

THE CREDIT PROFESSIONAL

Index of Articles

1997-2006

Spring 1997

The Passage and Impact of the FCRA

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

On Line Credit Management

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

Marketing Yourself as a Professional

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

How To Fail in Business Without Really Trying

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

Bookshelf

Louise Robinson reviews Stewardship: Choosing Service Over Self-Interest by Peter Block

Fast Forward to the Twenty First Century

A look at the future of Credit Professionals International and the world.

Fall 1997

Your Virtual Office

Today's office isn't necessarily an office. Verna Gates shows us how some companies have changed the concept of the workplace.

FCRA and the Future

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

Multi-Function Magic

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

Technology Resource Guide

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

Fall 1997 (con't.)

Who's to Blame?

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

Dialing for Dollars: What Predictive Dialing Is All About

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

SET Protocol

New technology makes shopping on the Internet a safer activity.

Pricing: How it Relates to the Buy-Sell Decision

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

Bookshelf

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

Techno Woes

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

Spring/Summer 1998

The American Way

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

Bookshelf

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

A Life Preserver for Your Credit Program

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

Heading Back to the Job Market

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

The Voice of Your Business

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

Bookshelf

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

Spring/Summer 1998 con't.

The First Collection Letter

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

CPI Tips

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

Fall/Winter 1998/1999

Digital Money

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

The Challenge for Global Electronic Commerce

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

New Designs for Your Money

The Federal Reserve Board explains the new twenty dollar bill.

How Almost Anyone Can Become a Millionaire

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

From Retail Credit to Ag Credit

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

Y2K

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

Bookshelf

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

Spring 1999

Today's Affluent Oldsters

Marketers See Gold in Gray

We've Got the Money!

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

The Forgotten Link in Supply Chain Management

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

Spring 1999 con't.

Customer Service With Jeffrey Gitomer

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

Humor: Don't Leave Home Without It!

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

9 Obstacles to Creativity - And How You Can Remove Them

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

December 1999

The Games People Play

By Richard Ensman

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

Creditors - You ARE Your Collector's Keeper

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

How to stay out of the headlines

Career Intelligence: The 12 New Rules for Success

By Barbara Moses

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

Preventing E-Mail Lawsuits

By Jeff Miner

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

Painless Performance Appraisals

By Dick Grote

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

Problem Solvers

Some new looks at everyday problems.

Book Review

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

Spring 2000

Electronic Marketing: What You Can Expect

By Tim Mack

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

Skip Tracing in the 21st Century

By Ron L. Brown

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

The Internet and the Credit Professional

By Pam Manor

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

Resurrecting a Dead-end Job

By Joe McGavin

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

All in the Same Business

By Abe WalkingBear Sanchez

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

Harness the Positive Energy of Conflict

By Lynne B. Hunt

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

December 2000

Eight Ways To Get Noticed at Work

By Paula Ancona

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

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

By Brenda Nunez

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

Searching for Competence in the Mediocrity Mire

By Jana M. Kemp

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

December 2000 con't.

Listen! How Important Is It?

By Lavonne Agerton

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

During Fat Times, even the Inefficient can make Money

By Abe Walkingbear Sanchez

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

What Does It Take to be a Good Team Member?

By the editors of Communications Briefings

What separates the average worker from the successful team player?

Health Enhancement Subsidy

By Jonathan Hodge

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

Homeowners Beward!

By Brenda Nunez

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

Employee Theft: Bigger and Bolder

By Charlie Heintzelman

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

Spring 2001

Your Privacy Online--and Offline

By Jenny Hodge

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

How do they Come up with those Credit Scores?

By Carol Neal, CCBE, MPCE

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

Benefits of CPI Membership

Are you getting all you can from CPI.

Spring 2001 (con't.)

Predatory Lending

By Sharon Gaskell

The tricks and traps of predatory lenders.

How Diplomatic Are You?

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

Are You Being Watched at Work?

By Charles Heintzelman, MPCE

Human Resources professionals look at the privacy issue.

If You Build It, They Can Come

By Kem Morales

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

Security Interest in Deposit Accounts

By Michael R. King

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

A Crash Course in Good Writing

By Nancy Christie

Write a great report with these useful tips.

Email Etiquette

How are your email manners?

Fall 2001

Bell v. May Company

By Michael R. King

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

Coming Soon: The Nobody-in-Charge Society

By Harlan Cleveland

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

What It Takes To Be an Effective Team Leader

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

Fall 2001 con't.

I Pledge Allegiance to the Flag

By Carol Neal, CCBE/MPCE

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

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

By Barbara Mintzer

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

Giving Meaning to the Rest of Your Life

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

Spring 2002

Cat Food and the Man on the Moon

By Brett Krkosska

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

Fill Your Organization's Voids To Reap Career Rewards

By Briefings Publishing Group

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

Don't Let Manner Mistakes Cost You Money

By Marjorie Brody, MA, CSP, CMC

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

Contract Interference

By Michael King

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

Credit Application: Purpose and Use

By Abe WalkingBear Sanchez

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

Creditors Want What?

By Sharon Gaskell

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

Spring 2002 (con't.)

Turning Down Job Offers

By Charles Heintzelman, MPCE

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

Creating an Interactive Web Site

By Kaye Vivian

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

Fall 2002

FCRA Certification

By Kem Morales

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

Managing Your Time: Think Quality, Not Quantity

By Briefings Publishing Group

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

Time Is Money

By David Schmidt

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

Time Management Tips

By RHI Management Resources and Robert Half

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

Power Networking

By Priscilla Richardson

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

Use Letter of Credit To Assure Payment

By Michael King

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

Fall 2002 (con't.)

The Broad Reach of Privacy Regulations

By Cathy Vance, Esq.

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

Flawed Vision: Old Approach Has Negative Effects

By Abe WalkingBear Sanchez

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

Summer 2003

Health & Fitness in the Workplace

By Josie Salazar

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

Training Day

By Tom McDonald

Three things you need to know about mentoring younger colleagues.

Certification Made Easier

By Esther Brinkley, CA/MPCE

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

Money Smart

By Marsha Thompson

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

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

By Barbara Mintzer

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

Gear Up To Write Clearly and Effectively

By Briefings Publishing Group

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

Summer 2003 (con't.)

The Next Generation Collection Agency

By Warren Dedrick

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

Age Discrimination

By Sheryl Sookman

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

Winter 2004

The Safe Workplace: Security & Disaster Planning

By Thao Tiedt

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

In the Collection Industry, Smaller Is Better

By Gregory Cerullo

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

Putting Things in Perspective

By Peggy L. McNamara

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

ID Theft and Creditor Liability

By Oscar Marquis, JD

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

7 Techniques for Powerful Presentations

By Elliott B. Jaffa, Ed.D.

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

Winter 2004 con't.

How Does Your Organization Measure Up? Nine Critical Success Factors

By David Schmidt

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

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

By Jack S. Barnes, CCRS

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

Retain Members by Leading an Effective Meeting

By Peggy L. McNamara

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

Making Interviews Work for You

By Sheryl Sookman

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

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

By Karen Susman

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

Garageman's Liens

By Jack S. Barnes, CCRS

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

Winter 2004 (con't.)

Technology to the Rescue

By David A. Schmidt

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

Difficult People in the Workplace

By Barton Goldsmith, Ph.D.

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

Don't Take References for Granted

By Sheryl Sookman

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

Make Diversity Work for You

By Briefings Publishing Group

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

The Outrageous Power of Self-Evaluations

By Barton Goldsmith, Ph.D.

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

Winter 2005

Nine Leadership Qualities—A Mantra

By Bob Vosburgh

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

Lines of Credit—Taking the Easy Way Out?

By Rich Hill

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

Winter 2005 (con't.)

A Winning Proposition: Tips on Effective Proposal Writing

By Priscilla Richardson

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

Stepping Back

By Patti Dunn

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

Effective Communication: The Client-Vendor Dilemma

By Jon Marie Galvan

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

Agency Audit Sampling Requires Auditor Judgment

By Resource Management Services

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

Ten Tips for Delivering (Constructive) Criticism

By Barton Goldsmith

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

Solve Communications Problems That Hamper Meetings

By Communications Briefings

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

Stopping Payment on a Check May Not Always Protect You

By Michael R. King, Esq.

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

Top Ten Tips for Making a Pitch

By Barton Goldsmith, Ph.D.

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

Winter 2005 (con't.)

The Power of Publicity

By Michael Golden

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

How To Tame That Fear Monster!

By Priscilla Richardson

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

A Look at Sexual Harassment Issues.

By Sheryl and Don Grimme

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

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

By Abe WalkingBear Sanchez

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

January 2006

A Closer Look at Coverage for Stolen Identity

By Iris Taylor

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

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

By Thomas L. Canary, Jr.

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

January 2006 (con't.)

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

By Michelle Dunn

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

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

By Lee Jay Berman

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

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

By Michael R. King, Esq.

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

Changes for Military Debtors and Creditors

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

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

5 Simple Strategies for Unifying your Project Teams

By Lonnie Pacelli

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

Encourage Employees To Open Up and Give Feedback

By Briefings Publishing Group

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

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

By Missy Baxter

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

January 2006 (con't.)

How Does the New Bankruptcy Law Affect Small Businesses?

By Michael R. King, Esq.

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

How To Communicate During Times of Great Change

By Briefings Publishing Group

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