? Easy....tell the bank that you want copies of the checks along with the back side. And, yes, the bank may charge you \$3-\$5 more per month for this service. Don't penny pinch here....we're talking about your business health. Spring for the extra charge. Then look at the endorsements. If you see a check to a vendor that got endorsed on the back by one of your employees....well, I might suggest that this could be a big problem!!

3. Lock up checks and other valuables (invest in a locking file cabinet)

Keep blank checks and signature stamps secured. No one should have access to blank checks...ever...for any reason.

4. Make employees take their vacation time

Employees who are embezzling rarely want to take vacation time. Why? Because, statistically, that is when their schemes get detected (because someone else has to do their job and will discover the problem). So this should be a red flag to you if you have an employee that consistently does not want to take vacation time and, instead, asks that you "cash" them out of their vacation time.

5. Control your cash registers

I understand that it is not always possible to do this. However, if you can, limit access to a cash register to one person at a time with a sign-in feature. That way, if there is some kind of error or discrepancy, you can narrow it down pretty easily to one person.

6. Never let a non-owner be a check signer

Boy, this is a BIG one. I see this all the time and it makes me cringe. Exceptions are okay. For example, if I go on a 3 week trip/vacation, I give my office staff written permission to sign checks on my behalf. But that written permission is limited in amount and time.

IV. EMBEZZLEMENT....continued

7. Know your employees

One of the easiest and most well-used trick is to create phony employees and issue them paychecks each pay period. I am astonished at how many business owners tell me “that could never happen to me.” Are you serious?! It happens every day. Every day. Make sure you review the paychecks and the payroll report before handing out paychecks. It’s important that you agree with the names. Also look at the check numbers. Why? Let’s say a dishonest employee cuts the paychecks each month and then hands them over to you for signature. But he has 2 phony employees in the mix. No big deal. He simply removes those 2 checks before he gives the stack to you for signature. He will forge your signature later. In the meantime, you have no idea that there are 2 checks missing from your stack, right? Well, if you look at the payroll report and look at the check numbers it will be very hard to pull that off.

8. Know your vendors

Here’s another BIG one. You have a clothing store and one of your vendors is Mountain Valley Clothing. You buy a lot of inventory from that vendor. You know that vendor. You trust that vendor.

Your office manager decides to embezzle from you. She goes online and starts a new Company called MVC. She takes the paperwork down to her bank, shows it to them and opens a new bank account in the business name with her as a signatory.

The next time she hands you a large stack of checks to sign, you see one that is payable to “MVC” and you question her because you don’t recognize the vendor. But she tells you not to worry.....it’s Mountain Valley Clothing....and she just abbreviated it for efficiency. You buy into it, of course, and sign the check. She takes the check and deposits it into her newly opened bank account! Voila! Embezzlement 101.

This happens all the time. It’s one of the easiest scams to pull off.

IV. EMBEZZLEMENT....continued

9. YOU sign the business checks (and know what you are signing)

Here, I'll just scare the daylights out of you with a real example that happened right here in Oregon (over a decade ago). This person was not a client of mine. I just happened to share a meal with the embezzled owner and got to hear the whole story.

A business owner hired a guy (and paid him as an independent contractor) to come in and do all of the accounting for the business. Of course, this included preparing all of the accounts payable checks for the owner to sign. As a matter of policy, these checks were prepared every other week. The accountant would prepare the checks, place them in a stack on the owner's desk and then call the owner to let him know that they were ready to pay. This guy billed the owner monthly for his services.

There were a LOT of checks to sign each time. The owner was always in a hurry and would "rush" through the check signing process.

For some reason, while signing a batch of checks, the owner was signing a check payable to the accountant for his services. But, in the back of his mind, he seemed to remember that he just signed one 2 weeks ago and this accountant only bills him once a month. Hmmm. That sent some red flags up. But, the owner dismissed it and figured he must be wrong.

The next time the owner was signing checks he noticed another billing from this guy. Now he was a bit more concerned. So he decided to look into it. Sure enough, he discovered that he had been signing checks every 2 weeks that were for this guy's services! Double billing!

Well, it got far worse. He went back to see how long this had been going on. Wow. It had been for over a year. And to make matters worse, he discovered other irregularities. For instance, I remember him telling me that he found out that he had been paying 5 credit card bills each month. I asked what was wrong with that since many businesses have multiple credit cards. He replied that he only used 2 credit cards! Wow, again. The other 3 credit cards were from the accountant.

All in all, the "estimated" embezzlement was close to \$400,000 over 2 years.

IV. EMBEZZLEMENT....continued

I remember the owner looking at me and saying “Michael, I was just asleep at the switch!”

AGAIN, THIS HAPPENS ALL THE TIME...MAYBE NOT FOR \$400,000....BUT IT STILL HURTS A LOT WHEN IT HAPPENS, REGARDLESS OF THE AMOUNT.

10. Don't give out Company credit cards

Again, I know that not all businesses can get away with this. Best choice: don't give company credit cards to employees. Second best: establish some very strict controls over charge limits and then monitor usage daily (online, if possible).

11. Consider “bonding” employees handling cash

This is something you will need to discuss with your insurance agent.

12. Deposit cash and checks regularly and often

At my office, we make a copy of the cash and checks for each deposit. I have to review it and sign & date it each time. Takes a whole 5 seconds!

One main goal here is to be able to tie in the deposit slips to the bank statement. I want you to be able to put your bank statement down on your desk and have all of the deposit slips right there and see that they agree! Do you get that? It's important.

If you have a retail store it can get a bit difficult, but still doable. Many stores will close out the day showing cash and checks....then stuff them into a bank bag....then do that the next day and so on...then, ultimately, go to the bank on Friday with the whole week's worth of money. Pretty hard to tie in the dailies to the deposit to the bank statement, right? Almost impossible. BUT....there's always a way! Make out a deposit slip each day that ties to the daily report. Put that in the bank bag. Do that for each day. Then, when you go to the bank on Friday you will have 5-6 separate deposits. A bit of a hassle? Just a teeny bit of a hassle, but WELL WORTH IT as you will now be able to tie it all in to

IV. EMBEZZLEMENT....continued

the bank statement when it arrives!

DOCUMENTATION.....THE KEY TO IT ALL

Here's a saying that I live by....and I teach this to my staff. We apply it to workpapers we generate for tax returns, but it applies anywhere.

*“If you did something on
a workpaper, then document it!”*

Let me give you some examples of how this might apply to the various things discussed on the previous pages.

After you do step 2, initial and date the bank statement before giving it over to whoever will be reconciling it. That way they know that you have reviewed it. Also, get into the habit of making some check marks on the statement. Also, circle some items that you are not sure of and have the bookkeeper/receptionist pull those items or explain them to you.

After step 7, initial and date the payroll reports. Again, the goal is to document what you have done and let others know you did it.

Step 8 is a big one. Before you sign a check make sure you know and agree to paying the vendor. Look at the invoice carefully. Then initial and date it indicating your approval to pay it.

Step 9 is about company credit cards. If you must use them, review the monthly statements and initial & date them.

Step 11 documentation should entail initialing and dating the copies of the deposits. You can later compare those to the bank statements if you keep a copy!

**OKAY...YOU GOT THE IDEA...
NOW GO OUT THERE AND DO IT!!!**

V. MISAPPROPRIATION OF ASSETS

For many people the terms “embezzlement” and “misappropriation of assets” represent the same thing. I don’t really care.....I just want to make sure you get it!

Embezzlement almost always involves the taking of cash.....by using phony employees, creating artificial vendors, etc.

Misappropriation of assets involves the physical “taking” of business assets. There are 2 versions of this; the “innocent” version and the “criminal” version.

Innocent

The first involves what I refer to as the “white collar innocent” stuff...although it is far from innocent! This is when your employees help themselves to small items such as pencils, paper, staples, mugs, and more. These are usually items that they will use at home. They don’t normally plan on selling this stuff.

How do you deal with this?

- a. Some employers simply say that the amount at issue is too small to care about and, so, do nothing.
- b. Some employers will lock up all such items and only issue them to employees if they sign out for them.

Regardless of how YOU plan to deal with this, you should, at the very minimum, have a serious discussion with your employees about this. They should understand that, even if the dollars are small, it is still THEFT....FRAUD. Don’t make light of it.

Criminal

The second involves criminal activity. It can be as small as the use of a Company car on a weekend to an outright theft of a significant asset (copier, machinery, inventory, etc.).

I suppose that the most famous examples are of employees stealing inventory from their employer. So, for example, checkers at grocery stores taking food home....bartenders at bars are notorious for stealing liquor....fast food establishments are always trying to stop food from going out the back door. It happens

V. MISAPPROPRIATION OF ASSETS...continued

everywhere, every day. The reported dollars, if you read the trade journals, are ridiculously high. Billions of dollars a year!

How do you deal with this?

- a. By far, the most common tool used here is the video camera. The cost of the equipment is, now, so inexpensive that it is difficult to justify not doing this. Also, most of the equipment is now online so you can monitor your store(s) from anywhere in the world!

A STRONG WORD OF ADVICE.....the place where I see this, and other controls, fail is in the communication...constant and regular...that's the key.

Look, your employees know that a video running 24/7 cannot be watched at all times. That's a given. But you must let them know that you ARE watching it at varying times for varying lengths. This will create an element of danger for them since they will never know if they are being watched or not.

Next, you MUST remind them of your activity on a regular basis! Believe me, they will forget in a month. Send them memos, call them to compliment them on how they handled a particular transaction (boy, will THAT be talked about amongst the employees!). Keep it foremost in their minds.

- b. Again, some employers will lock up assets, if possible. This may work for some items, but rarely for all items.
- c. Many businesses have trade associations. I encourage my clients to call their local and/or national trade associations to see if they have any theft and embezzlement information that is particular to their industry. Many do. That can be a wonderful source of information.

V. MISAPPROPRIATION OF ASSETS...continued

- d. Use a “shopper” service. In Los Angeles, when working for my dad in the optical business, we paid a Company to send people in to each of our 10 offices and “shop” it. They would talk to the staff, look around, try on several items and then, ultimately, buy something with cash and purposely try to leave without getting a receipt! Then they would submit a report to us detailing several items (like how friendly the staff was, if they were on the phone with a friend and ignored the shopper, etc.). We caught several employees stealing cash, involved in poor behavior, etc. **AND WE LET THEM KNOW! THAT’S THE KEY...ALWAYS LET THEM KNOW WHAT YOU ARE DOING!** We just never told them which days or hours the shoppers would be there. Some of the stores would call me and laugh because someone had just come in who was surely a “shopper”. But they would be wrong! I enjoyed that little part of it. They really never knew who was and who wasn’t a shopper.

True Story

My dad’s business we had 10 stores, 125 employees, annual sales of over \$7 million and a LOT of inventory. In particular, contact lenses always came in small containers (still do!)...very easy to steal.

While working for him, over the course of 2 years we noticed that our Cost of Goods Sold (a financial statement measure) was increasing in one particular office. It started out small and then gradually increased to the point where we finally took notice.

Rather than bore you with the gory details, we found out that a VERY TRUSTED employee was “selling” contact lenses to her friends (and anybody they sent in) for reduced prices and pocketing the money. This was being done in one of our mall offices in the evening when the optometrist was in the back room examining patients’ eyes.

V. MISAPPROPRIATION OF ASSETS...continued

Never forget that there is NOTHING you can do to reduce the risk down to 0%. It just can't be done. And some crime, like the story above, doesn't get noticed until some time down the road. And even then....it is often difficult, if not downright impossible, to identify who is the culprit and get a confession. And then....even if you get a confession, you rarely collect any money as it has usually been spent and the person is broke!

Now...having said all of that (didn't mean to get you down)...remember:

“DOING SOMETHING BEATS THE LIVING DAYLIGHTS OUT OF DOING NOTHING!”

“THE BEST TIME TO PUT CONTROLS IN PLACE IS AT THE OUT-SET OF THE BUSINESS.....**BUT THE SECOND BEST TIME IS RIGHT NOW!**”

V. FINAL THOUGHTS

Time Bandits

One subject not yet discussed is the concept of “stolen time”. Many experts believe that this is a significant issue. It relates to employees who “steal time”. This can be done by various means. It can entail falsification of time cards. It can also entail employees doing personal business on Company time....like using the internet to do their personal shopping, talking to their 359 friends on facebook, making numerous calls on their cell phones during work hours, etc.

All in all, this type of stealing can rob a business of thousands of productive hours...and lost hours cost an employer a lot of money.

This is a difficult area for me to offer any definitive help in solving the problem. Many employers have strict policies prohibiting employees from using company computers for personal business. Also, they might have a policy forbidding the taking of personal calls (especially on cell phones) during office hours....except, of course, for emergencies.

Regardless of what you do, you will have great difficulty enforcing it. That’s just my experience as I talk with business owners.

However, just because it’s difficult doesn’t mean you should do NOTHING. You have probably already ascertained that I am NEVER in favor of doing NOTHING. Doing *something* always trumps doing *nothing*. Even if it just means sitting down with your employees and discussing the issue. At least they’ll know that it is on your mind.

Whistleblower Programs

The major fraud/embezzlement reports that get written annually (by various experts across the country) have, for some time now, pointed out that the single most effective tool in the tool shed for the “identification” of a problem is an official “whistleblower program”. There is a LOT of material on the web about this. You can search and find article after article about it as well as firms that specialize in

V. FINAL THOUGHTS...continued

setting one up for you....or articles on doing it yourself.

It seems that these programs work best in larger organizations. I am working with just such an organization right now (January 2012) that is looking at setting one up. Primarily it involves establishing a system (internet based seems to be the most popular) whereby a fellow worker can send in a tip (anonymously, if desired) that will be acted on in a very precise manner. A fellow worker might report that they saw an employee stealing something, driving a brand new expensive car, spending a lot of time at the casino, etc.

Where to go for more help

1. Contact a tax professional that has experience (usually means he/she will be older!) in this arena of fraud and embezzlement. There are vast certifications that an accountant can obtain.....and then there's good old common sense. Both are valuable.
2. Trade associations can be a great source of information on this. Contact one that you belong to and ask about any information on fraud and embezzlement.
3. Contact your attorney. Some of my doctor and dentist clients use a law firm that has offices in Eugene and Roseburg. This firm has a special "Embezzlement Protection Checklist" that they give to their clients. Mr. Derrick Simmons, one of the attorneys I know at that firm, gave me permission to put this information in my report. You can call him at 541-484-2277 and ask for him specifically. Just tell him you read my report and would like to get a copy of his Embezzlement Protection Checklist for free.
4. Get on the internet and search for articles on embezzlement. But watch out, you'll get a lot of hits! If you do this, be sure to look at the date of the article you are reading. There are a lot of OLD articles out there. And, heck, why read those when there are so many good, current ones.

V. FINAL THOUGHTS...continued

5. Keep your eyes open. There are articles coming out monthly in newspapers, magazines, reports, trade journals, etc.....all on this subject. Be the kind of person that has his/her antennae out. Keep your understanding of this subject up-to-date.
6. Last, but not least.....ask your employees how they would steal you blind! I know that sounds absurd, but that is precisely what I did at my dad's firm in Los Angeles....and, boy, did it work. I am very serious here. I would visit one of our 10 offices, take the receptionist out to lunch and ask him/her how they could steal from us if they wanted to. You would be surprised to find out just how much they would tell me. I instituted numerous controls just based on those conversations.

Most people I tell that to just laugh and say it could never work...they'd never talk to me...why would they openly tell me things like that? People just flat out don't believe me. That's fine with me. I get no commissions here! There's no motive for me to tell you this other than it works. Try it for yourself.

7. There's an annual report (just released January 17, 2012) published by Marquet International. Go to their website, print it off and read it. It's a great report. Their website is at www.marquetinternational.com.

A lot of the information I gave you earlier in this report came from that annual report from them. The report contains LOTS more information that is very interesting.

VI. ONE FOR THE ROAD

I hope this report has opened a few eyes, motivated a few people and provided some good information in a format that is easy to read and understand. If I have done that, then I am a happy camper.

No Strings Attached

Like it said at the beginning of this report, there are no strings attached here. Feel free to read this, copy it and give it to other businesses.

I Have A Goofy Website.....www.mikegordoncpa.com

Feel free to visit the rest of my website and read the story about my journey from San Francisco to Denver to Los Angeles to Coos Bay. Lots of stops on the way, but what a great ride! You can also see my staff there...all 6 of them.

The Infamous "MEAL DEAL"

Outside of tax season, I make myself available for "meal deals". This simply means that you take me out to eat at the restaurant of MY choice and YOU pay. It's the cheapest hour you'll ever get of my time. Over 1/3 of them are with individuals and businesses that are NOT clients. No kidding. We have a ball. We pick each other's brains, talk about specific problems, second opinions, etc....no holds barred. I love to meet new people and I LOVE to eat. Pretty darn simple.

IN ALL SERIOUSNESS...I WISH YOU AND YOUR BUSINESS THE VERY BEST OF LUCK. AND I SINCERELY HOPE THAT YOU WILL READ THIS REPORT SEVERAL TIMES AND IMPLEMENT THOSE IDEAS THAT WILL WORK FOR YOUR PARTICULAR SITUATION. IF I CAN BE OF ANY HELP, OF COURSE, IT WOULD BE AN HONOR TO SIT DOWN WITH YOU AND DISCUSS YOUR PARTICULAR SITUATION (WE COULD EVEN DO IT OVER A "MEAL DEAL").