FEATURED ARTICLE

LOANS, DEBTS AND FRAUD
Understanding Vulnerability to Obtain the Truth
by Monica White, AVP Member Solutions &
Dave Thompson, CFI, Wicklander Zulawski

LEGAL UPDATE

CALIFORNIA SENATE BILL 395
Know the Law
by Andrew Birozy, CFI

CFI SPOTLIGHT

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LETTER FROM THE CHAIRMAN

It’s hard to believe that another year has gone by and that Christmas and New Year’s is upon us. But yet here we are. First of all, let me wish each of you a wonderful holiday season and a healthy, happy New Year.

There are few things to consider in the coming year.

- There is a new IAI website currently being designed. This new website will be more user-friendly and attractive. It will have all of the old features you have come to expect plus some new ones. Look for this to happen by April 2019.
- We are looking for sponsors for our chapter meetings and still have a few booths available for Elite Training Day on April 3-4, 2019. If you know of any solution providers who might want to support and participate in the chapter meetings or exhibit at Elite Training Day, please let us know.
- Think about joining us at Elite Training Day in Fort Myers, Florida on April 3-4, 2019. The event is being hosted at Chico’s Headquarters. We will have solution providers, fabulous speakers and topics as well as good weather. (At least it will seem like it for those of us from the frozen north.)
- WZ is planning a 1-day Master Class on April 2, 2019 (the day before Elite Training Day), which will count towards continuing education credits for CFIs. There will be more information available on this program after the first of the year.
- Remember, you need 24 hours of continuing education every three years to maintain your CFI designation. So plan ahead and remember to keep your CFI current.

Also, let us know when you are attending a conference so you can get a ribbon for your badge highlighting the fact you are one of the elite CFIs. You can get a CFI ribbon for your badge by contacting Dana at dsadowsky@w-z.com.

I hope to see you at one of the conferences this year, whether we are meeting for the first time or renewing our acquaintance. Again, have a wonderful holiday season and New Year.

Regards,
David E. Zulawski, CFI, CFE
Chairman, IAI Advisory Board
As elite interviewers, CFIs are aware that the skills applied during an interview are translatable to different verticals and conversations. The financial industry is often dealt with handling difficult conversations ranging from suspected fraud to inquiring about a customer’s application for a loan or even debt collection. In this article, an experienced professional in the financial industry takes us through some of the similarities in the “interview” of a customer applying for a loan to an interview of a suspected fraud. One of the underlying themes in all difficult conversations is the ability for the interview to show empathy, minimize judgement and allow the subject to disclose potentially uncomfortable information. The subject of an interrogation, or a customer applying for a loan may have different causes – but they both feel vulnerable.

Vulnerability is a state that most of us have been in at some point in our lives. It is an uncomfortable place that we tend to avoid when possible, yet also a place people we perceive as, or actually are, some of our closest allies, often invite us to. Whether it is personally, professionally, academically or emotionally we all tend to arm ourselves with the traits that make us feel the most confident while protecting any chinks in our armor. Vulnerability may be viewed as a weakness, making us defensive and resistant to sharing. Defensiveness and resistance are the same traits that can make us the most vulnerable in all of the wrong ways. When vulnerability is used properly, it can be a gift for being daring with the hope that the result is in our favor.

A popular place to arm ourselves while hiding our vulnerabilities is within our relationships. Maybe it’s a new love interest that we’re not ready to completely open up to, maybe it’s a friend or family member that we fear judgement from, or maybe it’s a business partner or employer that we want to keep separated from our personal life. Building walls and having resistance in these situations could work out in our favor by giving the other party less information to formulate opinions on but it can also cause a roadblock to future successes within those relationships. Knowing when to be open or when not to be is a constant experiment that no one can prove successful on every attempt. One particular relationship where it is important to master our vulnerability and uncover others’ is within the framework of financial institutions and their customers. While we all know that bad things happen to good people, in today’s world it is becoming increasingly difficult for financial institutions to decide where to take the risks.

Through all facets of the relationship with our financial institution, one thing that many customers or members may not know is that they are being evaluated from beginning to end. Their credit, living history, employment and possibly even their asset sizes (or lack thereof) are put under a scrupulous review to decide if they are a future asset or risk to that institution. Some institutions take greater risks than others do, but all are performing a balancing act at application. In most cases, the credit report is enough to decide whether the institution will do business with a customer. However, in some cases, we need to ask additional questions. These questions can fulfill procedural requirements (i.e. 5 years of residence may be required) or possibly to clarify a concern (why have you moved so many times in 5 years?). In these cases, the customer can feel as though they are being interrogated or interviewed for something that they assumed would have been automatically approved or they may be at a moment of desperation and easily accept the fact that it’s been denied. In either case, more questions with more answers from both sides leads to a better understanding on if that relationship will be mutually beneficial. As in any investigative interview, if the subject or “customer” begins to feel accused, that only creates conflict and resistance in

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the conversation resulting in minimal and untruthful information.

We all know that excellent credit usually gets you what you want and gives you the power in getting that at the best possible price. However, in any investigation it’s essential to probe further than the evidence provides through effective questioning. Digging deeper could uncover truths that can prevent an institution from making a mistake. They could be robbing Peter to pay Paul or taking out more than they can handle which means they will eventually show trends in a downward spiral. If we are not paying attention and are satisfied with just reviewing our “evidence”, a credit report, we could end up regretting it.

Less than excellent credit or a situation where life has hit someone harder than normal, should cause important questions to be posed as well. These questions are usually very personal and there are some questions that financial institutions cannot ask in fear of regulations put in place to assure that lenders are not discriminating. Questions may be related to a delinquency on credit that belongs, in your mind, to an ex-spouse or a child that has taken a wrong path. Maybe the person in front of you has taken out other debt recently or have always been part of a joint account and are now applying by themselves. Similar to an interview, when rationalizing with our subject we often have to show empathy for these difficult life events that put people in undesirable positions. Chances are, the customer is not going to want to discuss that with a stranger or go into details about something that will make them feel susceptible to negative exposure. They also may not want to disclose personal information to somebody in which they have minimal rapport or perceived incentive to do so.

Thinking through our own vulnerabilities when seeking information from someone can assist in getting them to open up. Evaluating risk is complicated, but only impossible when the facts are not presented. Getting the facts means asking the right questions. There is no single question that will provide you the necessary information, but rather understanding how and when to ask for information dependent on the situation. If it is at the beginning of the relationship, questions can be more casual, like a first date. When lending money, the questions should go deeper as to the details on their credit trends or stability. Once accounts or loans are established and the customer starts feeling confident they may start making mistakes (i.e. becoming subject to fraud). At that point, the questions can become be more direct and assertive. A simple question that should always be asked is “why now?” when a customer is opening a new account or applying for a loan. What motivated that person today of all days to apply for that new account or open a loan? When we take the time to seek someone’s motivations, we start to uncover their ultimate purpose and agenda which can save the institution from making a mistake in lending, cause the wrong type of exposure while maintaining a positive relationship. Whether it is at account opening, the need to borrow or when a financial institution calls to tell you that they think you have been scammed, questions should revolve around getting to know the person, while developing rapport. The more you know about their situation and life, the better you can assist in making sure that the product or advice you are offering is the right fit. Throughout the process, remember that the way you approach each and every person needs to be specific to their needs and wants as well as your own.

When interviewing the customer, establish your goals from the beginning. Explain the risks involved to them clearly and allow them to trust you with questions that do not make them feel interrogated but instead that you care and are searching for the best possible options. Transparency and honesty are important elements to discuss what you see as a concern and let them explain where they are coming from in their time of need. Be firm about what you want out of the relationship while truly listening to their needs and expectations. A good lender will not treat someone as a bad person for items that are less than pleasant and instead should find the right product that fits their needs, life style and situation. The hardest conversation to have is one with no direction and insincerity. Working with someone who knows the right questions to ask and the way in which to ask them are essential in an interviewer’s development. In the end, allow your customers vulnerabilities to become each other’s’ best asset.
When a peace officer interrogates an adult in a custodial setting, it is well known that Miranda generally applies and the subject of the interrogation must be provided with his or her Constitutional rights. But, what happens when the subject of a custodial interrogation is a minor? Do the rules change? Possibly, depending on where you work.

This article discusses a recent law in California that changed the way peace officers handle interrogations of minors. Although this law is specific to California, I encourage you to familiarize yourself with your state laws regarding interrogating minors. Failing to comply with state or federal law can have serious consequences. Agencies also have internal policies and procedures that guide how interrogations should be handled. Please follow your department policies as they may be more restrictive than what the law allows.

When a California peace officer takes a minor into temporary custody for committing a crime or violating an order of the juvenile court, the officer is required to advise the minor of his or her Constitutional rights to remain silent, right to have counsel present during any interrogation, and his or her right to have counsel appointed if he or she is unable to afford counsel (Welfare and Institutions Code 625). This requirement exists even if the minor is not going to be interrogated.

On October 11, 2017, Governor Jerry Brown signed Senate Bill (SB) 395 into law. SB 395 added Section 625.6 to the California Welfare and Institutions Code (WIC) and took effect on January 1, 2018. The new law requires that a youth 15 years of age or younger consult with legal counsel in person, by telephone, or by video conference prior to a custodial interrogation. Neither the minor nor the minor’s parents or guardian can waive this right. In simple terms, a minor 15 years of age or younger must first consult with an attorney before the minor can be interrogated by a peace officer.

California WIC 625.6 does not apply to the admissibility of statements of a minor 15 years of age or younger if both of the following criteria are met:

- The officer who questioned the youth reasonably believed the information he or she sought was necessary to protect life or property from an imminent threat.

- The officer’s questions were limited to those questions that were reasonably necessary to obtain that information.

A California probation officer does not have to comply with this law in the performance of his or her normal duties.

Senate Bill 395 is valid until January 1, 2025. During that time, the Governor of the State of California must convene a panel of experts to review, and to examine the effects and outcomes related to the implementation of the new law. The results of the study will be used to determine if SB 395 should become permanent, modified, or allowed to expire. Until then, it is the law and must be followed.

It is imperative that you are aware of the laws of your state when it comes to interrogating a minor. The laws change frequently and, as we know in law enforcement, we cannot claim ignorance. If you are unsure how to proceed with an interrogation, please consult with a supervisor or your agency’s legal counsel.
Let’s start with a trip through a time warp to 1993. Schindler’s List won the Academy Award for Best Picture. The top song was Dreamlover by Mariah Carey. The release of Aladdin sold 10.6 million copies in its first week…on VHS. Apartheid finally ended in South Africa. The Toronto Blue Jays won the World Series, the Dallas Cowboys won the Super Bowl, the Chicago Bulls won the NBA Championship, and the Montreal Canadiens won the Stanley Cup. Brandon Lee was accidentally killed on the set of The Crow. River Phoenix overdosed in Los Angeles.

In 1993, I was a freshman in high school. My elected language was Latin because my career ambition at that time was to become a minister. I remember sitting in Latin II. We were reading De Legibus by Cicero, a Roman statesman and orator. He said, “The safety the people is the highest law.” Who would have thought that a class to help me become a minister would still resonate to this day…in a different capacity! My best friend growing up was killed by a drunk driver a year later. The ambitions started to change. Four years later, my college major would change from Religious Studies to Criminal Justice after my freshman year.

Ten years after that Latin class, I was sworn in as a probation and parole officer for the Commonwealth of Virginia. I became a police officer in less than two years after that. I’m sure we have all seen the police shows with car chases, foot pursuits, and the action that the career offers. It is an adrenaline junkie’s dream job. It may be a small percentage of the job. But, that small percentage made me want to go back to work each night! I have been in vehicle pursuits that pushed the limits of my police car as we broke past the 100mph line. I have breached doors as a SWAT team member with absolutely no knowledge of what waited on the other side. My dog found a kilo of cocaine on his first night after we graduated from K9 School. I have helped find that missing child. I have arrested that evildoer who caused harm to the innocent. I have had my jaw broken and ribs cracked. I have received three meritorious citations, six employee of the month honors, and two distinguished service awards. My duties expanded from regular patrol officer to SWAT, K9, Field Training Officer, and as an instructor of patrol tactics, building clearing, oleoresin capsicum and aerosol dispersers, noise/light diversionary devices, special impact munitions, chemical munitions, and active shooter. None of this prepared me for a career after police.

My brother-in-law is also a police officer in Massachusetts. He gave me a pen set upon my graduation from the police academy. He noted that the pen was the most powerful tool in the police officer’s kit. The pen certainly held an extraordinary power. There is a more powerful tool in the officer’s kit. It is the art of interview and interrogation.

This isn’t Hollywood and we are not Elliot Stabler

Who hasn’t seen a police show where the officer is in the interview room and goes hard? I remember watching all those shows and thinking that was the way that interviews are done. Eventually, the person cracks under the pressure of the police interview. It is purely a battle of will. And, the police will never lose that battle! My favorite was watching Law & Order: Special Victims Unit. Elliot Stabler was my favorite loose cannon. He would throw chairs, kick the table, and even kick the chair out from the suspect. But, he always got the confession. It seems like the perfect tactic. So, why not use it?

I was Elliot during my first interview. I was in the beginning phases of field training. My Field Training Officer was in the shadow portion of my training to protect the department from liability since I had only graduated from the Academy two months prior. We made a felonious arrest. After every arrest, we would attempt an interview. I observed my FTO conduct numerous interviews when I was shadowing him. But, I knew the technique! TV taught me all I needed to know. There was no rapport building. There was no accumulation of background data or baseline observations. There wasn’t even an instant in which I allowed the suspect to talk. I knew the truth just like Elliot. My tone was abrasive and my volume was loud. I did not get that confession. We got the conviction. But, confessions go further.
We debriefed everything during field training. My FTO was quick to provide me areas for improvement. I remember him asking me if I wanted to be talked to the way I just talked to the suspect. It was the first epiphany of my career as a police officer. I started learning on my own, and I attended every interview class I could possibly find. In the end, I had attended the Reid School, statement analysis by the Federal Bureau of Investigation, and, of course, became certified as a Certified Forensic Interviewer.

Soon after I started my training and forgetting my TV training, I made my first possession with intent to distribute narcotics arrest. I graduated from field training. While on patrol, I observed a minor traffic infraction for an interdiction stop. During the subsequent search, a large quantity of crack/cocaine was discovered in individually wrapped bags. I arrested the suspect and transported him to the station for an interview. Following the advisement of rights, the suspect agreed to talk with me. The suspect subsequently confessed to the possession charge, and he admitted that he just made a delivery when I first observed him. The suspect was a member of a criminal street gang. He had previous arrests. He was very familiar with the judiciary process. But, he confessed. I'm not sure my Elliot technique would have worked!

Interviews go beyond confirming the probable cause that led to the arrest. Juries expect more thanks to the CSI Effect. Crime dramas will continue to fill our television sets. But, this has created an expectation for tangible evidence to get the conviction. Jurors want fingerprints. They want DNA. As an evidence technician, I can tell you that fingerprints do not magically appear on every piece of potential evidence dusted. It has to be the perfect storm of material and climate for a print to even remain behind. I also love that DNA is magically returned within a couple days after the crime was discovered. Once again, TV has steered us in the wrong direction. I never made an arrest with absolutely knowing the suspect committed the crime. Police work is intricate in nature. We would spend hours conducting search warrants or crime scene processing before we would complete an affidavit for arrest. Jurors still expect more. Gil Grissom did it every week on CSI. A well conducted interview will lead to that final piece of the puzzle. All of the evidence and theories of what happened will be confirmed by the suspect telling you exactly what happened. All juries like a good story. There is no better storyteller than the person who actually committed the crime.

Go Beyond Graham v. Connor, Pennsylvania v Mimms, Terry v. Ohio, or even Miranda v. Arizona

Case law is the backbone to law enforcement. The highest courts in the country have ruled how law enforcement is allowed to act. We all know the results of Miranda. I carried my Miranda warnings in the right breast pocket of my uniform. I read it every time. It was absolutely memorized after years of interviews. But, consistency is the key. There are more regulations on interviewing and interrogation besides Miranda.

Case laws governing an interview and the subsequent confession began well before Miranda in 1966. Wilson v. U.S. (162 US 613) was decided in 1896. It states that the “true test of admissibility is that the confession is made freely, voluntarily, and without compulsion or inducement of any sort.”

How is freely and voluntarily defined? There are numerous tactics that can be utilized if an interview is being conducted over a long span of time. The first thing that lawyers, both prosecutors and defense attorneys, will attempt to ascertain is if the confession was made freely or voluntarily. The first question is generally how long the interview lasted and what was the environment in which the interview took place. As an interviewer, there are tactics to show both the prosecution and defense that the interview was non-coercive and the confession was made freely and voluntarily. For instance, did you sketch the environment in which the interview was taking place? Give the Court the exact dimensions of the room and the people present during the interview. Don’t forget that there is coercion in numbers! I generally conducted interviews with an observer and myself. The observer was not engaged in the conversation or within eyesight of the suspect. Did you offer the suspect any food or drinks? Is this documented in your case file? If an interview was breaching the hour mark, I would start making a menu. I knew the food and drinks that were available at the interview location. I would write down the items that were available. I would then ask the suspect to sign his/her name next to the items that he/she wanted. If they wanted nothing, I would ask them to sign their name near that selection. This is irrefutable evidence that these items were offered.

Continued...
The eyes can tell all, but the eyes deceive!

When you were a child, did your parent or custodian ever tell you to look at them in the eyes and tell them you didn’t do something? Think about that. Getting in trouble is every child’s nightmare. Now, our parental figure has told us to look at them in the eyes and potentially lie. Some kids may break under that tactic. However, there is another side of this coin. We have also started training that child how to lie to someone while maintaining eye contact. But, a break in eye contact tends to be the first “sign” that we register as someone being deceitful. This is not always the case. Researchers have long known that eye contact is an important social signal. This may even be hardwired. A study found that five-day-old babies preferred looking at faces that made direct eye contact compared with faces that have an averted gaze. There is still a normal break in eye contact. Psychologist Alan Johnston and his colleagues at the University College London conducted research and presented it in May 2015 at the Vision Sciences Society conference. Johnston and his colleagues found that, on average, the test subjects made eye contact with the control sample for 3.2 seconds. Was the break in eye contact from deception or just the social norm?

So if eye contact isn’t always reliable to detect deception, what do we do? Rely on the lizard brain! The term lizard brain is a way of describing the most primitive part of our brain. As a species, we have evolved well beyond our primitive forms. But, the brain still controls us, and the brain reacts without our knowing or control. Lying isn’t always second nature. It creates stress on the body. Once our body judges that a situation is stressful, the brain goes into action. Information is sent to the amygdala, an area of the brain that contributes to emotion processing. If the stress is considered a threat, the hypothalamus is activated. The hypothalamus is in charge of the stress response. It is a bit of a command center. This area of the brain communicates with the rest of the body through the autonomic nervous system (ANS), which controls involuntary body functions such as breathing, blood pressure, heartbeat, and the dilation or constriction of key blood vessels and small airways in the lungs.

After the amygdala sends a distress signal, the...
hypothesis activates the sympathetic nervous system by sending signals through the autonomic nerves to the adrenal glands. As epinephrine (adrenaline) circulates through the body, it brings on a number of physiological changes. The heart beats faster than normal, pushing blood to the muscles, heart, and other vital organs. The person undergoing these changes also starts to breathe more rapidly. The extra oxygen is sent to the brain. The key to this science lesson is the fact that all of this occurs without control.

The key to an interviewer isn’t always the questions. It is observing the suspect’s behavior once the question is asked. Once the stress response is running full force, the body sends blood to only those parts that are truly necessary for survival. For instance, blood flow may be reduced to the eyes, ears, and fingers during stress. This is tunnel vision, audible exclusion, and loss of dexterity that is often described by police officers during a “hot” call. But, the mouth may also become very dry. This reduction in blood flow also applies to certain muscles. The throat, which is a muscle, may tighten and make it hard to swallow. Cortisol shuts down the stomach. This can make someone feel nauseous.

The brain doesn’t like this stress. It starts to send out signals to help it become more relaxed or to escape the stress. This is fight versus flight. Different things will occur during an interview. The brain will tell the body to leave. The suspect may take the “runner’s stance” and misalign their body with the interviewer. They may cross their arms. This is the brain’s signal to start protection. The brain will also begin triggering the body to perform actions that are soothing to ease the stress. A suspect may inadvertently rub the neck or temple. Some women may begin to touch the dimple above the breastbone. This is stereotypically where a necklace rests. The brain is finding ways to relax. The suspect may also attempt to convince the interviewer that they are telling the truth. My favorite statements before a confession were, “I swear to God,” “To tell you the truth,” or “On my mother’s grave.” All of these were indicators that a lie was coming. The brain was telling the suspect to convince me of their truth by stating it was the truth or to call on a higher being to show it is “truth” to reduce the stress.

Following my certification as a CFI, I conducted an interview in reference to a large sum of monies embezzled. I was told that there was a possible witness that discovered the theft. She was not a suspect. I started the interview like all interviews. Her mannerisms were relaxed and open. After approximately 20 minutes of rapport building and observing her normal mannerisms, I started the interview regarding the loss. There was a distinct change in behavior from her baseline. Three questions regarding the loss immediately displayed cotton mouth, a guarded posture, and audible difficulty swallowing. I remember sitting back in the chair. I looked at her and told her that I had no idea she stole the money. She subsequently confessed to the theft and was convicted.

The safety of the people is the highest law. It goes beyond responding to the calls. I loved the calls. I loved responding to those in need. But, there is an extra step that any professional must take to actually help those victims. The safety of the people is not determined by the single action that you take on the night in which they were victimized. True safety comes by restricting further acts of harm or danger by the person that committed that act. This is all done through the interview. Circumstantial evidence can win cases. Circumstantial evidence with a confession that is freely and voluntarily made will win cases.

There were things that I ignored when I initially became a police officer. The thoughts of retirement were far off. I always assumed I would retire and become a college professor of Criminal Justice during my golden ages. I never imagined that I would be injured in the line of duty and face retirement in my 30’s. The SWAT tactics, K9 training, instructor classes, and awards didn’t translate to a new career. I was no longer able or permitted to perform those roles based on the disability retirement parameters. My training as an interviewer with the addition of becoming a Certified Forensic Interviewer secured employment. Loss prevention is a growing industry. There are always tactics to mitigate the loss. But, theft will still occur. Many states and occupations do not permit polygraph examinations. I have been on the “box” many times. A truly effective polygraph examination is not the machine. It is the interviewer that is conducting the pre-examination interview. Their training has already determined if you have attempted to be deceptive. I can adamantly endorse the training that I received to become a CFI. The training incorporates case law, how to obtain a free and voluntary confession, the brain’s reaction to stress, and even how to detect a false confession. Machines may replace jobs. The interviewer will never be replaced.
Forensic interviews serve the purpose of determining the truth while simultaneously documenting case relevant statements in a manner that allows the courts to place the results of the interviews into evidence. Accordingly, Nesca and Dalby (2013) summarized the requestor and/or the recipient of forensic interviewing results are often the courts and subsequent involved legal parties (p. 16). The goal of this article is not to examine strategies and tactics to successfully complete a forensic interview. This article’s objective is the interpretation of an interviewee’s statements in light of truth detection as the very essence of forensic interviewing, while simultaneously making lie detection a secondary goal of the interview process. Why is this approach of importance?

Daly (2016) argued in context with judicative matters that the Writers of the Constitution “sought to impose limitations on the government’s power over people and their lives” (p. 19). These limitations serve as protections against unjustifiable rulings over citizens. The prosecution can only overtake these protective measures when the courts find and establish truth and apply it to a specific case; otherwise and “[…] without findings of fact that generally accord with truth, the underlying policy, goals, or norms of the law could not be served” (Summers, 1999, p. 497). Hence, the sole occurrence of lying, defined by Sakama, Caminda, and Herzig (2010) as dishonest human attitudes which still require intelligence and thinking (p. 286), should never be an argument to support the interviewer’s cause during judicial proceedings.

Inherently, the accused is merely standing in court for a lack of honesty and truthfulness during an interview, but because he/she allegedly violated social norms and laws. The often-heard universal conclusion that innocent minds do not lie is not only erroneous at best and can lead to false confessions at worst, but may, as this article will discuss, create a dangerous trap for the interviewer.

It could be argued that focusing on lie detection is perilous, because, as Mahon (2015) showed there was no universally accepted definition of a lie (para. 1), other than that a lie must contradict the truth (Sakama, Caminada & Hertzig, 2010, p. 287). Zulawski and Wicklander (2002), on the other hand, found “five basic types of lies a suspect might use” (p. 206). Recognizing that there are numerous valid and certainly scientifically established explanations and definitions for lying, a very basic description offers a pragmatic foundation: the purpose of lying can be found in protecting ourselves, our interests, images, resources, and/or others (Lickerman, 2010, para. 3). Carson (2006) articulated, among other factors, that the very essence of lying includes the phenomenon that “the liar cannot believe that the statement he/she makes is true” (p. 284). Maybe even more basic but still valid is the definition of the purpose of a lie as a shield that is used by an individual to protect him/her from unpleasant truth (Feldman, 2016, slide 13). Providing acceptable explanations to lower an interviewee’s shield and protection and simultaneously...
Editor: What led you to a career in Loss Prevention? After being in law enforcement for almost ten years, I was ready for a change and a move to be closer to my family in California. I landed in the Bay Area and worked at a Veterinary Clinic for a year before landing a job as a Security Agent at Macy’s West.

Editor: When did you know you wanted to be a retail investigator and what was your attraction? My law enforcement career gave me a great foundation for interviewing. After witnessing a few interviews by my Security Manager, I knew this is what I wanted to do. I was soon focusing on internal theft investigations and my interviewing role began. I saw an opportunity and was promoted to Regional Investigator at Macy’s West. In this position, I was responsible for coaching and training Security Agents on how to investigate and resolve internal theft. Soon thereafter I attended my first Wicklander-Zulawski (WZ) class and knew I had found my second career.

Editor: When did you receive your CFI designation? I received my CFI two years ago, in 2016.

Editor: How did you become the IAI West Coast Chapter Chair? I reached out to IAI with the intent of getting more involved in the West Coast Chapter but found that the Chapter had disbanded some time before. I was put in contact with some other volunteers and former board members and we were able to get the Chapter back up and running in 2017. Shortly thereafter the Chair stepped down and I was asked to take on the role.

Editor: Being the IAI West Coast Chapter Chair what areas of the country do you concentrate in and what is your focus to brand and progress the West Coast chapter? We are currently focusing on the high-density areas in the hope of reaching the most people in areas around Northern and Southern California but ideally would like to have meetings in Oregon, Washington and Nevada. We hope to have “satellite” meetings in smaller metro areas and possibly some on-line (webinars) content in 2019.

Editor: What is your biggest challenge as the West Coast Chapter Chair? Bringing together professionals from a big geographic area is challenging. We always want to provide good content and networking opportunities, but it is difficult to reach some of the peers in outlying areas or states. I wish we could reach more people.
Editor: What are the benefits of attending the IAI Elite Training Day? Building relationships and contacts is essential to our work and Elite Training Day is a great way to network with peers and connect with like-minded people. It also feels a little bit like a refresh button to me. Not only do I return home feeling rejuvenated and excited about what I learned at Elite Training Day, but I also use it as a jumping off point for what I want to work on until the next ETD. As with all seminars, classes or meetings, I always review the content afterwards and draw from it throughout the year.

Editor: What message would you like to send to the CFI community? Always be a learner and share your knowledge with others. Also, be vocal about what your needs are and what you want to learn from your IAI chapter meetings. It’s a great way to generate good will; always show up, offer support, and be involved.

In concluding this interview with Andrea discussing what influences her, reviewing a status update of the IAI West Coast Chapter, and what the IAI Elite Training Day means to her, we learned a few more things about her. Andrea loves adventure and the outdoors; she rode a motorcycle 2500 miles through South Africa, she completed a multi-pitch climb in Yosemite this year, when time is available she loves backpacking in the Sierra Nevada Mountains, and just last year she completed a 70-mile backpacking trip. It is apparent Andrea defines fun as adventure and lives her life by saying “yes”.

If you are interested in learning more about the IAI West Coast Chapter; please CLICK HERE.

Time is ticking...
Early Bird Registration is now open!

Now Accepting Nominations for the
2018 CFI of the Year

Directions:
Submit your nomination by Jan. 4, 2019

The IAI Advisory Board will choose 3 nominees who will receive 2 free registrations to attend Elite Training Day
April 3-4, 2019 in Ft. Myers, FL.
The winner will be announced at Elite Training Day
I find that the appetite for career and professional development among individuals and managers is ever present and growing. Social media provides access to quick nuggets of information that leads us on a small journey through an article or academic study in our field of interest. When we survey our employee population, an overwhelming majority say that career development would make them more engaged in the work that they do. But when asked what type of career development they are looking for, often they defer to their boss to give them what they need. This is precisely the intersection where development stalls and becomes an abstract thing that one searches for.

Let me offer this perspective. There is a quote that JFK was famous for although I’m not certain that he actually ever spoke it. It says, “Leadership and learning are indispensable to one another.” The key here is learning. In any given day, in the environment that we surround ourselves in, is the opportunity to learn and glean information that can shape our knowledge and how we think. What is missing is mindset. We go about our days engaging and interacting as we always do taking for granted the opportunities that come our way for us to learn and grow. Our minds seem to be absent from learning until there is a certain trigger that puts us on “notice” that there may be something coming that we are interested in or expected to take away as a learning. What is missing is our disposition to learning. We have to be pre-disposed to learning regardless of the circumstances or the company in which we are in. Something as simple as a passing conversation or a casual interaction can serve as a great opportunity to further our development, but we all too often let those occasions pass without taking advantage of them.

We are charged with owning our own development. No one other than us as individuals owns our growth. There are many around us who are charged with supporting our development or overseeing our progress toward a higher level of contribution, but we own our paths. Let us not lose sight of that. Therefore, with each day we need to engage as if we have everything to learn from everyone we come in contact with. Listen intently, engage thoughtfully. Be mindful and keenly aware of who and what you aspire to be and the knowledge and leadership qualities of those in that arena. Take full advantage of each interaction, be cognitive, be present and be disposed to learning. We have so many opportunities that pass us by because we simply failed to realize the developmental opportunity that is in front of us.

So, my challenge to you, open your mind to learning every day. Be predisposed in your comings and goings and during all of your interactions, no matter how casual or informal they may be. Be purposeful each day about seeking out a thought provoking moment. Find it in a non-traditional manner. Find it where you often do not but find it, and for goodness sake when you do find it, take a moment to write it down. Don’t rely on your memory. Allow your mind to interpret what you see or hear and relate it to what resonates with you. Writing it down allows you the opportunity to go back and reflect and expand, deepening your connection with the topic or theme.

Let me share a quick example to make the connections. I often get the opportunity to interact and engage with our CHRO during course of everyday business. What I appreciate most about him is his unmatched ability to articulate how a company’s culture can be a competitive advantage in the market place. I’m so intrigued by his perspective that I find myself opening up a note pad on my phone each time I’m in a room with him. Capturing those small thought provoking comments allows me to deepen my perspective and enhance my ability to lead in this arena.

This example could be said of an interaction with anyone. The point is that we must be more present with a mindset to learn and grow, recognize when there is an opportunity to learn and not let it pass in a casual moment. Having a mindset that is curious and predisposed to learning is the first step toward truly owning your own development.
The majority of successful individuals will agree that a constant thirst for knowledge is a crucial element in establishing a growing, thriving business. And even though continuous education, as well as certification programs, could be an investment of resources and time, it was money and time well spent to further my specialized skill set and knowledge.

What does best in class mean to you? Business Dictionary defines it as “The highest current performance level in the industry, used as a standard or benchmark to be equaled or exceeded. Also called best of breed.” That definition seems perfect for what I am going to write about. As a retailer, I traveled frequently and spoke to folks in the industry often. I was consistently asked what I looked for in a person when hiring. I looked for someone who had a high degree of integrity and a proven track record as well as someone who can work in a fast-paced, ever-changing environment.

A few years ago, we evaluated what the future Asset Protection person would need to be successful in the future. We boiled it down to a few key points: an individual with business acumen and industry related technical understanding, which also specializes in Asset Protection. My organization strived for a “best in class” investigations program. We felt formal interview training and ongoing education were essential and set out to further explore how we could raise our program to another level in these areas.

What, beyond formal training, could help us create the best investigations program possible? Related to investigations, it was advanced training. The next question we had to ask ourselves was: what training could best equip our people to drive successful investigations with strong closing interviews? As a result, came the Certified Forensic Interviewer.

Today, to show that you are best in class, you must be at the highest current performance level in the industry. For interviewing, that is the CFI. For some positions, it’s a requirement, for others it’s an opportunity for growth. If you want to have a best in class program, you must have best in class people. The CFI was another tool that was in our toolbox that helped grow our people and show that we were committed to them, willing to invest in them.

Having a professional certification that our competitors didn’t set me apart. The CFI differentiates me from other professionals in our field, highlighting that I’ve demonstrated a commitment to excelling and understanding in my profession. This offered me an advantage, which is very crucial in today’s competitive marketplace.

The effort and time which I invested in the CFI led me to establish professional credibility. My professional certification demonstrates my commitment to continued learning, upholding industry standards, and superior professionalism. Such merits helped me increase my professional credibility and prestige within my own network, along with existing clients, and when bidding on projects.

To sum up, I can confidently say that professional certifications are a worthwhile investment as measured by the many benefits it provided throughout my career. As you move forward and as your organization transforms, be sure to keep your certifications updated, so you can continue to realize those benefits.

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**Quote of the Quarter**

“We must find time to stop and thank the people who make a difference in our lives.”

John F. Kennedy
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IAI MIDWEST CHAPTER MEETING RECAP

The International Association of Interviewers (IAI) Midwest Chapter held its last meeting at Abercrombie & Fitch’s Home Office in New Albany, OH on Wednesday, September 12th, 2018 from 10am – 2pm EST. Speakers included Detective Bryan Barlow, Chicago Police Department who presented “Trauma Informed Interviewing,” Tom McGreal, CFI, Wicklander Zulawski & Associates who presented “Testing for Truthfulness,” and Aaron Hancart, CFI, The Cellular Connection who presented “Audio Recording and Telephone Interviewing”

IAI SOUTH CHAPTER MEETING RECAP

The IAI South Chapter held its last meeting on Tuesday, October 30th from 11:30am to 3:30pm at the Crime Stoppers of Houston. Lunch was provided as well as networking opportunities.

IAI WEST COAST CHAPTER MEETING RECAP

The last West Coast Chapter meeting took place Tuesday, October 23rd at Old Navy’s Headquarters in Mission Bay, San Francisco, CA. The meeting was from 9:30am to 12:30pm. There were networking opportunities, presentations from industry experts and attendees earned 1 hour of CEUs for each hour attended!

UPCOMING NORTHEAST CHAPTER MEETING

The Northeast Chapter will hold its first 2019 meeting on Tuesday, January 29, 2019 from 10am to 1pm. The meeting will be held at 200 5th Ave., New York, New York. Please RSVP to Steven Palumbo at Steven.Palumbo@Tiffany.com by Thursday, January 24, 2019.
Welcome NEW CFIs

SEPTEMBER 2018  Christina Aliffi, Bryan Barlow, David Branum, Barry Brown, Linda Campbell, Jonathan Douma, Mikel Flanagan, Tim Hatten, Timothy Kicha, Tina King, Anthony Lavdis, Salvatore Leone, Anthony Lipari, Richard Luce, William Miller, Chris Pomerleau, Robert Rabinowitz, Steven Rock, Rhonda Rouchka, Mathew Samuelson, Anthony Sano, Jason Uhe, Tiffany Vernon, Ryan Williams, Karri Wilson


NOVEMBER 2018  Lesa Allen, Crystal Altidor, Mark Boland, Patricia Casey, Kaitlin Cox, Britt Davidson, Sean Edmiston, Jason Fiszer, Jeremy Frank, Reginald Fuqua, Johnathon Gwillim, Avery Haynes, Jonathan Hernandez, Eric Jefferson, Mark Kirby, Aaron Lange, Peter Lopata, Jason McFarland, Raoul Menes, Kirk Nielsen, Robert Orech, Philip Rickerson, Aaron Safrit, Derek Stone, Craig Towns, Kenneth Velasquez, Cristian Verde, Raymond Viswanathan, William Wells, Christy Zike

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Video of the Quarter

Keys to the Written Statement
by Dave Thompson, CFI

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I want to start off by wishing you all a wonderful holiday season. I know this time of year can be extremely busy and stressful, but remember to stop and take a moment for yourself. You worked so hard all year long. It’s important to soak it in and give yourself a pat on the back for making it another successful year. I find self-recognition is the hardest kind to give, so I encourage you to take a second and acknowledge your hard work and accomplishments in 2018.

This time of year also makes me think of how thankful and appreciative I am. I want to take a moment to thank all of IAI’s sponsors: CONTROLTEK, Instakey, LPI and Protos Security. Without your continued support and sponsorship, IAI would not be what it is today. I also would like to thank the IAI Chapters Executive Board Members. Your dedication has grown the chapters immensely this year and every meeting turns out better than the last. I want to thank IAI’s Ambassadors: Johnny Custer, CFI, Christopher Fincke, CFI, Aaron Hancart, CFI, Tom Meehan, CFI and Ryan Roby, CFI. All of you continue to spread the mission of IAI through the industry. I appreciate the time you take every quarter to meet and provide real, genuine feedback and suggestions. IAI’s Advisory Board also deserves a shout out. Thank you for your time, talent and expertise you have given IAI over the years. Your ideas, input and knowledge has contributed to IAI significantly. Last but not least, I want to thank the CFIs and IAI Members. You are the reason this association exists, and we are here for YOU. I am privileged to work with all of you and am happy to help with anything you ever need.

As 2019 approaches, I would like you to keep some important things in mind. Early bird pricing for Elite Training Day 2019 will be ending February 15, 2019. Don’t wait to register! We will be in Fort Myers, FL next year at Chico’s headquarters and have a phenomenal speaker line-up. I look forward to seeing you there! Don’t forget to check the IAI Chapters’ pages on www.certifiedinterviewer.com for upcoming meetings. These chapter meetings give CFIs and IAI Members the opportunity to network, view presentations from industry experts and earn 1 CEU for each hour attended. I also encourage you to be a part of the CFInsider. We are always looking for content, such as articles you’ve written, links of interest, legal updates, book reviews, case studies or anything you think would be helpful for other CFIs, those trying to obtain their CFI, or an IAI member interested in the field.

Thank you for a wonderful year! Your support, participation, feedback and dedication are truly appreciated. I look forward to connecting with you next year.

Happy Holidays!
Dana Sadowsky
Association Manager