

The Credit Professional

April 2013

Volume 21

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Linked In—The World's Largest Professional Network

By Melanie Morris

Imagine a place you could go where you could seek the advice of people you didn't even know on a professional challenge. Imagine tapping into the expertise of specialists all over the world and being able to communicate with them, free of charge, seeking their wisdom on a business issue. Imagine being able to search for specialists based on their industry of expertise, specific skill set, in a targeted geographic area, if desired, and receiving their input without anything in return. And, as an added bonus, that person is now part of your professional network.

That place is LinkedIn.

LinkedIn now has over 175 million members worldwide and it continues to grow at a rapid rate daily. As of June 30, 2012, (the end of the second quarter), professionals were signing up to join LinkedIn at a rate of approximately two new members per second. Just imagine the power this gives you, having access to this network at your fingertips 24/7.

Through LinkedIn, you can find past and present colleagues and classmates quickly and stay in touch with them easily.



LinkedIn allows you to discover inside connections not only when you are seeking employment, but also for any business opportunity. Through LinkedIn, you'll have a vast network full of industry experts willing to share advice, answer questions and potentially connect you to more professionals to make your professional network very robust and useful in many ways.

Some Key Information from LinkedIn's Website

As of June 30, 2012, LinkedIn counts executives from all 2,011 Fortune 500 companies as members. Its corporate

hiring solutions are used by 85 of the Fortune 100 companies.

More than two million companies have LinkedIn **Company Pages**.

LinkedIn represents a valuable demographic for marketers with an affluent and influential membership.

More than 75,000 developers are using **LinkedIn APIs** to create innovative tools and services for professionals, up from 60,000 at the end of the first quarter of 2012.

There are more than one million unique publishers actively using the **LinkedIn Share** button on their sites

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to send content into the LinkedIn platform.

LinkedIn members are sharing insights and knowledge in more than one million **LinkedIn Groups**.

How Do I Use LinkedIn for Prospecting?

I continually use LinkedIn as a prospecting tool. If I've identified a company that I want to contact, first I'll search for people within that company on LinkedIn to see if I have any connections within the company. There is all kinds of information that might be helpful.

I might see people that we have in common. I might see groups that we have in common. I might see education or volunteer interests or books that we've both read, all which can lead to conversation starters to break the ice in developing a business relationship.

You can also search company information in LinkedIn to find the number of employees, where they are located, the company website and a brief description of the company. All of this can be useful before reaching out to contact the company for a business partnership.

I've also looked to see who has viewed my profile and, if it makes sense, have prospected those people.

What Kinds of Information Will I Find in the LinkedIn Company Pages?

In the LinkedIn Company Pages you will first find a "Company Overview", with possibly a mission statement. You'll get to know how that company views itself, get some insight into the company culture and see how they describe their specialties.

You may choose "Follow that company" so you can receive updates, as they become available, in your newsfeed. You'll also be able to easily see how many "Connections" you



have in that company. You will also easily see the geographic composition of the company's employees.

I especially like the section that shows you other companies that have been viewed by viewers of a particular company page. This can be very useful if you are seeking partnerships in a certain vertical or companies of a similar profile.

Tell Me More About That LinkedIn Share Button

If you are actively engaging in social media, this will be a no brainer for you. You read something interesting online and, with one button, you can share that article with your LinkedIn network very easily. Add a brief insight of a sentence or less and you've got a "Status Update", which keeps you front and center in your network newsfeed. If you want to be a perceived thought leader in your industry, this is a great way to do it.

I love it when a customer of mine comments on a post or article I've shared, or even if they just click "Like" on my update. It lets me know that I've shared something of value with my network.

How Do I Use LinkedIn as a Research Tool?

There are a variety of ways to use LinkedIn as a research tool. You can type keywords into the search box to find a certain type of business. You can type "Job Title" in the search

box to identify people with that job title or to find thought leaders in a certain area.

The "Answers" section is a place to post a question that you might have and it can be answered by anyone on LinkedIn. This area also gives you an opportunity to showcase your expertise by answering questions that others have asked. You have a chance to be

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designated with the “Best Answer”, if the initial poster so chooses, and this will appear on your profile page. It makes a nice distinction for you.

How Do I Use LinkedIn as a Marketing Tool?

As a salesperson, I’m always looking for ways to give value to my network, including professional contacts, current and prospective customers. One of the ways I stay in touch is with a newsletter, so I am always seeking content for that newsletter that my network might find useful.

Every day, LinkedIn serves articles directly to me via my Newsfeed on topics that I have chosen or LinkedIn has determined are of interest to me through the power of behavior targeting. Behavior targeting simply is a way to electronically determine what areas of interest a certain computer user has by virtue of their computer activity, searches they’ve done, articles they have read or information they have volunteered about themselves. Ever notice that the ads that Facebook serves to you seem to be uniquely matched to your online search, post or purchase behavior? That’s “Behavioral Targeting”. It is everywhere on the net.

Daily, LinkedIn will serve me a variety of articles re-printed from a variety of sources, such as Harvard Business Review, The Wall Street Journal, Business Insider. These are publications I would never get around to reading, yet I can



sound like I know something about current business topics by reading and passing along these articles.

A brief beginning of an article, followed by a link for those that wish to read more, is a great addition to the newsletter I send out to my network.

How Do I Use LinkedIn for Ongoing Networking?

LinkedIn is primarily a networking tool. What better way to keep in touch with your network, keep informed of what they are doing and let them know what you are doing than this.

Networking is not just for people in an active job search. If you wait until you are actively searching, then you are in a position of asking for something. You’ll be better positioned if you’ve kept in touch with these people all along.

LinkedIn has a great Events application that lets you promote an event you are hosting/attending or notifies you of an event in your area of interest that you might wish to attend.

LinkedIn has replaced the Rolodex. Who wants to keep track of business cards? I know I’ve never had a good system for that. With LinkedIn, you don’t need to. Just connect with the people you meet there and you’ll have access to them wherever they go.

What Exactly is the Value of LinkedIn Groups?

LinkedIn groups are a terrific way to tap into the water cooler conversations of people in a similar interest group. They don’t have to be in the same industry, although there are plenty of groups that are specific to industries. Groups offer a great way to interact at grass roots levels and tap into

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the knowledge of people you'd never otherwise have access to if not for this group.

Through your LinkedIn Groups, you'll have access to current active discussions among the members of that group, a list of the members with easy links to each of their profiles, and you can choose to receive regular emails about the activities and active discussions happening within your LinkedIn Group.

Sharing a Group with someone also gives you a workaround to communicate with someone that has a restricted Profile and will not engage with those that aren't their Connections.

Some people feel it's best to join Groups outside of your industry to more greatly expand the diversity of your network. You can belong to up to 50 Groups at a time and, if you wish to build your network quickly, changing up your Groups is a fast way to do so.

This isn't a strategy I'm comfortable with, but others will do it. As always, you should be careful with inviting complete strangers to join your network, as not all are open to this. A better approach is to engage via participating in discussions and then you can make a warmer introduction to people.

In Summary

To summarize, you can see that LinkedIn has many uses, far beyond the common perception that it is just a job search tool. In fact, the greatest power of any social medium is to keep it current while you are NOT in transition. You must maintain contact with your network on an ongoing basis, and that means real time conversations and face-to-face interaction when you can. This will keep you top of mind among your network because you never know when an opportunity might come your way. It will also help you to prevent the feeling, and the perception

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Some LinkedIn Success Stories Found on Their Website

Ernesto Belisario

Who: Ernesto Belisario, founder of Studio Legale Belisario

What: "Italian Lawyer Generates Business Through his International LinkedIn Network"

Where: Rome, Italy

Used LinkedIn to: Build his legal practice by exploring new international connections.

How: Seventy percent of the international connections Ernesto has made through LinkedIn have turned into clients, including business from Brazil, Germany and the US.

Jesse Goldman

Who: Jesse Goldman, head of business Development for Rypple

What: "Rypple's new LinkedIn Company Page is significantly driving up followers, traffic and participation in the Rypple community on LinkedIn"

Where: Toronto, Ontario, Canada and San Francisco, California, USA.

Used LinkedIn to: Get people excited about our company and products, connect with awesome people, recruit top talent, learn fast with focused market research.

How: Rypple was a charter customer in LinkedIn's recent Company Pages launch.

"Setting up our page was a breeze and it was really easy to share with our connections and followers. Our page was an instant hit thanks to the network effect created by trusted recommendations," said Jesse. Rypple also leveraged other LinkedIn products, including LinkedIn Polls, LinkedIn Ads and LinkedIn Events.

Marco Filippetti

Who: Marco Filippetti, senior operations and technology consultant, Embratel

What: "Acquires industry intelligence using LinkedIn Groups and LinkedIn Answers"

Where: São Paulo, São Paulo, Brazil

Used LinkedIn to: Share market intelligence.

How: Marco keeps his market knowledge updated, maintaining direct contact with business partners and colleagues. He also participates in LinkedIn Groups that help him identify and understand technology trends, movements and actions.

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among others, that you are only present for what you can get from the medium, not also what you can give to it.

Melanie Morris is a senior sales executive with an extensive background in multiple media platforms including print, broadcast, digital and mobile executions.

As a sales & marketing consultant, she currently designs digital, mobile and social media campaigns to help her customers recruit the most qualified candidates to fill their open positions.

She is an experienced marketer, having served as Vice President/Sales for Clear Channel Radio, selling advertising exposure on a national platform for such customers as Paramount Pictures, AT&T, Macy's, 7 Eleven, Blockbuster and Southwest Airlines. She achieved status as a top producer in a \$1 billion sales organization. She has been recognized by her industry peers with the Association of Woman in Radio and Television's Award of Excellence.

Melanie sets the standard on making engaging connections and has made relationship building entertaining, memorable and easy for others to replicate. She attributes her networking success to her inherent authenticity and willingness to share her real self with others easily.

Morris earned a Bachelor of Science degree in advertising from the University of Texas at Austin.

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When Your Boss Expects Magic, Be a Magician

By D. Park Smith, J.D.

It's hardly a newsflash that collectors seldom get credit for the contribution they make to the success of their employers' businesses. All of us in the collection profession more or less accept that we get little glory for our victories, but our losses usually draw unwanted attention. When accounts go uncollected despite our best efforts, we can usually count on our managers to turn up the heat. Sometimes their expectations about what we can accomplish in those circumstances are unrealistic, or even unreasonable.

One of the great challenges collectors face, in addition to evasive or hostile debtors, is our inheritance of an entire commercial relationship in each delinquent account we call. All the factors shaping the account's attitude toward our business and the debt claim we attempt to collect are already ingrained in that relationship, before we make our first collection call. We may have little or no access to information that cues us to the important issues with each account, and literally no control over the account history or the customer's financial circumstances. But we can be sure that our managers nonetheless expect us to



overcome those obstacles and bring in the money—no matter that the account was drastically oversold, its credit profile disintegrated long ago, or the lights are out and the phone is disconnected. Sometimes, it seems as if we are being asked to perform feats of magic.

So be it—if the boss expects magic, we will be magicians!

Realistically, every experienced collector knows that success with tough accounts is the result of diligence and creativity, and we can't bring dead accounts back to life.

However, there are a few practices used by some of the best collectors in the business, that come as close as we can get to “magic tricks.” The five descriptions of those practices that follow invoke “magic words” you can build into your own act as a *collection magician*.

Focus. Rhymes with *hocus* and *pocus*, but is utterly practical. *Focus* in collections means making certain you know what you are doing, and why. Many collectors mistake quantity—numbers of calls, promises obtained and energy expended—for quality in their

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work, and overlook the extraordinary value of planning and execution with each account. Before you make any collection call, spend a minute reviewing all the evidence to be sure you are attempting to contact the right person. That person might well be your usual contact, or it may be someone you've never identified or spoken with before. Do your best to find out who makes or influences payment decisions at the account, and contact each one of those people until you reach someone who can and will help you get paid.



And make sure you *focus* on the right issues with each account, before you call. Take time to learn as much as possible about the account history and any issues that have come up before with your company, using whatever information resources you can find—including notes from the account file, discussions with sales personnel and inquiries to industry colleagues. Whatever information you obtain will help you identify what may be important to the customer, and you can plan the strategy of your call accordingly. If you ignore that information and cling to a collection call script, you will not get paid. *Focus* on the right people and the right issues, and give collection calls your best effort.

Listen. Or more bluntly, *shut up* and listen. If you do most of the talking in your calls, you probably are not a very effective collector. Listening enables you to obtain all the useful information each account

will eventually reveal *if* you demonstrate that you're interested in what they say, which means, in part, not dominating the conversation by asserting your own agenda. Many collectors find this difficult, and thus fail to build empathy with debtors, because they haven't learned how.

One simple method—"reflective listening"—requires you to listen intently and then recite back what customers tell you. This helps assure that you correctly understood what they said, and also conveys the essential message that what they said was important to you. This enables you to identify matters of leverage with the account—where the customer is vulnerable, or where you might be able to do something for the customer, in exchange for payment. Recognize that people want to be heard, and when you simply *listen*, you are performing a magic trick that will make even tough accounts *want* to talk with you.

We. *We* means plural. In collections, that plural includes you and the customer, and it may also include the customer and some third party, or even you and some third party, like your ill-tempered and unreasonable boss.

Use mutual language to reinforce the concept that you and the customer are working together to resolve the collection problem, and to avoid negative consequences of non-payment—like your boss stepping into the picture.

Introducing the image of a potentially menacing third party into that dialogue as a foil—or as psychologists call it, *triangulation*—is not merely a tool of intimidation.

In collections, if you are skillful at invoking the image of the third-party threat, and then ask the customer what "we" can do to keep that party out of the picture, and thus avoid the worst-case scenario, you are perceived as offering a

helping hand. You are more likely to get paid if you persuade the account that you are working as a team toward one goal.

We also means you and the others who can help you deal with especially challenging debtors. That includes sales people, other employees at the account you don't usually talk to, competitor colleagues with good insights about the account, and third-party legal or collection sources who may have experience dealing with the account. Investing the time to build those valuable connections will pay dividends, especially when you otherwise have little to guide your collection strategy and are stumped.



Collaboration means that *we* get better results than either you or I alone. Remember that good collecting is never a solo act.

Test. Put accounts to the *test*. If you want to be sure an account is trustworthy, test them on small matters you can control. Bait traps to check their sincerity, such as giving them your direct phone number and later in the call, ask, “Which phone did I give you—my office or my cell—can you read me back the number?” If they can't produce the number, you can safely assume they are not sincere, and you may not be able to rely on their cooperation.

With a customer who “turtles up” and can't seem to make a payment commitment of any kind, try asking them how long they think they need to pay: one day, or one year? Move the parameters closer together—“bracketing” them—until the customer gives you an idea of how long they need (and they always have some idea...).

Whatever the impasse in your collection efforts, break down the problem to its simplest parts and then see if the customer is really willing to work with you on a solution. Take short steps to test their long-term reliability.

Personal. In collections, it's always *personal*. If there is a truly magic word in collections, this is it. No matter the industry, the account, the individual or the balance, in collections every participant is personally engaged in the process. It's *personal* for the individual people you speak with in your collection calls to delinquent accounts.

This is obvious with owner-manager accounts where you contact the principals directly, and their entire financial security may be at risk. It's less obvious with corporate or large-scale payables systems where you may speak with many individuals in “Accounting” or “Payables.” But for those individuals, the experience of handling your collection calls (and similar calls from other creditors) is still *personal*, and probably unpleasant if their employer's business is in financial difficulty.

You must be able to connect with those people personally, if you hope to engage their help in getting you paid. That isn't hard to do if you stop thinking of them as debtors and focus on them as individuals with families, interests, joys and concerns similar to your own.

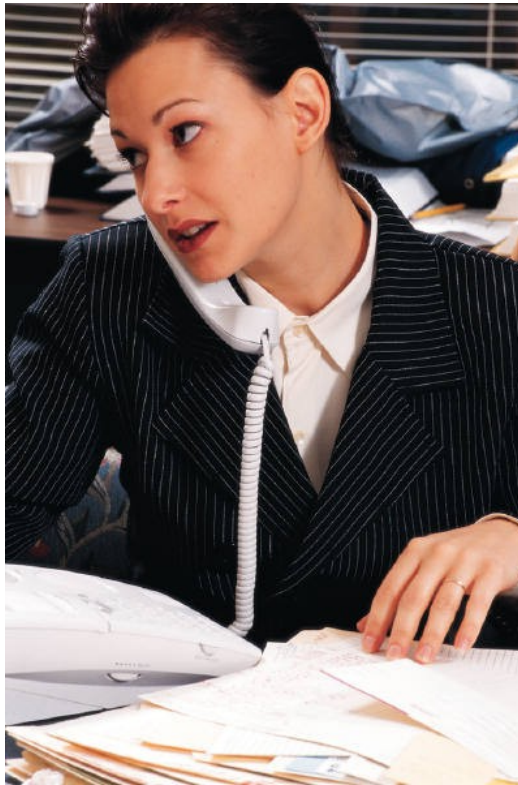
Remember also that it's always *personal* for you too. Your own personality, life experience, and attitude toward your work, all shape every collection call you make, for better or for worse. “Know thyself” is a worthwhile *personal* challenge for every collector. Treat debtors,

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including all your account contacts, as individuals, and let them know you're a person, too.

In the end, it may be that the only real "magic" in collections is what happens when you work hard, apply reliable techniques like these, and you then collect more of your tough accounts. Your most dependable magic trick will always be persuading yourself that you *can* develop your collection skills and then *doing it*.

If that's what your boss demands, *be a magician!*



D. Park Smith, J.D., has been practicing commercial, bankruptcy and collections law for 35 years. He also has been a principal of a commercial collection and workout business for 18 years. In addition, he is a legal consultant to NACM Southwest, an 800-member not-for-profit trade association providing service to the business credit manager.

He is a frequent lecturer and workshop facilitator in the commercial credit industry. He also has been a lecturer with the Dallas County Community College District and served as a consultant with the Dallas SBA Small Business Development Center. He continues to serve as pro bono counsel to faith-based and non-profit agencies and projects.

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Morale in the Workplace

By Shirley Clontz

**Ability is what you're capable of doing.
Motivation determines what you do.
Attitude determines how well you do it.**
Raymond Chandler

Building and maintaining morale in the workplace is one of the greater challenges faced by business today and begins with developing communication between management and employees. It would be hard to find anything more destructive to the mood and efficiency of the workplace than low morale, which can have such a grip that it is capable of invading other teams, departments or even an entire office. It is a wise supervisor who investigates at the first indication of a problem.

It is impossible to make every moment of every day "just peachy". Work is, after all, work. There will always be unavoidable stresses; dead-lines, routines, change and directives, but an optimistic, common-sense approach can keep these necessary assaults on the peace of mind of the employee from eroding self-esteem and respect.

Because of the problems and costs of keeping and retaining employees, it is advantageous to institute a feedback procedure which will clue you at the first instance of an ill wind. There are many



programs and initiatives that organizations use to build morale in the workplace as well as many methods to measure their effectiveness. The best indicators of success are a drop in absenteeism, increased productivity and improved work quality, signifying that people are enjoying their jobs.

As a manager, you have a great deal of influence on your employees' level of satisfaction. Getting to know your staff and showing an interest in them is always a morale booster. When an employee doesn't like his

boss, it becomes very difficult for him to achieve his full potential and build a career.

It is a good habit to greet or have a short chat with each employee periodically, giving them a chance to discuss everything from accomplishments to concerns. This lets the employee know you genuinely care about who they are and what is happening in their worlds. Remember, however, you are the manager. While employees need someone to relate to them on a personal level, they also need someone

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to manage them on a professional level.

People want their boss to take responsibility.

Whatever the causative agent, negativity should be nipped in the bud before it permeates the entire work environment. Negativity is like a cold. With one careless sneeze, it can spread like wild-fire through the whole office, just as one person's constant negativity can infect the entire team, causing production to drop. Unlike a cold, however, negativity doesn't disappear with time. It requires careful nurturing to have positivity to flourish instead.

It only takes one dissonant person to destroy an easy, stress-free atmosphere. Only one querulous individual can change otherwise serene surroundings into a caustic and negative environment, creating a festering-wound morale. It is unfortunate, but there are some individuals who seem to only be happy when they can cause unrest. When someone with such a discordant nature is situated within an organization, morale is bound to suffer. Most of us have run into some, or all, of the following disruptive personalities.

The gossip—enjoys passing about little tidbits of salacious information causing distress to one or more of their co-workers, destroying trust.

The complainer—constantly finds fault with situations and



turns petty problems into major upheavals. All managers who have had to deal with the “complainer” understand that nothing is ever satisfactory for such an employee. Given a free rein, the negative vibes from this employee can permeate the entire office and cause everyone to be despondent.

The honor grabber—has no compunction about taking credit for tasks others have completed, causing resentment, sullenness and even fear.

The manipulator—always show themselves in the best light, often to the detriment of their fellow employees. This type of personality can be the

most injurious to office morale. The stress caused by such an individual can be so destructive that it diminishes the enthusiasm of their fellows and lessens the efficiency with which they do their jobs.

If such a person, with no authority, can change the disposition of an entire group, imagine what can happen if it happens to be someone with greater influence. In a case such as this, we can expect major absenteeism and turnover.

Whenever destructive behavior finds a likely spot to thrive, it tends to grow until it affects even the most self-assured,

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motivated associate. Such an individual's effect on coworkers or associates can be compared to that of a malignancy. The malignancy needs to be cut away to restore a healthy environment.

A good manager must discover the hostile personality and see that the problem is either isolated or eliminated. It is necessary for the manager to uncover these impediments and discuss the problem with the employee, letting them know such conduct and attitude is not acceptable and will not be allowed. Often, even the most experienced manager or supervisor will miss the source of the problem until the individual causing the distress has left.

Nothing lowers morale in a workplace faster than to be bothered by work on a day off. When an employee is away for scheduled time off, they should be left alone to enjoy it. If there is an irrefutable need to have an employee come in on their day off, this should be the exception; not the rule. Repeated calls at home on a day off will destroy morale over time, and can lead to an employee looking for work elsewhere.

When assigning a task to someone, do not weigh their progress based on the speed, or quality, of another employee.

Comparisons are demeaning. You, as a supervisor, should assign tasks with that in mind. Set yourself an objective of complimenting excellent work

at least three times more often than pointing out unsatisfactory work.

See that everyone is striving toward something in the larger scheme of things and not just punching the clock. Make sure each employee has a goal to work toward. Setting goals is a good thing. An objective helps the employee to focus on those

each employee with a job description that includes clearly defined duties and expectations.

Nothing is more frustrating and dispiriting than seeking acknowledgement and not getting it. Research shows that people leave organizations because they haven't received the recognition they want.



areas of their job that will most benefit them as individuals, their team, their manager and, ultimately, both the customer and the business. This will help the employee gain incentive to perform, and give him or her a boost of morale as well. Companies should provide

Employees need to feel appreciated and the first step in creating an environment that will motivate them is to convey recognition. The most effective way to boost employee morale is to provide an optimum working environment in which every employee feels an essential

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part. Show pride in your staff. Rewarding and acknowledging performance is probably the best morale booster, provided it is done in a just and impartial manner.

Employees will be more committed to the company's success and will derive greater satisfaction from their work when they feel trusted and respected. Mutual respect and trust are the two key elements in building a positive work environment.

Invite employees to share concerns and grievances. An employee will contribute much more freely when he or she feels valued by the management. Employees should be encouraged to contribute new ideas or ways to improve proficiency in established procedures.

People can handle just about anything as long as they know what is expected of them. Do not pressure employees to meet impossible deadlines, as this will lead to burnout and the erosion of self-confidence. Cross-training not only helps

improve skills but also brings out the natural competitive spirit of employees to best their peers; thereby building morale. Enthusiastic, well-trained employees provide the long-term support companies need to grow and compete. Use mentoring, seminars, formal education and certification courses to help employees build proficiency. When employees move up in the company, always provide the training necessary for the employee to succeed in their new position. With increased knowledge and skills, employees feel more confident and have more constructive attitudes.

You will get much more work from a happy employee than a disgruntled one. Productivity is reduced and there is increased absenteeism and dissatisfaction among the staff when morale is low. More fun and better organization makes for less stress for the employee.

Many claim that people change jobs for monetary reasons but most surveys show that compensation is not the major reason people leave their jobs.

More often it is because people crave advancement, both in position and stature, responsibility and opportunity within their jobs.

Positive employees influence customer satisfaction and loyalty, supply costs, turnover, sick days, project completion and quality.

“Nothing great was ever achieved without enthusiasm.”

Ralph Waldo Emerson.

Shirley Clontz is retired from Charlotte Metro Credit Union. Prior to her employment with the credit union, she worked for the Credit Bureau of Charlotte for twenty years. She joined Credit Professionals International in 1985 and has been supportive of this organization since. She resigned her membership when the Credit Bureau of Charlotte was dissolved but rejoined CPI in 2006.

She is married to Frank, has six terrific children (including two daughters-in-law) and two wonderful grandchildren.

Keeping Morale Elevated

1. Set an example, take responsibility.
2. Nurture an open door policy, address employee concerns.
3. Train employees thoroughly, offer educational seminars and workshops.
4. Create reachable goals, set sensible methods for positive results.
5. Show appreciation, by acknowledging jobs well done.
6. Eliminate stressful situations; seek out problems that degrade morale.
7. Never compare one employee with another, build trust.
8. Do not over-supervise, monitor work only when necessary.

Preparing Your Spouse or Loved Ones For Your Death

By Beverly A. Bailey, CFP®

Dying is complicated. A lot of things have to be done immediately and at a time when your spouse or executor is mentally and often physically exhausted. Help them out by letting them know what you want when the time comes and who can help them.

Whether married or not, all of us will leave someone who has to deal with our affairs after we die. This executor or spouse does not have to face this awful time alone if you have taken time to put together a support team for them and have done some basic planning.

Who belongs on the support team? All of the following may be useful to you in preplanning now and in supporting your spouse or executor in the days and weeks after your death.

- Attorney
- Funeral Home Director or Funeral Planner
- Banker
- Financial Advisor or Financial Planner
- Tax Advisor
- Insurance agent
- Grief Counselor or Spiritual Advisor
- Trusted Friend or Family Member

(Author's note: throughout the rest of this article, I am going



to use the word spouse and the female gender, even though the same will apply to an unmarried partner or executor.)

Attorney

Everyone needs a will, a durable power of attorney and healthcare directives. You may want or need a living trust. These documents need to be reviewed and updated as necessary. Your spouse needs to know who your attorney is and where the original documents are located.

Your attorney will help your spouse settle the estate. A will needs to be probated which can be simple or complicated, depending on the assets in the

estate. Your spouse will need the original documents to file with the court. Property that has named beneficiaries such as life insurance, IRAs and annuities are not probated and the beneficiaries named there will override the will. If there is no will, your spouse will have to determine what the laws are in your state. If property needs to be re-titled, the attorney may assist with that also. Your spouse should also update her legal documents if you were her beneficiary or executor.

Funeral Home Director:

A good funeral home director will be an invaluable ally. You can pre-plan and pre-pay your funeral. The funeral director

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not only helps with planning, but will assist with some of the paperwork, such as the obituary. They also order the death certificates (the spouse should always order more than she thinks she'll need) and notify Social Security.

If you have not prepaid and preplanned the funeral, hopefully you and your spouse have discussed what type of arrangements you desire. Unfortunately, high pressure sales tactics have been used to get spouses to spend more than they can afford on funerals. Asking a friend or family member for support in the planning could make things much easier for your loved ones.

Banker

Your banker can help by reviewing the titling on all your accounts and explaining to you and your spouse what would happen in the event of a death.

Your spouse will need to have access to assets, so she shouldn't close a joint checking account. Payments can come in for months in your name. Without an account, she may have trouble negotiating checks. Depending on the date of death, some benefits such as social security may need to be returned.

She should close any debit and credit cards in your name. She should ask if there is credit life protection on any loans or credit cards. If there is a safe deposit box, she might not have access if not a signer. Some

banks will allow a "will search" to retrieve the original will, but only with legal authorization.



Many of us have bill payments on direct debit or use bill pay. If your spouse is not familiar with all the bills and how they are paid, leave her a letter with all the information.

If you pay bills online, what are the user names and passwords? Will she need to transfer money from savings or investment accounts to pay bills? What income is direct deposited? Will it continue? Will pensions or social security stop or change?

If you have not left her this information, she can review a few months of bank statements to get answers to these questions. Are there Certificates of Deposit that will mature soon? With interest rates as low as they are and not knowing her future cash needs, I would recommend NOT letting them automatically renew.

Your spouse should keep paying all the bills. She should try not to incur late fees but if it happens she should contact the

company and explain the situation. If money is tight, she should pay only the necessities: mortgage, car payment, water, gas and electric, phone. She should cancel any cell phone or internet accounts in your name.

Eventually, your spouse will need to open her own accounts. At that time she can add authorized signers, joint tenants or beneficiaries. People often want someone to have access to accounts if the owner is unable to sign her name. Often it is better to give someone power of attorney rather than make them a cosigner on an account.

Financial Advisor or Financial Planner

Your financial advisor should be doing periodic reviews of all your accounts, including beneficiaries. If you have not done this recently, schedule an



appointment to do so soon. Your advisor should also know who your attorney and tax advisor are, as they may work together in settling the estate.

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Do not assume that your brokerage firm will have the records. On 9/11, a major Wall Street firm lost all the paper records when 7 World Trade Center collapsed. When I left there in 2010, we still had thousands of outstanding accounts to repaper.

When a death occurs, your spouse should verify what investments exist, how they are titled and who any beneficiaries are. She should not make any changes until she has had a chance to review her entire financial situation and make plans for the future. If the advisor suggests that she start selling and buying new investments immediately, she

should run, not walk, away. There is very rarely anything that is that urgent. If there are investments such as bonds that mature soon, sitting in cash for a while will not hurt her. If she's not comfortable with the advisor or planner, she can ask her support group for referrals to other professionals.

If your estate includes IRAs and/or 401k/403b plans, distributions have tax consequences. Your spouse should not make any decisions about these investments until speaking with a tax advisor.

If you owned any annuities, your beneficiary should know that policies may have different

death and income benefits and there may be tax consequences here also. She should discuss all her options with her investment professional.

Were you the owner of any 529 plans or a responsible party on any Coverdell Education Savings Account or custodian of any UTMA/UGMA accounts? Your executor will have to assume these roles or appoint someone.

Once things have settled down, your spouse can discuss her investment goals with her advisor.

One thing about preplanning: Many people enjoy handling

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their own investments and have multiple accounts at multiple brokerage firms. Each one of these companies will need separate paperwork to settle the estate, and it can be a lot of paperwork. It would make life much easier for your spouse or executor if multiple accounts were consolidated. One client I used to work with had accounts in 16 different places. That means 16 sets of paperwork and 16 death certificates. That's a lot of work.

Multiple accounts also mean that it's easy to lose track of assets and they may end up escheated to the state as abandoned or unclaimed property.

Tax Advisor

Is the estate large enough to worry about estate taxes? Under current law, an unlimited amount of property may pass to a spouse free of federal estate tax. This does not apply to same gender spouses.

Other heirs may encounter tax issues. As I write this in 2012, and assuming that current tax law will be extended into 2013, only taxable estates greater than \$5,120,000 are subject to federal estate taxes.

However there are other taxes of which your spouse or executor should be aware. Were you paying quarterly estimated income taxes? How much does she need to pay and when? What are the property taxes on primary residence, vacation or investment property? Are there business taxes such as sales or gross receipts tax? Were you

making payment on a previous year's tax liability?

Insurance agent

Review all of your life insurance now. Do you have enough in the event you die too soon? Who are the beneficiaries?

After a death occurs, your spouse should file the claims as soon as she has the death certificates. Again, she may not know what her financial needs are going to be so she should start accumulating cash. She can make investment decisions later. Many insurance companies will offer to keep her money and give her a check book for access. She should not do this. These accounts are often not FDIC insured so she should take the money to the bank.

Trusted friend or family member

When preplanning, make a list of friends and family that you want to be notified when you

die. Since many of us live far away, your family may not know your friends or who you would want notified.

Your executor or spouse is going to be swamped with information while grieving. Having someone she can trust to help with making plans or just being a second pair of eyes and ears will be invaluable.

Grief Counselor or Spiritual Advisor

If counseling is offered, tell your spouse to take it. Even if she is not ready to talk about her pain and loss, hearing from others may help. People don't grieve at the same rate but often go through the same stages. What she hears about today may not hit her for months.

A local funeral home I consulted with here in Albuquerque offers grief counseling to families as well as workshops for more practical matters. If hospice is involved, they can also make referrals.



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Other Issues

Another thing, your executor or surviving spouse needs to know how to contact current or former employers. There may be pensions, life insurance or retirement plans to deal with. If you were still working, your family may need to continue health insurance through COBRA.

Other assets such as a house or car will need to be re-titled. Insurance on these may need to be changed. Utilities may also have to be changed.

Conclusion

As I said above, dying is complicated. Moving through the process of settling an estate while grieving may also be complicated. Coming out the other side and learning to live without a loved one can be painful, but your spouse does not have to do it alone.

Assemble a support team now. Talk to your spouse, partner or executor about all of this. Have contact information easily available for them. Think of the following when building your team roster:

- Attorney
- Funeral Home Director or Funeral Planner
- Banker
- Financial Advisor or Financial Planner
- Tax Advisor
- Insurance agent



- Grief Counselor or Spiritual Advisor
- Trusted Friend or Family Member

To the spouses, partners and executors:

Don't make any major changes in your life for at least a year. Do not give away or sell any assets or property. Don't make any personal loans to family or friends. Don't let a salesperson talk you into purchasing any financial products or anything else.

Don't be afraid to ask for help. Don't be afraid to tell an advisor that you don't understand what they are talking about. Don't make any decisions until you are sure you understand all the implications.

Eventually you will move ahead with your life and you will still need this support team. You may be lonely, but you are not alone.

"The last enemy that shall be destroyed is death."

Harry Potter and the Deathly Hallows---

By J.K Rowling
Published in the United States by Scholastic Inc.
2007

*Beverly A Bailey, CFP®
LPL Financial Advisor*

*Chamisa Financial
6020 Academy NE, Suite 202
Albuquerque, NM 87109*

505.856.9237

beverly.bailey@lpl.com
www.chamisafinancial.com

*Securities offered through
LPL Financial, Member
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Seven Survival Strategies for Starving Data Spies

by John Sileo, Keynote Business Speaker

Everybody wants your data. To any social media site, you are information inventory that can be aggregated, shared, and sold. To competitors, you are one poorly configured firewall from handing over the recipe to your secret sauce. And to the data spies sitting at the table next to you in the local coffee shop, you are one unencrypted wireless connection away from wishing you had paid better attention to this article.

Every business is under assault by forces that want access to customer databases, employee records, intellectual property, and ultimately, your bottom line. Research is screaming at us—more than 80% of businesses surveyed have already experienced at least one breach and have no idea of how to stop a repeat performance. Combine this with the average cost to repair data loss, a stunning \$7.25 million per incident (according to the Ponemon Institute), and you have a profit-driven mandate to change the way you protect information inside of your organization.

Here are a handful of the most common high-risk data theft situations and 7 *Survival Strategies* to inexpensively decrease your exposure:



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1. Start With the Humans

One of the costliest data security mistakes I see companies make is to only approach data privacy from the perspective of the company. But this ignores a crucial reality: *All privacy is personal*. In other words, no one in your organization will care about data security, privacy policies, intellectual property protection, or data breach until they understand what it has to do with them.

Strategy:

Give your people the tools to protect themselves personally from identity theft. In addition to showing them that you care (a good employee retention strategy), you are developing a privacy language that can be applied to business. Once they understand opting out, encryption and identity monitoring from a personal standpoint, it's a short leap to apply that to your customer databases and intellectual property.

2. Immunize Against Social Engineering

The root cause of most data loss is not technology; it's a human being who makes a costly miscalculation out of fear, obligation, confusion, bribery or sense of urgency. Social engineering is the craft of manipulating information out of you or your staff by pushing buttons that elicit automatic responses. Data thieves push these buttons for highly profitable ends,

including spear-phishing, social networking fraud, unauthorized building access, and computer hacking.

Strategy: Immunize your workforce against social engineering. First, when asked for information, they should immediately apply a healthy dose of professional skepticism. Train them to automatically assume that the requestor is a spy of some sort. Second, teach them to take control of the situation. If they didn't initiate the transfer of information (e.g., the credit card company called you, not vice versa), have them stop and think before they share. Finally, during this moment of hesitation,

empower them to ask a series of aggressive questions aimed at exposing fraud. To see fraud training in action, visit www.Sileo.com/fraud-training-101.

3. Stop Broadcasting Your Digital Data

There are two main sources of wireless data leakage: the weakly encrypted wireless router in your office and the unprotected wireless connection you use to access the Internet in an airport, hotel or café. Both connections are constantly sniffed for unencrypted data being sent from your computer to the web.



Strategy:

Have a security professional configure the wireless router in your office to utilize WPA-2 encryption or better. If possible, implement MAC-specific addressing and mask your SSID. While she's there, have her do a security audit of your network. To protect your own Wi-Fi connection while surfing on the road, set up tethering between your smartphone and laptop.

4. Eliminate the Inside Spy

Chances are you don't perform a serious background check before hiring a new employee. That is short sighted, as most of the worst data theft ends up being an "inside job", where a dishonest employee siphons information out the back door when no one is looking. Many employees who are dishonest now were also dishonest in the past, which is why they no longer work for their former employer.

Strategy: Invest in a comprehensive background check before you hire rather than wasting multiples cleaning up after a thief steals valuable data assets. Follow up on the prospect's references and ask for some that aren't on the application.

5. Anticipate the Clouds

Cloud computing (when you store your data on other

people's servers), is quickly becoming a major threat to the security of organizational data. Whether an employee is posting sensitive corporate info on their social media page (which most all have the right to distribute as they see fit) or you are storing customer data in a poorly protected, non-compliant server farm, you will ultimately be held responsible when that data is breached.



Strategy: Spend a few minutes evaluating your business's use of cloud computing by asking these questions: Do you understand the cloud service provider's privacy policy (e.g. that the government reserves the right to subpoena your Gmails for use in a court of law)? Do you agree to transfer

ownership or control of rights in any way when you accept the provider's terms of service (which you do every time you log into the service)? What happens if the cloud provider (Salesforce.com, Google Apps) goes out of business or is bought out?

By taking these simple steps, you will begin starving data thieves of the information they literally take to the bank. This is a cost-effective, incremental process of making your business a less attractive target. But it doesn't start working until you do.

John Sileo lost almost a half-million dollars, his business and his reputation to identity theft. Since then, he's become America's leading keynote speaker on online privacy, business fraud, identity theft, social media exposure and weapons of manipulation.

His clients include the Department of Defense, Pfizer and Homeland Security.

To learn more, visit ThinkLikeASpy.com, Sileo.com or contact him directly on 1.800.258.8076.



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Serving CPI members through:

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Recognition of CPI members, via the Helen B. Sawyers HERO Award, for outstanding dedication and achievement to CPI, the credit industry, and consumer education



AND



Serving consumers through:

Sponsorship of credit education programs for consumers

Creation and distribution of *Take Charge of Your Life*, a credit education program created by CPI members for consumers

Financial support of the National Center for Missing & Exploited Children, including NetSmartz®, an Internet safety program.

The Credit Education Resources Foundation is a 501(c)(3) tax-exempt, not-for-profit organization. It raises funds through an annual International Walk-A-Thon and other fundraising events. Donations, which are tax deductible, can be sent to Credit Education Resources Foundation, 10726 Manchester Rd., Ste. 210, St. Louis MO 63122.

Social Media: CPI's New Frontier

By Terry Rowe, CCCE/MPCE



With all of the hype about social media, one would think that there have been recent changes in the Web's core technology. But that's not the case.

The internet was actually conceived as a social medium. E-mail, which came into being over 40 years ago, was the first medium that enabled us to communicate with one another via the internet.

E-mail, which most of us now work with day in and day out, is similar to the more formal handwritten and typewriter-generated correspondence used by earlier generations.

Many of us, early in our careers, relied on the typewriter, postal service and telephone for business communications. Initially, we may have been tentative about using e-mail but we soon found

that it was a faster and more efficient way to communicate. Today, e-mail accounts exceed three billion. In fact, 88 percent of the members of Credit Professionals International (CPI) have an e-mail address.

Today, however, changes are happening within internet communications. Just as e-mail replaced the typewriter, social media are squeezing out e-mail as the preferred method of social communication, both personal and professional.

Organizations such as CPI, therefore, must establish a social media identity to reach their audiences.

The "Why" Behind Social Media

Now synonymous with social media are Facebook, Pinterest, Flickr, LinkedIn, Branching

Out, Blogs, Twitter, RSS Feed, YouTube, Instagram, and, most recently, Facetime and Skype. More than 500 million internet users are on Facebook and Twitter, where they rake up hundreds of millions in blogs.

More and more Americans are turning from e-mail, which they feel dictates their work schedule, to instant messaging and texting, which they view as quick, real-time and not involved.

Fewer people are checking their home e-mail, which they identify with work, and are heading, instead, right to their home Facebook, LinkedIn and Pinterest accounts.

They view social media as a place where they can indulge in narcissistic tendencies, such as a need to talk about themselves; ask questions to

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get information they want or need; or delve into areas about which they are curious.

It serves as a reward of sorts. Social media is all about “ME”. Most new employees state that the access to and use of social media at work is more important to them than pay and time off.

Social media also offers users a place to store huge volumes of data; to find a job; to find the right employee to fill a job opening; or to view webinars and video presentations, often presented by companies or associations, which can help them gain knowledge that can help them personally or professionally.

For organizations such as CPI, the greatest value of social media is its ability to give people access to unprecedented amounts of information. People no longer have to send a self-addressed, stamped envelope for a pamphlet or background paper; find room in their homes for an encyclopedia; spend hours at the library; or get the views or opinions of a handful of acquaintances. Social media provides the opportunity for more shared knowledge. It is a revolutionary form of communication and it is changing our world.

The Value of Social Media

Let me give you two examples from my personal experience that demonstrate the value and power of social media. My first venture into social media was through LinkedIn.



It was the first place where I actually started sharing my personal information. Perhaps I felt safer because LinkedIn pages are accessed only by invitation made to others or by responding to a request from someone.

I used it to find a job and to get recommendations from colleagues and constituents. I realized that this new medium had a need for transparency but it was helping me to mainstream into areas of discussions and articles that would move me further into my job-seeking journey with results I never would have managed to obtain by phone or letter.

There are still privacy settings and you self-control what you put out there. But the more you contribute to the sites you choose and to the discussions you participate in, the more your number of connections will grow.

One of my more recent experiences with social media demonstrates its value in enabling me to get an important job done quickly and efficiently.

My job now is as an annual event coordinator and program developer. In putting together an event, I had a need for volunteers and for someone to donate a fishing package for a raffle. I put both needs out on Facebook and, within less than three minutes, I had the fishing package completely donated, and approximately thirty volunteers for the event. Compare that to phoning and emailing to search for the same results.

When planning an event, Facebook, Pinterest and LinkedIn are all a part of my marketing and advertising plan. I am offering my network public the opportunity to volunteer, to give, and to be part of a community activity.

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The Benefits of Social Media for CPI

As an education-based organization, there is a need for Credit Professionals International to jump on this social media merry-go-round and ride the growing tide of using those social media products that fit our needs to grow our organization. We have a great product. Now we need to market it, no longer just through associations, but through the World Wide Web. Our members and our future members are actively out there on the web searching, making connections, telling their story, wanting to read others' stories, giving and getting advice, sharing, educating.

A key goal of making connections in this social arena is to utilize it in the development of relationships. Bringing together professionals, advocates and supporters will have a tremendous impact on CPI's visibility and membership growth.

It gives us an opportunity to build and rebuild relationships that will result in a growth in our membership and revenue. There are many ways we members of CPI can use social media to recruit new members, serve the continuing education needs of our members, and provide financial education to consumers. These have always been CPI's core goals and objectives. Throughout the last 75 years, we have used the media—from print to the telephone to radio and television—to achieve them. We even ventured into using audio and computer technology with the "Take Charge of Your Life" credit education program.

What social media does and can do for CPI now is to build an awareness of who we are and what we do. It can connect us with potential new members, and cultivate relationships that will enhance what we offer. This communications tool will help us to develop the focus and skills needed to survive in a growing technologically savvy climate.

Think of CPI as a contributor on the web for all things dealing with credit, collections, finance, and related business topics. A go-to place for the public to access information—presented in brief formats—that is available on our web site and Facebook page, as well as through YouTube or other feeds and links to related information sites.

The information consumers search for will have our name attached and provide acknowledgement and recognition of who we are. But, equally important, social media will give CPI the ability to receive feedback from consumers, which will enable us to adapt our educational programs and materials to meet the continually changing needs of the socially plugged in public.

CPI is, after all, an information hub and, with a broader use of social media, we have the ability to provide educational opportunities to the public and to our members through videos that can be viewed online and printed materials that can be downloaded. In addition, we can connect consumers with CPI members who can provide financial education programs via webinars.

Where Do We Go From Here?

The best way for an organization to reap the most benefits from its involvement in the social media is to create a plan of action.



For starters, CPI needs to develop a Social Media Policy. This should include the legalities of what can be shared, disclaimers, and respect for the organization in what is allowed to be posted. It will also spell out some blogging guidelines for users to follow and, in addition, cover copyright-related issues, such as permission to post, or have available for others to read, use or copy articles or other written submissions from CPI's site.

The next step is to determine which social media avenues would work best to achieve CPI's goals of recruiting new members, providing continuing education and networking opportunities to CPI members, and offering consumers information on credit matters. This task will take some time because there are so many social media options available.

For example, one way to have a broader and integrated approach to our expansion in social media usage is to blog. Facebook is one of the easiest social media avenues to use now and CPI currently does have a Facebook presence.

Local, state and district associations can link their Facebook pages to CPI's International page and encourage members to "like" those pages and keep dialogues going on such topics as credit, collections and business.

In addition, CPI can use LinkedIn to start a discussion page area to talk about issues, as well as to offer lessons and



articles for potential members to access. Also, adding RSS Feed to the CPI website would open up the opportunity for sharing those articles and lessons, with the added freedom of allowing readers to use them in their work, as research or in discussions on their blog or page.

Facebook recently released some new features that let users and marketers go into the database of information and do a Graph Search, which enables users to search for places, interests, and people in their Facebook network. This will enable businesses to recruit for job openings; help job candidates locate job opportunities; and anyone to create hyper specific searches based on key words found in their network of friends. It also adds more opportunity for individualized ads on the banner strips to the side. CPI can and will be there.

It is not necessary to do it all at once. CPI needs to decide on what presence will further the

organization's goals. Where will there be the best opportunities for this organization to be named by others? Facebook and LinkedIn are areas that are easy to work with. An organizational Facebook page, where content is shared and passed on; liked and added to by those reading; and spread to their Facebook pages, will realize growth quite rapidly. Facebook is real time messaging. (Keep in mind that a personal Facebook page is different from the Facebook page of a business or organization.)

Take the Jump into Social Media

The key to any use of social media is to post at least once a day in a variety of entries—photos, likes, video, links, comments, invitations to an event. It is important to pay attention to the people who are interacting with you; respond to their questions; and thank them for their input. You can also share other content from other Facebook friends, links

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to other sites or articles, and “like” others input. The more you post, the more comfortable you become.

Create events, create YouTube downloads and share them. This is communication. The sharing of ideas, information and development of relationships through this communication will assist you in engaging others to tell your story, and they, in turn, will do the same and pass it on.

My advice? Relax, find inner peace and embrace our changing world of communication. It is not going away, and you don't want to be left behind. Shalom.

Terry J. Rowe CCCE/MPCE, is currently the Annual Events and Programs Coordinator for St. Luke's Magic Valley Health Foundation.

Terry was the Magic Valley Regional Manager for Twin Falls, Gooding and Jerome Idaho Pioneer Federal Credit

Union and their corporate trainer for sales, customer service, listening skills, sales skills, management, time management, priorities, call center training, referral training, “Benefits vs. Features”, advanced manager training, sales meeting skills and more for over 12 years. She also enjoyed a 26-year career with Gem State Paper and Supply Company as Director of Administration and trainer.

Terry joined Credit Professionals International in 1976 and served as Local, State, District 10 and International President. She also served as President of the Credit Education Resources Foundation. Terry recorded the “Take Charge of Your Life “ CD for the Foundation. This credit education CD is available for sale from the corporate office.

Terry is a speaker, workshop facilitator and trainer, writer and sought after speaker throughout the United States. She tailors all presentations to fit the needs of the organization or group with which she is

working and keeps the information fresh and her enthusiasm passionate.

Terry has received numerous awards and recognition for her work and contributions to Credit Professionals, the International Credit Association and many civic organizations, with whom she shares her time and talents. Terry says about the awards, “It is great to be recognized, but that is the past, and there is a lot to do in the present. Besides, plaques need to be dusted and that time could be used to train, to teach ,to promote.”

Terry shares a passion for Credit Professionals International and the extraordinary opportunities her affiliation with the organization has afforded her.

Terry is married with two children and five grandchildren. She lives in the country in Twin Falls, Idaho.



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The Seven Secret Skills That Give You the Extra Leadership Edge

By Deborah Orlowski

Annalea is not happy. She was just informed by her boss that she did not get the promotion she was expecting. What makes it even more painful is knowing who **did** get it.

Janis is about Annalea's age but with three years less experience. When Annalea mentioned this to her boss, her boss replies, "I know but Janis...well, Janis just has 'it'." She seems to always know the right people and places and issues. You? Well, honestly Annalea, you're oblivious. Next year we're looking at dividing the office into two locations and we're going to need someone in the new office. If you get yourself together, learn from Janis, maybe we'll consider you for that opportunity."

The more she thinks about it, the angrier Annalea becomes. "Janis! I work twice as hard as she does. She's always reading a paper or something online or talking. And she's so different! Everyone else here is very conservative but Janis looks like the cover of a fashion magazine. Is that what they want? Some dumb fashion plate who wastes half her workday?"

Now that Annalea knows there will be another chance next



year, she realizes she may have another opportunity for what she desperately wants. Not only would it be a promotion, but it would be a chance for her to really make her mark. Sighing deeply, Annalea decides it wouldn't hurt to at least *watch* Janis for a few days to see what was so special about her.

The next morning was a perfect opportunity. There was an all staff meeting where the announcement about Janis' promotion was going to be announced. As Annalea entered, she noticed Janis walking around the room, laughing. Janis felt her anger rising again but decided she'd

try to listen to what Janis was saying.

She heard, "Hello. My name is Janis and I work in Building Q on the 2nd floor. And you are?"

"Peter Norton. Pleased to meet you."

"Peter. Is that a family name? It's a bit old fashioned."

"Actually my father's dead brother was named Peter. I was named after him."

"Ah, replied Janis. "That's cool. Was growing up with the name of a beloved deceased brother a burden or was it ok?"

Annalea noticed Peter looked a bit shocked when he responded, “Hm, I don’t know. I’ve never really thought about it...” Their conversation continued for quite some time.

As much as she hated to admit it, Annalea realized that asking Peter about his name was a wonderful technique for getting him to talk. Annalea *also* realized she’d probably finally remember Peter’s name after overhearing the conversation.

When her promotion is announced, Janis says a few words to introduce herself to the staff. She admitted she was nervous about her new job and related a story about her father, who inspired her to take risks and surround herself with people who would help her face those risks. She spoke about her vision for the future and some of the concerns she had.

Annalea was amazed. Her colleagues hung on Janis’ every word, even the story about her father, which Annalea would never have told because Annalea couldn’t imagine admitting she was not 100% confident. It would make her look weak, she thought.

Later in the day Annalea ran into a colleague who worked closely with Janis. Annalea was so puzzled by Janis’ reception that she decided to ask the colleague for his opinion.

“Julio, why was everyone so enthused about Janis getting the promotion?” she asked. “She just didn’t seem to be that strong of a candidate.”

Julio looked at Annalea with wonder. “You’re kidding, right? She has exactly what people want in a boss.”

“She does?” queried Annalea.

“You know, Annalea,” continued Julio, “There are a lot of skills and attributes that are common to leaders. But Janis, she just goes above and beyond. She has those extras that give her the edge.”

“Oh for cripes sake, Julio! My boss said close to the same thing. What does she have that’s so extra special?”

“Ok, Let me spell it out,” replied Julio. First of all, you have to

Be authentic

No one wants to work with or for a person who is fake. You have to be yourself and understand what drives you. What is your passion? What makes you freak out with joy—that makes your eyes light up and makes you want to get up in the

morning? Good leaders don’t just work, they work at something they love and they know they are there not for *their* benefit but for the benefit of others. They listen to others and realize they don’t have to know everything. They can be wrong sometimes and, when they are, they apologize.

Julio points out to Annalea that Janis is very much her own person—from the way she dresses to the excitement she transmits about the work she does. She knows her strengths and weaknesses and who she is. She is a whole person—flaws and all. Not only does she have technical skills, but she also has the people skills. People know her because she knows them.

Greet and meet people

Great leaders know how to meet people and be interested in them. Former President Bill Clinton is notorious for his ability to make people he’s talking to feel like they’re the



only person in the world. Like him or not, he stands out because he knows how to talk and listen.

A surprisingly large number of people aren't comfortable meeting and talking with strangers. They sit in a corner and don't talk or say anything beyond hello. Good leaders understand that "small talk" is how humans check each other. It's how we begin to make a bond and determine whether the other person is trustworthy. Leaders are not all extroverts who are comfortable with small talk. But they do practice how to meet and greet others with genuine joy. They choose an "opening line", like Janis did by asking Peter the story of his name. Or they ask about hobbies or favorite types of music. If they must, they use tricks to help them get started and how to remember people's names.

Janis, stated Julio, is marvelous at meeting people and making them feel comfortable. She not only asks them about themselves but she also shares stories about herself that help people relate and connect to her.

The Story of You

Knowing yourself and your story is closely related to being authentic. Harvard professor Marshal Ganz believes that we are better able to hear others and their stories if we are aware of our own.

In *Take the Lead*, he tells author Betsy Myers, "Relationships are not about losing yourself; they are about claiming yourself in such a way that you can enter into a relationship with someone else. There has to be a me before there can be a me and you."

Julio asks Annalea a startling question. "If you had a favorite niece or nephew come to you and tell you they had to write a report for school and they wanted to know three things about your life you wanted to be remembered for, what would you say to him or her? Whom would you tell them you are?"

After some thought, Annalea replies, "I'd tell him I want to be

remembered for being a great manager, a fun person and someone who lives her values." "And are you those things?" inquired Julio?

Annalea gasps. She'd never really thought about it but had to admit she didn't find it hard to excuse herself when she didn't live up to that ideal. She begins to realize how important it is for her to understand what she believes in and how she acts in order to be an effective leader. If she doesn't set a good example, if she doesn't live her values and explain to others what she believes and why, how can she expect them to exert themselves for her, especially when she is asking them to take a risk or face something negative?

Breaking Boundaries

"Let me ask you another question, Annalea," states Julio. "Do you ever go out to lunch or coffee with others? Whom do you mentor? How many hours a week do you spend connecting with others and talking with them?"

Annelea retorts angrily, "Julio! I have work to do! I don't have time to sit and chit chat with people! Mentoring takes time, lunch takes time. Give me a break! If **this** is what it takes to be a better leader I'm out! I don't have the time!"

Julio responds, "Annalea, you don't have the time **not** to. Remember the speech Janis gave? The



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issues she mentioned? She knew about them because of the number of people she knows and talks to on a regular basis. There are some people and situations you should never say ‘no’ to.”

Although many people feel that “socializing” is wasting time, excelling leaders realize that if you don’t know people and they don’t know you, your leadership journey will be all that more difficult. Thus they spend quality time with other people at all levels of their organizations. It is wise to say yes to people who are asking you to coffee or lunch, especially early in the leadership journey, even if there is no immediate benefit. Obviously there may be times when this is not possible but not getting out and hearing about life from another’s point of view creates an insular leader who others mock, rather than follow. (Think about George Bush’s amazement at the use of scanners in supermarkets and the mocking that followed.) Listening to others’ lives creates “walk in my shoes” experiences that enhance creativity and connectivity.

Setting Boundaries

Just as there are times when a leader should say yes, there are also times when “no” is the appropriate answer. Annalea was certainly glad to hear that, in that “no” was easy on her tongue.

“Don’t forget though,” warned Julio, “Saying no is a leadership technique, not your default. You use it to set boundaries for yourself so you can get your work done, but also so you can



have time to contemplate your goals, visions and time to be proactive.”

Annalea had to admit that she rarely felt able to be proactive because she was always responding to the needs of others. “Maybe” she thought, “I need to think about how and when I say yes and no. I might be able to be more proactive if I found others to partner with—and I won’t find them unless I say yes more.”

Environmental Awareness

“Is Janis meeting with people and saying ‘yes’ the reason why she was able to talk about those issues that weren’t part of our department?” asked Annelea.

“Well, partially,” replied Julio. “But if you’ve ever noticed, she does quite a bit of reading and research. She is always aware of the latest projects and projections. She subscribes to journals and is always trying to see the organization from the viewpoint of those who she reports to. She

has a great deal of environmental awareness.”

One of the huge mistakes that novice leaders make is to believe their leadership “duties” are restricted to the areas within their job descriptions. The reality is, leaders lead everywhere and, in order to do that, they are constantly scanning the environment to see what is happening; who is succeeding and why; what issues are occurring in the usual or unusual areas; what new technologies are being introduced; who is using the technologies and how; who is gaining power and who is losing it; what are stakeholders saying and not saying; what the economy is doing; what is happening in the world; and more. The more environmental awareness a person has the better she or he is in being able to place themselves, their people and their organization on an upward success track.

The Santa Principle

“Wow. That’s a lot to think about.” remarked Annalea.

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“Yep, but we still haven’t discussed the glue that holds it all together” replied Julio. “Janis is a great believer in The Santa Principle.”

“What?”

Julio laughed. “Think about Christmas. Who delivers the presents, who is on TV and gets the credit for making kids happy? Santa, of course. But who is actually **making** all those toys for the kids? The elves, hidden behind the closed doors of Santa’s workshop. Santa gets the orders but the elves make the toys.”

“I don’t get it,” says Annalea. “What does Santa have to do with leadership and Janis?”

“Janis spends a lot of time letting her creative elves work. She has learned some interesting techniques to improve her ability to be creative from people like Josh Linkner, in his book *Disciplined Dreaming*. Janis understands the value of being very task and goal oriented, like Santa collecting those toy ideas. But she also understands the way the creative brain works. She knows rational thought—Santa needs the irrational subconscious—the elves—to take problem solving to a new level. She told me last week that she’s learning ways to increase her creativity because she believes the great problems of the world are only going to be solved by creativity.”

Annalea realizes she has a lot of work to do if she’s going to get the promotion next year.

She now has new respect for Janis because she understands she demonstrates the seven secret skills of leadership that give her the edge: being authentic; understanding who she is and how to tell her story; being able to meet people with ease; knowing when to set boundaries and tell people no without guilt but also spending a lot of time meeting and mentoring others; being aware of the environment; and learning techniques to increase creativity.

Some things will be easy, such as using Linkner’s four questions when problem solving: why, what if, why not and how? Others, such as becoming comfortable with “chit chat” as a viable business technique, may not be. But she also realizes now, more than ever, that being a leader is both a serious and engaging endeavor and she thinks she’s finally ready to embark on that long and glorious journey.

Suggested readings:

- Jeff DeGraff’s
Innovation You
- Charles Duhigg’s
The Power of Habit
- Debra Fine’s
The Fine Art of Small Talk
- Josh Linkner’s
Disciplined Dreaming
- Betsy Myers’
Take the Lead
- Kathleen Reardon’s
It’s All Politics

Deborah Orlowski, Ph.D., is the Senior Learning Specialist in the department of Human Resource Development at the University of Michigan. Her areas of expertise include:

conflict resolution and improving communication and teamwork, especially when impacted by intercultural issues; leadership development; and personal styles identification. She is also the lead for special events. In the past she served as a faculty member in the off-campus program at Central Michigan University teaching "Diversity and Multiculturalism in the Workplace" and "Women and Politics."

Deborah is a graduate of Wayne State University’s Multicultural Experiences in Leadership Development (MELD) program and New Detroit’s Cultural Immersion program. Deborah holds a B.A. in sociology from the University of Michigan; an M.P.A. from Eastern Michigan University and a Ph.D. from the California Institute of Integral Studies. Her dissertation examined how intercultural friendships develop and flourish.

She is a member of the Society for Intercultural Education, Training and Research (SIETAR) and the National Association for Multicultural Education (NAME). She also sits on the board of Jazzistry, an educational program which weaves together American culture and history using jazz as the connecting thread.

Three Keys To Improving Communication in Team Interactions

By Marlena Reigh

Here's a little story. I was watching B.O.B. the blob the other day with my two-year-old granddaughter when another character says to B.O.B. "Go get the back door!" in order to block off the mutant zombie carrots. B.O.B. comes back with the door in hand not realizing that he just sabotaged their efforts to ward off those nasty little evil carrots.

Okay, I know it's not a story based in reality, but it does display the biggest misconception in verbal communication, which is that our message is totally clear to those who are listening. An assumption, on our part, that can get us into trouble. Has it ever happened to you, saying something and surprised by the response or reaction?

Teams are becoming more the norm at work as workloads are handled by less people. And as our environment is becoming more diverse it is more important than ever to develop our ability to communicate effectively and efficiently, maximizing productivity and increasing a sense of community for all involved.

Here's some of my story of how I got to be a specialist in voice



communication. As a child I was shy and afraid to speak up. The messages I heard were, "you don't want to say the wrong thing", "you shouldn't say it that way", or "how could you say that!".

The impact was doing poorly in school and being convinced I couldn't get it right. At thirteen, though, my world started to change as I sang in front of others whenever possible. By

the time I was eighteen I was singing professionally.

That encouraged me to go to college, earn a degree in music, sing in professional theatre, and eventually become a college voice and performance teacher writing books in these areas.

Many, many years later I decided that I wanted to work in the business world. Maybe

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be a professional speaker. So the first time I spoke, well actually it was an announcement in church, I got the surprise of my life. I couldn't say a word and I was shaking badly. Yes, everyone saw me shaking. It was so bad the minister came over and asked me if I was OK and if he could help. I shook my head "no".

Here's what showed up for me. Even though I had the experience of performing in front of large groups of people, and had the vocal ability to articulate and project in a confident way, all those fears and emotions of not saying the right thing or looking like a fool came flooding back and took a grip on me. I was thinking to myself, bewildered "What's going on?"

Since I began working with professionals and their speaking voices over twenty years ago, the vocal production problems and emotional history are always attached. Our communication and how we deliver the message is driven by what is happening within us.

Oh, by the way, I did get it together and told about the upcoming event, but the minister was not happy about me saying "bring your own booze" in church.

Gain Powerful Connections with Your Team Members

The fact is that often times we have blocks in our communication. The block that this happens to fill is physical



distractions. Now, most people consider physical distractions to include noise, bad lighting, and too many things on one's desk. But I have a different way of looking at distractions and see people as being distractions with the way they communicate. This could be other people or it could be you. So we're going to address how to attract listeners and gain communication confidence.

Think about how to position your attitude for excellent communication in order to boost your communication level. Do you know someone with a bad attitude? They may complain, grumble, to them nothing is as good as it should be. Let's face it, we're human and we have a lot of things on our plate, with good days and not so good days, managing more things than before not to mention keeping up with technology.

Understand that often times we can be the distraction. Recognize that working on a

good attitude is the most critical skill we can contribute because our attitudes are contagious. Attitudes, both positive and negative, are contagious and it doesn't take long. Practice being proactive when around someone who's attitude is polluting the environment by breathing in, standing tall and spinning what they say to the positive side.

For example, when I started taking tri-swim classes, I would tell my coach, who just had me do 400 yards of intense swimming, "That was really hard". And she would say with enthusiasm and a smile on her face, "Yeah, don't you feel great!" Eventually, whenever it was hard, I would think "But I feel great!" See how it works?

Did you know your voice communication has a physical impact? For example, if I had a tiny, squeaky voice and asked you to do a major project with me, you would most likely want to decline because the physical reaction for you

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would be annoying and hard to be around, just like a siren sounding off.

Our voice reflects our emotional states, mental states and physical states. Think of the last time you were sick and had to call in to work. You truly wanted the person on the other end to believe you so you physically got into the sick mode maybe a little bit more. Or, as another example, there was a time you were angry at someone and still had that frustration in your voice when you soon spoke to someone else.

These points about the voice are important because you have literally seconds for people to believe you, trust you and want to work with you, and it's determined by the sound of your voice.

The most common voice annoyances collected from

audiences I have polled over the last twenty years:

- Too loud
- Too soft
- Too high
- Nasal
- Whiney
- Controlling
- Intimidating
- Unsure
- Indifferent

Five Tips To Having a Great Voice Image

1. Use your voice as a musical instrument. Warm up, practice, talk to yourself out loud, and experiment.
2. Smile and breathe. Relax and release stress.
3. Be physically energized. Your whole body is your voice instrument. Exercise and eat right.
4. Be passionate. Have other's "catch" your enthusiasm through your voice.

5. Know what you want your voice to transfer. What do you want the other person to feel when listening to you?

Posture, how you stand or sit, is a major issue with everyone I meet. Sitting all day can wreak havoc on our voices, our communication and bodies as well as our image. Poor posture can lead to shallow breathing, causing less oxygen to the brain, making us drowsy and making it more difficult to think on our feet. It can also cause digestive issues and increase stress. Poor posture also has us appear as weak and can appear to age us up to ten years.

Some Hints for Great Posture:

- Chest up high, shoulders back and down.
- Sit on the edge of your chair especially at meetings.
- Walk leading with your solar plexus, not your head.
- Walk more on the balls of your feet.
- If you're on the phone, stand up and move around when you are talking.
- Inhale from your abdomen like it's the first day of spring.
- If in a confrontational situation, pause and take a breath. Then respond.
- Put that physical attitude to work by smiling and connecting!

Gaining trust and likability is achieved by being



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positive and talking about the possibilities that are created in your work. I'm not saying to ignore challenges but rather see them as opportunities for growth on all levels. Managing your emotional and mental states takes awareness.

When I started my business over twenty years ago, I talked to everyone like they were my brothers. It took practice for me to think before I opened my mouth. I would then ask myself "How does what I'm going to say contribute to this conversation?" Sometimes it wasn't going to at all. Now I ask myself, "What can I say that will support this person and situation?" I have learned to observe the other person's situation and to become more compassionate and gracious. And being gracious with others, in my book, is generosity which does not have to be earned.

Help Others Feel Good About Their Contribution

This area is where we experience our emotional and mental blocks and distractions. Here we have an opportunity to grow not only professionally but personally by listening to others without making judgments or tuning out, which is part of human nature.

To truly listen to others is an art. We all hear differently. We all have different life experiences, different assumptions and different goals. Have you ever tuned out someone when they were talking? That can be an emotional or mental distraction.

It happens more often than we would like to admit.

What I've done, as soon as I found myself drifting away, was say, "Excuse me. I'm sorry but I got distracted for a moment. Can you repeat what you just said so I can get it all?" It takes some courage, but if it is genuine the other person understands and respects you're being straight with them. It also helps to break the habit of allowing oneself to get distracted.

Strengthen the team through group and individual acknowledgement. What is your greatest strength that you bring to the team? What are the strengths of others? Pay attention to the contributions that are made by all. Start to ask this question every day, "What do I bring to this team that helps make it work?" The brain frequently wants us to look at what's not working so this exercise is to open up your receptors to see and feel the

value of working together. And I believe that when we recognize our role we have more respect and admiration for others and their role.

Get clarity with clarifying language which means asking questions. Don't pretend that you know what it means. My favorite way of asking in order to get more understanding is, "How are you defining.....?" This is also helpful when others who are part of the conversation may not be clear about it either. Sometimes you may have also increased understanding for the person speaking.

Clarifying language includes: "So what I heard you saying is... (This is where you put it in your own words and understanding). You may be surprised that you missed the mark and that's good because you want to understand. If in fact this is not what they meant, ask them." Can you restate that differently? I'm



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not quite getting the concept". Never say, "You aren't being clear."

Know the Blocks That Can Exist in Teams and Create Great Communication

The final block is being bored and discontent. I believe that we are all leaders due to the fact that we make such an impact on others whether we want to or not. Spice up the environment with your voice and posture. Take responsibility for how you sound and are perceived as well as received.

Your voice reflects so much about you. Realize that others determine your personality by your voice quality. And start to work on managing your "states" (i.e., attitudes, anger, happy, how we feel about our job, how we feel about others and sometimes specific others, how we feel about situations, both good and bad), and manage your mind and mouth to rise to a level of master communicator. Being a master voice communicator takes commitment and patience, continuously discovering how you can make a difference for others and yourself through voice and presence.

Try this on to manage your states by practicing out loud. "Hey, I'm going to work. This is so great! I can hardly wait to get there. I wonder what wonderful things are going to happen today?" I know you're probably laughing but I'm serious. Or maybe you do this already. Pay attention to what you are telling yourself. If it's

negative, drown it out with a positive exclamation or sing a song that motivates and energizes you.

Here's a lesson I learned from my great friend Morris Lawrence, now gone. A major situation would come up, people would be panicking, and he would say, "You know what, it's all OK. As a matter of fact it's more than OK. We're going to change things and it's going to be even better than what fell through. As a matter of fact, it's going to be dynamite!"

He would literally get taller, breathe deep, his voice would become more energized and then he would get a big smile on his face. He was contagious. No one doubted that it would be better and dynamite.

Powerful questions to ask yourself:

1. As a "team" player how will I support the other person even though I may not agree?
2. How can I move from a distractive state to a state that uses time and energy in the most productive way?
3. Is the way I am handling this situation congruent with leadership skills and the values of the team?

Your team is you! You can see life as a struggle or life as an adventure. Remember, however you see it will be reflected on how you are experienced by others. It makes me think of my friend Morris, an adventurer, who made others feel good about who they were

when they were around him. It can be learned.

Three Actions Steps to Improve Team Communication Now

1. Position Attitude: Use positive language and tone of voice. Be a "state" shifter.
2. Listen: Be in the moment and ask for clarity.
3. Acknowledge: Help others feel good about their contribution.

Marlena Reigh, international voice image specialist since 1992, teaches unique, effective and powerful voice communication techniques which are critical in getting results in any speaking situation.

Visit www.MarlenaReigh.com for more articles, tips and techniques on voice and presence.

Marlena@marlenareigh.com
734.395.3553

2359 Prairie Street
Ann Arbor, MI 48105

MEMBERSHIP NEWS

We are happy to welcome these new members,
who have joined Credit Professionals International within the past 12 months

District 3&4

Spartanburg, SC

Sonya Parris

The J. F. Floyd Mortuary

Hannah Riley

Student

Ann Arbor, MI

Ben Jackson

Green Path Debt Solutions

Jackson, MI

Sarah Claspille

Student

Samantha Weiman

Student

District 5

Indianapolis, IN

Troy Brown

Student

Danielle Riley

Student

David Keosaian

Financial Planner

Karoline Salmeto

Fendt Builder's Supply, Inc.

District 7&9

Fermont, NE

Michele Wiese

Great Western Bank

CERTIFICATION NEWS

The Following CPI Member
Has Achieved Certification, Recertification or a Certification Upgrade
April 2012—March 2013

District 3&4

Sheila Edwards, PCA

Jackson, TN CPI

CREDIT PROFESSIONALS INTERNATIONAL

Mission:

To support the members of Credit Professionals International by providing opportunities for networking, career development and community involvement.

Vision:

Our vision is to be an innovative, member-driven association, making positive contributions within the credit industry.