

Living the Passion of Her Dreams

Linda Saunders, CPA

Are you passionate about your work? Linda Saunders, a forensic accountant who lives on the Olympic Peninsula, is clearly passionate about her work.

Though her parents, Sandpoint, Idaho natives, were more passionate about farming and carpentry, they did instill in Linda a passion for service. When war was on the horizon in the 1940s, her parents both left Idaho to work for Boeing to assist in the war effort.

"Dad left Boeing to join the US Navy. My Mom was one of the first women to join the United States Marines," said Linda, one of four children.

After Linda's father retired from the Navy in 1965, the family settled in Bremerton, where Linda entered Olympic College while still in high school. "After a year or so of community college, I reunited with my high school sweetheart and quit school to help put him through college."

Many years later, as a single mother, Linda reentered Olympic College. She had always been good with numbers and had taken bookkeeping courses in her teens at Olympic College. Ten years later, still drawn to accounting, she completed an Associate of Science degree in business before transferring to the University of Puget Sound in Tacoma. Linda earned a bachelor's degree in business with an accounting emphasis from UPS.

Through the Cooperative Education program, Linda held internships with the Department of Labor Inspector General's Office and the IRS. After graduating, in 1981, she accepted a job with the IRS.

"It was about that time that a coworker challenged me to join a military reserve program," recalled Linda. "I shopped the recruiters, but decided to enlist in the Coast Guard Reserves with their peacetime mission philosophy."

Continuing the proud military service tradition of her family, Linda retired as a Lieutenant Commander after 21 years with the Coast Guard Reserve program.

While working various professional auditing jobs with the government, Linda earned her Washington State CPA in 1986. Just as she was leaving government service in 1993, she completed a master's degree in Public Administration.

While auditing business and corporations with the IRS, Linda discovered that she had a knack for finding fraud. This passion for investigation led to Linda's current career as a forensic CPA. In 1994, she started her own consulting firm, Forensic Accounting Consulting, and has focused on fraud for over 15 years.

In 1994, Linda joined the WSCPA Litigation Support Services Committee and became chair of the Fraud Subcommittee. She later began teaching fraud prevention and detection courses for the WSCPA. Linda credits these experiences with "putting a face to my name and really weaving me into the fraud investigation community."

A past president of the Northwest Chapter of CFEs, Linda became a Certified Fraud Examiner in 1994. She recently obtained the AICPA's designation, "Certified in Financial Forensics."

Linda's consulting work provides great variety, such as: assisting employers to ferret out embezzlement; helping vulnerable adults who have been tricked out of money; or assisting spouses discover assets hidden during contentious divorces.

"I use my accounting and investigative skills to build a puzzle from incomplete information," explains Linda. "If I can get at least the edges of the puzzle together, I can usually develop the mysterious picture inside—at least well enough to issue a documented opinion on the case, based on what is available."

"I have taken to heart the 'innocent until proven guilty' mantra from my first criminal case where I worked with a well known criminal defense attorney when a man was charged with



criminal racketeering. With 156 counts of fraud, grand theft, and forgery filed against the client, my first thought was that he must be guilty of something with all those charges leveled against him. The facts began to unfold as the puzzle pieces were turned over with the picture sides showing. It became clearer to me what had happened. After over two years of investigation and legal wranglings and over ten weeks in a jury trial, our client was vindicated and proven innocent," said Linda.

Currently, Linda works for both the prosecution and the defense sides in criminal cases. "My job is to lay out the facts as documented through the paper trail of accounting records. The judge or jury determines guilt or innocence and I relate 'just the facts, ma'am.' I also offer expert opinions that can include hearsay evidence based on my experience as a fraud examiner. But opinions are based on the facts, without moralizing on guilt or innocence alleged in the case."

Linda's been married for over 20 years to her Coast Guard sweetheart. As Master Gardeners, they enjoy gardening on their 22 acre piece of paradise in Quilcene, Washington, and spending time with their three grandchildren.

Linda has lived her passion in forensic accounting and lives by Eleanor Roosevelt's famous words: "The future belongs to those who believe in the beauty of their dreams."

Linda Saunders will be speaking at the 2009 Not-For-Profit Conference, November 19-20, and the 2009 Fraud Conference, December 7.