# Test Bank for Fraud Examination, 6th Edition

#### Chapter 01

#### Multiple Choice

- 1. One way that criminal law differs from civil law is that it:
  - a. provides remedies for violations of private rights.
  - b. must yield a unanimous verdict.
  - c. can have a jury of fewer than 12 persons.
  - d. allows for various claims in one action.

ANSWER:	ь
RATIONALE:	<ul> <li>a. Incorrect. This is a characteristic of civil law; criminal law deals with crimes against the public.</li> </ul>
	<ul> <li>b. Correct. Criminal trials must result in a unanimous verdict.</li> </ul>
	<ul> <li>e. Incorrect. This is a characteristic of civil law; criminal trial juries must have 12</li> </ul>
	persons.
	d. Incorrect. This is a characteristic of civil law; criminal law permits only one claim at a
	time.
POINTS:	1
QUESTION TYPE:	Multiple Choice
HAS VARIABLES:	False
LEARNING OBJECTIVES:	FRAU.ALBR.19.1.5
DATE CREATED:	3/10/2018 9:22 PM
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- 2. Which of the following is NOT an element of a Ponzi scheme?
  - a. Gaining other's confidence.
  - b. Promising abnormally high returns.
  - c. Collected money is invested.

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d. Investment principle is partially used to make payments to previous investors.

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ANSWER:	c
RATIONALE:	<ul> <li>a. Incorrect. This is one of the most important elements of the "con."</li> <li>b. Incorrect. This is how fraudsters lure in investors.</li> <li>c. Correct. This is very unlikely.</li> <li>d. Incorrect. The original principle is often used to make interest payments.</li> </ul>
POINTS:	1
QUESTION TYPE:	Multiple Choice
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