

# THE CREDIT PROFESSIONAL

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*Barry Connelly, President of the Associated Credit Bureaus, Inc., provides insight on the history and future of the Fair Credit Reporting Act.*

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*Increase your efficiency by surfing the Net. Brad Barnes shows you how.*

#### **Marketing Yourself as a Professional**

*Management consultant Linda Combs presents 45 tips on marketing within your organization.*

#### **How To Fail in Business Without Really Trying**

*Some of the pitfalls and problems of starting your own small business.*

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#### **Fast Forward to the Twenty First Century**

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#### **FCRA and the Future**

*The passage of the FCRA doesn't mean the end of credit legislation. Barry Connelly looks to the future.*

#### **Multi-Function Magic**

*Is a multi-function machine the right choice for your office? A look at choosing and using multi-use machines.*

#### **Technology Resource Guide**

*A special pull-out section providing information on over thirty companies providing technological resources to the credit industry.*

## **Fall 1997 (con't.)**

### **Who's to Blame?**

*Rising bankruptcy and delinquency rates have caused a lot of fingerpointing. Kim Donahue looks at who is really to blame for the credit crisis.*

### **Dialing for Dollars: What Predictive Dialing Is All About**

*Laura Kenner explores the many types of automated dialing and some of the things to look for when choosing a system.*

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### **Pricing: How it Relates to the Buy-Sell Decision**

*Judy Hammond analyzes the factors which affect the pricing of charge-off portfolios.*

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*A review of Celebrate Your Mistakes and 77 Other Risk-Taking, Out-of-the-Box Ideas From Our Best Companies.*

### **Techno Woes**

*Are you high tech, low tech or no tech? Karyn Buxman gives us a humorous look at technology.*

## **Spring/Summer 1998**

### **The American Way**

*What's going on with credit unions? Camille Aliexo looks at the recent controversial credit union court case and pending legislation.*

### **Bookshelf**

*A review of Pour Your Heart Into It, the story of Starbuck's rise to fame.*

### **A Life Preserver for Your Credit Program**

*An overview of CSC Credit Services, its programs and products.*

### **Heading Back to the Job Market**

*Looking for a new job can be difficult and painful. Joyce Richman shares some ideas on how to cope.*

### **The Voice of Your Business**

*The telephone is one of the most essential and most misused tools in the office. Joyce Cooper provides an excellent guide to phone use.*

### **Bookshelf**

*How To Win Friends and Influence People is still a bestseller. Here's why.*

## **Spring/Summer 1998 con't.**

### **The First Collection Letter**

*Terry Rowe outlines how to write that all-important first communication with a debtor.*

### **CPI Tips**

*Some ideas on increasing, retaining and improving the quality of membership.*

## **Fall/Winter 1998/1999**

### **Digital Money**

*Tomorrow's shoppers - on the Web or in stores - may pay for purchases with digital tokens replacing cash.*

### **The Challenge for Global Electronic Commerce**

*Building trust is the key to the success of commerce on the Internet.*

### **New Designs for Your Money**

*The Federal Reserve Board explains the new twenty dollar bill.*

### **How Almost Anyone Can Become a Millionaire**

*If you want to become rich, you just have to get educated, work hard, invest early, stay married, and drop your expensive habits. It sounds simple and the choice is yours.*

### **From Retail Credit to Ag Credit**

*All credit is not the same. An insider looks at the ins and outs of agricultural credit.*

### **Y2K**

*Are you ready for the Year 2000? This checklist and resource guide can help.*

### **Bookshelf**

*A review of some of this year's popular books on business and personal finance.*

## **Spring 1999**

### **Today's Affluent Oldsters**

*Marketers See Gold in Gray*

### **We've Got the Money!**

*Credit Education Resources Foundation announces a new Consumer Credit Education Project.*

### **The Forgotten Link in Supply Chain Management**

*Is your Credit and Collections Department caught in a time warp?*

## **Spring 1999 con't.**

### **Customer Service With Jeffrey Gitomer**

*What's wrong with your customer service? The author of The Sales Bible gives us 10.5 tips.*

### **Humor: Don't Leave Home Without It!**

*Make time for humor in your daily life. Richard Gibbs looks at the physical and psychological benefits of laughter.*

### **9 Obstacles to Creativity - And How You Can Remove Them**

*The author of The Manager's Pocket Guide to Creativity lets us in on some secrets to turning on those creative juices.*

## **December 1999**

### **The Games People Play**

By Richard Ensmann

*A manager's guide to the top ten work avoidance techniques.*

### **Creditors - You ARE Your Collector's Keeper**

By David R. Gamache, Esq., and Yale L. Hollander, Esq.

*How to stay out of the headlines*

### **Career Intelligence: The 12 New Rules for Success**

By Barbara Moses

*To keep up with the rapid pace of change, we must become career activists, ever aware of new trends and adept at making changes.*

### **Preventing E-Mail Lawsuits**

By Jeff Miner

*Workers online can download a lawsuit. Businesses should establish written policies for workers' use of e-mail and the Internet.*

### **Painless Performance Appraisals**

By Dick Grote

*How to turn the most dreaded of managerial tasks into a productive experience.*

### **Problem Solvers**

*Some new looks at everyday problems.*

### **Book Review**

*Everyone a Leader: A Grassroot Model for the New Workplace by Horst Bergmann, Kathleen Hurson, and Darlene Russ-Eft.*

## **Spring 2000**

### **Electronic Marketing: What You Can Expect**

By Tim Mack

*The e-marketing industry has a bright future, but watch out for some underhanded tactics.*

### **Skip Tracing in the 21st Century**

By Ron L. Brown

*Man's ability to skip trace has always paralleled his ability to communicate and never in history has this ability been as advanced as it is in the year 2000.*

### **The Internet and the Credit Professional**

By Pam Manor

*The Internet is the greatest conduit to information ever, yet its riches will remain forever hidden unless we learn to search it effectively.*

### **Resurrecting a Dead-end Job**

By Joe McGavin

*Have you had that feeling lately? The feeling that your job has changed and you're the last one to know about it?*

### **All in the Same Business**

By Abe WalkingBear Sanchez

*Successful delivery is defined as "giving the customer what they want, when they want it, and in an age of customization, how they want it."*

### **Harness the Positive Energy of Conflict**

By Lynne B. Hunt

*Because conflict is inevitable, why not harness its positive energy?*

## **December 2000**

### **Eight Ways To Get Noticed at Work**

By Paula Ancona

*Getting the recognition you deserve can be a challenge. Here are some commonsense strategies.*

### **How do you know you've found the Right Mortgage?**

By Brenda Nunez

*Today there are thousands of different loan programs. Which one is right for you?*

### **Searching for Competence in the Mediocrity Mire**

By Jana M. Kemp

*The challenge beings with recognizing competence whenever and wherever we can.*

## **December 2000 con't.**

### **Listen! How Important Is It?**

By Lavonne Agerton

*Practicing good listening skills is a prerequisite if we want to become better communicators.*

### **During Fat Times, even the Inefficient can make Money**

By Abe Walkingbear Sanchez

*Companies that document their best biz practices can position themselves to better survive economic downturns.*

### **What Does It Take to be a Good Team Member?**

By the editors of Communications Briefings

*What separates the average worker from the successful team player?*

### **Health Enhancement Subsidy**

By Jonathan Hodge

*Many companies are encouraging employees to join various fitness organizations, smoking cessation and weight loss programs.*

### **Homeowners Beward!**

By Brenda Nunez

*Lately there's been a deluge of solicitors sending information on how you have been "pre-approved" for a home loan. What do you need to know?*

### **Employee Theft: Bigger and Bolder**

By Charlie Heintzelman

*In enterprises of all sizes and shapes, the scale of employee theft has soared.*

## **Spring 2001**

### **Your Privacy Online--and Offline**

By Jenny Hodge

*Tired of spam? Worried about buying on line? Here are some tips on protecting yourself, your privacy and your credit online.*

### **How do they Come up with those Credit Scores?**

By Carol Neal, CCBE, MPCE

*At last, a simple yet comprehensive look at credit scores, how they're derived and what they mean.*

### **Benefits of CPI Membership**

*Are you getting all you can from CPI.*

## **Spring 2001 (con't.)**

### **Predatory Lending**

By Sharon Gaskell

*The tricks and traps of predatory lenders.*

### **How Diplomatic Are You?**

*Do you think you're diplomatic? Take this simple test.*

### **Are You Being Watched at Work?**

By Charles Heintzelman, MPCE

*Human Resources professionals look at the privacy issue.*

### **If You Build It, They Can Come**

By Kem Morales

*You can build a world-class web site for your local association.*

### **Security Interest in Deposit Accounts**

By Michael R. King

*You may now be able to get a security interest in your customer's deposit account.*

### **A Crash Course in Good Writing**

By Nancy Christie

*Write a great report with these useful tips.*

### ***Email Etiquette***

How are your email manners?

## **Fall 2001**

### **Bell v. May Company**

By Michael R. King

*Be careful to address credit disputes from consumers and make sure your reports to credit reporting agencies are accurate.*

### **Coming Soon: The Nobody-in-Charge Society**

By Harlan Cleveland

*Bureaucracies and corporations around the world are beginning to abandon top-down management structures. Soon nobody, and everybody, could be in charge.*

### **What It Takes To Be an Effective Team Leader**

*Clear communication is the cornerstone of good teamwork. Here are some suggestions for improving your communication and leadership skills.*

## **Fall 2001 con't.**

### **I Pledge Allegiance to the Flag**

By Carol Neal, CCBE/MPCE

*It is time to "rally 'round the flag" once more in the United States of America. Flag history and protocol are explained in this article.*

### **The Power of a Vision...A Leader's Journey**

By Barbara Mintzer

*One of the most important facets of a vision is the power it has to unify people to strive towards a common goal.*

### **Giving Meaning to the Rest of Your Life**

*Want to jump-start your life, a quick fix of new energy and purpose? Start today with these ideas.*

## **Spring 2002**

### **Cat Food and the Man on the Moon**

By Brett Krkosska

*How to seize this day—and all the days that follow—with five success ingredients.*

### **Fill Your Organization's Voids To Reap Career Rewards**

By Briefings Publishing Group

*Learn to spot "corridors of indifference" in your organization and use them to your advantage in advancing quickly in your career—or at least in gaining some recognition.*

### **Don't Let Manner Mistakes Cost You Money**

By Marjorie Brody, MA, CSP, CMC

*Proper manners are especially essential to succeed in today's diverse workplace. Avoid these common faux pas at your desk and in meetings.*

### **Contract Interference**

By Michael King

*You can get in big trouble if you intentionally interfere with a prospective customer's contract with one of your competitors.*

### **Credit Application: Purpose and Use**

By Abe WalkingBear Sanchez

*This article offers valuable information for anyone who needs to set up credit terms for a new customer.*

### **Creditors Want What?**

By Sharon Gaskell

*Whether you are borrowing for a big-ticket item or everyday small purchases, you need to know what creditors expect of you. Get the facts here.*

## **Spring 2002 (con't.)**

### **Turning Down Job Offers**

By Charles Heintzelman, MPCE

*Saying no to a job offer, especially one that doesn't hold anything new in terms of responsibilities or salary, can be as important to your career as those offers that you do accept.*

### **Creating an Interactive Web Site**

By Kaye Vivian

*Here is great advice on how to energize your web site and get people to spend time there getting to know your firm.*

## **Fall 2002**

### **FCRA Certification**

By Kem Morales

*Take advantage of the opportunity to educate your business community about the Fair Credit Reporting Act and, at the same time, raise money for your organization's coffers.*

### **Managing Your Time: Think Quality, Not Quantity**

By Briefings Publishing Group

*This article will help you learn how to recognize and do the things that are truly important, rather than waiting time on minor matters.*

### **Time Is Money**

By David Schmidt

*If you are in the collections business, take a look at how good collection software can help make your work easier and more successful.*

### **Time Management Tips**

By RHI Management Resources and Robert Half

*Here are some great tips on how to take a proactive approach to managing your workload.*

### **Power Networking**

By Priscilla Richardson

*Use these 10 tips to power up your networking—and then start reaping the benefits of a network to tap into whenever you need it.*

### **Use Letter of Credit To Assure Payment**

By Michael King

*Learn what a letter of credit is and its value to you in your business.*

## **Fall 2002 (con't.)**

### **The Broad Reach of Privacy Regulations**

By Cathy Vance, Esq.

*This is an informative article that takes an in-depth look at litigation involving the Gramm-Leach-Bliley Act and how these court decisions impact privacy issues today.*

### **Flawed Vision: Old Approach Has Negative Effects**

By Abe WalkingBear Sanchez

*This author argues that the credit and collection function responsible for creating and managing Accounts Receivable may be the most misunderstood, underutilized and undervalued area of business*

## **Summer 2003**

### **Health & Fitness in the Workplace**

By Josie Salazar

*Here's how one company was able to combat rising health insurance premiums by designing and implementing a wellness program in the workplace.*

### **Training Day**

By Tom McDonald

*Three things you need to know about mentoring younger colleagues.*

### **Certification Made Easier**

By Esther Brinkley, CA/MPCE

*Find out how to gather the information you need to become certified through the Credit Education Resources Foundation Certification program. It's easier than you think.*

### **Money Smart**

By Marsha Thompson

*Learn about Money Smart—a training program to help adults outside the financial mainstream enhance their money skills and create positive banking relationships.*

### **The Power of a Vision...A Leader's Journey**

By Barbara Mintzer

*Find out what it takes to be a leader in business today.*

### **Gear Up To Write Clearly and Effectively**

By Briefings Publishing Group

*Learn how to express yourself well in writing letters, reports, memos, e-mail and more. Remember, your reputation as a competent professional depends on it.*

## **Summer 2003 (con't.)**

### **The Next Generation Collection Agency**

By Warren Dedrick

*Although it is still "all about customer service" in the collections business, there are changes coming. Learn what they are and how they might impact your business or job.*

### **Age Discrimination**

By Sheryl Sookman

*Age discrimination exists in today's business but it is often subtle. Learn how to spot it and how to deal with it.*

## **Winter 2004**

### **The Safe Workplace: Security & Disaster Planning**

By Thao Tiedt

*This in-depth article will help you learn how to develop a plan to handle medical, fire and other emergencies in your office. It covers such emergencies as earthquakes and other natural disasters, fires, power losses, and violence in the workplace.*

### **In the Collection Industry, Smaller Is Better**

By Gregory Cerullo

*Learn how service and attention to details enable smaller collection agencies to compete with larger firms. The author also emphasizes the importance of providing superior training to its collection and management staff and making the latest technology available to the staff.*

### **Putting Things in Perspective**

By Peggy L. McNamara

*This article will help you, as a leader, learn how to deal effectively with workplace situations that create anxiety and stress for both you and your staff. The author says the key is to put things in perspective and offers practical tips to help you.*

### **ID Theft and Creditor Liability**

By Oscar Marquis, JD

*The author, an attorney, explores a number of identity theft lawsuits brought against financial institutions and discusses the impact of the court rulings on creditor liability. He also discusses the Fair Credit Reporting Act, as it relates to identity theft. This is a must-read for anyone in the credit industry.*

### **7 Techniques for Powerful Presentations**

By Elliott B. Jaffa, Ed.D.

*Before you give your next speech, conduct a training session or make any other type of presentation, check out this great advice that will help put you and your audience at ease and enable you to deliver your information effectively.*

## **Winter 2004 con't.**

### **How Does Your Organization Measure Up? Nine Critical Success Factors**

By David Schmidt

*Learn about the nine factors that are critical to the effective execution of a company's credit and collection operation. In addition, find out how these factors provide an outline of the major functional areas for which the credit staff is responsible.*

### **Installment Contract/Security Agreement—Your “Bill of Rights” To Repossess**

By Jack S. Barnes, CCRS

*The author explores important elements that must be part of your installment contract/security agreement to assure your rights to repossess. He looks at a number of recent court rulings that can affect such contracts and agreements.*

### **Retain Members by Leading an Effective Meeting**

By Peggy L. McNamara

*Learn how to make your next CPI meeting one that will generate enthusiasm and inspire people to return time and time again. The author discusses ways to inspire and excite members; how the right body language can add to your meeting's success; and the importance of running a meeting efficiently by keeping it on track and on time.*

### **Making Interviews Work for You**

By Sheryl Sookman

*This article is a “must read” for anyone going on a job interview. The author discusses how to research the potential employer and how to prepare for the interview. She includes some standard questions most interviewers ask. She also offers advice on how to handle telephone interviews and group or panel interviews. And she explains how to put the STARS in your answers to an interviewer's questions.*

### **Top Ten Networking Mistakes: One-Night Stands and Other Networking Disasters**

By Karen Susman

*Learn how to be a networking whiz and generate positive results from your efforts.*

### **Garageman's Liens**

By Jack S. Barnes, CCRS

*Learn about Garage Keepers Liens—what they are, what they cover, and how to execute them. This is a good “nuts and bolts” article on the subject.*

## **Winter 2004 (con't.)**

### **Technology to the Rescue**

By David A. Schmidt

*Explore the abundance of software available to credit managers today. The author covers collection, deduction management, remittance, credit analysis, and credit scoring software. He also discusses credit information resources available to those working in the credit industry.*

### **Difficult People in the Workplace**

By Barton Goldsmith, Ph.D.

*Learn how to deal with a superior or co-worker who is aggressive or intimidating, critical, arrogant, cynical, or negative. And also get tips on dealing with people who monopolize the conversation or who don't do their fair share around the office.*

### **Don't Take References for Granted**

By Sheryl Sookman

*Here is some great advice for jobseekers. Learn how to build a list of references who will help you put your best professional foot forward. Also find out how to brief your references, keep in contact with them, and alert them when an interviewer will be contacting them.*

### **Make Diversity Work for You**

By Briefings Publishing Group

*Here is helpful information on how to manage a team of workers of diverse ages, backgrounds and attitudes. A sidebar also offers tips for managing a team that lacks diversity.*

### **The Outrageous Power of Self-Evaluations**

By Barton Goldsmith, Ph.D.

*Use these 20 questions to help determine where you are headed in your personal life and your business life. They will help you set goals and reach them.*

## **Winter 2005**

### **Nine Leadership Qualities—A Mantra**

By Bob Vosburgh

*Learn how to build, develop and lead a team at work and in volunteer positions.*

### **Lines of Credit—Taking the Easy Way Out?**

By Rich Hill

*At busy times, it is convenient to take short cuts in processing new credit applications but it is not wise.*

## **Winter 2005 (con't.)**

### **A Winning Proposition: Tips on Effective Proposal Writing**

By Priscilla Richardson

*It's not enough to have a great idea that will help your employer or the professional association to which you belong. You also have to be able to sell your idea. Learn how to do it effectively by following the steps in this article.*

### **Stepping Back**

By Patti Dunn

*Use this advice on evaluating your firm and changing policies and procedures to make your office more efficient.*

### **Effective Communication: The Client-Vendor Dilemma**

By Jon Marie Galvan

*Communication is the key to success in all business relationships. Learn how to develop and maintain effective communications between clients and vendors.*

### **Agency Audit Sampling Requires Auditor Judgment**

By Resource Management Services

*Learn how to do an effective audit of a collection agency.*

### **Ten Tips for Delivering (Constructive) Criticism**

By Barton Goldsmith

*Here's advice on how to give advice to others. Part of a manager's job is to help team members improve their performance but many managers don't feel confident in their ability to deliver appropriate suggestions. Follow the steps in this article and find how easy it is to help those who report to you.*

### **Solve Communications Problems That Hamper Meetings**

By Communications Briefings

*Learn how to keep a business meeting on track, control long-winded people who eat up time and keep others from speaking, encourage people on the sidelines to participate in the discussion, keep criticism from squashing creativity, and deal with the difficult person who can sabotage productivity.*

### **Stopping Payment on a Check May Not Always Protect You**

By Michael R. King, Esq.

*The author explains why stopping payment on a check does not mean that you have eliminated all risk or obligation you might have for that check.*

### **Top Ten Tips for Making a Pitch**

By Barton Goldsmith, Ph.D.

*Learn how to get clients, your boss or your board to listen to your ideas and accept them. It's worth the effort. Idea people are often the ones who win promotions.*

## **Winter 2005 (con't.)**

### **The Power of Publicity**

By Michael Golden

*Here are some great ideas on how to get publicity for your local, state or district organization. Learn what is newsworthy and what isn't. Find out how to communicate with the media for a win-win result.*

### **How To Tame That Fear Monster!**

By Priscilla Richardson

*The fear of public speaking strikes many people when they need to give a presentation or are asked to lead a meeting either at work or in a volunteer role. If you are among them, check out these easy-to-do and effective ideas for locking the fear monster tightly in his cage.*

### **A Look at Sexual Harassment Issues.**

By Sheryl and Don Grimme

*What constitutes sexual harassment? What does the law say? How can you prevent sexual harassment? Where can you get more information? This article answers these questions and even provides a quiz to help you learn how to identify sexual harassment.*

### **Performance Measurements: Be Careful, You May Get What You Ask For**

By Abe WalkingBear Sanchez

*Learn how to set performance goals in the credit and collections industry.*

## **January 2006**

### **A Closer Look at Coverage for Stolen Identity**

By Iris Taylor

*Find out if identity theft insurance coverage is what you need. The author, a consumer columnist for the Richmond (VA) Times-Dispatch, explores what various plans have to offer. She then talks with experts, both within and outside the insurance industry, regarding the pros and cons of this special insurance.*

### **An Introduction to the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005**

By Thomas L. Canary, Jr.

*Here is an overview of the key provisions of the new bankruptcy law. It covers both Chapter 7 and Chapter 13 provisions, as well as other key areas such as changes in the notice to creditors, mandatory credit counseling for debtors and means testing. It also discusses other important areas of concern to those working in the credit industry.*

## **January 2006 (con't.)**

### **Starting a Collection Agency or Your Own Business: What You Need To Know**

By Michelle Dunn

*This article gives step-by-step advice on how to start a collection agency or other business. It covers creating business and marketing plans, applying for a business loan, networking with other business owners, finding a mentor, and other useful advice.*

### **13 Tools for Resolving Conflict in the Workplace, with Customers and in Life**

By Lee Jay Berman

*Learn the skills you need to resolve conflict with co-workers, clients, and people in your life. These tips are invaluable. Take time to learn them.*

### **How Effective Will Creditors' Committees Be Under the New Bankruptcy Law?**

By Michael R. King, Esq.

*The New Bankruptcy Law has ushered in new changes that are designed to make Creditor's Committees a powerful advocate in shaping plans of reorganization which are more favorable to unsecured creditors.*

### **Changes for Military Debtors and Creditors**

By Brigadier General Harry B. Burchstead and  
And Lieutenant Colonel Barry J. Bernstein

*The United States' involvement in the war in Iraq has created an entirely new atmosphere for credit law in dealing with members of the armed services. This article explores those changes and is a must read for anyone in the credit industry who has clients in the armed forces.*

### **5 Simple Strategies for Unifying your Project Teams**

By Lonnie Pacelli

*Brush up on your team leadership skills. Learn how to get people to work together effectively to accomplish a common goal.*

### **Encourage Employees To Open Up and Give Feedback**

By Briefings Publishing Group

*Learn how to get feedback from your employees or team members, how to respond to their ideas, and how to deal with criticism.*

### **Bank of America's New Debit/Savings Program Prompts Scrutiny**

By Missy Baxter

*This article discusses Bank of America's "Keep the Change" program, which is promoted to consumers as an easy way to save money but, ultimately, will cost merchants via a point-of-sale fee who, in turn, will pass the cost on to consumers.*

## **January 2006 (con't.)**

### **How Does the New Bankruptcy Law Affect Small Businesses?**

By Michael R. King, Esq.

*Although the Chapter 11 bankruptcy reorganization was designed by Congress to help small business debtors to emerge quickly from the bankruptcy process after reorganizing, that may not be the end result. Read this article and learn why.*

### **How To Communicate During Times of Great Change**

By Briefings Publishing Group

*Learn how to help your team members and business colleagues deal with change in the workplace in a positive manner.*

## **April 2007**

### **Negotiating Your Way to the Top of the Stack**

By Pete Szabo

*Learn negotiating skills that will help you collect on overdue invoices.*

### **Performance Appraisals Updated**

By Briefings Publishing Group

*Find out how to provide year-round feedback to improve your employees' performance.*

### **Why "Moms" Have the Upper Hand in Debt Collection**

By Michelle Dunn

*Many of the skills you use as a parent are the same as you need to use in dealing with debtors.*

### **Cashier's, Teller's and Certified Checks Can "Bounce"**

By Michael R. King, Esq.

*Find out why cashier's, teller's and certified checks don't always guarantee payment and what you can do to avoid problems with getting money owed you.*

### **The Cost of Relocating for a Job**

By Sheryl Sookman

*Explore the ins and outs of seeking a new job in a different city. Learn about the cost of interviewing, reimbursement for relocation expenses, and what relocation expenses you can deduct from your taxes.*

### **Recovering More Debt**

By Michelle Dunn

*Take a closer look at how location firms can help you locate debtors. Get tips on how to find a good location firm.*

### **High Noon for Real ID?**

By Rich Ehsen

*Learn about the Real ID Act and how it may impact your life and business.*

## **April 2007 (con't.)**

### **How Valid Are Electronic Signatures?**

By Michael R. King, Esq.

*Increasingly, electronic signatures are as valid as ink on paper.*

### **The “Human” Side of Change**

By Nancy Riesz

*Even good changes can turn your world topsy-turvy. Learn how to navigate the rough waters as you adapt to change.*

### **Check 21: Check It Out—Again**

By Gary H. Bügge

*How has Check 21 changed banking and business in the last 2-1/2 years?*

### **The Etiquette of How We Communicate**

By Marjorie Brody

*Here is a great business etiquette primer. It covers business attire for different situations; table manners; and etiquette rules when using communication technology. A must-read for everyone.*

## **April 2008**

### **Does Your Sales and Credit Relationship Need Improvement?**

By Robin Szabo

Learn how to develop a solid relationship between your credit department and the company's sales force that will help both credit and sales achieve their goals.

### **Close the Door—on Internet Fraud**

By Gary H. Bügge

Do you know what “Malware” is? Do you know how to stop it? Read this article and learn how to take action against Internet fraud.

### **How to *Transform* Your Attitude**

By Don and Sheryl Grimme

What attitude type are you? Carrie Critic? Sam Spectator? Paula Player? This article will help you find out and give you advice and activities to help you improve your attitude. It also includes additional self-help bonus tools.

### **Enforceability and Perfection of Mechanics Liens in Banruptcy**

By Samuel Levine

Find out what happens when the Mechanics Lien Act and the Bankruptcy Act intersect. The results, says the author, are surprising.

## **Becoming a Boss People Love to Work For**

By Nancy Riesz, MBA

Whether you have just been promoted into a supervisory position, expect to be soon or have long been “the boss,” this article will help you manage your staff successfully. Just practice the three “L’s”—Listen, Learn and Laugh.

## **How To Be in Control of Your Accounts Receivable and Not Let It Control You**

By Michelle Dunn

Here are some great tips on creating an effective credit policy.

## **Easy Ways to Deliver Better Presentations**

By Jeannette Henderson

Get advice from a pro on how to grab your audience’s attention right from the start, hold it throughout your presentation, and then send them forth with a strong finish.

## **Know Where You Stand Before Pulling a Credit Report**

By Michael R. King, Esq.

Learn why pulling a credit report on a debtor might not be such a good idea.

## **Reduce the Risk When Hiring**

By Briefings Publishing Group

Learn how to ask the right interview questions to elicit responses that move beyond canned answers and enable you to discover each applicant’s true skills, attitudes and abilities.

## **Creativity Produces Profit**

By Estienne de Beer

Learn more about the important role creativity plays in the workplace; how to stimulate your own creativity; and how to help your co-workers and employees contribute their creativity to your team.

## **April 2009**

### **Four Common Mistakes to Avoid During a Challenging Economy**

By Rhonda McKinney, MPCE

The author explains the “why” behind these mistakes and offers alternative solutions. Here is good advice for your personal use and to pass along to consumers.

### **A Different Kind of Simple**

By Banking Matters

Learn about mobile banking—the next step in automated banking. It will allow banking via wireless phones. It will be simple to use but challenging for banks to set up.

## **The Growing Trend of Women Filing Bankruptcy**

By Arthur W. Rummeler

The author gives a brief history of bankruptcy law, explores why more women than men file for bankruptcy, and explains how the 2005 amended to The Bankruptcy Code both helps and hurts women.

## **Foreclosure Workout Options**

By Beth Blanco, AFC

Learn about eleven different options available to persons facing foreclosure. Some apply to all types of mortgages. Others are limited to specific types. The author provides a chart to help you sort it all out.

## **Tips To Help You Make More Money and More Sales with a Credit Policy**

By Michelle Dunn

The author discusses the objectives of a credit policy; stresses its value for small business owners, explains how to set up and implement a credit policy, and briefly covers related federal laws.

## **Financial Literacy: The Effectiveness of Government and Private Sector Initiatives**

By Robert W. Mooney

The author, who works within the FDIC, discusses the importance of financial literacy for adults and youth. He reports on the effectiveness of the FDIC's Money Smart education program. He also covers new FDIC initiatives with banks, such as the Alliance for Economic Inclusion, to bring the unbanked and underserved populations into the financial mainstream.

## **Presenting With Impact**

By Dianna Booher, CSP, CPAE

Learn how to be as polished and persuasive as possible whether you are giving a speech or conducting daily business. The author explains how to translate concepts into specifics; interpret facts to shape your message; and use stories to illustrate or make a point.

## **Time Saving Tactics for Personal Growth**

By Briefings Publishing Group

Here are some great tips for saving time on the job. Learn how to save time when dealing with co-workers, in meetings and at your desk.

## **Coaching That Counts**

By Estienne de Beer

The author discusses how coaching—that is, helping others to grow in their jobs and careers—contributes to success in business. He gives advice on team coaching and on the coaching of individuals.

## **April 2010**

### **Don't Be So Touchy! The Secrets for Giving Feedback to Millennials**

By Joanne Sujansky, CSP, and Jan Ferri Reed, Ph.D.

The authors say managing “twentysomething” employees can be challenging but they respond with enthusiasm and commitment when managers learn new ways to communicate with them.

### **How the New Credit CARD Act Affects You**

By Kathryn Greiner, AFC/MPCE

Learn the details of the new Credit CARD Act, so that you can speak with authority on this subject and field questions from family, friends and others in your community.

### **Break Down the Language Barriers**

By Briefings Publishing Group

Here are some great tips on how to communicate with people who speak little or no English, as well as those who speak with a heavy accent.

### **7 Reasons Speakers Flop**

By Mark Sanborn, CSP, CPAE

The author explains how to improve your ability to speak well by eliminating those things that cause disaster. He identifies the pitfalls and offers advice on how to avoid them.

### **10 Exercises to Keep Your Brain Young**

By Daniel Amen, M.D.

Mental exercise has a positive effect on your brain and can help keep it young. The author provides ten ways to pump up your brain power.

### **Credit Education 101**

By Charlotte Rancilio

CPI is all about credit education. Here are some great tips to help CPI members develop the skills they need to provide credit education programs to people in their communities. Even members who think “I could never do that” will end up saying “Yes, I can!”

### **Take a Positive Approach to Employee Complaints**

By Briefings Publishing Group

Learn how to master the ability to deal with employee complaints. It starts with being alert for signs of employee dissatisfaction and ends with communicating effectively.

### **Guide to the Home Office Deduction**

By Tom Taulli

Anyone who has a home-based business or is considering starting one will find this detailed advice on home office tax deductions helpful.

## **10 Practices of Exceptional Service**

By Mark Sanborn, CSP, CPAE

The author discusses the important role exceptional service plays in retaining customers and drawing new customers. He also offers solid advice on ways to take your customer service to the next level.

### **April 2011**

#### **How to Protect Children Online**

By Ray Caples

Using material from the National Center for Missing and Exploited Children's NetSmartz<sup>®</sup> program, the author discusses the many ways children of various ages use the Internet and provides advice on how the adults in their lives can help protect them from potential dangers online.

#### **Is Your Homeowners' Insurance Keeping Up with the Times?**

By Barbara Chapin, CCCE/MPCE

Learn how to review your homeowners policy annually to be certain you have sufficient coverage should disaster strike.

#### **Raise Workplace Morale Without Spending a Dime**

By Briefings Publishing Group

Praise is a great way to boost office morale. Learn when and how to use praise effectively. Also learn how to accept praise gracefully when you are on the receiving end.

#### **How to Lose Your Best Customers in Three Easy Steps**

By Jan Ferri-Reed, Ph.D.

Keeping customers is the most cost-effective way to do business. Learn the keys to providing quality customer service.

#### **Changes and Challenges for the Mortgage Industry**

By Gordon Todd White

New rules and regulations in the mortgage industry are generating lots of questions. Find out what is happening and what may lie ahead.

#### **Can You Spot a Scam?**

By the Federal Deposit Insurance Corporation

Take this quiz to test your knowledge of common frauds. Distribute it to consumers in your area as part of your credit education programs.

#### **The Facts About Reserve Mortgages**

By Gayle Spillman

A reverse mortgage can be a financial help for some older homeowners. The author reviews the reverse mortgage options available today and discusses fees, how to qualify and how much you can borrow.

## **How to Protect Money for Your Heirs in FDIC Insured Accounts**

By the Federal Deposit Insurance Corporation

Learn How to can protect your assets by making FDIC insured accounts a part of your financial estate planning.