ACCTG 505 – Fraud Examination

Summer 2021

San Diego State University

Fowler College of Business

COURSE INFORMATION

Course Name & Number: ACCTG 505 – Fraud Examination

Semester: Summer 2021

Class Days & Room: Asynchronous (no scheduled class days/times)

Mode: Virtual

Zoom Link: No class meeting times; links for Special Events (guest speakers, etc.) will be provided in Canvas

Instructor Name: Jim Vogt

Virtual Office Hours: W 10:00-11:30

Zoom Link (office hours): https://SDSU.zoom.us/j/87940829702

Email (best contact mode): jvogt@sdsu.edu

Will respond within 48 hours except weekends

Units: 3

Course Overview

Welcome to **Fraud Examination**, a course designed to offer undergraduates and graduates an accounting elective that builds on your audit coursework but is not limited to an audit perspective. We will study the major schemes used to defraud organizations and individuals. We will work to increase our skills in the areas of fraud prevention, detection, analysis and some skills relating to investigations. As a broad survey course, you will be exposed to skills and tools that can help you become better auditors, consultants, tax professionals, and managers, as well as more astute employees, investors, and world citizens.

Program and Course Student Learning Outcomes

As you move forward through the accounting program here at SDSU, the coursework you encounter is designed to provide a high-quality experience to prepare accounting students with the foundation in accounting and general business knowledge for their professional career. With that in mind, your undergraduate accounting experience was designed with the following goals in mind:

1. Communication Skills
2. Analytical and Critical Thinking Skills
3. Ethical Reasoning
4. Global Perspective
5. Technical Competence
6. Interpersonal/Teamwork Skills

MSA Program Goals

MSA students will graduate being able to:

- Compare, contrast, interpret, or criticize accounting and business decisions and information using professional business communication
- Actively participate in team decision making
- Apply ethical judgment and professional standards in analyzing situations and formulating accounting and business decisions
- Use relevant research tools and academic/professional literature to analyze or take a position in accounting and business situations
- Address unstructured problems in the areas of accounting information systems, financial reporting, or taxation
- Identify and discuss the significance of diversity and cultural differences in the global business environment

Student Learning Outcomes

This financial module primarily focuses on the Analytical/Critical Thinking, Communication, and Ethical Reasoning Skills while secondarily touching on the Technical Competence, Global Perspective goals.

To provide students in accounting with a course that examines one of the biggest problems facing business in the 21st Century: Fraud. By the end of the semester, students should be able to:

- Define the nature of fraud, who commits it and why,
- Identify methods to prevent fraud,
- Recognize the symptoms of fraud,

- Evaluate approaches to detecting fraud,
- Comprehend and apply fraud investigation techniques,
- Apply ethical decision-making skills to fraud scenarios.
- Make effective oral presentations in fraud awareness that are informative as well as persuasive, and
- Write well organized, readable case analyses, essays and reports using appropriate fraud and accounting terminology.

Prerequisites

- **Course Prerequisites**: ACCTG 431 or ACCTG 626 or equivalent. May be taken concurrently with ACCTG 431.

Course Materials

Materials (including texts, readings, course fees, equipment, and any technology requirements)	Required or optional	Where and how it can be obtained
Fraud Examination*, Sixth edition; Albrecht et al., ISBN 978-1-337-61967-7	Required	SDSU Bookstore
MindTap for Fraud Examination* ISBN 978-1-337-61971-4	Required	Link can be found in Canvas

'These course materials are available at the SDSU Bookstore (it matches lower prices from Amazon and others in most cases). The Bookstore is a not-for-profit campus partner, and its proceeds support SDSU initiatives."

*Cengage offers an unlimited subscription (which includes MindTap) that provides a significant discount.

Immediate Access Course: Some or all of the required course materials for this class are provided in a digital format by the first day of classes and are free through the add/drop date. Your SDSU student account will then be charged a special reduced price for use of the materials for the remainder of the semester unless you opt-out of the content by 11:59 PM on the add/drop date. Please visit www.shopaztecs.com/immediateaccess for additional information about Immediate Access pricing, digital subscription duration, print add-ons, opting out and other frequently asked questions.

Assessments and Grading

Course grades will be assigned in accordance with San Diego State University policy (see Graduate Bulletin, pp. 62-64). Graduate grades shall be: A (outstanding achievement, available for the highest accomplishment), B (average, awarded for satisfactory performance), C (minimally passing), D (unacceptable for graduate credit, course must be repeated), F (failing).

Table 1. Your course grade will be based on the following components

Component	Points	Weight
Personal Profile Discussion (15) & 7 Discussions (45 each)	330	33%
MindTap Homework	100	10%
Other Assignments		12%
At the Movies	90	
Exam I Cheat Sheet	10	
Exam II Cheat Sheet	10	
Exam III Cheat Sheet	10	
Exam I	150	15%
Exam II	150	15%
Exam III	150	15%
Total	1000	100%

***Scale*:**

Total Points	Letter Grade
1400+	A
1350-1399	A-
1300-1349	B+
1250-1299	B
1200-1249	B-
1150-1199	C+
1100-1149	C
1050-1099	C-
900-1049	D
< 900	F

Grading Scale:
Final Grades will be determined based on the following scale: 90% of the points and above will qualify for the A range (including A- and A); 80% - 89% of the points will qualify for the B range (including B-, B and B+), 73% - 79% will qualify for a C or C+, 70% - 72% will earn a C-, below 70% will earn a D, and below 60% will earn an F.

Grades are based on both effort and effectiveness, with more weight being awarded to the actual results. While effort is important and does earn some reward, the final outcome or result is what matters most. For grading purposes, *a grade of A* exceeds the course (and assignment) requirements in both quantity and quality; *a grade of B* exceeds in some area; a *grade of C* meets the minimum requirements; *a grade of D* fails to meet the minimum requirements; and a *grade of F* drastically fails to meet the minimum requirements.

Grade of Incomplete. A grade of Incomplete (I) indicates that a portion of required coursework has not been completed and evaluated in the prescribed time period due to unforeseen, but fully justified, reasons and that there is still a possibility of earning credit. It is your responsibility to bring pertinent information to the instructor and to reach agreement on the means by which the remaining course requirements will be satisfied. The conditions for removal of the Incomplete shall be reduced to writing by the instructor and given to you with a copy placed on file with the department chair until the Incomplete is removed or the time limit for removal has passed. A final grade is assigned when the work agreed upon has been completed and evaluated. An Incomplete shall not be assigned when the only way you could make up the work would be to attend a major portion of the class when it is next offered. Contract forms for Incomplete grades are available at the Office of the Registrar website

Graded Assignments: (Check the Schedule for Due Dates)

During the semester, you will produce a variety of "products" for me to evaluate, both to help you conquer the new materials, as well as improve your existing skills in written and oral communications. Additionally, these data points (graded assignments) will give me a basis to form an opinion as to your final grade for the course. The final grade is the university's indicator of your level of achievement in the course. The more lasting record is what you do with the results of your 16-week investment, and of which, you (and time) will be the best evaluator!

The following categories describe what you will be required to turn in for a grade. *Please refer to the class schedule for due dates, and check Canvas for more complete instructions for the various assignments.*

Written Assignments*:* You will **individually** complete and turn in various assignments noted in the schedule. This will include, (but not be limited to), case study write-ups, online assignments, reflection essays, and speaker research. Please check the course schedule for the various due dates.

Discussions*:* Because so much of our learning can best be facilitated by reviewing and discussing case studies, a significant portion of your work will be spent participating in online discussions of concepts and case studies. Most discussions will be a week in duration and will require 1) an initial post, typically due no later than Tuesday for each discussion, and 2) substantive and meaningful responses and interactions with your classmates.

MindTap Assignments*:* You will be assigned MindTap homework exercises for each chapter in the textbook. Other than during the initial weeks of class, any reading and the relevant homework exercises should be completed <u>before</u> the corresponding lecture and discussion.

Exams(3)*:* The three exams will be conducted online using Respondus Lockdown browser. Each consists of 50 multiple choice questions and each exam is worth 150 points.

Course Structure and Conduct

Office Hours and E-mail Policy: I encourage frequent communications with students. Please adhere to the following guidelines:

- Weekly office hours are provided and are noted in Course Information above.
- Office visits: Please schedule a time to meet or review your work.
- E-mail: I recognize many of you have schedule conflicts during my office hours. You can email me for help with assignments. When using email, **include your section in the subject line**. I will respond to email within 48 hours.

University Writing Center

San Diego State University has a Writing Center that is free to students. The Writing Center is located on the ground floor of the Professional Studies and Fine Arts building (PSFA-116). The PSFA building is located directly west of Hardy Tower. For more information, see the Writing Center webpage at http://writingcenter.sdsu.edu/index.html

Conduct: SDSU students are expected to abide by the terms of the Student Conduct Code in classrooms and other instructional settings. Violation of these standards will result in referral to appropriate campus authorities. Prohibited conduct includes:

- Willful, material and substantial disruption or obstruction of a University-related activity, or any on-campus activity.
- Participating in an activity that substantially and materially disrupts the normal operations of the University or infringes on the rights of members of the University community.
- Unauthorized recording, dissemination, or publication (including on websites or social media) of lectures or other course materials.
- Conduct that threatens or endangers the health or safety of any person within or related to the University community, including
    1. physical abuse, threats, intimidation, or harassment
    2. sexual misconduct

Communication: I prefer to be addressed as "Professor Vogt." I invite you to share with me how you prefer to be addressed. Class rosters are provided to the instructor with the student's legal name. I will gladly honor your request to address you by an alternate name and/or gender pronoun. Please advise me of this early in the semester so that I may make appropriate changes to my records.

Online Etiquette: In this class we will be making use of online spaces. Sometimes, the anonymity of such spaces can lead people to say or do things that they would not say or do in a face-to-face environment; online communications can also lose some of the nuance and tone that helps us convey meaning in person, leading to a higher potential for misinterpretation. I ask each of you to make sure that your online persona, including profile name and pic, background images, chat messages, etc. exhibit the respect and kindness to others as I know you would want extended to you. We are in extraordinary times facing quite a few challenges; it is an uncomfortable feeling for many of us, requiring flexibility, patience, resilience and grace. We are in this together, so let's support one another!

Technology

Canvas will be used regularly for this class. The Library Computing Hub provides computing and technical support for students. You will find it most helpful to start Getting Started, the Syllabus, and Modules. Assignments and necessary resources can be found in Course Modules.

Technical difficulties (such as internet failures, power outages, major software system failures) can prevent faculty and students from participating in synchronous and asynchronous online activities. In the event of any such failure:

- I will spend 30 minutes attempting to start a class activity if there is a major software system failure, power outage or loss of internet service
- I would like to see you try for at least 15 minutes to join a class session
- Please email me ASAP
- I will notify you of any difficulties, delays, or outages as soon as I am able
- I will provide advance notification of any assignment or class activity that must be rescheduled

Student Accommodations

If you are a student with a disability and believe you will need accommodations for this class, it is your responsibility to contact Student Ability Success Center at (619) 594-6473. To avoid any delay in the receipt of your accommodations, you should

contact Student Ability Success Center as soon as possible. Please note that accommodations are not retroactive, and that I cannot provide accommodations based upon disability until I have received an accommodation letter from Student Ability Success Center. Your cooperation is appreciated.

Medically-Related Absences

University policy instructs students to contact their professor/instructor/coach in the event they need to miss class, etc. due to an illness, injury or emergency. All decisions about the impact of an absence, as well as any arrangements for making up work, rest with the instructors. Whenever possible, please contact me prior to missing class or an assignment.

Student Health Services (SHS) does not provide medical excuses for short-term absences due to illness or injury. When a medical-related absence persists beyond five days, SHS will work with students to provide appropriate documentation. When a student is hospitalized or has a serious, ongoing illness or injury, SHS will, at the student's request and with the student's consent, communicate with the student's instructors via the Vice President for Student Affairs and Campus Diversity and may communicate with the student's Assistant Dean and/or the Student Ability Success Center.

Religious observances

According to the University Policy File, students should notify the instructors of affected courses of planned absences for religious observances by the end of the second week of classes

Student Privacy (FERPA) and Intellectual Property

The Family Educational Rights and Privacy Act (FERPA) mandates the protection of student information, including contact information, grades, and graded assignments. I will use [**Canvas/blackboard**] to communicate with you, and I will not post grades or leave graded assignments in public places. Students will be notified at the time of an assignment if copies of student work will be retained beyond the end of the semester or used as examples for future students or the wider public. Students maintain intellectual property rights to work products they create as part of this course unless they are formally notified otherwise.

Respondus Lockdown Browser and Monitor

This course uses Respondus Lockdown Browser and Monitor. Respondus LockDown Browser is a secure browser for taking tests in Blackboard or Canvas. It prevents you from printing, copying, going to another URL, or accessing other applications during a test. Respondus Monitor is a tool in Respondus LockDown Browser that records video and audio while you take a test.

Please note, older operating systems (Mac and PC) and Chromebooks may not support the use of Respondus Monitor. Technological requirements:

- Windows: 10, 8, 7; Mac: OS X 10.12 or higher; iOS: 10.0+ (iPad only).
- Webcam and microphone. Students using a desktop will need an external webcam and microphone.
- Reliable internet connection—preferably hard-wired Ethernet; if wireless, plan to sit near the router or access point.

Here is how Respondus Monitor works: **Exam video is not live-monitored**; it is scanned by a machine and flagged if algorithms detect image patterns that may be consistent with academic dishonesty. If video is flagged, I will review it (or "your instructor will review it") along with other information from your exam, such as types of exam questions and answer times, exam completion time, unexpected movements such as typing during a multiple-choice exam, etc.). No student will be reported to the Center for Student Rights and Responsibilities on the basis of flagged video alone. Students can also consult the Respondus Student Guide for more information on downloading and using Lockdown Browser.

Some students have concerns about whether elements of the learn-at-home environment—background noise, shared spaces—will be flagged and reported. Please know that many of these challenges can be managed. I understand these challenges and will be sensitive to them. If you have any concerns that something happened

during your exam that may lead to you being flagged, please contact me and let me know. To reduce the risk of being "flagged," you should also review best practices for test-taking.

If after reviewing the course requirements, you determine that you are unable or unwilling to participate in assessments monitored by Respondus Monitor, please contact me. The best solution may be enrolling in another section or another semester to complete the course if required for your program.

TESTING BEST PRACTICES

- Restart your computer, and shut down unnecessary programs running on the computer, as well as those that might be running on your network (Netflix, etc.) before starting the exam.
- If you can, test in a well-lit location where you will not be interrupted. If you live in a shared space, ask others to be considerate of your exam time. If possible, avoid backlighting—that is, sitting with your back to a window.
- If available, place your computer or tablet on a firm surface (desk or table). Try not to hold the computer on your lap, or on a bed, couch, or other unstable surface.
- Prepare to remain at your desk for the duration of the exam by using the restroom, arranging for childcare, etc., before the exam starts.
- Your instructor will inform you if you are allowed to use a calculator or notes. Clear your workspace of all other materials— electronic devices (tablets, phones, additional laptops), books, and papers, and other devices. If possible, consider removing them from the room so that you are not distracted.
- Run your webcam, environment, and facial detection checks before the exam. You will be asked to take a photo of yourself, **show your SDSU student ID**, and use your webcam to record a view of your workspace, including the space above and below a desk or table you may be using.
- Avoid wearing baseball caps or hats with brims. Head coverings without a brim should not impact Respondus Monitor.
- If using a built-in webcam, try to avoid tilting the screen after the webcam setup is complete and the exam has started.
- Whenever possible, remain at your computer for the duration of the test. Remember that your video and audio are being recorded. If your face moves out of view, you will get an on-screen alert. Return back in view of the camera to dismiss the alert and continue with the test.
- If, during an exam, you experience an interruption, please attempt to log back on and continue. If you are unable to do so or have some other issue, contact the instructor [**specify how e.g., contact me via Google chat or @sdsu.edu email**].

Reporting Academic Honesty

Executive Order 1098 by the Office of the Chancellor requires all instructors to report any incident of academic dishonesty to the Center of Student Rights and Responsibilities.

Academic Honesty

The University adheres to a strict [policy regarding cheating and plagiarism](). These activities will not be tolerated in this class. Become familiar with the policy. Any cheating or plagiarism will result in failing the course.

Examples of Plagiarism include but are not limited to:
- Using sources verbatim or paraphrasing without giving proper attribution (this can include phrases, sentences, paragraphs and/or pages of work)
- Copying and pasting work from an online or offline source directly and calling it your own
- Using information you find from an online or offline source without giving the author credit
- Replacing words or phrases from another source and inserting your own words or phrases
- Submitting a piece of work you did for one class to another class

If you have questions on what is plagiarism, please consult the [policy]() and this [helpful guide from the Library]()

Unauthorized recording or dissemination of virtual course instruction or materials by students, especially with the intent to disrupt normal university operations or facilitate academic dishonesty, is a violation of the Student Conduct Code. This includes posting of exam problems or questions to on-line platforms. Violators may be subject to discipline.

Turnitin

Students agree that by taking this course all required papers may be subject to submission for textual similarity review to Turnitin.com for the detection of plagiarism. All submitted papers will be included as source documents in the Turnitin.com reference database solely for the purpose of detecting plagiarism of such papers. You may submit your papers in such a way that no identifying information about you is included. Another option is that you may request, in writing, that your papers not be submitted to Turnitin.com. However, if you choose this option you will be required to provide documentation to substantiate that the papers are your original work and do not include any plagiarized material.

Academic Support Services

A complete list of all academic support services--including the Writing Center and Math Learning Center--is available on the Student Affairs' Academic Success website. If you or a friend are experiencing food or housing insecurity, technology concerns, or any unforeseen financial crisis, it is easy to get help! For students who need assistance visit our ECRT website (sdsu.edu/ecrt).

Counseling & Psychological Services (619-594-5220, sdsu.edu/cps) offers a range of psychological services for students. Emergency support is available after hours at the same phone number. The San Diego Access and Crisis Line can also be accessed 24 hours/day (1-888-724-7240).

As an instructor, one of my responsibilities is to help create a safe learning environment on our campus. I am a mandated reporter in my role as an SDSU employee. It is my goal that you feel able to share information related to your life experiences in classroom discussions, in your written work, and in our one-on-one meetings. I will seek to keep the information you share private to the greatest extent possible. However, I am required to share information regarding sexual violence on SDSU's campus with the Title IX coordinator, Jessica Rentto 619-594-6017. She (or her designee) will contact you to let you know about accommodations and support services at SDSU and possibilities for holding accountable the person who harmed you. Know that you will not be forced to share information you do not wish to disclose and your level of involvement will be your choice. If you do not want the Title IX Officer notified, instead of disclosing this information to your instructor, you can speak confidentially with the following people on campus and in the community. They can connect you with support services and discuss options for pursuing a University or criminal investigation. Sexual Violence Victim Advocate 619-594-0210 or Counseling and Psychological Services 619-594-5220, psycserv@sdsu.edu. For more information regarding your university rights and options as a survivor of sexual misconduct or sexual violence, please visit titleix.sdsu.edu or sdsutalks.sdsu.edu.

COVID-19

Addressing the COVID-19 pandemic is a shared responsibility. Each of us has a role to play in keeping our learning environments and campus as safe as possible. To that effect, it is critical students are aware that SDSU policy requires the wearing of face coverings by faculty, staff, and students on campus except if you are alone in a private office or eating outside while maintaining physical distancing of at least 6 feet. All individuals on campus must also practice physical distancing, stay home if ill, care for common work spaces if you use them, and report if you receive a positive COVID-19 test. Instructions for caring for instructional spaces will be posted in each lab, clinic, or classroom; supplies will be available. Individuals are required to provide their own facial coverings. If students need assistance purchasing facial coverings, please contact the Economic Crisis Response Team.

Land Acknowledgment

For millennia, the Kumeyaay people have been a part of this land. This land has nourished, healed, protected and embraced them for many generations in a relationship of balance and harmony. As members of the San Diego State University community we acknowledge this legacy. We promote this balance and harmony. We find inspiration from this land; the land of the Kumeyaay.

Tentative Schedule of Topics

I reserve the right to make adjustments to the schedule based on what is best for the class learning experience. Please check Canvas (Bb) for the most current updates.

Module	Topics	Assignments	Due Days: Tuesdays & Fridays
1 **7/5 to 7/9**	-The Nature of Fraud - Why People Commit Fraud -Fighting Fraud	Read: ☐ Syllabus ☐ Chapter 1 – The Nature of Fraud ☐ Chapter 2 – Why People Commit Fraud ☐ Chapter 3 – Fighting Fraud: An Overview Participate: ☐ Personal Profile Discussion I ☐ Discussion II – Why do people commit fraud and what can we about it? Complete: ☐ MindTap Homework (Chapters 1-3)	
		Respond: ☐ Personal Profile Discussion I ☐ Discussion II, Part I – Why do people commit fraud and what can we about it? *Begin working on "At the Movies" assignment due Module 5.*	By Friday, July 9 10:00 p.m.
2 **7/10 to 7/16**	-Preventing Fraud -Fraud Detection -Symptoms of Fraud -Fraud Psychology	Read: ☐ Chapter 4 – Preventing Fraud ☐ Chapter 5 – Fraud Detection – Recognizing the Symptoms of Fraud ☐ Additional reading: Web articles & ACFE & Fraud Psychology folders Participate: ☐ Discussion III – Fraud Psychology Complete: ☐ MindTap Homework (Chapters 4-5) ☐ Exam 1 Cheat Sheet (due 7/15)	By Tuesday, July 13 10:00 p.m.
		Respond: ☐ Discussion III – Fraud Psychology Take: ☐ Exam I (Chapter 1-5) *Begin working on "At the Movies" assignment due Module 5.*	By Friday. July 16 10:00 p.m.

Module	Topics	Assignments	Due Days: Tuesdays & Fridays
3 **7/17 to 7/23**	-Data-Driven Fraud Detection -Investigating Fraud -Theft Acts -Concealment -Conversion	**Read:** ☐ Chapter 6 – Data-Driven Fraud Detection ☐ Chapter 7 – Investigating Theft Acts ☐ Chapter 8 – Investigating Concealment ☐ Chapter 9 – Conversion Investigation Methods **Participate:** ☐ Discussion IV – All the Queen's Horses **Complete:** ☐ MindTap Homework (Chapters 6-9)	By Tuesday, July 20 10:00 p.m.
		Respond: ☐ Discussion IV – All the Queen's Horses	By Friday, July 23 10:00 p.m.
4 **7/24 to 7/30**	-Inquiry Methods -Interviewing -Identifying Signs of Deception -Fraud Against Organizations	**Read:** ☐ Chapter 10 Inquiry Methods and Fraud Reports ☐ Chapter 14 – Fraud Against Organizations **Participate:** ☐ Discussion V – Interviewing & Deception ☐ Discussion VI – Occupational Fraud **Complete:** ☐ MindTap Homework (Chapters 10, 14) ☐ Exam II Cheat Sheet (due 7/29)	By Tuesday, July 27 10:00 p.m.
		Respond: ☐ Discussion V – Interviewing & Deception ☐ Discussion VI – Occupational Fraud **Take:** ☐ Exam II (Chapter 6-10, 14)	By Friday, July 30 10:00 p.m.
5 **7/31 to 8/6**	-Financial Statement Fraud -Consumer Fraud -Bankruptcy, Divorce, and Tax Fraud	**Read:** ☐ Chapter 11 – Financial Statement Fraud ☐ Chapter 12 – Revenue- and Inventory-Related FS Frauds ☐ Chapter 13 – Liability, Asset, and Inadequate Disclosure Fraud **Participate:**	By Tuesday, August 3 10:00 p.m.

Module	Topics	Assignments	Due Days: Tuesdays & Fridays
	-Fraud in E-Commerce -Legal Follow-Up	☐ Discussion VII - Financial Statement Fraud Complete: ☐ MindTap Homework (Chapters 11-13)	
		Respond: ☐ Discussion VII - Financial Statement Fraud Submit: ☐ At the Movies Essay	By Friday. August 6 10:00 p.m.
6 **8/7 to 8/12**	-Consumer Fraud -Bankruptcy, Divorce, and Tax Fraud -Fraud in E-Commerce -Legal Follow-Up	Read: ☐ Chapter 15 – Consumer Fraud ☐ Chapter 16 – Bankruptcy, Divorce, and Tax Fraud ☐ Chapter 17 – Fraud in E-Commerce ☐ Chapter 18 – Legal Follow-Up Participate: ☐ Discussion VIII – Consumer Fraud Complete: ☐ MindTap Homework (Chapters 15-18)	By Tuesday, August 10 10:00 p.m.
		Respond: ☐ Discussion VIII – Consumer Fraud ☐ Exam III Cheat Sheet	By **Thursday, August 12** 10:00 p.m.
8/13	Final Exam	Take: ☐ Exam III (Chapter 11-13 & 15-18)	Friday, August 13, 10:00 a.m. to 10:00 p.m.