

Credit  
Professionals  
International



2000/2001  
Education Manual

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## A Message to the Members of Credit Professionals International



Welcome to a new opportunity to expand your education opportunities! Our manual continues to be worthy of our organization and an important tool as we look to the future.

On behalf of all our members, we sincerely appreciate all the authors who have shared their knowledge and expertise to our benefit. A special thank you to Nona Ellzey, MPCE, International First Vice President for the time and effort she put forth in the preparation of our "CPI Carrousel to the Future" manual.

Ladies and Gentlemen, the "ACES" are in our hands:

**A**ttitude  
**C**ommitment  
**E**ducation  
**S**uccess

*Mary Lou Addy, CCCE/MPCE  
International President 2000/2001*

## CPI Carrousel to the Future



At the International Conference in 1999, I requested assistance from the District Second Vice Presidents in securing chapters for this manual. I wanted this manual to come from all regions of our great country allowing you to go on a carrousel ride with CPI. To those who assisted, their biography is included with the chapter, and I do appreciate their hard work and patience with my phone calls.

With the diversity of the chapters, you will truly ride into the future. We offer you recruiting ideas for new members, and we all definitely need to work on this chapter and take it to heart. Then we continue to spin the carrousel for your personal development with a look at Commitment, Volunteering in Retirement, Financial Planning and Decision Making. For the industry, we review CCCS, Credit Life Insurance, Medicare, Technology, FCRA and Domestic Violence.

Bringing the manual to you has been a great opportunity to work with numerous credit professionals. Enjoy your carrousel ride into the future. **Thank you!!!**

We all know that we have a great

We all know that we are totally

We all know that we value

We all know that this equals

**A**ttitude

**C**ommitted

**E**ducation

**S**uccess

*Nona B. Ellzey, MPCE  
International First Vice President*

## The Ultimate Recruiting Technique The G.A.T.H.A. Principle



*By Gatha Crowson*

She had never belonged to a professional organization. She had no connections. She had no mentors. AND she was scared...totally outside her comfort zone. Sound familiar to you?

Yet...a Southern lady from Alabama became President of the American Society for Training and Development and took its membership from 44 to 142 in one year...winning International Recognition for their club.

Today she is one of the most sought after speakers/trainers in the organization and association world. The question is...*how* did she do it? Did something change in her life? Did she have a paradigm shift? Did she use the skills she already possessed? *How?* She practiced G.A.T.H.A. I am that *she*.

At 62 years of age I've reflected on my life...it has been one continuum of sales. Regardless of the profession or career, professional, civic or religious organization, life is about sales. Sales is all about recruiting. It is finding the people who want what you have to offer.

If you are seeking to grow your business, expand your wings personally or in your career, you are looking for someone who has already been there and done that...they have what you want (to *buy*). So we are all in sales, constantly looking for someone to whom we can sell what we know or from whom we can purchase what we need to know. I've experienced it as an international speaker/trainer, as a developer of customized programs, as a columnist, as a consultant, as an author, as a poet, as a mother, as a grandmother, as a wife, as a friend, as a member of organizations, as the owner of a multi-million dollar recruiting business.

Identifying *what* you are doing and *why* you are doing it are the two most important things to remember when expanding the membership of your local club. The *what* is easy here...*recruit!* All of us know what *recruit* means...*take on; enlist; enroll; sign up...*BUT...read further...*novice, apprentice, disciple, freshman, intern, newcomer, pupil, rookie, student, tenderfoot, trainee*. If this article ended here we could understand *why* so many recruits *go nowhere* in our local organizations. What do we do with them after they come into the organization? That's another article.

Every new recruit comes into your local organization with an unspoken *goal*. They have something in their personal or professional life they want to achieve. It may be as simple as being recognized for *who* they are or it may become the *president* of your National Organization. Too often we bring in a new recruit and began indoctrinating them with *us* and getting them to see *our goals* for our club. When we know *why* a person is willing to give of their time...the most precious commodity on the market today...then we have the *key* to keeping them active in the organization.

There is a fine art to this, the art of listening, becoming friends, building relationships, putting others first, helping them to *become* and *fulfill* their goals and dreams through our organization.

Many people search for the perfect technique. The only perfect technique lies in building relationships, loving and caring about people. Does this mean *that if I love and care about people, everyone will come into my organization?* Absolutely not!

There is something called the Law of Averages, which is a universal law. Just like the Law of Gravity, it works all of the time and applies to everyone. It is ALWAYS in effect. This law never takes a break. Some people consciously use this Law to help them recruit...others are oblivious to it. Regardless of which category you fall into, the fact does not change that the Law is always in effect. What is the trick? UNDERSTANDING the Law Of Averages and then learning *how* to use it to increase your membership.

The Law of Averages says *do something long enough and consistently enough* over a period of time and you will develop a ratio of results. In other words, if you consistently share your recruiting message often enough, eventually it will fall on the right people and you will recruit them. Simple, right? Actually, it's deceptively simple (most powerful life-altering revelations usually are). Let's see if we can grasp its implications.

Let's take a closer look at the CORE of the Law - the "RATIO OF RESULTS."

Everyone (beginners all the way up to the old timers) has a ratio of results. For example, you approach 10 different people, 6 agree to be your guest at your next meeting, 4 actually keep the appointment, and you recruit 2 of the 4. That's a ratio of results... the Law Of Averages in action. In this case, you can assume that for every 10 people you approach to take a look at your organization, you will end up recruiting 2 new people.

In the example outlined above, the Law of Averages says your ratio of results of approaches to new enrollees is 10 to 2 or 20%.

Now, not only do you have the overall ratio of approaches to new members, but each individual step leading to the end result has its own individual ratio. Here's what I mean (going back again to our example) - the ratio of approaches to appointments is 10 to 6 or 60%. And the ratio of appointments to actually attending the meeting is 6 to 4 or 66.67%. And 50% of the people who are your guests to actually recruiting, making the ratio of guests to new enrollees 4 to 2. Get the idea?

Why keep track of the steps in between? Because they pin-point the EXACT areas of breakdown (or potential breakdowns) in your recruiting process. If you approach 20 people to be your guest, 3 people show up, you recruit all 3 of them, you can assume you're a great recruiter (you deliver well) but your prospecting skills could use improvement. In this case, if you worked on the approach and honed it so that 60% of all the people you approached actually were your guests then your recruiting results will grow exponentially.

So, no matter where you are in your organization (beginner, experienced, or professional) the Law Of Averages works and produces a quantifiable ratio of results for each step in your recruiting process. Obviously, someone just signing up today has a very different ratio of results than the confident recruiter. But the Law still works for them too. Maybe they need to approach 15 people to get 1 to be their guest... but it still works.

The Law Of Averages is the great equalizer. You see, the Law states that a person can compensate for lack of skill, knowledge or experience with activity. Compare the person of experience with the beginner. The pro may only have to approach 3 people to recruit 1 or 2 whereas the beginner has to approach 15 or 20 to recruit 1. But the beginner still recruits 1 (simple...more activity). That's why your numbers tell the whole story of your success (or lack of).

With a clear understanding of how the Law works, even the beginner can recruit 6 new people their first month in your organization. *How?* By following their recruiter's (mentor's) duplicable system and taking MASSIVE action. It's simple. Say it takes 10 approaches to get 4 guests to recruit 1. All

you have to do is approach 60 people to recruit the 6. Good news... there's no way someone can approach 60 people (with a semi-decent approach) and not dramatically increase their ratio of results. See how easy it is to set and achieve goals once you understand and apply the Law of Averages?

Key to this Law: Your ratio of results WILL improve when you work on it. With activity comes experience, improved skills and newfound confidence. Show me a beginner who understands this concept and is willing to risk being a little uncomfortable and bear a little rejection (15+ "no's" to recruit 1) and I'll show you someone who's on the fast track to becoming a new member enrollment machine and winning the award this year.

But...you say, *We've tried the Law of Averages...there must be a better way!* That's *run of the mill* stuff...we've already asked everyone we know...what about some fresh new ideas and concepts? We know that bringing in new members is like having a transfusion, it gives you *pep*, it creates excitement, it energizes the whole group, it gives you *get up and go* again. How do we do it?

How about using the G.A.T.H.A. principle?

There are five steps in the G.A.T.H.A. principle.

**1. Goals**

Every active member makes a list:  
100 names (minimum), addresses, phone numbers (and email addresses)

**2. Ask**

What is the greatest advertising known to us today? *Word of Mouth!*  
Ask through a *who do you know* letter  
Briefly the letter should say:

Dear...

The purpose of this letter is let you know that we are expanding our membership in Credit Professionals and are looking for a couple of really great people.

I am excited about our organization, the personal and professional development, and the services we provide.

I have personally grown and have developed my leadership skills, which have enhanced my career. *(Identify how it has helped you in your career or your personal life)*



I have many friends whose professional life and personal life have totally changed as a result of our organization.

Enclosed you will find a brochure which gives you an overview of our organization. If you know anyone who would like to develop their leadership skills, communication skills, or enhance their career, would you please pass this information on to them?

I'll give you a call in a couple of days. Thanks in advance for your help.

Sincerely,  
Gatha Crowson

In this letter you have accomplished two major things...

- A. You have said to this person, *you are a high credibility person and you know the person I am looking for* (a very nice compliment)
- B. You have eliminated the rejection factor...you did not ask them to join...

### 3. Telephone

Call the person three days after you mail the letter. This is the script:

Hello Yvonne, This is Gatha.

How are you doing?

Great!

A couple of days ago I mailed you some information on our organization.

Did you receive the information?

Have you had a chance to look over it?

We are expanding our membership, looking for a few good people.

I immediately thought about you.

I have no idea whether you would be personally interested, but I know that you would be willing to do me a favor and recommend someone that I could contact to be my guest at our next get-together on (date, time, place)

Your friends, family, coworkers, acquaintances are usually willing to do you a favor. Especially since you did not ask them to join.

Another thing happens here... *Fear of loss* sets in for the person - you did not ask them to join.

*Fear of loss* is the greatest motivator known to man.

Questions in their mind:

What am I missing?

What about me?

Remember...you are NOT asking them to join. You are looking for who they know, that is called *referrals!*

#### 4. Help!

What do I do with the referrals?

Call them...Script:

Hello Donna, This is Gatha Crowson.

I am a member of our local CPI chapter and we are expanding our membership. Our mutual friend Yvonne said that you are the type of person we are seeking.

Would you do me a favor and be my guest at (date, time, place)?

You may not be interested, but you will know someone who is looking for personal growth or professional development and can recommend someone to me.

If they cannot come on that date...ask for their address and send them a brochure with a post-it note that says:

I enjoyed visiting with you.

I'm glad our friend Yvonne recommended you.

Thank you for taking the time to read over the brochure.

I'll give you a call in a couple of days.

Gatha

#### 5. Action

Activity creates courage...inactivity creates fear.

Activity gets everyone in the club or chapter excited.

New blood (members) ALWAYS brings about great things.

Knowing what to do is one thing. Doing it is another. You can know *how to* bake a cake, but you must have the ingredients and you must turn on the stove to the right temperature.

In the oldest writings we have it is stated, *be courageous and do it NOW!*

Does the G.A.T.H.A. principle work? Almost four years ago I agreed to build a new club for Optimist International, Inc. in a city 60 miles away from my home and I knew only one person there. The club was recognized six weeks following the kickoff with 47 members.

Recruiting does begin with developing relationships, caring about other's needs. Most try to sell their organization to another person instead of discovering what is lacking in the person's life. Unfulfilled needs, wants, desires

are the *why* a person will become an active member of your organization. Once you know what is lacking then you know *how* your organization and its leadership or personal development programs can fulfill this need in the individual's life. Instead of selling...making a pitch...the *see how great we are or how great this would be for you*...try listening to their needs, wants, desires, *goals* (probably unspoken goals) and see how your organization can help them achieve their dreams. Ask questions...listen...care...develop a relationship...then activate. This works with old members as well as new members. Do you know the *core desire* of your old members? Meet the need and you activate a member who has grown *weary in well doing*.

Remember what you gained from becoming an active member of Credit Professionals:

- personal development
- enhanced leadership skills
- educated yourself through courses, seminars, workshops
- great networking for career
- brainstorming, sharing of ideas
- professional development
- comfort zone expanded
- friendships worth more than the *price of gold*

If someone says *no* when you approach them...remember they have rejected the opportunity of a lifetime...*not you*. You KNOW what they have missed. Keep in mind that the *timing* may not be right for them. Put them on a list of people you will contact again in 6 months or a year.

Always REMEMBER...Care as much about new members after they join as you did when you were recruiting them...before they signed on the dotted line. They are like our children...they are the *future*.

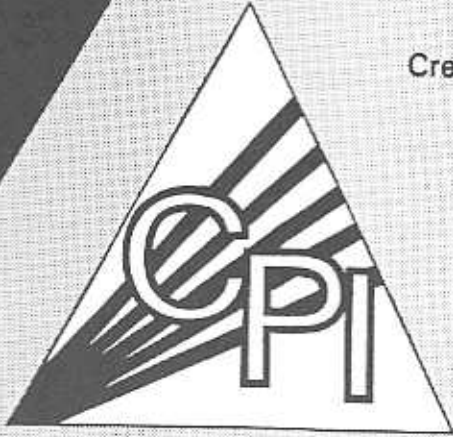
The new millennium has brought about changes...progress to all of our lives, both professionally and personally, so let's embrace new recruiting concepts and ideas which can take our clubs into the 21st Century on the cutting edge.

#### **Ideas for discussion**

1. Put together a list of people you could contact using the G.A.T.H.A. principle.
2. In your letter, you will need to describe what CPI has done for you. What will you put in that letter?
3. What are some of the *needs* that might drive a person to want to join Credit Professionals International?

***About the author***

*Gatha Crowson is the President of Crowson Productions, Inc. A native of Athens, Alabama, Crowson is one of the most sought-after speakers in the association and organizational world. She has worked with Optimist International (11 years), Pilot International and Civitan as their keynote speaker as well as training their International Governor-Elects. You see her photo frequently in a small town newspaper where she still gives of her time to work with any club who wants to have a paradigm shift, expand their membership, and motivate their members. She is famous for her topic in the volunteer world on Stepping Stones to Managing Volunteers. Crowson runs a multi-million dollar sales force where recruiting is a part of her everyday life.*



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## Who is Consumer Credit Counseling Service® Of Yakima Valley?



*By Geoff Baker*

With that title - it sounds like a propaganda piece for a single agency. Far from it. You may not understand the commitment of our agencies and the National Foundation for Credit Counseling (NFCC) to helping others "Do the right thing" - pay off debt to those who lent them money in good faith and who would suffer if they were not paid back. Radical? No. This then is an article about credit that discusses professionalism, provides insight into a little-known aspect of the credit industry that provides consumers the options to repay the debt when they feel they cannot, and tries to clarify relationships that sometimes lead to misunderstanding about motivation and achievements. That's a tall order in a time when the credit industry is undergoing revolutionary changes. The way we do business, receive payment, market and deal with emerging technologies is changing. And, we must change with it. In that sense, Consumer Credit Counseling Service® of Yakima Valley as a member of the NFCC is a micro picture of a greater whole, differing in size or scale, but not in commitment of the heart.

### **A Little History: Consumer Credit Counseling Service Helps**

It is always dangerous to discuss the macro from a micro level. But, in this case, understanding a larger picture puts Consumer Credit Counseling Service® (CCCS) of Yakima Valley in perspective. Where does this agency fit? Does it accomplish the same programs as other CCCS agencies? What happens to people and families that are referred to CCCS agencies? How does CCCS contribute to the credit industry?

Good questions. Do you know the answers now? The truth is CCCS of Yakima Valley is a mirror of many committed professionals who dedicate themselves to this not-for-profit service for entire careers. These professionals believe in themselves and believe in their clients' capabilities to repay debt and gain a strong

sense of dignity when they understand how to accomplish the goal rather than despairing. These professionals advocate debt-repayment rather than letting borrowers seek poor options such as bankruptcy that will affect them the rest of their lives. They work on behalf of business - providing education advice, listening, and hope. That's the commitment. It's been part of the CCCS family since its early beginnings in the 60's and 70's.

Early on, creditors realized borrowers needed alternatives for debt-repayment. In the 1950's the National Foundation for Consumer Credit (NFCC) was created. By the 1960's the effort expanded to community-based, in-person counseling agencies to provide people with options. By working with a network of creditors, they developed win-win situations where debt repayment became feasible and creditors were able to regain a portion of the debt owed them. Concessions included dropping interest rates so payments became possible - and business interest concessions were based on formal advocacy by a third party (a CCCS counselor). A consolidated monthly payment provided a positive means for dignified repayment without incurring extra debt; at the same time, reinforcing positive behavioral changes regarding credit repayment - and leading to program completion that re-established the borrower as a person or family who knew how to use credit wisely and borrowed with the goal of responsible budgeting and repayment. That was the basis of a win-win formula that worked for years.

The system worked. NFCC agencies proliferated. Because of that success, NFCC developed as an umbrella agency across a nation-wide network of like agencies - as a representative for their interests and industry assurance of quality standards. CCCS of Yakima Valley reflects the same positive history of so many agencies. CCCS of Yakima Valley was established in the City of Yakima in 1971. Those future-looking business and community leaders understood the importance of the agency, especially in the agricultural area of Central Washington where economy is cyclical, and the advice, counsel, and understanding of a debt counseling agency would go a long way to preventing people from having the long-term anxiety from going bankrupt.

Consumer Credit Counseling Service® of Yakima Valley grew. In the 1980's, the city of Wenatchee/East Wenatchee asked if CCCS of Yakima could provide assistance to an office established earlier by a concerned group of business and community leaders. They knew the importance of a locally managed agency. But, they were also aware of economies of scale that could be effected through a centralized system using then-emerging technology. The two communities agreed to work together, with Yakima serving as the regional office but preserving local brick and mortar presence in the communities of Wenatchee/East Wenatchee. It was a winning formula because both agencies were located in Central Washington - and shared common community relationships.

Since its establishment, CCCS of Yakima Valley worked hard to meet the needs of the many communities it serves. Now, the agency serves communities in a roughly 200-mile arc that includes five offices - and several communities where a counselor or educator performs "circuit-rider" duty responding to community requests to provide "in-person" counseling. The need is apparent. From 1995, the client number increased from 550 to the current level of almost 1,200 - and that is not counting those who attend educational presentations or counseling sessions. These levels of contact and access provide a full range of opportunities to anyone living in Central Washington.

NFCC experienced similar growth. In 1988, the national organization provided support to more than 400 agencies; in 1999, the agency served more than 1,400 and had expanded to include overseas locations in Puerto Rico, Canada, and Mexico. Debt was not shrinking. It was growing to record levels - almost too tough to keep up and certainly difficult to stem the tide for a number of reasons.

#### **Now - An Image Issue - It's not really that confusing**

The credit and credit counseling industries are changing. The lessons of the past are important, but change is inevitable. NFCC and CCCS of Yakima Valley are changing with it. Emerging technology, electronic fund transfers (EFT), outsourcing, mergers and partnering are all having effects. However, some things do not change. The basic elements of integrity, working with all levels of business, working on behalf of a client to achieve positive solutions, and developing a sense of mutual trust have not changed. In a time of change, NFCC agencies retain these elements as a constant.

#### **Name Change - Same Organization, Same Dedication**

In early 2000, the NFCC membership agreed to a name change. NFCC would become known as the National Foundation for Credit Counseling (NFCC), dedicated to the principles of the past - and seeking ways to assure quality service to borrowers and businesses that encompass the changing credit counseling industry. In doing so, some elements were renamed to better reflect deliverables - and to reflect the widening membership in NFCC by agencies who knew their membership was a guarantee to creditors of focus on quality and integrity.

Part of those changes includes a NFCC reaffirmation of the value of a brick and mortar network through Neighborhood Financial Wellness Centers. Through this proven network, CCCS and other NFCC agencies guarantee quality service by adherence to high standards, national accreditation through a third party agency, and certification of counseling staff to provide knowledgeable options to clients. CCCS staff do not focus on debt set-ups, more commonly known as debt-management mills - where the focus is on the quick fix program and low monthly payment that perhaps considers only part of the debt rather than a



holistic plan that keeps the client on track and accomplishing a sustainable repayment strategy.

CCCS of Yakima Valley is changing the way it does business. Emerging technologies have been incorporated - there is an Internet web site (<http://www.cccsyakima.org>), telephone counseling around the clock, and better and more efficient ways to handle face-to-face counseling. We are addressing core services that provides the make-up for an active CCCS agency - what the business community and the general public may expect when they ask CCCS for assistance. Even with these significant efforts, there are some basic misunderstandings.

#### **Who is the Client?**

That's the first misunderstanding - who comes and seeks assistance from CCCS? Like the old commercial about the alcoholic - you can't really isolate the average client. He or she represents the full cross-section and diversity of the society. The client may be a family on food stamps - taking public transportation to get to the office. It may be, in a hypothetical situation, a community leader going to one of your offices in another city to protect confidentiality. Debt knows no demographic. It only is about people and families who do not know where to turn - and are seeking answers to their problems.

Think about divorces, illness, medical bills, accidents, and other incidents that may affect someone, even someone who has charged their credit card to the max - and this client or family has to face a bad turn of events at the very worst time. Garnishment and collection can be outgrowths of bad things happening to good people. That's where the non-judgmental listening skills of a certified counselor are invaluable: piercing through denial and defensive barriers to get at positive options and active solutions that are oriented to the individual - not dictated. It is also the purpose of CCCS education: teaching people to look at proactive solutions for debt-repayment instead of excuses of unfairness. It allows them a way to look at themselves positively - and establish a frame where they problem solve - not block out possible solutions.

The client is not always the borrower. That's the second misunderstanding. There is another client - and that client is the business community, whom we serve and who provides the majority of our underwriting through tax-deductible contributions to our services. We apply the same high standards of quality to this important client as well. CCCS of Yakima Valley works with credit-lenders to not only provide workable, realistic, and sustainable debt-repayment plans - but to provide status back regarding client repayment. This often means direct calls on the client's behalf to more fully explain the situation from the counselor's perspective - and working toward an agreed upon win-win position. That is labor-intensive and requires experience and dedication. In 1999, NFCC reported



that all members contributed close to \$5 billion, up from almost \$1 billion in 1992. Like NFCC, CCCS of Yakima Valley's disbursement has more than doubled over this period of time – showing the effectiveness of word of mouth and the quality of provided service.

#### **What can a client expect?**

Apprehension is a bottom line for a client – what to expect? Whom can I trust? Are there answers? NFCC's financial wellness network is positioned to assist. This network has been in place since the 1960's – developed by creditor leadership. CCCS of Yakima Valley has developed a similar network throughout Central Washington – along with national-level creditors. Invaluable, it establishes a mutual sense of trust between the credit-lender, the borrower, and CCCS of Yakima Valley, who acts on behalf of both to arrive at debt repayment solutions. It means borrowers can work with us – or be referred to another agency and be assured they will get the same excellent support – we know that from all agencies in the State of Washington working closely together.

Our goal is that no client leaves unhelped – even those who are unable to pay back debt. All leave with an active Money Action Plan – jointly developed with the counselor as part of the counseling session. That is part of quality counseling – plans that address holistic debt solutions and provide realistic goals that address repayment, not bankruptcy. If a client does not have the resources to pay, CCCS of Yakima Valley can not set them up on a plan doomed to failure. That's our commitment to the business community. Every effort is made to help clients, including repeated education and counseling session – until the point is reached where the client actually finds a means through second jobs, selling assets, or other means to repay. You would be surprised at the success stories about people and families who looked like they could not repay at all – and, through four year programs, repaid all debt – even after a rocky and, from the agency's perspective, labor intensive effort.

NFCC's Debt Solver Plan is the agency's approach to consolidating debt into a monthly payment – and bases this payment on formal business proposals forwarded to creditors for acceptance. Based on these multiple agreements, the client pays to CCCS of Yakima Valley an agreed amount for disbursement – which is programmed throughout the month. Like many agencies, CCCS of Yakima Valley disburses the majority of the funds electronically. The goal is consistent, full payments. Remedial actions are available for clients falling behind – or making only partial payments. These include re-evaluations and initiation of a totally new program if a client cannot make payments – partial payments may be accepted rather than letting a client get totally behind and fail. As always, this attention to detail is labor-intensive, involving phone calls and mailings to clients – providing communication to both the borrower and the credit lender.

With more than 29 years in the business, the only truism is "Nothing is automatic."

#### **Intangible goals**

There is so much more to CCCS of Yakima Valley than debt repayment. An aggressive education program includes support of "Train the Trainer." In 1998, CCCS of Yakima Valley assisted Joyce Jones and Pro-Sun-Gra CPI in its outreach program to teachers in the lower Yakima Valley and Central Washington region. Another innovative education program provided a two-day seminar to a local business where garnishment affected productivity – and those providing an approved budget (by counselors) were awarded a 25-cent raise per hour. Businesses having problems may contact CCCS of Yakima Valley for workshops at their place of business, are presented in Spanish or English. Throughout Central Washington, educators travel more than 350 miles round trip to make a presentation in the evening or on the weekend, when attendees are available. Teaching includes cooperative efforts with schools, ranging from University level, to community colleges, to high schools, to K-6. In 1999, more than 6,000 people attended educational programs in Central Washington, accomplished by CCCS of Yakima Valley staff members committed to helping others understand how to make credit work for them in a sense that conveyed a positive image of the credit industry and explaining credit principles.

Those are but a few examples. Education is an important commitment. While many of the presentations are not directly contributing to debt repayment, they provide education so that young people "get off on the right foot." The programs teach them to have a lifetime of wise use of credit and credit cards – ensuring they can plan, purchase, and pay when they are achieving their dreams – rather than losing dignity and faith in the system – a lose-lose situation.

Workshops that address debt-repayment are also given regularly. With some communities having a greater than 50 percent Hispanic population throughout Central Washington, Spanish speaking staff members have been added. A special Spanish-language call-in talk show is given once per month through a major Spanish radio station in the area.

The one clear message is – education is needed. We know that at the "grass roots." People do not know about how to handle a credit card, borrow money, and, in some cases, even reconcile a bank account. This lack of knowledge more than any other causes many of the problems when people overextend and have no idea where they are going to get money to pay back debt. They are often unaware of how to total their entire debt to start a repayment strategy. Our whole system is about education. A client fills out a worksheet so that all debt – or failure to know the level of debt – is brought to the forefront. Education in this case is more than just "nice to have" – it is invaluable to keep people out of

trouble by concentrating on the basics. It is almost an insurmountable challenge. It is one we continue to accomplish using media outlets, educational institutions, and public/agency facilities.

### **Getting the right perception**

As a not-for-profit, CCCS of Yakima Valley provides outreach that rivals larger agencies – simply because of our commitment to serve a widespread region. Central Washington is an agricultural area of desert irrigated by natural rivers streaming from high mountains to the west and the north and producing major crops. Yakima is a city of 60,000, but the average city is about 4,000. It is an area of rich cultural diversity – Hispanic, Native American, Dutch and German, and many other races mix together. It is a tapestry of diversity – offering challenges and opportunity, like the frontier it once was. In 1971, when business and community leaders knew that something needed to be done, they worked cooperatively in the State to meet that need – and often worked as volunteers. They are the heroes and heroines of yesterday, many still active on Boards.

Today, CCCS agencies are staffed with certified counselors who provide a holistic approach to debt-repayment and establish "livable" plans that address the whole debt, the pay-back life of the debt, and provide a workable plan, incorporating credit-lender hardship concessions. This allows a truly win-win position where the client-debtor has an opportunity to become debt-free and the client-lender regains the money lent with some interest concessions made to provide the client-debtor the means to repay debt.

No machine or formula can make those decisions. They are made through interpersonal relationships. CCCS agencies provide the qualified counselors to act as the emissaries for the credit-lending industry – and, on their behalf, advise clients on the best actions, in their interest, to repay debt.

It is the same story on a national level. NFCC continues to provide leadership both on the national scene with national organizations and through a brick and mortar network that took more than 40 years to develop – a network that works together in the best interest of the client to ensure that the human touch of debt-repayment counseling is present. Through accreditation and certification, NFCC assured that CCCS of Yakima Valley and others offer the highest standard – the proof of that quality in the name Consumer Credit Counseling Service® and a member of the NFCC.

### **Let's Fight the Stereotypes**

Stereotypes are not new to the credit-lending industry. They are built on misinformation or dramatization. Often, credit lending has received a negative image. It's easy to label institutions. Unfair interest rates? (A pound of flesh, to cite a Shakespearean reference.) Willful failure to repay. Debtor's prison – right out of

Dickens' novels. All stereotypes are unfair. All are dramatic, but do not reflect the marketplace as we know it. The reality is that the credit-lending industry has become more sophisticated, more professional, and a more integral part of modern society than at any time in the past. At the same time, the credit-lending industry is subject to controversy. No outsider truly understands the industry. It is subject to rumor, attack and innuendo. At the time of writing this article, revolutionary changes rock the industry and will continue to do so for the immediate future. E-commerce, the Internet, and communications continue to redefine the ways that money is lent, the means to credit-score and assess risk, and the human means to gain payments of money that has been lent in good faith with the expectation of repayment.

#### **Where does CCCS really fit?**

The human equation does not go away. CCCS has a place in the credit industry. But too often, credit-lenders, consumers, businesses, and others lack a clear understanding of what CCCS agencies and NFCC historically accomplished – and what they mean to the credit-lending industry. Marshall McLuhan said it succinctly at one time: the Medium is the Message. At a time of merging industrial, communications, and financial giants, the Medium has become confused. This CPI manual is an excellent vehicle for that communication. Have a local CCCS or NFCC member discuss its agency and the national financial wellness network. You will be pleased.

No machine or formula can make labor-intensive decisions that provide for rebuilding faith in oneself to "do the right thing" and pay back the debt. Commitments are made through interpersonal relationships. NFCC changed its name, but not its position as a hallmark of credit counseling excellence. NFCC reported that a study of 130,000 counseling sessions showed that 89.5% did not have bankruptcies. Currently, NFCC and its member agencies are developing means to work together efficiently – establishing ways to provide a clearer story of the success of networked agencies dedicated to helping clients – while meeting funding and technology challenges. It is a success story of long duration. It is an irreplaceable asset. CCCS agencies provide qualified counselors to act as the emissaries for the credit-lending industry – and, on their behalf, advise clients on the best actions, in their interest, to repay debt. That's a success story in anyone's book. You can find it in your community – operating right now. Ask for a presentation.

### Ideas for discussion

1. Have you had experience with customers who have sought help from CCCS? How did those experiences help your business?
2. What are some of the concessions your business might make to accommodate a repayment program?
3. An agricultural economy and cultural diversity are important factors in the programming decisions of CCCS of Yakima Valley. What would be some of the deciding factors in your area?

### About the author

*Geoff Baker has been the Executive Director for Consumer Credit Counseling Service of Yakima Valley since 1995. In addition to his responsibilities as Executive Director for a regional office that serves throughout Center and North Central Washington and the Columbia Basin, Geoff is the President of the local International Credit Association and on several community boards of directors. He is a member of Pro-Sun-Gra Credit Professionals International. Geoff came to Yakima after a full military career that included heading the overseas newspaper operations of Stars and Stripes and the Director of Public Affairs for all military forces throughout the Pacific. Geoff is married to Dorinda, has two grown daughters, and enjoys outdoor sports like kayaking, jogging and bicycling in the paradise of Central and Western Washington.*



This article was submitted by Vicki LeDuc, CCCE/PCE. Vicki is the Office/Credit Manager at Madsen's Shop and Supply, Inc., where she has been employed for 20 1/2 years. She is a 16-year member of Lewis County CPI. Vicki was her association's President in 1987/88, 1998/89 and 1994/95. She was also the Lewis County Credit Professional of the Year in 1989, 1993 and 1995. On the district level, Vicki is currently District Ten First Vice President. She also has held several other district offices and chairmanships.

Vicki has raised two children - Sarah, a schoolteacher and Jacob, a college senior. She also has three Chinese Pugs. In her spare time, she enjoys camping, traveling and attending baseball games and Husky football. Vicki also enjoys spending time with the friends she has made through Credit Professionals International.



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## Another Blind Date???



*By Jeffrey Buchanan*

You're single and on a blind date. You're in the best restaurant in town and, after a couple of drinks at the bar, you are now seated. The small talk that began at the bar is continuing at the table. The maitre d' has made his recommendations as you peruse the menu. The question that you managed to sidestep at the bar, of what you do for a living, arises again. Staring intently at the menu, you hesitate for a moment, and then you blurt it out – "I'm a credit insurance sales representative." Silence ensues. The obvious next question, one you have answered numerous times before, is asked with painstaking blind date politeness: "What's credit insurance?"

Two choices come to mind: one is to state that you meant to say you were a special agent for the FBI; the other is to answer the question. Now you have to understand that there is only one thing worse than explaining what credit insurance is and how you make a living with it – and that's being on a blind date. So you proceed with choice number two and begin to explain that there is nothing more critical, more necessary, and relevant to today's lifestyle of the average American citizen than credit insurance. Why? Well, with borrowing as a way of life, and debt as its culture within which it nurtures, credit insurance is viewed as the salvation of man (and woman) kind...At least according to you.

OK, so what is credit insurance anyway? Well, your date did ask after all. So you begin. Credit insurance, you state, both credit life and credit disability, is a payment protection device (or plan, if you will) designed to pay off a loan balance in the event of death, or to make the scheduled monthly payment on behalf of the insured in the event of illness or injury. It is insurance in its pure form.

Was that a yawn from your date or just a belch from the cheap bottle of wine that you ordered to impress him? Either way, you continue to talk at the risk of putting your "unsighted partner" to sleep. So you continue. Obviously, you



begin, there is the necessity of a loan to be in force for credit insurance to exist. The credit insurance is purchased by the borrower at the time of the loan origination for a premium that is established either by state regulation or the lending institution's prior experience (loss ratio) over a period of several years. The lender receives a commission, based on the total generated premium, which is established by a state regulatory office or set through negotiations in states without, or with limited, regulations regarding commissions.

OK, that was definitely a yawn!

It's too late – you are in too deep. As a matter of fact, you can't help yourself. You pause only long enough to accept your salad from the waiter. After a few bites and some yummy sounds, your passion about what you do for a living bubbles up and out again. So you continue. (Incidentally, your passion has nothing to do with the Oysters Rockefeller you ordered as your appetizer...) Credit life and disability insurance is designed to give individuals and their family financial protection when they need it most – when death or injury takes away income. The coverage acts as a safeguard in order to protect the savings, credit rating, and even property of those who purchase it. Many Americans are uninsured (40%) and most are underinsured when adversity or tragedy hits home. Credit insurance is an affordable and convenient way for everyone to protect their assets and financial obligations.

Meanwhile, the main course has arrived. You figure that things are going well because your date has only excused himself once (for 10 minutes) to go to the bathroom. He was probably calling a friend to come rescue him...

He attempts a quick subject change, but you'll have nothing to do with it. With rapid-fire procedure, you rattle off the features and benefits to the consumer of credit insurance:

- No medical exam is required.
- The premium can be part of the monthly payment.
- Coverage is provided for the exact amount of the loan.
- It costs the same for every applicant.
- There are very few, limited health questions.
- No agent or agent fees are involved.
- No down payment is required.

And breathe...

- Can be purchased on a mortgage.
- Can be purchased on an automobile loan.
- Can be purchased on credit card transactions.
- Waiting period is retroactive, if desired.
- Benefits are not considered as taxable income.
- Can be purchased individually or jointly.
- Claims are paid directly to the creditor.



A smile consumes your entire face. However, at this point you notice your "sightless companion" shoveling his entrée into his mouth with reckless abandon. So you figure you better hurry with your presentation of the differences among states with respect to the laws and regulations pertaining to licensing, compliance and cost analysis. Unfortunately, your "unseeing evening mate" has already hailed the waiter with an ear-piercing whistle customary of a dock foreman and has the check in his hand. You have hardly touched your veal due to flapping your gums incessantly about the love of your life - credit insurance. As your "visionless setup" literally runs away from the table toward the exit, you feel compelled to complete your meal and explain to the bus boy, who is now clearing your table (which by the way is the last table occupied in the restaurant), about the win-win situation that is created when credit insurance is included on a loan. He sits - you speak. When a loan of any size, for any purpose, has credit insurance attached to it, there is a no-lose situation for everyone involved. The lending institution has their "investment" protected. The goods or services provider has their investment protected. And most importantly, the customer - the insured - has peace of mind that money usually can't buy.

Any Key Lime Pie? Back in the kitchen, you politely ask the mesmerized (or is it frightened) bus boy as you ready your next detailed mind numbing explanation of.....

### SPECIAL NOTE:

*Questions you never got the chance to ask your now-vanished-forever one-time-only blind date.*

Did you know....

- 72% of all adults own less than \$25,000 of life insurance.
- The average annual salary in the U.S. is \$25,889.
- One in four widows/widowers uses their entire life insurance benefit in 60 days or less.
- Disabled workers make up 8.6% of the U.S. workforce.
- Those disabled workers missed an average of 78.7 workdays in a calendar year.
- 1 out of 3 people between the ages of 25 and 65 will be disabled for a minimum of 90 days.
- In 1998, 58% of all U.S. firms did not offer health insurance benefits to their employees.
- Over half of all credit insurance buyers have annual household incomes of over \$40,000; are younger borrowers (18-44 years old); have attended college or have a degree.

## Ideas for discussion

1. What are credit *life* and credit *disability* insurance?
2. Why is it important to have credit insurance?
3. How are the premiums for credit insurance set in your state or province?

### *About the author*

*Jeffrey Buchanan is the Director of Training for Consumers Marketing Group, a Life of the South company. He joined Consumers in 1997 and is responsible for the development and formulation of training programs related to the automobile and finance industries. In addition to on-site training, Mr. Buchanan instructs the basic and advanced business management courses, conducts State Continuing Education Seminars, as well as offers management consultant and system analysis services to Consumers marketing Group clientele.*

*Prior to joining Consumers, Mr. Buchanan worked as a business manager in the automobile industry.*

*After being discharged from the U.S. Army, Mr. Buchanan received a Bachelor of Science degree in Psychology from Penn State. He continued his education and received a master's degree in Early Childhood Education from Marywood College. During his years as a business manager he completed numerous continuing education courses in conjunction with the automotive industry including certification with AFIP (Association of Finance and Insurance Professionals).*

*Mr. Buchanan has recently had several articles published in the Finance and Insurance Management and Technology Magazine.*

This article was submitted by Bonnie Burns. Bonnie B. Burns has been a member of Credit Professionals of Jackson, MS since 1977. Bonnie has served in all offices at the local and state level and is now serving District Three & Four as First Vice President.

Bonnie has been employed with MALTA Insurance Agency, Inc. since 1993, with 35 years of previous banking experience. This agency handles financial insurance products in Mississippi, Arkansas, Louisiana, Tennessee and Alabama. The agency underwriters are Life of the South Insurance Company, Lyndon Insurance Group and Fidelity Security Life Insurance Company.

Bonnie was delighted to secure this chapter from a representative of Life of the South Service Company Marketing Division. If anyone is interested in any products or has questions concerning the chapter, call Bonnie at 800/832-6228.

## Participative Decision Making



*by Joseph P. "Pat" Warner, MPCE*

The topic of the paper, "Participative Decision Making," is both old and new. Even though it was written almost ten years ago, the topic is still timely. In fact, in this world on low unemployment, the importance of retaining good employees is more important than it was a decade ago. The involvement of subordinates in the decision making process is very relevant in today's fast-paced and ever-changing business world.

In this effort I have approached the subject by presenting the ideas and theories of several of the leading authorities in the field of organizational decision making. I have tried to concentrate on their ways of involving subordinates, research on the advantages and disadvantages of involving subordinates, and theories about the conditions that should be present in order for such involvement to be effective.

Assuming proper conditions, the involvement of subordinates in decision making usually produces a better quality decision and greater subordinate commitment to the implementation of the decision.

### Participative Decision Making

After finishing my research for this paper, I happened to read an interesting and timely article in the Business section of The Washington Post by Cindy Skrzycki titled, "Shaking Up Old Ways of Training Managers". The article describes how companies are using sensitivity encounters and human relation training sessions, especially for middle managers, in order to develop more competitive managers who can "get the best out of people". In the world of business, an increasing number of companies understand the need for keeping

people tuned in and turned on day in and day out" and are formally preparing their managers to do this. More and more companies are switching from fist-pounders to consensus builders who can work under the pressure of rapidly changing technology, shrinking product development cycles and intense competition.

My academic training, personal experience, and research for this paper have convinced me that one of the keys to consensus building is involving subordinates in the decision process whenever and wherever possible. The result of subordinate involvement is usually a better quality decision and greater employee commitment to the implementation of the decision. The end result is almost certainly a more responsive and competitive company which has a healthier "bottom-line".

#### **Ways In Which Subordinates Can Be Involved In Decision-Making**

According to Gary Yukl, there are four distinct and meaningful decision approaches. The first does not include subordinate involvement; the other three do so in the ways that are explained in Yukl's definitions. They are:

1. **Autocratic Decision:** The leader makes the decision without asking for the opinions or suggestions of subordinates, and subordinates have no direct influence.
2. **Consultation:** The leader asks subordinates for their opinions and suggestions and then makes the decision by himself; the decision is likely to reflect limited subordinate influence.
3. **Joint Decision:** The leaders meets with a subordinate to group of subordinates ("group decision") to discuss the decision problem and make a decision together; the leader has no more influence than any other subordinate over the final decision.
4. **Delegation:** The leader gives a subordinate the authority and responsibility for making a decision; limits within which the final choice must fall are usually specified, and the subordinate may or may not be required to obtain the approval of the leader before implementing the decision.

Patricia Andrews and John Baird, Jr. use the terms autocratic, consultative, democratic, and laissez-faire styles to describe the same four basic approaches used by Yukl. It is interesting that Andrews and Baird subdivide the democratic (Joint decision) approach into:

**Consensus:** Everyone has one vote and there must be total agreement.

**Group Ranking:** Mathematical techniques for arriving at compromise decisions.

**Process of elimination:** A process of eliminating the worst choices in order to arrive at one that can be agreed on.

**Majority vote:** The decision of the majority of the members is accepted.

One of the best known modes on the ways subordinates are involved in decision making was proposed by Robert Tannenbaum and Warren Schmidt in an article titled, "How to Chose a Leadership Pattern" that appeared in the *Harvard Business Review*. In the article they define three varieties of autocratic (non-involvement) ways. In the first one, the manager simply announces his or her decision. No attempt is made to increase a subordinate's acceptance of the decision. In the second, the manager recognizes the possibility of subordinate resistance to the announcement, and therefore, attempts to "sell" the decision. In the third, the manager "sells the decision" as he did in the second type and he allows questions about the decision so that the subordinates will have a deeper understanding of the decision.

The next two ways of decision making in the Tannenbaum and Schmidt text are a variation of Yukl's "consultation". In the first, the manager allows subordinates to choose one of the choices that are presented to them by the manager. However, the manager has analyzed the problem, listed the solutions, and reserves the right to override the subordinated selection. In the second consultation subvariation, the manager allows subordinates to diagnose the problem and suggest solutions. As in the first case, the manager reserves the right to make the final choice.

In the next way of involving subordinates, the decision is a joint decision between the manager and subordinates. The manager's role is limited to defining the problem and establishing boundaries for the solution.

In the final Tannenbaum and Schmidt approach, the manager may not even participate in the decision making process. If he does, his role is limited to setting limits and, if he so chooses, to serving as a discussion coordinator. The authors point out that this extreme form of decision making is "only occasionally found in formal organizations: (Tannenbaum and Schmidt).

In summary, it is clear from the research of Yukl, Andrews and Baird, and Tannenbaum and Schmidt that a subordinate or subordinates can be involved in the decision in one of three basic ways - consultation, democratic vote, or delegation. Therefore, when you also consider the two consultation subvariations of Tannenbaum and Schmidt and for the democratic subvariation of Andrews and Baird presented above, there are numerous ways of involving subordinates in decision making that have been identified by prominent authorities in this field.

### Advantages and Disadvantages:

In my opinion, George Strauss was correct when he pointed out that participative decision making is consistent with American ideals of equality, democracy, and individual dignity. Victor Vroom found that it can have a positive effect on the quality, acceptance, and execution of decisions. According to Gary Yukl, leading researchers and decision theorists have given several reasons for this. (Since Yukl's summary of the results of both his own and other researchers work is so comprehensive and important, I am quoting Yukl at length).

The advantages are:

1. Participation leads to greater understanding and acceptance of a decision by subordinates when there is likely to be resistance to change based on fears and anxieties about the implication of the decision.
2. Participation leads to greater acceptance of a decision and commitment to implement it effectively when such commitment is not likely to occur.
3. Participation leads to greater understanding of the objectives involved in a particular decision and of the action plans developed to achieve the objective.
4. Participation provides subordinates with a more accurate perception of the reward contingencies in the organization.
5. Participation is consistent with the needs of a mature subordinate for autonomy, achievement, self-dignity, and psychological growth, and for such persons a high degree of participation makes the job more interesting and satisfying.
6. When a group decision is made with a process members perceive as legitimate; the group will apply social pressure on members to increase decision acceptance, or at least compliance with the decision by any member who would otherwise resist implementing it.
7. Group decision making provides members with an opportunity to cooperate in solving common problems, and unless there are incompatible goals to disrupt cooperation, mutual understanding will be increased, team identity will be strengthened, and coordination will be facilitated.
8. If subordinates have different objectives than the manager, consultation and especially joint decision making provides an opportunity to resolve the conflict and gain subordinate acceptance of the resulting decision.
9. Participation can result in better decisions when subordinates have relevant information or analytical skills not possessed by the leader and are willing to cooperate with him in making a good decision. Participation utilizes the expertise and talents of the entire group rather than merely those of the leaders.

Yukl summarizes the disadvantages of participation as follows:

1. Participative procedures usually require more time than autocratic decisions. This is especially true when you are trying to get a consensus.
2. Participation in some decisions raises subordinate expectations about influencing other decisions.
3. Extensive use of participation may cause a manager to be perceived as lacking expertise, initiative, and self-confidence.
4. Extreme form of participation such as group decision and delegation may result in lower-quality decisions if subordinates lack relevant expertise, are apathetic about participating, or have goals and values incompatible with those of the leader.
5. Group decision making diffuses responsibility and makes it difficult to assign responsibility for success and blame for failure. In addition, it is more difficult to reward effective decision making and to select persons for promotion on the basis of their individual problem-solving ability.

I feel that it is important to keep in mind when using participative decision making procedures that one of the critical factors is the skill of the discussion leader. This is well covered by Norman Maier in this article, "Assets and Liabilities in Group Problem Solving: The Need for an Integrative Function." Maier points out that the discussion leader must be skilled in handling disagreements and conflicting interests versus mutual interests. The leader has an impact on the willingness of the group to reach a decision involving risk. He is also responsible for the groups reaching a timely decision.

Maier writes that "the comparison of the merits of group versus individual problem solving depends on the nature of the problem, the goal to be achieved (high quality solution, highly accepted solution, effective communication and understanding of the solution, innovation, a quickly reached solution, or satisfaction), and the skill of the discussion leader."

In summary, subject to the conditions for participation outlined above, the advantages of involving subordinates in the decision making process have generally proven to be greater than the disadvantages. Involvement usually produces a better quality decision and greater employee commitment to that decision.

#### Conditions For Use of Participation

Both Yukl and Maier suggest the following prerequisites for effective subordinate participation in the decision making process:

1. The leader must have the authority to make important decisions. If the leader lacks authority there is little opportunity to use participative procedures to make decisions on matters that are important to the leader's work unit.



2. The decision is made in the absence of strong pressure. Participation is seldom feasible when there is an emergency crisis. In this situation, an immediate autocratic decision is better than a delayed group decision.
3. Subordinates must have sufficient relevant knowledge. Only then can they make an improvement to the quality of the decision.
4. Subordinates must be willing to participate with the leader in the decision making process.
5. The leader must have confidence in the relevance and effectiveness of participative techniques. In addition, the leader must trust his subordinates; otherwise, he will have no confidence in the process.

Participative techniques are most effective when used by a leader who shows enthusiasm and conveys a feeling of confidence and trust in subordinates."

6. The leader must be skilled in the use of participative techniques. Many things can go wrong in a decision-making meeting and without the appropriate leadership skills to handle the problems and keep the meeting focused on the problem to be solved.

#### **Does Subordinate Participation Work?**

Yes it does. If the suitable conditions for participation are present and there is a good leader, production increases and absenteeism decreased when subordinates were involved in decision making.

#### **Ideas for discussion**

1. What types of decision making are used at your place of employment? What are the advantages and disadvantages of this?
2. What types of decision making are used in your local association? What are the advantages and disadvantages of this?
3. What are some of the techniques you can use to make decision making more participatory?

#### ***About the author***

*Joseph P. (Pat) Warner, MPCE/CCAIE lives in Silver Spring, Maryland and is married to Sarah Shane Warner. Pat is the Senior Vice President, Director and Co-Founder of Receivables Recovery and Management Corporation (and RRM Corporation d.b.a. Premier Billing Service). 766 Walker Road, Great Falls, VA 22066.*

*Pat has a BS in Business Management and an MA in General Administration from University of Maryland. Pat is a Past President of District Twelve, Past President of his local association, Nations Capital, and the Chairman (US) of the International Legislative Committee.*



*Pat is also Director and Chairman of the Finance Committee, Consumer Credit Counseling Service of Southeast Maryland, a member of the National Ten Member Transition Team, American Collectors Association/International Credit Association Transition Team, and Director of the Mid-Atlantic Region of International Credit Association. Pat has also served as Director and Past President, Consumer Credit Association of the Washington DC/Baltimore Region, and Vice Chairman of the Board of Directors, Money Management International (a national credit counseling company).*

*Pat is a member of Phi Kappa Phi, National Honor Society and Delta Sigma Pi, National Business Fraternity. He was named in Who's Who Among Students In American Universities and Colleges. Pat has received certification as CCAE and MPCE (Master Professional Credit Executive).*

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*Mary Lou Addy*

## Overview of Benefits Of Federal Medicare Program



By B.C. Ollero and Connie Ollero

### Part "A" (Hospital)

\$776 Deductible (Per benefit period - 60 days)  
1-60 days coverage 100% (of allowable charges)  
61-90 days \$194 daily co-payment  
91-150 days \$388 daily co-payment  
60 Lifetime Reserve Days Once Used Not Replaced

Skilled Nursing (3 Day Hospitalization Required)  
1-20 days coverage 100% (of allowable charges)  
21-100 days \$96 per day co-payment

#### Hospice Care

Two/90 day benefit periods  
Unlimited 60 day benefit periods

Blood after first 3 pints

### Part "B" (Medical and Surgical)

Optional

\$100 per calendar year deductible

\$45.50 per month premium

80%/20% Coinsurance with no loss

Blood after first 3 pints

The above is an illustration of the benefits provided under the Federal Medicare Program. I will discuss each part of the program separately. But, first be aware that the program is part of the Social Security program, and Medicare taxes are deducted from payroll to fund the program.

There are basically three groups of people who are eligible for the program. First are those people who have reached age 65 and paid Social Security taxes. Second are those people who have chronic renal (kidney) failure. And third are those people who are disabled.

### Medicare Part A

Now let's discuss Part A. Part A takes care of hospital costs. A deductible of \$776.00 is required upon admission to a hospital. A new deductible will apply when the enrollee is re-confined for 60 days or longer, then re-admitted to a hospital. One to 60 days of confinement in a hospital is covered for allowable charges. On the 61st to 90th day of confinement, a daily co-payment of \$194 is applicable. On the 91st to 150th day of confinement, the daily co-payment is increased to \$388. This period is referred to as the Lifetime Reserve Days and once used, they are not replaced.

Note: 90 days of continuous confinement in a hospital is required before the Lifetime Reserve Days may be used.

The Skilled Nursing applies after three days of hospitalization. One to 20 days are covered for allowable charges. On days 21-100, the enrollee pays \$96 per day co-payment.

Hospice care is provided for the terminally ill under Medicare. The enrollee initially has two 90-day benefit periods and unlimited 60-day benefit periods thereafter.

If blood is needed, the enrollee must pay for the first three pints on a per calendar year basis.

### Medicare Part B

Part B of Medicare basically covers medical and surgical costs. Part B is optional and will be included unless Medicare is notified in writing. Medicare will deduct \$45.50 per month for the Part B premium for the enrollee's Social Security check.

The deductible for Part B is \$100 per calendar year.

Part B also has an 80%/20% coinsurance clause with **No Stop-loss**. That means that the enrollee pays 20% of his/her medical and surgical expenses, no matter what the costs are. Medicare will pay 80% of the allowable charges.

The enrollee must pay for the first three pints of blood on a per calendar year basis. The enrollee only pays for this one time, either on Part A or Part B, per calendar year.

### Filling the Gaps

As you see, the Medicare Program is limited in its coverage. There are insurance companies that sell Medicare Supplement Policies (Medigap) that will fill some of the coverage gaps of the Medicare Program. Texas allows ten standard plans, A through J. Plan A is the basic benefit plan filling these basic coverage gaps in the Medicare Program. Plan A must pay for the daily co-payments between the 61st and 90th days. Another coverage is

that when Medicare runs out after 150 days, the Plan must pick up an additional 365 days. The Plan must pay for the first three pints of blood on either Part A or Part B. And, on the Part B side, the 20% co-insurance must be paid by the Plan. Plans B through J provide additional benefits at additional premiums. All of these policies are available at additional premium costs, depending on the amount of coverage one wants to purchase.

Coordinated care plans through Health Maintenance Organizations (HMOs) are available for the Medicare or over 65 group. When a person is enrolled in an HMO, the HMO replaces the Federal Medicare Program and provides additional benefits. The HMO is paid a set amount per enrollee by the federal Medicare program to take care of that enrollee under Part A. Then, the part B premium is still being deducted out of the enrollee's Social Security check. The federal Medicare program assigns it to the HMO. There is no scheduled premium besides the Part B premium.

Hopefully, the above has helped you have a better understanding of the Medicare Program. The figures for the deductibles and co-payments are for the year 2000. However, should you want more detailed information, contact your Social Security Administration Office or you may contact us at our e-mail address: CFWOLLERO@aol.com.

#### **Ideas for discussion**

1. How well do you think Medicare will cover your medical needs?
2. What can you do prepare for your health needs under Medicare?
3. What changes in the Medicare system do you anticipate?

#### ***About the author***

*B.C. Ollero graduated from Sam Houston State University. He has a Bachelor of Business Administration degree. He has a Group I Legal Reserve License, a Local Recording Agent's License and is a Real Estate Broker. B.C. is an instructor for Dearborn Leonard's Training School for the past 12 years. He has been in insurance and real estate for the past 29 years.*

*Connie Ollero graduated from Sam Houston State University with a Bachelor of Arts degree. She has a Group I Legal Reserve License, a Local Recording Agent's License and is a Real Estate Broker. She was formerly in banking, but is now an instructor for Dearborn Leonard's Training School. Connie is also a member of Credit Professionals International and is currently District 8 First Vice President. She is also a member of the American Business Women's Association.*

*B.C. and Connie have been married for 29 years, have two children and live in Alvin, Texas.*

## Test Your Technological Prowess



*by George Cottay*

With even the most simple everyday tasks becoming enmeshed in technology, everyone needs a set of technology survival skills. Here are some questions for discussion. To maximize your fun, spend a few minutes completing the test and then talk things over with some fellow sufferers.

1. Even after you have replaced the bulb with one known to be good, your favorite lamp will not work. You:
  - a) use your handy voltage indicator to check for power at the socket and outlet, proceeding accordingly;
  - b) replace the cord, then the lamp socket, then the electrical outlet;
  - c) take the lamp to a repair shop and when it checks out perfectly, then call an electrician, wait four weeks, and pay \$234 for repairs;
  - d) move the lamp to the attic and, when you try to use the outlet for a replacement light source, decide that lamp too must be defective.
2. The time display on your VCR keeps flashing. You are most likely to:
  - a) wait until it does the automatic update you have programmed;
  - b) fool around with the controls until date and time are right;
  - c) find the manual and correct the time even though the date is still wrong;
  - d) sit there late at night wondering if it might just be the flashing that paces your heartbeat.
3. Your fancy new telephone can provide one touch dialing, so you:
  - a) have 48 numbers programmed within a day and use them all the time;
  - b) entered a few numbers but forgot how to use the feature;
  - c) tried to program the numbers but got lost somewhere;
  - d) returned the phone to the store and replaced it with the honking mallard duck rotary-dial model.

4. Your company will be installing a newly automated system. Because of your reputation, you
  - a) were the person who selected the new system;
  - b) will be one of the first to use it;
  - c) will eventually make friends with the interloper;
  - d) will be seeking employment in a more traditional industry.
5. Presented with a fancy new microwave, you:
  - a) glance at the instruction book and then use all the features as needed;
  - b) study the instructions but keep the book at close hand;
  - c) figure out how to warm cold food and ignore the other stuff;
  - d) find it a safe place in the basement.
6. Confronted with the need to use a strange new Windows program and, worse yet, do something brand new and slightly complicated, you:
  - a) demand clear and detailed instructions;
  - b) give up and move to New Mexico;
  - c) fake your way through;
  - d) spend hours, even days, using the program's built-in help files.
7. You have had a cell phone:
  - a) for at least ten years;
  - b) for a while;
  - c) ever since you found one at the beach;
  - d) never, since not being incarcerated, you have no need.
8. Your favorite timepiece is:
  - a) tycho.usno.navy.mil/;
  - b) the precision instrument on your wrist that also works as a cell phone;
  - c) the trusty Timex;
  - d) the garden sundial.
9. Last week when your six-year-old niece began a discussion about what could be done with a computer, you:
  - a) showed her a few of the neat things that can be done with Java;
  - b) downloaded a letter and number game to play with her;
  - c) told her computers are for adults;
  - d) let her show you.
10. Your approach to voice mail is:
  - a) calmly professional;
  - b) wary;
  - c) filled with suspicion;
  - d) similar to the way you approach a reversed and angry skunk.

11. Asked to use the Internet to find the population of Minot, South Dakota, you:
  - a) quickly find it even though Minot is really in North Dakota;
  - b) wonder why your browser doesn't like www.minot even when you use .gov instead of .com;
  - c) find it frustrating that AltaVista lists over 75 thousand Minot pages;
  - d) sneak a phone call to those nice people at the library.
12. If you wanted to find a soccer score from last week, you would:
  - a) consult your database;
  - b) use the newspaper archives on the web;
  - c) paw through the stack of old papers;
  - d) call the sports department on the rotary phone.
13. You know that TCP/IP is:
  - a) the combination of Transmission Control Protocol/Internet Protocol;
  - b) the same answer as above but you had to think for a while first;
  - c) something to do with computers;
  - d) the name of that big local food supply company.
14. You have your own:
  - a) Internet domain;
  - b) web pages;
  - c) e-mail address;
  - d) pencil.
15. Your old computer:
  - a) is in use as a backup DNS and Web server for your home network;
  - b) went to another room for simple chores;
  - c) died of user abuse;
  - d) What old computer?
16. Your favorite database is:
  - a) some future fusion of SQL and Oracle that might really work;
  - b) Access, even though you do more than just look at the pictures;
  - c) maintained by someone else;
  - d) a collection of shoe boxes.
17. Your favorite operating system is:
  - a) your own creation;
  - b) a flavor of Unix;
  - c) the latest attempt at Windows;
  - d) the one recommended by your family physician.

18. Put in front of a networked computer, given the needed passwords, and asked to open a file called test.txt in the root of the f: drive of server1 in workgroup9, you would:

- a) open it, of course;
- b) scratch your head for a while, huddle around, find the file, and open it;
- c) ask for help from the nearest person wearing a pocket protector;
- d) laugh with the slightest hint of hysteria.

### Scoring

Award yourself ten points for every answer you wouldn't mind seeing posted in public with your name attached. If that isn't enough, take more. Life is much too short for being insulted by stupid tests.

### Discussion

Okay, let's talk about the test. Since I can't be there, here's my contribution to the discussion. You can probably do better.

Question 1: This question is about simple troubleshooting. Test equipment is of little importance. Your mindset, however, is critical. Can you see a list of possible problems and take simple steps to focus down to the most likely problem?

Questions 2-5: These items focus on the combination of desire and confidence in your encounters with annoying (most of them are) electronic devices. Desire wins. Don't worry about your intellectual capacity. If you want to make all their bells and whistles work, you can read and follow the instructions. You may, however, want to use your time and brain cells for other uses. Time-saving gadgets often have a ravenous appetite for attention, but you are not obligated to feed them.

Question 6: Argue to the contrary if you wish, but here's the straight story. With modern Windows applications, built-in help works and works well. The biggest difference between a life-long computer doofus and a capable user is the skilled use of help. If you have, in the past, found it useless, try again with a modern program. If you still have problems, keep at it. The use of help is a life skill right up there with boiling an egg and doing laundry!

Question 7-8: Everyone important has a cell phone, right? And your time is so precious you need the highest precision possible in its measure. Or, perhaps, you are secure enough you don't need gadgets to prop your image. It's a known fact (made up right here) that 86.2% of all Palm Pilot owners have them primarily for looks.

Question 9: Don't make the mistake of assuming that children know what they are doing in front of a computer. Kids, like adults, still have to learn what they are doing. The big advantage they have is a fearless sense of adventure.



Question 10: Most voice mail systems are an example of technology mis-directed. There is no development so innocent it cannot be used to alienate present and potential customers.

Questions 11-12: There are often other and better sources of information, but the vast resources of the World Wide Web make efficient searching a skill worth developing. It just took me 56 seconds to find two sources giving the Minot population as 34,544.

Questions 13-17: Relax. You don't have to know this stuff. You don't even need an acronym list or glossary for the purpose of faking it. You have no more need to be a computer expert than executives of twenty years ago had to be skilled in typewriter repair. You need to be good at what you do, and able to make computers help when that's relevant.

Question 18: This sort of thing happens. Though you don't need to be a computer expert, skills like navigating your way through a network are well worth acquiring. You don't, after all, need to be a bus driver to know your way home. Here's a list of skills I would contend are relevant to the non-expert who want to use a Windows based computer as an effective tool. If it might be fun, rate yourself, refuse to take the scoring seriously, and then talk it over.

*I can, without shouts, muttered imprecations, obvious tears, or in-depth therapy:*

Skill	✓	Points	Your Haul
Make sense of the printed documentation supplied with hardware and software packages.		100	
Use the Help built into software pretty well		100	
Use built-in Help very well		300	
As needed (and after enduring tortuous routes through automated call screening, long waits on hold, and conversations with an uncaring idiot or two) give complete, detailed, and honest reports to support personnel.		100	
Install New Software on an individual machine		10	
Turn a computer on		10	
Start a Selected Program		10	
Open a File		10	
Find a Lost File		10	
Do what I need to do with a Word Processing program		10	

Do what I need to do with a Spreadsheet program	10	
Do what I need to do with a Graphics program	10	
Use software related to my professional needs	10	
Select high-quality software related to my professional/business needs	10	
Save a file to a selected location with a name that makes sense to me.	10	
Find lost files with little fuss.	10	
Backup my data and restore it	10	
Establish an Internet connection	10	
Exchange E-Mail	10	
Use E-Mail to Communicate with Parents/Students	10	
Use a Web Browser	10	
Use favorites/bookmarks	10	
Find web sites useful for your present position	10	
Find web sites useful for your personal growth	10	
Find web sites useful for your employees	10	
Quickly and easily put items on a web site	10	
<b>Total</b>		

**Scoring:**

- 700 - 820 Great, but don't forget your Help skills
- 500 - 699 No problems a few Help skills can't solve
- 200- 499 Help skills are needed.
- 10-199 No lie, Help skills are key to computer usefulness
- 0 Maybe you don't really want to use those infernal machines

**Ideas for Discussion**

1. Take the tests and discuss your answers.

**About the Author**

*George Cottay is a popular computer columnist for The Dispatch, Moline, IL and The Rock Island Argus, Rock Island, IL newspapers. Readers interested in learning more about Quad City Online, the computer services offered by the Moline Dispatch Publishing Co., and the Internet in general can refer to his full-length column.*



This article was submitted by Linda Bridgeford. Linda is District Five First Vice President for 2000/2001, Publication Chairman 1999/2000 and 2000/2001, a member of the International Long Range Planning Committee and District Five Creditors International Third Vice President. She is a member of West Central Illinois CPI.

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*Virginia Tew, CCCE*

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The tide recedes,  
    But leaves behind bright seashells on the sand.  
The sun goes down,  
    But gentle warmth still lingers on the land.  
The music stops,  
    And yet it echoes on in sweet refrains. . . .  
For every joy that passed,  
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## Ten Secrets to Success For Women in All Walks of Life

*By Janice Feigel*

Might a tax lawyer, a planner of insurance, or salesperson practice financial discrimination? The answer is "Yes."

Wills and Trusts can sometimes treat women as if they were children, incapable of managing inherited money. Professional women are less likely to face this form of discrimination, but women at home are vulnerable to having their future independence taken away.

When your inheritance is left in trust, discretion lies with a trustee, typically a relative of bank trust departments. The trustee oversees the investments and usually pays you the interest and dividends every year. If you also want some of the principal, the trustee can usually provide it (depending on what the trust document says). But it's the trustee's call. You can be turned down. When all of your money is in the trust, you're effectively on the dole. On your death, whatever money remains in the trust goes to whomever the document names - usually or typically, your children.

Trusts often make good sense for moneyed women as well as for men. For example, they protect money left to minors and the mentally incompetent. They're useful for avoiding probate, in the states where probate procedures are still expensive, and they can lower estate taxes for people rich enough to owe them.

But it is another story when a husband sets up a trust solely because he doubts that his wife has the brains to handle her own money. The wife might accept the arrangement because she doubts herself, too. A certain class of lawyers, planners and salespeople encourage the stereotype of the helpless wife. Selling and managing trusts for women can be a lucrative business.

One example - Mrs. John Doe suffered financial discrimination first-hand. Her mother died in 1965, and she left her estate to her five children in equal shares. The sons got their inheritance outright while the daughters' money was put in trust. A bank was her trustee. The bank trustees refused her money for her children's education, on one occasion, because she asked at a time when the stock market had declined.

Examples of sexist thinking, in estate-planning publications and sales literature for trusts, center around three themes.

- 1) Women should be "relieved of the burden" of managing money, because they can't learn.

- 2) If they have money on their hands, they'll be vulnerable to shysters.
- 3) They might remarry, and hand a man's hard-earned money over to someone else.

The specter of the "other man" has probably sold tens of thousands of trusts that lock a widow's money away. Sexual jealousy cannot rest, even in the grave. In his imagination, the husband assumes that his widow will marry someone dishonorable. That's a double insult. She can't handle money and she can't pick men (so how come she picked you?). For every planner who encourages a man to think this way, however, there are plenty more who try to keep things fair. They might ask the husband, "Do you really want your wife to have to go to a trustee, cup in hand, to pay her bills?"

**Trusts work when they're set up for mutual goals** and offer maximum freedom to the recipient. In this spirit, they can even be used in anticipation of a second marriage.

Say, for example, that you leave your money in trust for your children, with the trust's current income payable to your spouse. With a liberal trust and a sympathetic trustee, the spouse can use the trust principal virtually at will. If a spouse remarries and then dies, his or her second spouse is entitled to a share of the estate (unless a prenuptial agreement says otherwise). But the trust would go to the children intact. That's probably something your spouse wants, too.

This information is definitely not a crusade against good planning. I am only speaking of advisors who thoughtlessly, or deliberately, promote harmful stereotypes.

There is a resolution, "sense of the Congress," which passed the House of Representatives on July 1, 1999. It called on financial institutions to "eliminate examples in their training materials which portray women as incapable and foolish." The resolution really has no depth to change things, except it could inspire women's groups to scour the estate-planning literature for sexist attitudes, and file objections.

Some widows, indeed, know little about investing. But conservative money management isn't hard. Widows learn fast, when they have to. In most cases, they love their newfound financial maturity. If they find they cannot handle their money, they can arrange for a trust themselves.

**Find out what you need to know about "Living Trusts."** What you don't know could cost your family dearly in probate fees and estate taxes. If you have assets worth more than \$100,000, you owe it to yourself - and your family - to get the facts on living trusts. A living trust will protect your estate if you become ill or incapacitated, while you're still living, by avoiding the guardianship

procedure. When you pass away, a living trust will transfer your estate to your family quickly based on your wishes...avoiding the unnecessary expense of probate and minimizing estate taxes. **If you think you're protected with a simple will, you might need to think again.** A will requires probate in order to operate, which can be expensive, and time-consuming, and open to the public.

#### With a Living Trust

- 1) Your estate will transfer to your family quickly upon your death, without going through probate.
- 2) There need be no probate expenses for your family to pay.
- 3) If you're married and your estate is now worth than \$1.3 million, there may be no federal estate taxes for your family to pay.
- 4) You'll avoid a guardianship if you become incapacitated, so your estate will be run as you desire.

#### Without a Living Trust

- 1) Your estate may go through probate, which can be inconvenient, time-consuming and costly.
- 2) Your family may pay probate costs, which could significantly reduce your estate.
- 3) If you're married and your estate is now worth more than \$675,000 net, your family may owe federal estate taxes of 37-60%. This amount of money (\$675,000) increases over the next few years until it is up to \$1,000,000. You may think this is a very large amount of money and you would not have that much to worry about, but you could be very surprised!
- 4) If you become incapacitated, a guardianship can be expensive, time-consuming and humiliating.

This is a list of *Investor's Business Daily's* **Secrets to Success**, which applies to many different actions, investments, and decisions that women might have to make.

- 1) **How you think is everything.** Always be positive. Think success, not failure. Beware of a negative environment.
- 2) **Decide upon your true dreams and goals.** Write down your specific goals and develop a plan to reach them.
- 3) **Take action.** Goals are nothing without action. Don't be afraid to get started now, just do it.
- 4) **Never stop learning.** Go back to school or read books. Get training and acquire skills.
- 5) **Be persistent and work hard.** Success is a marathon, not a sprint. Never give up.

- 6) **Learn to analyze details.** Get all the facts, all the input. Learn from your mistakes.
- 7) **Focus your time and money.** Don't let other people or things distract you.
- 8) **Don't be afraid to innovate. Be different.** Following the herd is a sure way to mediocrity.
- 9) **Deal and communication with people effectively.** No person is an island. Learn to understand and motivate others.
- 10) **Be honest and dependable. Take responsibility.** Otherwise, numbers one through nine won't matter.

#### **Ideas for discussion**

1. Should a husband and wife sit down together and figure out what size of an estate they have?
2. What is a Living Trust? What are Revocable and Irrevocable Living Trusts?
3. If you died tomorrow, what would happen to your estate and belongings?
4. Should you check out financial planners, lawyers and insurance salesmen before hiring them to handle your personal affairs?

#### **About the author**

*Janice Feigel is a Trustee for several trusts and Executrix for two estates. She handles all investments from bank accounts, certificates of deposits, stocks, municipal bonds, all of the accounting, filing of tax returns, payroll and payment of all expenses depending on the trust or individual. Prior to this, she worked for Engle and Gatewood, specializing in life insurance, estate planning, annuities bonds, investments and trusts and estates. She is a graduate of Oklahoma State University and is married with two children.*

This article was submitted by Rita Townsley Lack and Dorothy Hubbard.

**Dorothy Hubbard** has 35 years perfect attendance with Tulsa CPI. She has served as president of the local, state and District Seven. Dorothy is retired from Senior Financial Services, a program of Consumer Credit Counseling in Tulsa. She is self-employed, doing real estate sales, and a volunteer for Tulsa Senior Services.

**Rita Lack** has been a member of CPI since 1984, and has served as President of Tulsa CPI and Oklahoma State. She is presently First Vice President of District Seven. Rita has been employed in the field of credit for over 40 years. She is currently managing her husband's rental real estate business.



## Travel for the Good of the Soul



*By Anne Hammond*

Let me tell you right now—the person writing this article has a prejudice about travel. I love it! I am also retired, definitely not rich, and enjoy volunteer/service travel as well as pleasure travel. Both types will creep into this article.

As a volunteer I have followed Howler Monkeys through the rain forests of Belize in Central America; participated in an archaeological dig in San Diego; and worked in the paint shop at Colonial Williamsburg. Next year I hope to be on a seabird-monitoring program on Midway Island right in the middle of the Pacific Ocean. I also hope to work in a museum program in Chicago.

Let me tell you about the Williamsburg trip. It was an Elderhostel Service Program and we worked for the Colonial Williamsburg Foundation doing maintenance on fences, benches and so forth. Our group stayed at a very nice hotel less than a mile from our work site. There was a shuttle available if we did not choose to walk. Our breakfast and dinner were at one of the Williamsburg restaurants but we had box lunches at our work site. We worked between six and seven hours a day. There was a choice of work; you could do maintenance such as scrubbing benches or digging ditches. If you did not choose outside work you could help maintain records in the paint shop. I wound up converting paint formulas from one automated system to another and data entering the results in the new system.

### **Why would anyone want to sign up for a trip to go and work?**

(Furthermore you pay for the trip! Sorry, it might not be as expensive as some trips but it's not free.)

First there is the satisfaction that comes from being a volunteer. To me volunteerism is one of the best ways to give. You are doing something that needs to

be done and would not get done if you weren't there. The contribution you make is visible and appreciated.

Second there is no harm in having fun while doing good deeds and you do have fun. In Williamsburg our group received a pass which admitted us to all of the exhibits open to tourists. There was enough free time to take advantage of the pass. We also were taken behind the scenes to see the wonderful mechanical and artistic systems that support the complex. We were taken to one of the theatrical performances and had a special visit and lecture from one of the actors playing a historical character.

Third you make new friends and see new places. Nice people participate in these programs; the sort of people you want to know. I have friends from all over the country that I met on volunteer programs.

Fourth you learn new things and challenge yourself. Did you know that there are over 5,000 different shades of paint used at Williamsburg? I learned that working in the paint shop. In Belize I learned to use a compass and that I had energy enough to climb a 115-foot Mayan Pyramid. In San Diego I learned how to match pottery shards and use a pickax.

Fifth there may be some tax advantage. Most organizations participating in these programs are non-profit. They do send you a letter stating the cost of the trip and that it was volunteer work. Let your tax advisor be your guide about whether the trip is deductible.

#### **Getting started**

The mechanics of volunteer travel are much the same as touring for pleasure. You need to do your homework to find organizations that offer these trips. One that I have used is Elderhostel, Boston, MA. Elderhostel is a non-profit organization specializing in travel opportunities for active older people. They offer study trips and volunteer/service programs. There are many other sources though. A search on the World Wide Web using the words 'volunteer and travel' produces several hundred possibilities. If you are not on the Internet, the travel section at your public library will have books listing the companies and organizations offering volunteer/service programs.

Then you start writing or calling the sources to get catalogs. I guarantee that you will have a lot of choices. Once you have reviewed the programs offered and made your selection, remember that this is still travel. Here are some suggestions to smooth your path:

You need a good local travel agent. Pick an agent who is sympathetic to this type of travel and is interested in getting you a good deal. This is very important. Some of the service program packages include airfare (from a gateway city) and

some do not. As a rule the cost of the trip will include accommodations, meals, and activities. Your local agent will help you with any arrangements not included in your package.

Volunteer work will take you into places that a normal tourist does not go. You should follow any and all health recommendations. Generally you should have a current tetanus shot and take anti malaria medication if needed. You will also be doing activities that a normal tourist would not do so go prepared. Some things I always take on service programs are work gloves, a foam kneeling pad, sunscreen, insect repellent, a hat, long sleeved shirt, and shoes that are appropriate for the job. The project coordinator might be able to supply some of these items, but you want stuff that fits you.

Be sensible in what you sign up to do. If you have not done heavy labor, think twice before you sign up to build a house. Don't let false pride keep you at a job that is too hard for you. I wound up in that paint shop in Williamsburg because I knew that I would not be good at digging ditches. Don't feel bad about doing something else either. No one else in the group wanted to work in the paint shop; they all thought it was too hard. They preferred to dig ditches.

This is the kind of travel that can be done either alone or with a companion. I usually travel alone but ask the agency to assign a roommate. I have met some delightful people this way and still keep in touch with them. Most of the times there are ten to twenty people from various parts of the country in a group. Maybe sometime I will get "the roommate from hell". If that happens, I will ask the coordinator to change my room and/or my roommate.

#### **Credit?**

By now I am sure that the question "what does this have to do with credit education?" has occurred to everyone. Surprisingly I have wound up giving mini-lectures about credit, FCRA, ECOA and how the system works on just about every trip that I have made. Sometimes I give more than one mini-lecture. Just talking about how I spent my career has led to questions about credit and started some very active discussions.

The idea of volunteerism is not new to either retired or active Credit Professionals. After all our purpose is educational and that is a form of volunteer work. In any kind of travel the people you meet will want to know about you and your profession.

Volunteer/service travel does have to do with being a well-rounded, well-grounded person. There is a great need for people who are willing to give of themselves. Many forms of service are available so you can try new things. If you were an office worker, you can try construction. If you were an engineer,

you can try teaching. If you were a teacher, you can try whale watching. Experience in one program makes you want to try another and then still one more. There are many paths available and you make the decision about which one you want to follow.

Enjoy life! Go everywhere! Do everything!

Some addresses and contacts:

Elderhostel  
75 Federal St  
Boston, MA 02110-1941

Global Volunteers  
375 E. Little Canada Road  
St. Paul, MN 55117-1627 USA

Or, if you are on the Internet try these:  
[www.elderhostel.org](http://www.elderhostel.org) or [www.globalvolunteers.org](http://www.globalvolunteers.org)

#### **Ideas for discussion**

1. What kind of volunteer vacation would you like to take?
2. Which of your skills would be most useful on a volunteer vacation?
3. How could you use the things you've learned through Credit Professionals International on a volunteer vacation?

#### **About the author**

*Anne Hammond was originally a member of CPI of Orlando, Florida, where she served as President before accepting a company transfer. She has been a member of CPI of Atlanta since 1987. She has been President of CPI of Atlanta twice, President of CPI of Georgia twice and President of the Inter City Credit Council. She has served on numerous State, District and International Committees in CPI in the past and on the District level for the International Credit Association. She is presently starting her third term as president of Credit Professionals International of Atlanta.*

*She qualified as a Certified Credit Bureau Executive in 1990 and re-certified in 1994, has just received her Master Professional Credit Executive Certification and was CPI of Atlanta's 1998 Outstanding Member of the Year. Anne began working with Equifax in 1954 and officially retired in 1997. She has worked until September 1999 as a consultant. She was a member of Equifax's 1993, 1994, and 1995 Winner's Circle for outstanding performance and is the 1996 recipient of the Equifax W. Lee Burge Award for exceptional community service. Her hobbies include reading, travel and volunteer work.*

## Consumers and the Fair Credit Reporting Act



*By Deborah K. Ivey*

Consumer credit today is part of everyday life. It allows us to spread payments over time for the most expensive purchases such as a home, car or education. Credit allows us to buy some luxuries that help improve our quality of life, things we could not afford otherwise. In times of difficulty, credit can be used to pay medical bills or other types of emergencies.

When denied for credit, you have rights that the Fair Credit Reporting Act (FCRA) gives you. It requires credit grantors to give you the name and address of the consumer reporting agency (CRA) that provided the report. If the CRA is out of the consumer's local area, a toll free number must be supplied. The consumer then has sixty days to receive a copy of their credit report at no charge. The CRA must clearly and accurately disclose to the consumer all information in their file at the time of the request except the credit score or any other risk score, identification of each person that has procured a consumer report for employment purposes during the two year period and any other purpose during the one year period preceding the date on which the request is made.

If someone wants a copy and has not been denied within the past sixty days, a fee of \$8.50 can be charged. However, a CRA shall make all disclosures once during any twelve month period without charge to a consumer that certifies in writing that they are unemployed and intend to apply for employment in the sixty day period beginning on the date on which the certification is made; is a recipient of public welfare assistance; or has reason to believe that the file on them at the agency contains inaccurate information due to fraud.

A CRA shall provide to a consumer, with each written disclosure by the agency to the consumer a written summary of all the rights that the consumer has under the FCRA. You can find a copy of these rights following this article.

Should you believe there is inaccurate or incomplete information in your credit record, the FCRA has steps for both the consumer and the CRA to follow. First, you need to notify the CRA of the reason you think the information is incorrect. If you have any documentation to support your case, supply the CRA with copies. The information has to be reinvestigated free of charge before the end of thirty days beginning on the date the consumer notified the CRA of the dispute.

If the reinvestigation shows that a mistake was made, you may request that an updated version be sent to anyone who received a copy of your report during the past six months. If it was for employment purposes, you may request that anyone who received the information within the past two years receive an updated copy. The furnisher must also report the results of a reinvestigation which resulted in a change in data to all CRA's they reported the inaccurate information. If the investigation does not change the information, you may add a statement of 100 words or less to your report explaining your version.

If any information is deleted from a consumer's file due to a reinvestigation, it cannot be reinserted by the CRA unless the furnisher certifies that the information is complete and accurate. The CRA shall notify the consumer of the reinsertion in writing not later than five business days after the reinsertion along with the name, address and if reasonably available, the telephone number. The notice should also notify the consumer they have the right to add a statement to their file disputing the accuracy or completeness of the disputed information.

A consumer report may not be obtained for employment purposes unless a clear and conspicuous disclosure has been made in writing to the consumer at any time before the report is procured in a document that consists solely of the disclosure stating that a consumer report may be obtained for employment purposes and the consumer has signed the disclosure. **Before** taking adverse action based in whole or in part on the report, the person intending to take such action shall provide to the consumer a copy of the report and a description in writing of the rights of the consumer under the FCRA.

A consumer may elect to have their name and address excluded from any list provided by a consumer reporting agency in connection with a credit or insurance transaction that is not initiated by the consumer, by notifying the

agency. Equifax, Experian and TransUnion have a toll free number that you may dial to have your name removed.

It is helpful for you to find out what is in your credit file, particularly if you are getting ready to apply for credit. You should check with all three of the largest nationwide repositories, Equifax, Experian and TransUnion so you know everything that is available on your credit. Most agencies have this information available by writing, by telephone or visiting their Web site.

Your credit is an important part of your life. Maintain it well and take pride in what it says about you. Stay on top of what is in your file and let the FCRA work for you.

#### *A Summary of Your Rights Under the Fair Credit Reporting Act*

The federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). Most CRAs are credit bureaus that gather and sell information about you – such as if you pay your bills on time or have filed bankruptcy – to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA 15 U.S.C. 1681-1681u, at the Federal Trade Commission's web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you – such as denying an application for credit, insurance, or employment – must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of the information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.



- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source must also advise national CRAs – to which it has provided the data – of any error) The CRA must give you a written report of the investigation and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. **However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.** If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verified its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address, and phone number of the information source.
- **You can dispute inaccurate items with the source of the information.** If you tell anyone – such as a creditor who reports to a CRA – that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA – usually to consider an application with a creditor, insurer, employer, landlord, or other business.



- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your written permission.
- **You may choose to exclude your name for CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

FOR QUESTION OR CONCERNS REGARDING:	PLEASE CONTACT:
CRA's, creditors and others not listed below	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 202/326-3761
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after the bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800/613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20552 202/452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800/842-6929

Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703/518-6360
State chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 800/934-FDIC
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 202/366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202/720-7051

***A Summary of Your Rights Under the Fair Credit Reporting Act provided by the Federal Trade Commission, Form 102617 - 5/98 USA.***

**Ideas for discussion**

1. Before denying an individual for employment, what must you provide to the applicant?
2. If someone has not been denied credit within the past sixty days, what can a CRA charge for a copy of their file?
3. If you wish to enter a statement on your credit file explaining an entry, how many words can it contain?

***About the author***

*Debbie Ivey is the Vice-President of Operations at Retail Merchants Association of Tidewater Virginia, Inc., dba Retail Alliance in Norfolk, Virginia where she has been employed for 25 years. She has been a member of the Norfolk Credit Professionals International for 20 years with perfect attendance. She has served her local club in all areas including President twice. She received Norfolk's Credit Professional of the Year in 1989 and 1994. She is the immediate past president of District XII.*

*She lives in Virginia Beach, Virginia with her husband and three cats. She is active with the Lions Club International where she serves as her club's President currently and serves in three positions on the District Governor's Cabinet.*



This article was submitted by Mary Workman. Mary is employed by Ray Carr Tires, Inc. for over 22 years, where she has been the Credit Manager since 1984. Mary is a "Certified Manager" with ICPM through James Madison University since 1992. Mary is a member of Harrisonburg, VA CPI with perfect attendance since 1985 and has held offices of President, First

VP, Second VP and Secretary. Mary was elected Credit Professional of the Year for 1991/92.

Mary has served on numerous committees locally, for Virginia State CPI and District Twelve CPI. Mary is currently serving as President of District Twelve. Mary has attended numerous Virginia State and District Twelve conferences and two International Conferences.



## Domestic Violence and the Credit Professional



*By Dr. Jerome R. Rosonke*

### STELLA

I will call her by the fictitious name that she had given me, "Stella." Stella was a Caucasian woman, born and raised in the state of Georgia - at least that is what she claimed at the time. She was married to an abuser for eight years before she "escaped."

She remembers that once she was punched and given a black eye for "flirting" with a friend of her (then) boyfriend and later husband. In her mind, she was not flirting, but merely smiled at her boyfriend's friend because that is what she thought her boyfriend wanted her to do. Now, ten years later, she understands that she was going to get punched out whether she had smiled ("flirting"), or whether she had frowned ("wasn't polite"), or had stuck out her tongue ("disapproval"). Now, she understands that when he is in "one of those moods," it doesn't make much difference what she does - he will find an excuse to attack her violently. She didn't know it then, and didn't come to really understand it until about six years after they were married, and had been humiliated, beaten, stabbed, burned and kicked many, many times. He had broken her arm once and had frequently threatened to kill her, sometimes threatening her with a knife, sometimes with a gun. It took many years, many agonizing, painful, fearful years to finally arrive at this conclusion. Now, she understands that she is the victim of domestic violence. Back then, the whole world was just "crazy."

Finally, through a work associate, Stella heard about a domestic violence shelter and their program in a neighboring city. Though she did not go there at first, she did make a telephone call to them while on a break at work. These telephone conversations continued for about six months before she finally found her way to drive by, but was too scared to stop in...yet. More phone calls to the shelter. Literature and information was sent to her at her work address (her mail at home was always read first by her husband and often censored). If he knew about her getting domestic violence literature, she would get another beating and would be forbidden to get any more literature - and watched even more carefully. She learned more about domestic violence, especially that it *will not stop on its own*. The perpetrator is as much caught up in the never-ending cycle, as is the victim. Though she had been told this many times by the shelter staff, by books and pamphlets, and by others, it took Stella a long time to come to this realization.

After six years of marriage, she began to think seriously about admitting that she indeed was a victim. In her seventh year of marriage, she went to the shelter after one of "his episodes" in which she was beaten and her husband arrested when the neighbors had called the police. She attended a couple of group counseling sessions at the shelter, and then returned home to "try it again" after he promised to never hit her again. (This must be the hundredth time he had promised to "never hit her again," along with giving her flowers, candy, and other "loving promises.")

Another violent episode and a second visit to the shelter educated her to the point that she began to prepare for her eventual escape. She needed some money, her social security number, driver's license, and many other things if she was going to make it on her own. Luckily they had no children or pets that would have complicated her situation immensely. The thing she needed the most, was the self-confidence, the self-esteem, the self-concept - that she was not as dumb, ugly, old, and worthless as her husband had made her believe. The workers at the shelter were starting to build a new self-confidence in her, the belief that she *just maybe could* do it. She had never really lived on her own before. She had always lived with her parents, or with her husband. Then, there was also another very real problem. How would she escape her husband? He would come looking for her. He would beat her even more severely, and she truly believed that he would make good on his promise to kill her if she did "anything too stupid."

Shortly after their eighth wedding anniversary, Stella detected that once again he was entering the building stress stage of the cycle (many experts on domestic violence discuss a cycle of abuse, often a "building stress" stage, an "active violence" stage and a "honeymoon" stage). She made a quick decision one night when her husband was out drinking. This was the time. She

found a ride to the shelter in the neighboring town and the next morning boarded the cheapest transportation she could find, a bus for any direction that left the earliest in the morning. She didn't care where it was going, just so it was going to take her away.

When she arrived in a larger city, she looked up the domestic violence shelter and stayed for a day or two and then boarded a bus again. Thus she traveled, from shelter to shelter, ever fearful that her husband would find her. Now, when she left a shelter, she carried with her a list of other shelters in nearby states. At the time I listened to her story, she was presently in Aberdeen, South Dakota, and was still very fearful that her husband would find her. How can she run forever? Her money has been spent on bus transportation and food. She needed a job. However, all jobs require a social security number. Once before her husband had found her by tracing her social security number - he was employed in an occupation that seemed to enable him to locate her whereabouts this way. After he telephoned her and said he was coming to get her, she just left her job in the middle of the day, not even picking up her partial paycheck. She had escaped and was determined not to get caught again. She needed a whole new set of identification papers, - a new name, and a new life.

I heard Stella's story in 1989. It reminded me of when I was teaching high school American History. The History lesson was about the "Underground Railroad" in the 1850s. The "Underground Railroad" was a series of travel routes and safe houses that escaping black slaves could use as they escaped slavery in the Deep South and slowly made their way to the northern U.S. and Canada. The slaves left a deplorable situation where the slave masters totally controlled them to the point of buying and selling them and their children at the owner's whim - along with beatings, the stealing of their labor, and all the other aspects of being a slave. They would escape their "Master-Owners" and travel surreptitiously, hiding out with cooperating ministers, businesses and individuals that were venomously opposed to slavery and the conditions under which the black slaves were forced to live. After a period of time, the "safe houses" and "freedom train" routes became somewhat regularized to a point whereby one safe house could give directions to another and another to another. Thus the slaves could (hopefully) escape their "Masters" and travel to freedom where they could make themselves a new life.

Stella's story wasn't about black slaves, but about American women. Women who had lived under slavery conditions and were escaping their "Masters." These women are escaping what was called a situation of domestic violence. I had been a member of the Board of Directors of the Aberdeen Area Resource Center For Women (RCW) about a year when I heard about and briefly talked with Stella (whom I found out later did not give her real name

out of fear of discovery) who had recently arrived in the RCW's Battered Woman Shelter. Though most of the RCW's clients are local women (and yes, a few men too), some of the clients are literally using the nation's shelters just like a slave escaping via the Underground Railroad in the 1850s.

Stella needed to escape her master in many ways -- not only geographically, but also socially, and psychologically. She could move geographically and hope that she would not be found. To escape socially, she would have to never contact her old friends, maybe not even her family, ever again - they might tell or let slip where she was now. She needed a new social identity, to stop running, find a place to live, a new name, social security number, a job, a way to prove her education level, get new friends, obtain new credit ratings, and much more. Psychologically, she needed to convince herself that she was a worthwhile person, she wasn't ugly, she wasn't dumb, and she was someone who could make it on her own. However, no matter what she does, no matter how successful she is, she will always live in fear that her husband will find her. And another thing - if she does make it on her own, how does she get an "absentee divorce" so that she would feel free to establish another relationship, or husband - if she would ever want to.... ?

### CONTROL

Experts who are familiar with domestic violence state that one of the major motivating factors of an abuser is their own psychological insecurity, which in turn drives them to desire more and more total control over something in their uncertain, ever changing, threatening world. Abusers try to totally control every moment, every action, every thought, everything - in another person, usually their lover and later their wife. This all-encompassing need to control almost inevitably leads to the use of violence in order to control. After all, violence usually works against a weaker person - especially in the immediate situation. They will allow them no discretionary money; often counting out and verifying correct change after she bought groceries (even if purchased with her own paycheck). They will time her on her travels to work or to pick up the children, making her explain any discrepancy of a minute between what he believes is the correct time and the actual time it took. They will expect perfection (his version of "perfection") in all her activities whether it be cooking a meal, cleaning the house, visiting with his friends, putting on make-up, sexual activities, employment, or how to act toward a pet.

At the same time, in ineffectual and unsuccessful attempts to make themselves feel better, the abuser will constantly belittle her, degrade her, tell her she is ugly, undesirable, stupid, lazy, and worthless. Though they will exert almost total control over her, they will believe and feel that she has willfully



committed some indiscretion (flirt with another man, burn the toast, spill the water, not catch the fish, put on the wrong music). This indiscretion becomes the excuse to beat her, to do violence upon her body and mind. They will hit, punch, kick, burn, stab, push, yell, scream, pull out hair, break bones, spit at, shoot -- and yes, even kill. The "indiscretion" is *not the reason*; it is simply the *precipitating excuse* to vent an underlying anger, a need to strike out at a vulnerable victim, an ineffective attempt to have "control." However, try they must, and violence is useful in the short run. It works to get immediate compliance from a vulnerable victim. Thus, violence is only the episodic cumulating event in the drive for control.

Another aspect of control that many domestic violence victims experience is social isolation. People that were her family, friends, and associates were at one time or another insulted, not visited, or simply put on a "forbidden to associate with" list by her husband. Though the victim may be employed, she is not allowed to be friends with, or associate with, anyone. She is to go to work just in time not to be late (usually) and has to arrive home immediately after work. Even if he were not there, he would sometimes telephone just to make sure she was where he thought she was supposed to be. Very often the victim is not even allowed to be employed since employment gets her out of his reach and thus possibly out his control. With this kind of isolation, how is she to know how badly she is being controlled? Just what was a "normal marriage" anyhow?

The social isolation and control exerted on the victim is similar to the isolation and social control used by cults to control their members. Cult members are frequently isolated into closed communities in which the only information they receive is that which is filtered through the controller(s). Even if they work in the community, the only information they are allowed to believe is the information filtered through the controller(s). Of all the things that the perpetrator needs to control, information control is essential if dominance is to be maintained.

#### HELP

One of the first things a victim needs to break the control is accurate information - a different way of seeing and believing the world. Domestic control and violence is NOT NORMAL, it is not acceptable, not moral, and not legal. There is help available and the victim is NOT helpless in their situation. Stella received her first information from a co-worker and then from a domestic violence shelter and program. I don't know if her family or others had attempted to tell her - these are the only two sources she related to me.



Thanks to the feminist movement, the anti-violence movement and many other cultural and social changes including changes in the law and government funding, the United States now has more than 1,200 shelters for domestic violence victims, and even more programs and information centers that do not operate their own shelter. It is sad comment on a society that has such a need.

Victims of domestic violence have a great number of needs including: information, escape planning, legal aid, food, shelter, medical attention, protection, safety, counseling, and on and on. One of the primary needs is *information* that this is *not normal* and there *is a way out*. From this, a longer-term solution may be possible.

### THE PARTNERS PROGRAM

There are many excellent programs and services provided by domestic violence programs and shelters that work toward satisfying the victims' needs. A new program for the Aberdeen, SD Resource Center program is the "Partners Program." That is, a partnership between the Aberdeen Police and The Resource Center. When the police respond to a domestic violence call, the police arrest the perpetrator (South Dakota has a mandatory arrest law), and also contact The Resource Center. The Resource Center has a cadre of well-trained volunteers, who take turns carrying a pager. When a call comes in, two of the volunteers immediately go to the address of the domestic violence. At the scene the volunteers talk with the victim (and often the children) to help calm down the situation and get additional information for the legal system. They provide information to the victim regarding the options that they have and the help that is available to them including legal protection orders, shelter availability, and general information about domestic violence. This information is given both verbally and in the form of pamphlets and further resource telephone numbers and information. They are invited to attend educational and counseling sessions on domestic violence.

The Resource Center is providing a vital service in a time of crisis and information for future decisions. The Police love the program because it provides a calming effect to the situation and increases the information that they receive from victims so that they can do their job in a better, more efficient manner.

### WHAT CAN YOU DO?

If you suspect that a co-worker, a neighbor, a client, or anyone is the victim of domestic violence, get information to them. Tell them that this is *not normal*, that there *is help*, there *is a way out*. Become informed yourself and

pass on information about local domestic violence programs and shelters. Very often the victim will not believe you at first, or feel too helpless to do anything at this time. Indeed, victims who have found the courage to escape once frequently return to the perpetrator - and if no changes have occurred, are beaten again and again. I believe that the national average is that the victim tends to return to the abuser an average of three times before a permanent break is made. You should remain an information source and a dependable friend. In time, the victim may make the necessary changes. If you observe violence, call the police yourself - there is a serious crime in progress. How serious? All you need to do is look at the homicide statistics. Domestic violence very frequently ends in murder - then it is too late for the victim.

Hopefully you would become even more involved by joining the volunteers at your local domestic violence program or battered victim shelter. However, what is really needed is an informed public. A public that can recognize domestic violence, not tolerate it, and do something about it. A first step in helping is to get information to the victim.

#### **Ideas for discussion**

1. How do you know if someone is a victim of domestic violence? What should you look for?
2. What is the contact information for your nearest program on domestic violence? What services do they offer?
3. As a credit professional, how does being a victim of domestic violence effect credit eligibility and credit payment possibilities?

#### **About the Author**

*Dr. Jerome R. Rosonke is a Professor of Sociology and Criminology at Northern State University, Aberdeen, South Dakota. He has served on the Board of Directors of the Resource Center for Women (now called The Resource Center) for two different terms of four years each (1987-1991 and 1996-2000). Among other courses at NSU, he teaches a course on Domestic Violence and a course on Child Abuse and Neglect. He earned a Ph.D. in Sociology and Criminology at South Dakota State University, Brookings, SD, an MS in Guidance and Counseling at South Dakota State University, Brookings, SD, an MS in Sociology at the Illinois Institute of Technology, Chicago, IL, and a BS at the University of Northern Iowa, Cedar Falls, IA. He has taught for seven years at high schools in Iowa and Wisconsin, and at universities for 31 years in Wisconsin and South Dakota. At Northern State University, he was awarded the "Excellence in Teaching" Award in 1982, and the "Community Services Award" in 1994.*

This article was submitted by Mary Kost. Mary is the President of Aberdeen, SD CPI.

## Commitment



*By Cheryl Miller*

**Commitment: determination to keep a promise, backed up by action.**

### Introduction

The Webster definition of commitment is "to bind, as by a promise; pledge." I believe, however, that commitment has a stronger meaning. Commitment speaks highly of a person's character.

Commitment is the fuel that runs the machine of success. Commitment effects all aspects of our lives: relationships, work, extracurricular activities, church, school, etc. Any one can wish to be a better person, spouse, worker, or athlete. But it takes commitment to make that wish a reality. It takes sheer determination to excel, to reach a goal, or to keep a promise.

When I think about the word commitment I think about all the different aspects of my own life: relationship with God, family, work, teaching at the women's rescue mission, CPI, and so on. Why worry about all these things? What makes me keep giving my love, my time, my talent, and my abilities in each of these areas? It's commitment.

Lessons are best illustrated through personal experience, so I'll share with you some of mine.

### Personal Experience

When I met Dave (my husband), I experienced one of my most unforgettable experiences with the importance of commitment. Dave was scared of commitment, after being devastated by a broken engagement with a girl he met before me. He was so afraid of commitment that he referred to us as "friends" during our first three years of dating.

Oh, we went out together (he paid for everything), but he said we were not dating! We did almost everything together – went to church, sang in the choir, worked with children, went on trips to his parent's house, went home to my parent's, etc. Eventually, we grew close to one another and I realized that I loved Dave. Our relationship up to this point was really rough because Dave was keeping a safe distance.

Three years into this "friendship", I thought to myself, "I do not need Dave in my life. I can get along fine without him. I refuse to keep waiting on him to make a commitment to me and get over his past." To test my heart out, I took a mini-vacation back home to Tuba City, AZ. I only told my roommate, Carole, where I was going. I wanted to see if Dave would miss me.

Guess what? He did miss me! I guess it got him to thinking about "us". A few months after my trip home, Dave finally decided to make a commitment to me. We were traveling back from his parent's house in PA when he told me he had been doing some thinking and wanted to work toward a more permanent relationship – marriage! I nearly fell over when I heard that. I was so shaken by his utterance that I didn't speak for about an hour! When we arrived in Danbury I told Dave I would need to really think about it. I thought I'd let him suffer for awhile since he put me through so much.

Dave and I finally reached a point that we were ready to make a lifetime commitment... a commitment that would last until death parted us. (He totally skipped calling me his girlfriend to calling me his fiancée!!) Although we had a rough relationship, it didn't ruin a chance for us to have a happy marriage. I can recall the past and praise God for working in our lives to bring us together because now I have a wonderful, loving, compassionate, God-fearing husband who truly loves me. I might add that Dave is a blessed man. He reaps a multitude of good now because he finally decided to make that commitment.

I realize every commitment can't be compared with something as serious as a marital commitment. However, the basic principle exists that when you commit to something, you are telling the world you are going to live up to your word.

#### Personal Development

Commitment should never be taken lightly. Why? You are not the only one that is effected by your decisions. Since you have commitments to your immediate family, your boss, your friend(s), volunteer work, etc., any decision you make will effect them. So, be careful of how many different things you commit yourself to. Those you care most about, and things that are most important to you will suffer if you are not wary.

Commitment must be followed by action. Simply saying that you will commit yourself is not enough. You need to DO something. You have to participate, take action, and accept the challenge! No one can do everything. We each only have 24 hours in every day.

When I joined Credit Professionals International four years ago, I made a commitment to myself, to my associates, and to my God. At that time there were only three or four members holding the association together.

The Greenville Association had unfortunately slipped into a discouraging situation. They had occasional special speakers, they no longer participated in community events, hardly any prospective members visited, and there was a lack of enthusiasm. It seemed like I heard a lot of dismal news about CPI. And any time I asked why we weren't participating in usual CPI events I often heard, "We used to..."

The first year of my membership was a fog. I didn't know exactly what CPI was and I was unfamiliar with so many things! I could have easily become discouraged and quit after that first year but I kept faithfully attending every meeting hoping something would change. As a new member, I was shy, unsure of myself, and untaught, but as I became more knowledgeable about Credit Professionals I gained confidence.

It wasn't until I attended my first State and District Conferences that I got a jumpstart of CPI enthusiasm. WOW! A wave of discovery struck me. I thought, "Oh, this is who we are!" I made new friends, networked with other members, attended the workshops and meetings, asked questions, and took notes like crazy so that I could learn how to improve my local association. Personally, I believe this kind of active commitment has paid off. (You might want to ask my local and state members if this is true.)

Credit Professionals International has given me numerous opportunities to explore and advance my personal development. I made an active commitment to CPI and I have benefited. As a result of my input, I am a better professional, speaker, teacher, member, and leader. I can wholeheartedly agree with Vince Lombardi's statement: "The quality of a man's life is in direct proportion to his commitment to excellence, regardless of his chosen field of endeavor."

I'll admit that there were many times I became discouraged and disheartened, but I persevered because I made a commitment to CPI. I understand why people might reach a point of frustration. It might not be just because of CPI. They may feel frustration because they are being pulled so many different ways, they have too many people demanding their time and attention, or they can't say "no". The good news is we can change this!

#### **Personal Problem Solving**

If you are displeased with the way your life is now, take time to do some serious thinking about your "treasure". A person will always give the most time and attention to those things they count most precious. If you count too many things as precious, you could be headed for trouble and frustration. Here are some simple steps toward making a smooth change:

- Evaluate your current time and commitments. Are you "stressed out"?
- State your current problem: too many commitments, disorganized, can't say "no", etc.
- Be still, be quiet and think (or pray).
- List your values starting from most important to least important (i.e. God, family...)
- Apply these values to your commitments.
- Prioritize.
- Creatively and intellectually plan.
- Set goals that will fit into a reasonable time schedule. (Don't forget sleep.)
- Adjust your commitments so you can give your best to the most important things.
- **Commit** yourself to your goals.
- **Take action!**

Accept the fact that you will have to review your goals and priorities many times during your life. If you're like me, I slowly take on more than I can handle, I get stressed out, and then realize that I have to make a few adjustments. It's so easy to get stretched thin or lose sight of what is most precious to you. But do not despair, my friend. You can change things with a little problem solving!

#### Personal Opinion

Commitment speaks highly of your character. Everyday you make commitments. Even the simple statement, "Let's get together for lunch," is a commitment through spoken word. Someone will expect you to keep this "promise". If you don't, that person will consciously or unconsciously make a judgment about your character.

Do you want to test the truth of my statement? I dare you to make a promise to a child and not keep it...if you don't keep your promise that child might remember you as a "fibber". I speak from personal experience. When I was a child my step-grandfather promised to make me a pair of moccasins. He never did it. To this day, I take his word lightly. (Boy, some memories just don't go away!) So, be careful of what you say because what you say commits you to take action.

#### Personal Reminder

Credit Professionals International has come to mean a great deal to me. I believe this is due to my initiative, my active commitment, and my involvement. Consequently, I believe commitment will be the decisive factor in making CPI become a growing thriving organization. I trust you will join me in doing your best to make our organization great.

I am thankful for the many ways that CPI has enriched my life. I have come to appreciate being with people who still have "old-fashioned" values, express their patriotism, believe in God, uphold character values, seek to help others, show friendliness, cheer my accomplishments, challenge me to higher levels,

encourage me to develop myself, and give many opportunities to excel without criticizing. What better place are we afforded this fantastic opportunity than our CPI organization?!

If you do not share my enthusiasm about Credit Professionals International, I challenge you to renew your commitment. Be active. Revitalize your enthusiasm. Persevere.

### **Conclusion**

If you think you alone cannot make a difference, THINK AGAIN. One committed person can make a world of difference!

Again, I speak from experience. My local association has changed because of a few committed members. Compared to my first year, our membership has doubled. Our monthly meetings have improved. We host educational speakers. We have visitors more often. We've won awards at the State and District Conferences. We mentor our new members so they won't be in the fog like I was. We are even teaching in the community! Can you tell the difference in our association because of the teamwork of individual committed members? (The same thing can happen in your association!)

I encourage you to take some time to think about the word commitment. Apply this word to yourself, your involvement in CPI, and to every area of your life. Do some brainstorming and write your ideas down. Here is an anagram of what I consider to be important in CPI:

*Communicate in your organization.*

*Open up to others and give them opportunities to develop.*

*Master your CPI knowledge.*

*Mentor new members.*

*Initiate enthusiasm.*

*Teach in your community.*

*Make your local organization a "showcase" for CPI.*

*Encourage others to join CPI.*

*Never forget to keep your priorities straight.*

*Take pride in CPI!*

Commit to your "treasure", put your heart into it and see what happens!

### **Ideas for discussion**

1. How has your commitment to CPI changed since you became a member?
2. Have you attended any state, district or international conferences? What effect did they have on your enthusiasm and commitment?
3. What kinds of things can you do at the local level to keep enthusiasm and commitment at a high level?



#### *About the author*

*Cheryl Miller, PCE, is the 1999/2000 South Carolina State President. She is the current South Carolina Credit Professional of the Year for 1999/2000 and was presented the Lucille T. Hutchinson silver goblet award for being the Most Outstanding Local Association President for 1999/2000. She has held many offices in her local association and a few offices at the state level. However, she still considers herself a "rookie" since she has been a CPI member for only four years. Her enthusiasm has been an inspiration and a delight to all who know her.*

*Cheryl was born in Tuba City, AZ. She was raised mostly on the Navajo Reservation but she has also lived in New Mexico, Colorado, California, Connecticut and South Carolina. She met her husband, Dave, in Danbury, CT. Dave and Cheryl have a beautiful seven-year-old daughter names Janelle. Her husband, Dave, has been a strong supporter of her CPI involvement and has sacrificed many hours helping her with her CPI projects and commitments. She is convinced that she would not be the woman she is without him.*

*Cheryl is a 1987 graduate of Bob Jones University. She graduated with a Bachelor of Science degree in Accounting and a minor in English. She is currently a Customer Account Manager for IKON Office Solutions, but has had experience with IKON in credit, collections, leasing and customer service. IKON Office Solutions has been a great supporter to Cheryl since she joined Credit Professionals International. IKON has faithfully paid for her yearly membership dues and her attendance to many CPI conferences. She hopes this will not change.*

*Many extracurricular activities keep Cheryl busy. She teaches regularly at Shepherd's Gate, a woman's rescue mission. She is a member of the Compass of Carolina Board. She stays actively involved in church and choir. She enjoys sewing, reading, stamping, scrapbooking, letter writing, calligraphy, singing, visiting friends and spending time with her family.*

*Cheryl is very thankful for a great organization like Credit Professionals International. She gives CPI much credit for her personal development, improved speaking skills and leadership growth. As a result, she will eagerly share CPI with others. She encourages all members to remember how much they personally benefited from their own membership and share it with others! It's amazing to see another person catch your enthusiasm!*



## Take Charge of Your Life



*By Mary Nebeker*

**"Do you want to learn how to get the things you want in life?  
Do you want to feel that you are in charge of what happens to  
you?"**

In order to do that, there are some things you will need to know about money management, including credit. This is true whether you have a lot of money or only a little money. In fact, the less money you have, the more important it is to manage it wisely. This management includes your income, your savings, the things you buy with cash or a check, on credit and the things you charge on a credit card."

Thus begins *Take Charge of Your Life*, the long-awaited audio project from Credit Education Resources Foundation and Credit Professionals International. By now, every member of CPI should be aware that the tapes and CDs have been released and are on sale through the Corporate Office, advertisements and on our web site - [www.creditprofessionals.org](http://www.creditprofessionals.org).

When Helen B. Sawyers, CCCE, of Salem, Oregon, donated money to the Foundation for a consumer credit education project, no one had any idea what a challenging, time-consuming and ultimately fulfilling project it would be.

The planning stage of the project was extensive. We wanted to do the most we could with this donation and there were a lot of choices and decisions to make. What did we want to accomplish? Who was our audience? What form should it take - a book, a workbook, a video or audiotape? What would our focus be?

Once we had made these decisions, through a series of meetings, research and discussions, we started compiling the materials. Once again, the members of Credit Professionals International stepped forward and faced the task admirably. In fact, we received so much material that it would not fit on one audiotape. We reevaluated the topics to be covered, cut a few out, expanded some others and came up with a final outline.

We hope that the tapes and CDs will be successful enough to finance a second tape using some of the exceptional material that we couldn't use this time. We would like to thank all the authors - they worked hard and created excellent materials. The ones who authored the material we used are listed with the description of the tape. The others, who reacted so gracefully to the news that we were unable to use their chapters were: Mary Lou Addy, CCCE/MPCE, Mary Jo Mularz, CCCE/MPCE, Brenda Nunez, PCE and Sharon DeShazer, CCCE/MPCE.

The materials to be used were put into script form, edited and reedited, and we ended up with seven sections for our tapes:

**Section 1. Introduction and Getting Started** - An introduction to credit and what is needed to obtain credit. *Authors: Helen B. Sawyers, CCCE, Salem, OR, former owner of two credit bureaus; Brad Barber, President, Members First Credit Union, Brigham City, UT; Esther Worthington, Project Manager, St. Louis, MO.*

**Section 2. How Credit Works** - An explanation of the credit process, credit scoring, and other factors related to how credit decisions are made. *Authors: Carol Neal, CCBE, Senior Quality Assurance Analyst, Equifax, Atlanta, GA; Brad Barber, President, Members First Credit Union, Brigham City, UT.*

**Section 3. Credit and Credit Cards** - Finding the best deal, the cost of credit, and determining how much credit you need. *Authors: Nona Ellzey, MPCE, former Vice President, Deposit Guaranty Bank, Jackson, MS; Brad Barber, President, Members First Credit Union, Brigham City, UT.*

**Section 4. You and Your Credit Record** - Why your credit record is important, what affects your credit record, what to do if you have credit problems. *Authors: Helen B. Sawyers, CCCE, Salem, UT; former owner of two credit bureaus; Brad Barber, President, Members First Credit Union, Brigham City, UT.*

**Section 5. You and Your Money, Part 1** - Sources of money, banking (checking, saving, deposits, withdrawals, ATMs, debit cards). *Authors: Nona Ellzey, MPCE, former Vice President, Deposit Guaranty Bank, Jackson, MS; Martha Philip, CCCE, Vice President, Bank of Matteson, IL; Ruth Zardezed, CCUE, Vice President, CCSD Federal Credit Union, Elmira, NY.*

**Section 6. You and Your Money, Part 2** - Managing your money, budgeting. *Author: Esther Worthington, Project Manager, St. Louis, MO. with information*

*from the Extension Department of the University of Missouri and the National Financial Services Corporation.*

**Section 7. Protection Against Fraud** - How to protect your identity, your bank accounts and your credit cards. What to do if you're a victim. *Author: Elouise Goodum, Assistant Vice President, Corporate Security Investigator, Bank of America, St. Louis, MO.*

The scripts were ready...now it was time to do the recording. Once again, the talents of CPI members came to the rescue. Terry Rowe, CCCE, a Past International President and professional speaker, donated her time to come to St. Louis and be one of the voices on the tape. For the other voice, we hired a local professional, Gene Parsons. Since this was our first experience with such a project, we relied heavily on the advance of the recording studio, Smith Lee Productions. They told us to count on at least one hour of recording time for every half-hour of material. Due to the professionalism of Terry and Gene, we were able to finish the recording well under the scheduled time.

It was done! The recording was being duplicated, the tape and CD covers were being printed and we waited anxiously for the finished product to be delivered in time for conference.

That's Phase I.

Helen's goal - the reason why she made this donation - is to use the resources of the foundation to strengthen, enhance, and bring recognition to Credit Professionals International.

Phase I was the creation of a product that could be used by CPI members. The marketing of this product, by international and local associations, will provide a service for consumers and recognition for CPI.

Phase II involves training CPI members in marketing procedures: marketing the product and, more significantly, marketing CPI. The product is a tool we can use to strengthen our association.

The development of a training plan was taking place at the same time we were working on Phase I. The plan is to, over time, train as many members as are willing to participate. The first session involved training a core of CPI members who will then use their skills to train other members.

The training got underway in July 2000 at the International Conference in July. Twenty-five CPI members were invited to come to conference early and take part in a training session - part of the marketing and distribution phase of the project. Fifteen were able to attend. These 15 will be active in their districts and

states training other members who will then take the training back to the members in their local associations.

Ruth Zarzeded, CCUE, Past International President graciously agreed to help with the training. She developed the materials and plan for the training that took place at conference.

These fifteen members spent two days in an intensive, enlightening session on marketing the audio project. These members, with Ruth's guidance, developed presentations which each of you will have the chance to participate in at your state and district conferences.

This small but dedicated group of people will be spreading the word about *Take Charge of Your Life* and how you can make a difference in your community and your local association by sharing this product with people in your area.

#### **Ideas for discussion**

1. How could you use the audiotapes and CDs for credit education in your area?
2. How could you use them to promote your local association?
3. A news release about the audiotapes and CD's is available from the corporate office. The release can be used with newspapers, radio and TV stations.
  - Who in your local association can get copies to the media in your area?
  - How can your local association take advantage of this opportunity for publicity?

#### ***About the author***

*Mary Nebeker is President of the Credit Education Resources Foundation. She is a Past International President of Credit Professionals International (1992/93). Mary lives in Brigham City, Utah and is employed by Home Loan Corporation in Bountiful, Utah. Mary is a member of Brigham City CPI.*

For information on ordering  
*Take Charge of Your Life*,  
see page 22.

## Manual, Exams, Cards

1. Manuals are the basis for the educational programs for the local associations. Each local CPI is expected to have regular meetings which include educational programming. You may use the manual articles, monographs and other materials from the corporate office that you feel are most appropriate for your CPI local.
2. Manuals and membership cards are mailed to each member when dues for the current year are paid.
3. Although the test is not required, many associations still use the test as an educational tool. One copy of the examination questions and an answer guide will be sent to each local association upon request.
4. Examinations are given and corrected locally. Examinations must not be given a second time, unless members did not take it at a regular meeting. A score of 80% is passing.
5. Education cards are available (upon request) from the corporate office.
6. Some local associations award the education cards at the Annual Bosses Dinner or Breakfast. Others send them to the member's employer, sometimes for information purposes, or the employer may want to present the card to the member. However it is done, it should be significant, for this is the core of the CPI objective: successful accomplishment of the educational program. In addition, it is visible evidence that the members are interested in personal and career development.
7. If you have any questions, please contact the corporate office. The office hours are 8:30 a.m. - 4:30 p.m. (central time), Monday through Thursday.

Credit Professionals International  
525-B N. Laclede Station Road  
St. Louis, MO 63119.  
Phone: 314/961-0031. Fax: 314/961-0040.  
Email: [creditpro@creditprofessionals.org](mailto:creditpro@creditprofessionals.org)

## Credit Professionals International Materials & Supplies

The following materials and supplies are available through Credit Professionals International. Additional materials are available through the CPI Jewelry & Materials Catalog. Quantity discounts are available on some items. There may be shipping or handling charges for some items.

### Consumer Credit Education Materials

*Take Charge of Your Life*                      Tape \$11.00    CD \$15.00

An audio guide to taking charge of your financial life.  
Written for the general public by members of Credit Professionals International. 73 minutes. Price includes shipping.

#### Brochures:

<i>Guide to Sound Credit</i>	25¢ each	10/\$2.20
<i>What is Credit?</i>	25¢ each	10/\$2.20
<i>Bankruptcy - A Ten Year Mistake</i>	15¢ each	10/\$1.00
<i>Bankruptcy is NOT the Answer</i>	15¢ each	10/\$1.00

### CPI Accessories

*CPI Tee shirt*                      Medium, Large, XLarge \$9.50    XXL \$10.75  
Royal blue with CPI logo in white

*CPI Sweatshirt*                      Medium, Large, XLarge \$12.50    XXL \$14.50  
White with CPI logo in royal blue

*Magnetic Memo Pad*                      \$1.50 each

*Logo Pen*                                      \$3.00 each

*Logo Pencil*                                  \$1.15 each

*Pen & Pencil Set*                              \$13.50 each

Perfect for speaker gifts

*Credit Card Case*                              \$6.00 each

Black leather with CPI imprinted in gold

*Letter Opener*                                  \$1.75 each

*Memo Pad*                                      \$1.50 each    10/\$3.00

3.5" x 8", white with black lettering, 100 sheets

*Personalized Luggage Tag*                      \$1.75 each

Send two business cards with order

*CPI Tote Bag*                                      \$15.00 each

18" x 11" teal zippered bag. Limited supply.

## CPI Jewelry

*CPI Watches* \$32.00 each

*Personalization available; call for details*

Ladies - gold-plated casing, black strap

Unisex - Black & chrome casing, black strap

Men's - black casing, black strap

*Membership Pin* \$16.50 each

*Membership Charm* \$14.75 each

*Career Club Pin* \$21.65

*Past President Pin (local)* \$31.75

Triangle pin with ruby

*Past President Pin (state)* \$31.75

Triangle pin with sapphire

*Past President Pin (district)* \$86.00

Triangle pin with diamond

*Credit Professional of the Year (local)* \$24.75

## Membership Supplies

### Brochures:

*Membership Brochure* 25¢ each 10/\$2.20

*When You Join CPI* 20¢ each 10/\$1.80

*CPI Handbook* \$2.00 each

*The Ayes and Noes of Meetings* \$4.00 each

*Local Association Officer's Manual* \$5.50 each

### Certificates -

*Award* \$1.50 each 5/\$5.00

*Recognition* \$1.50 each 5/\$5.00

*Guest Speaker* \$1.50 each 5/\$5.00

*Membership* \$1.50 each 5/\$5.00

*Appreciation* \$1.50 each 5/\$5.00

*Jewelry & Materials Catalog* \$1.00 each

*Video Catalog* no charge

*CPI Note cards* 50¢ each 10/\$3.50

To order materials and supplies, contact:

**Credit Professionals International**

525-B N. Laclède Station Road

St. Louis, MO 63119

Phone: 314/961-0031 Fax: 314/961-0040

Email: [creditpro@creditprofessionals.org](mailto:creditpro@creditprofessionals.org)

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Who's certified?  
WE ARE!!



Join the team of professionals  
who have been certified through  
Credit Professionals International

Each year, more and more Credit Professionals are discovering the advantages of professional certification. For information on how you can achieve certification, contact the CPI Corporate Office.

525-B N. Laclede Station Road  
St. Louis, MO 63119.

Phone 314/961-0031. Fax 314/961-0040.

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