



The Credit Professional

Eight Ways to Get Noticed at Work

The Right Mortgage

Avoid the Mediocrity Mire

Listen!

Be a Good Team Member

Health Enhancement Subsidy

Employee Theft

December, 2000

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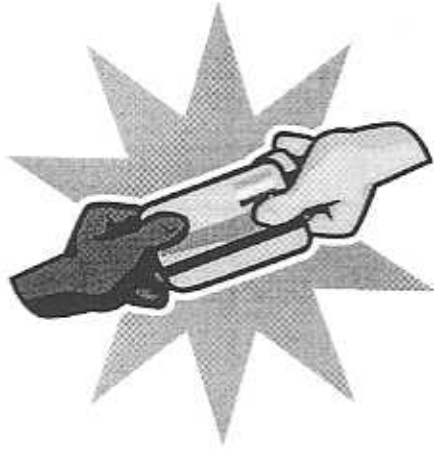
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- Have a seminar on the wise use of credit
- Provide low- or no-cost credit reports at the mall – hand out brochures and sell the tapes and CDs

For information on ordering the tapes and CDs, see the inside back cover.

Change the world, one consumer at a time.

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WAYS TO GET NOTICED AT WORK



Getting the recognition you deserve can be a challenge in corporate America – especially at larger firms, where you're often competing for attention with hundreds of other employees. Here are some common-sense strategies for differentiating yourself from the herd, courtesy of Paula Ancona, author of *SuccessAbilities! 1,003 Practical Ways to Keep Up, Stand Out, and Move Ahead at Work* (JIST Works, 1998).

1 Learn what your boss values.

Get to know your employer's style and play up to it so that you can present information in the format that's most likely to make an impact. "If your boss is a 'numbers guy,' for instance, quantify problems and possible solutions," says Ancona. "Present your analysis to him in terms of the bottom line." Or, conversely, if you've got an employer who values vision – for example, he wants ideas on moving ahead in the marketplace – offer forward-looking suggestions on acquiring that competitive edge.

2 Study, study, study. Besides keeping up on industry

news (a must for any employee), pay attention to trends beyond your particular specialty, so that when you contribute ideas, they're not limited to one narrow part of the market. This demonstrates to your employer that you're capable of thinking about the big picture.

3 Get to know your

boss. Learn a little bit about your supervisor so that when an opportunity arises to make small talk,



you'll have something to say. Find out about her family, where she went to school, any hobbies she might have – if she's into a particular sport or pastime, for instance, read up on it. If you feel self-conscious, keep in mind that most people enjoy talking about themselves, so your boss will probably be pleased if you ask questions about her. (But don't overdo it – a little flattery never hurts, but you don't want your interest to seem contrived.)

4 Don't Whine.

It's fine to bring problems to your boss's attention as long as you simultaneously present possible solutions; otherwise, you risk coming across as a bellyacher. "Your boss has enough difficulties – he doesn't need more," notes Ancona. If you don't have a definite answer to the problem, at least suggest a starting-off point. Again, by presenting solutions to chal-

lenges, you show that you're thinking of the bigger picture rather than merely taking care of yourself. (Remember, *everyone* has problems at work – it's just that not everyone talks about them!)

5 Ask Questions

No one should be afraid to ask questions. Use questions as an opportunity to display your curiosity about your job and the company as a whole, as well as to demonstrate a bit of what you've picked up about the industry.

6 Be a good, solid em-

ployee. This goes without saying:

- ✓ Be accountable for what you do,
- ✓ Do your job to the best of your ability, and
- ✓ Pay attention to details.

Without these basics, the rest of your efforts to get ahead will likely go to naught.

7 Dare to be different.

A surefire way to get your supervisor's attention is by doing something a little bit differently from the rest of the pack. Ancona suggests starting small:

"Develop a personal style – add flair to reports you write and meetings you conduct by incorporating jokes or quotations you find memorable." This will make you stand out in people's minds.

8 Don't be a clock-

watcher. No matter how hard you work, it doesn't look good if,



ala Fred Flintstone, you make a mad dash for the door as soon as the whistle blows. Nowadays, many offices value workers willing to put in extra time; if yours is one, stay late occasionally, or take a shorter lunch hour. It may cut into your free time, but it will impress your employer.

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Answer to Funny Money puzzle, page 22.

All progress is based upon a universal innate desire on the part of every organism to live beyond its income. Samuel Butler

Get the Boss to Open Up

Most managers don't go out of their way to offer constructive feedback, but that shouldn't stop you from asking for it. Here's how:

Share experiences. Tell your boss what you've learned from daily work experiences, including ideas you picked up from attending a meeting or observing a colleague. Then invite the boss to chime in. Your manager may reinforce the lessons you've picked up or suggest that you focus on different issues.

Ask twice. When you first solicit feedback, your manager may withhold the most valuable, critical comments and dish out platitudes instead. Respond with a narrower follow-up question, such as "What could I have done better/worse?" or "Would you have done it the same way?" Your persistence will encourage the boss to open up.

Express thanks. Regardless of the feedback you hear, say "Thank you." That shows you're mature and appreciative – and it greases the wheels so that the boss feels more comfortable leveling with you in the future.

Adapted from *Escape From Cluelessness*, Lee G. Bolman and Terrence E. Deal, AMACOM, 518/891-1500. Reprinted with permission from *Communications Briefings*, 703/548-3800.

HOW DO YOU KNOW YOU'VE FOUND THE RIGHT MORTGAGE?

By Brenda Nunez



With today's technology and the Internet, you'd think finding the perfect mortgage to meet your needs would be simple. But what *exactly* are your needs? In today's market, there are literally thousands of different loan programs. Which one will work the best for you?

When prospects call my office, generally the first question out of their mouths is: 'What's your interest rate?' – thinking we have only one to offer. Before we can give them an accurate answer, however, we need a lot more information. Sometimes people get frustrated because we simply can't tell them a blanket rate. But, no self-respecting mortgage broker would throw out a figure without learning a lot more about that person's life, including income, length of employment and credit history just like you wouldn't call your local grocery store and ask for the price of bread.

Our office receives more than hundred different rate sheets a day and often, over the course of the day, we'll get several changes indicating whether the market is up or down. A program that may be a good deal one day may not be the next. It's critical that mortgage professionals keep up with the panoply of programs in order to best suit their clients needs. For consumers to do this themselves would be impossible. There are thousands of lenders and each has different rates for different borrowers with different needs.

When I first got into this business eons ago, I learned a valuable lesson from one of my clients. I took his loan application, processed it and was ready to close, when I found out that he didn't want a 30-year conventional mortgage. Although he'd never indicated that he wanted a VA loan, for some reason he assumed the rate I

had initially quoted to him was a VA rate. He thought all rates were the same. When I tried to explain the differences in rates and programs, he was so confused that he cancelled the whole entire loan. Meanwhile, I learned a good lesson: Don't assume that clients understand or are even aware of what's best for them. It's my job as a mortgage professional to know the best options for them and then help them understand why.

In my company, the first thing my finance specialists are taught is to 'listen'. More than just ask questions, we need to read between the lines and pick up clues before determining precisely what our clients need. Many times, critical client information is not provided during direct interviewing, but rather while we're chatting about other things.

For example, a client says she wants a 30-year, fixed-rate mortgage – no if, ands or buts about it. However, during the course of the interview we learn that her husband is transferred around the country every five years or so. Why in the heck would she want a fixed-rate when an adjustable rate mortgage (ARM) would be considerably less expensive? Once the logic of an ARM is explained, she readily agrees that it's a much better deal based on her family's particular circumstances.

Statistically, homeowners 'turn over' their mortgage every 5 to 7 years – either through selling or refinancing the property. With this in mind, folks really ought to consider 5-year or 7-year adjustable rate loans because the initial rates are lower. Other popular programs making a comeback these days are the 1-year adjustable rate loan and the really low, low monthly "Coff" ARMs. (Confused yet? Email me for an explanation! blnunez@aol.com)

Homeowners who may be transferred or plan to sell their home and move up to a larger property in the next few years ought to consider adjustable rate loans.

With mortgage rates on the rise again, people keep asking what's going to happen in the market. That's

anybody's guess. But the reality is, rates really are getting back to 'normal'. The days of the 6% to 7% fixed-rate, 30-year mortgages are gone for a while. But that's no reason to think it's no longer affordable to purchase or refinance a home.

When you crunch the numbers, the difference in the monthly payment between an 8.75% rate and an 8.00% rate on a 30-year fixed rate conventional loan (owner-occupied, single family



residence) isn't very significant – probably less than one of your minimum credit card payments you make each month!

So, when it comes down to it, how *do* you find the right mortgage? It's easy... Give accurate and thorough information to your mortgage specialist and be patient about what seems to be nit-picky questions. The right professional with the right expertise will then be able to provide you with the best

mortgage program for your specific needs.

And. A word of caution... once you start shopping for a mortgage, you'll probably receive a number of mail and phone solicitations from out-of-state lenders. Just remember, the person answering that 800-number and located often thousands of miles away isn't going to take the time to learn about you and your needs. Also, be careful about making such a significant decision over the

Internet. While Internet access has opened a whole new world to computer users, sometimes you really need to sit down face-to-face with a human who will take a personal interest in you. *That's* how you find the right mortgage for you.

Brenda Nunez is the president of Great Western Mortgage. She is a member of Casper, WY CPI and is District Nine president.

Searching for Competence in the *Mediocrity Mire*

By Jana M. Kemp

Are you feeling bogged down in a seemingly bottomless mire of “I can’t do that”, “It’s not my job”, “I don’t know how to do it” and “Why should I care anyway”? Do you hear these phrases when you go out to eat, when you shop, when you work or when you get home from work? Do co-workers, service providers, supervisors, or employees utter similar phrases on a daily basis? If so, you are working in a mediocrity mire.

Are you surrounded by competent others? Or, are you the seemingly only bastion of competence in your organization? Are you the one who works hard, gets things done on-time and on-budget and at the same time do you find yourself unappreciated by those around you? Or, are you finding yourself getting beaten-up because you are competent?

What then is competence? Competence is being competent; being able and fit to fulfill the tasks and

work at hand in a manner that allows and encourages others to also demonstrate competence. Sometimes we recognize competence when we see it because both our minds and our hearts tell us that the action taken or the work performed was sound, high-quality, well-meaning and effective.



Why then is competence so hard to come by? Maybe it’s our fear of exhaustion. Perhaps because it can be seen as a threat to those who don’t want to work as hard as the competent person appears to be working. Then again, maybe we’re just out of time – having trouble finding the time required each day to become

competent. Or, in the midst of mediocrity mires that produce rich paychecks we may be forsaking our need for competence in order to distract ourselves into believing that life really is okay in the mire of mediocrity.

Whatever the reasons that keep the mire of mediocrity surrounding the domain of competence, and threaten to engulf those who demonstrate competence, the challenge begins with recognizing competence whenever and wherever we can.

You can take on the challenge of finding competence by looking for:

1. Individuals who accomplish work accurately, on-time, on-budget and with a service- or team-outlook.
2. People who continuously improve their knowledge and skills.
3. Companies that reward employees and consumers

by producing products and/or services that are well-made in safe facilities, that don't destroy employees or the environment, and that fulfill their fiscal responsibilities to stay in business.

4. Organizations that stay true to their mission and give back to their communities.

Reward competence or it will leave – in the form of companies going out of business or in the form of employees actually leaving, or worse yet, in the form of people quitting-but-staying-on-the-job. Consider these rewards when competence is demonstrated.

1. Say thank you.
2. Recognize people in public for doing the right thing and for doing them well.
3. Tie raises and bonuses to competence and achievement.
4. Keep the tone of competence alive in the organization. Let everyone know that competence seeks competence, no others need apply.

You know you are in the mediocrity mire and that it's time to change your

situation – which can include quitting and finding a better place – when:

1. You hear or are told “we don't pay you to think, just to do the job.”
2. People frequently say, or imply “why do you work so hard, slow down, you're making the rest of us look bad.”
3. You offer suggestions that are not acknowledged, or are discounted.
4. You dread going to work.



With the constant work and personal demands on our attention and energies, it sometimes seems easier to take on the outlook of “why should I care, why should I try harder, I'll get along fine if I just put out a minimum effort.” Yet, our energies dip and our passions flicker out each time we choose to fall victim to the lure of mediocrity.

Consider becoming a competence crusader –

searching for bastions of competence and/or individually maintaining your competence. The rewards? Enjoyment, creative challenge, innovation, productivity, and profitability are among the rewards. One of the biggest rewards is the discovery that you are not alone – lots of us want and expect competence and even excellence to be in our daily lives.

It's hard to care about excellence when competence is hard to find. Yet, if we are ever to

Consider becoming a competence crusader

achieve excellence in our work and in our lives, we must begin the search for competent individuals and organizations today. Who have you congratulated on their competence lately?

Jana Kemp, founder of Meeting & Management Essentials, speaks nationally on the subjects of time and meeting management. To learn more or to contact Jana: www.janakemp.com.

LISTEN!

HOW IMPORTANT IS IT?

By Lavonne Agerton

Man's greatest achievement: the ability to transmit ideas, to communicate.

The most important of communication, I believe, is listening. Calvin Coolidge said, "No one ever listened themselves out of a job." Poor listening habits are not the result of training, but rather the lack of it.

Listening reduces miscommunication and says to others that we care about what they think.

Be an attentive listener. Observe, acknowledge, encourage, interpret. Don't be so busy talking that you fail to listen.

Listening is especially important when dealing

with upset people. Always use a relaxed voice. Listen patiently and be empathetic without making judgements. Acknowledge the seriousness of the situation, and offer some type of action.

It takes two to speak the truth – One to speak and one to hear.

Henry David Thoreau

If you want others to listen to you, use a pleasant, dynamic voice. Organize your ideas, use non-verbal responses and appropriate language.

Listeners are not simply listening to words, they are responding to a person, to

the mental pictures that person has painted.

Thoreau said, "The greatest compliment that was ever paid me was when one asked me what I thought and attended to the answer."

Peter deLisser points out that we can speak at a rate of 150-250 words per minute. However, our listeners are capable of hearing up to 750-950 words per minute. What do the listeners do with the extra time? Think and concentrate.

Listening is an acquired skill, not a God-given talent. In the book, "The Power of Nice", there are several tips:

- Think how it feels when you're not listened to. People who feel they are

being heard are easier to deal with.

- Don't talk. Wait 30 seconds before you say anything.
- Look for signs of not listening in others and in yourself. Wandering eyes, distractions, side conversations, boredom,

doing two things at ones.
Practice concentrating.

- Don't react, listen. Wait. What you would have said a moment ago isn't what you will say after you wait and absorb the whole thought.
- Eliminate distractions. Close your door, forward your phone calls, etc.
- Fake it. Act interested in what the other person is saying. Often you become interested.
- Ask questions that lead the other person to talk more, not less.

- Let listening be an end to itself. Sometimes simply hearing the other side may be the solution.

- Never stop listening.

Practicing good listening skills is a prerequisite if we want to become better communicators. If we show others how to listen, we demonstrate how they can return the courtesy and listen to us.

Poor communication is a waste of everyone's time. A large part of effective communication has to do

with attitudes, yours and others.

Remember that all people you communicate with are unique individuals with needs, wants and feelings. During your contact with them you should try to impart the attitude that their ideas are important and worthwhile, and that you are truly interested in them.

*Lavonne Agerton,
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During Fat Times Even the Inefficient Can Make Money

By Abe Walkingbear Sanchez

Companies that document their best biz ways can enhance profitability and position themselves to better survive economic downturns.

Scientists believe that about 150,000 years ago a huge volcanic eruption created a cloud of ash that covered the earth for 10 years. Not all sunlight was blocked but enough so that most plants and animals died.

Those life forms that survived the "long winter" were the smart and the strong. Those life forms that perished were the weak and those who couldn't adapt to the change. It's kind of that way in business.

When, not if, the next economic downturn hits, there will be a culling of the herd.

Never Time Enough

Errors, glitches, screw ups, misunderstandings, omissions, the left hand not knowing what the right hand is doing; all drive up the total cost of doing business. Vendors, sellers and customers all pay for inefficiency.

Too often the unofficial motto of some companies seems to be "we never have time to do things right, the first time." A "redo" is the most expensive and most unprofitable work that a business does. Some businesses make money in spite of themselves.

By documenting the knowledge that it takes to get things done right the first time, their best biz ways, companies can improve

their efficiency and better prepare themselves to deal with reduced sales, slow cash flow, thinner margins and major business disruptions. Moving from "word of mouth" operations to written policies and procedures promotes efficiency of action.

The Closet Report

If you've been around any length of time, you've most probably encountered inefficiencies that have left you scratching your head and wondering what the heck is going on. Steve Epner of BSW Consulting, Inc. tells a story about a report that clearly illustrates wasted time and effort. It seems that this woman spent the last two hours of each day compiling some data into a report. She'd leave it on the

corner of her desk and the next morning it'd be gone.

When asked what the report was for and who it went to, she didn't know. The woman had been trained by her predecessor to do the report but was never told why or to whom it went.

It turned out that about three years before, the CEO has asked that the report be generated and left for him to pick up at the end of each day. After a while he decided he didn't need it and he quit picking it up, but forgot to tell the preparer.

As the reports piled up, the janitor took note that they were unsightly and got in the way of his cleaning. He started moving the report to a nice, safe, out-of-the-way closet. He referred to it as the "closet report." When the stack in the closet got too high, he'd toss them out and start a new stack.

Clean floor, dead customers

Russ Case, President of www.bestbizways.com, tells a real story about a hospital room in England where the patients unexpectedly kept dying. All the equipment was checked, the air was tested, the water and food was checked out and found to be safe. The deaths continued and the toll hit 10

before the cause was found. Again, it was the janitor.

It seems this room had a shortage of electrical outlets and when the clean-up crew came in they'd unplug the life support equipment so that they could plug in their cleaning equipment. To protect their hearing, the cleaning guys wore earmuffs and couldn't hear the patients' death struggles.

Information and knowledge

Humans are creatures of information. We store it, use it and pass it on, yet information on its own is just data and means little. When organized so that it becomes useful, information becomes knowledge and that has value to a business.

Every business runs on knowledge, how efficient a business operates is tied to how well it manages the knowledge that it takes to get things done. It's important that business functions not work at cross purposes.

The best run and more efficient organizations are those with written policies and procedures that document their best biz ways.

Why the costs?

Every business function must have a clearly stated

purpose that supports the overall company strategy and which answers the question, "Why incur the costs that go with the function?" Many department and business function managers can't give a clear and concise answer when asked the "purpose" of their department/function; and if they don't know, what are the chances the people working with them know? Or care?

From the mind to the paper

There's a lot of valuable knowledge in the minds of the people that make up every business, and most often that's where it stays.

To be efficient (powerful in effect with little effort) businesses must document their hard-earned best biz ways; they must have written and usable policies and procedures.

How to: For each business function, make up a list of the costs that go with the function. There will be direct and indirect costs (people cost is often the biggest). Based on the costs, establish a purpose for each function that supports the overall business strategy.

Once there's a clearly stated "Purpose," break the business function down to its major components and

come up with a goal(s) for each component. State the goal(s) for each major component within the function as a policy, i.e. a goal-driven guideline.

Determine the steps needed to be taken in order to achieve the stated goal(s). Procedures are steps.

Based on the procedures needed to achieve the goal(s) (policies), establish the People Requirements (skills and personality traits) needed to carry out the steps.

How the people involved think about a business function and the actions they take is determined by the key steps that are monitored (quality control)

and by the goals measured. "People respect what is inspected, not what's expected."

If thought and care are given to the purpose and the policies (goals) and the goals are not achieved, look to the steps or to the people involved.

Profit and survival enhancement

Above all else, a business and its functions must be well managed. The entire organization must know what the strategy is and how everyone can best contribute to the overall plan.

The Five Organizational Ps is a method for documenting policies and procedures for business functions.

Purpose: Must support the company's overall strategy and answer the question, "Why incur the costs?"

Policies: Goal-driven guidelines for each of the major components within a business function.

Procedure/Process: The steps that lead to achieving the goal(s) for each of the major components

People Requirements: Based on the steps (process), what are the skills and the personality traits required?

Process Monitoring/Performance Measures: Monitor for the key steps in the process (quality control) and measure against the goal(s) established by the policies.

Companies with documented best business practices (best biz ways) avoid many of the pitfalls that plague companies operating on a "word of mouth" basis. During good times such companies maximize profitability, and during bad times they gain market share as inefficient companies go belly up.

Abe Walkingbear Sanchez is the first visionary leader of the profit-centered credit and collection movement. Founder and President of A/R Management Group and a member of the board of www.bestbizways.com. Recognized as the leading practitioner in the field, he is the developer of the copyrighted Profit System of Credit and Collection Management, a unique and well-proven set of methodologies recognized as the most significant (r)evolution in credit management in the past fifty years. Abe is a frequently published author and has been featured in several training videos. Abe can be reached through: A/R Management Group, PO Box 457, Canon City, CO 81215. Email: Abe@armg-usa.com. Web site: armg-usa.com ©2000 A/R Management Group, Inc. www.armg-usa.com. All rights reserved.

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(This is not an essay contest – we just wanted to know!)

Send to: CPI, 525-B N. Laclede Station Rd., St. Louis, MO 63119

Additional applications will be sent in future mailings.

WHAT DOES IT TAKE TO BE A GOOD TEAM MEMBER

By the editors of "Communication Briefings," April 2000, Volume 19, #6

You're a good employee: You spend 40 hours a week on the job, you work overtime when it's necessary, and you make regular, dependable contributions. And you take home a fair paycheck in exchange for these efforts. Are you a good "team player"? Not necessarily.

What separates the average worker from the successful team player?

Although there's no simple answer, most team members feel a sense of ownership and pride in their jobs.

While the typical employee may say, "It's just a job," team members know that it's also a paycheck, and they understand how their pay is tied to overall company performance. They understand that it's in their best interests to perform at peak levels.

To make the move from average employee to great team member, you must do these six things:

BECOME A FULL PARTICIPANT

Listen actively. Remember the "five W's and one H" method: Ask questions that begin with words, "what," "where," "why," "when," "who" and "how."

Speak plainly. *Hint:* Listen to yourself talk, or read a recent document or memo you wrote. Notice how many times you said or wrote "I," "me" and "my." Compare that to the number of times you said or wrote "we," "us" and "our." Team members should use the second set of words often.

Contribute to every discussion. Even if you think you have nothing to say, you can always admit that. *Better:* If you don't feel you can actively contribute to a conversation, offer your support or volunteer to help.

INCREASE SELF-MOTIVATION

Help with goal setting – both personal and team. *Reason:* It's easier to work to meet those goals because you're more involved and have more invested in them.

That will lead to increased job satisfaction, which in turn will make you a more motivated and a better worker.

Learn by trying – and don't fear asking for help. *Suggestion:* When you seek feedback, don't ask "How am I doing?" When you ask that way, it can be hard for leaders and peers to offer honest, constructive feedback that can help you improve. *Better:* Ask, "What can I do to improve?"

LOOK BEYOND YOUR TEAM

Know your business Make yourself familiar with team and organization goals, progress and morale. Measure success – personal, team and organizational. Discover how you fit in and understand how your personal contributions and possible shortcomings affect the larger group.

Be sensitive to other points of view, and learn how to compromise when it's required for success. Be willing to listen to other opinions, but don't be afraid to disagree. *Suggestion:* Use

"I" statements when you think a plan or decision runs counter to the team's best interests. *Example:* "I've uncovered some evidence that shows..."

BECOME A TEAM PLAYER

Cooperate, don't compete. Support your teammates by frequently using phrases that encourage them. *Examples:* "I appreciate..." and "What do you think about...?"

Use your experience to help others. Volunteer yourself. Make yourself indispensable. *Suggestion:* Take on the tough assignments no one else wants. Step forward and show

you're willing to do what it takes to make the team, your teammates and the organization succeed.

KNOW WHAT YOUR COMPANY VALUES – AND RESPOND TO IT

Ask yourself "Why teams?" And once you know the answer, ask yourself these questions before you agree to any plan or action: "Will this help us meet our goals? How?"

Take training seriously and apply what you learn. *Remember:* If your organization decides to devote time and money to provide training, it's because some-

one higher up thinks it's a worthwhile investment. Take the time to consider the "why" behind every training opportunity.

Learn to avoid others' pet peeves. Being on a team means you're going to be working closely with peers and leaders. Learn to avoid their "hot buttons" and quirks – and discover and accommodate their personal preferences. That can make working with them easier, more productive and more pleasant.

IMPROVE SELF-CONFIDENCE

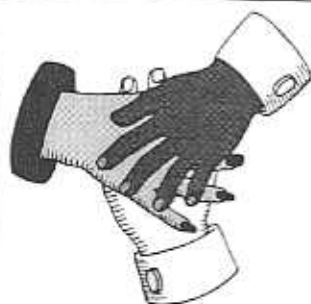
Stop limiting yourself. Get rid of your fears – especially fears of failure. They hold you back and limit your effectiveness. Allow your creativity to flourish and you'll make more meaningful contributions.

Clean up your vocabulary. Get rid of the words "can't" and "won't." Become known as someone who "can" and "will."

Back up or back off. *Remember:* Opinions without facts won't win any arguments – or friends.

These basics will set you on the right path for better teamwork.

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SOME THOUGHTS ON TEAMWORK

The important thing to recognize is that it takes a team, and the team ought to get the credit for the wins and the losses. Successes have many fathers, failures have none. *Philip Caldwell.*

The nice thing about teamwork is that you always have others on your side. *Margaret Carty.*

We have always found that people are most productive in small teams with tight budgets, time lines and the freedom to solve their own problems. *John Rollwagon.*

Teamwork is the ability to work together toward a common vision. The ability to direct individual accomplishments toward organizational objectives. It is the fuel that allows common people to attain uncommon results. *Source unknown.*



Health Enhancement Subsidy

*It's good for you. It's good for me.
Is it good for the Company?
Is it good for the Community?*

By Jonathan Hodge

What exactly is a Health Enhancement Subsidy? Maybe you've heard it referred to as the Health Benefits Program or the Health and Wellness Compensation Program. Although many companies may christen it differently, this plan simply promotes a healthy work force by encouraging the employee to join various fitness organizations, smoking cessation and weight loss programs.

In addition to its abundant names, the variations in the program are just as bountiful. Some employers provide their own fitness facilities for its employees. Some offer full reimbursement compensation for cost incurred by joining outside fitness affiliations. Others may offer a maximum repayment value. In any case, the corporation's message is clear: Let's get fit!

Sound too good to be true? Are companies actually offering to pay for its employees' "extracurricular" activities? Not only are many offering, but some are vigorously encouraging their employees to lose weight, get fit, and stop smoking.

Employees are taking advantage of this benefit for several reasons. One reason is because their employer is paying some or all of the cost. In our society today, many people have over-extended themselves financially. Although they would like to join a fitness organization, this becomes a low priority due to not having the money to cover the fee. Health Enhancement Subsidy helps put physical fitness back at the top of the priority list.

So, what's the catch? The great thing is, there usually

is no catch. Most companies just ask that the organization joined be nondiscriminatory with regards to race, color, religion, age, sex, handicap, or origin and provide accredited fitness programs under the supervision of qualified staff. Sounds simple enough!

*It's good for you.
It's good for me.*

Why is a Health Enhancement Subsidy good for you and me? Obviously, if we join a fitness organization, smoking cessation or weight loss program, our overall health will improve.



Companies benefit if they encourage their employees to join smoking cessation and weight loss programs.

But, how can it help our work performance? Our future "employability" – our appeal as a job candidate – depends on us having a relentless drive. What better way is there to develop that drive than through an exercise program?

We must commit ourselves to the regime of exercise, both physically and mentally, for it to benefit us. If we can commit ourselves to this, we are more apt to commit ourselves totally to our job.

Is it good for the Company?

How does a Health Enhancement Subsidy benefit the company? Our minds immediately point to the obvious. A healthy worker is usually a present worker.



If a company has two equally experienced, equally qualified employees, one in excellent health and the other with questionable health, who is most valuable to that company?

A company cannot expect to gain much from someone who is incapable of coming to work.

Health problems are caused by many things, including smoking or being over weight. Therefore, companies benefit if they encourage their employees to join smoking cessation and weight loss programs.

Stress also plays a big part in someone becoming ill and calling in sick. In our fast-paced corporate world, stress is a given. Stress weakens the immune system. Not only does it cause physical problems, it also causes emotional anguish, bad attitudes, low self-esteem and low morale.

Somehow, over the years, we have been led to believe that higher management is accountable for employee morale. If attitudes go sour, the boss gets the blame. If employees are mentally down and out, the company is expected to provide emotional handholding until its people are happy again. However, we jeopardize our future if we cling to old assumptions and expectations.

Rather than let low morale drain away precious energy and destroy self-confidence, companies are taking action. It is a proven fact that exercise relieves stress. So it benefits a company to provide a Health Enhance-

ment Subsidy for its employees.



Some companies view healthy employees as long-term possibilities who may prove beneficial through their experience and expertise. Sure, experience counts for something. But maybe not. If a company has two equally experienced, equally qualified employees, one in excellent health and the other with questionable health, who is most valuable to that company? Who will get the promotion?

Healthy employees are beneficial for insurance reasons, considering the potential for cost savings by having non-smoking, non-risk employees. Group insurance premiums can be obtained at less cost if the company has healthy employees.

Insurance premiums are based on several factors. How many of the employees are smokers? How many are over weight? How many claims are filed on the insurance over a period of time? The fewer smokers and over weight employees, the lower the insurance premium. If stress can be reduced, there may not be

as many insurance claims filed, lowering the premium.

And yes, it is true, some companies do not necessarily have the best of intentions and may offer Health Enhancement Subsidy for tax "write-off" purposes.

Is it good for the Community?

How does a Health Enhancement Subsidy help the community? Let me share what it does in our community.

Every year our company "throws" itself into, what I refer to as, "The Campaign for the Community". It seems to set insurmountable goals with high hopes of exceeding the funds and efforts from the previous year.

Some of the ongoing activities (just to name a few) include: participating in walks/runs for the various societies searching for a cure; building homes for the homeless through Habitat For Humanity; building parks for kids to play in; and taking a day to feed the hungry.

Then there is The United Way. This campaign has been a strong point of our company. There are many activities organized in an effort to raise money for The United Way. One of our major fundraisers is a

bike relay ride, covering over 2,000 miles, beginning in New York and ending in Houston. The ride usually takes eight days. This year, over 80 cyclists participated in raising over \$12 million dollars for The United Way.



Through the efforts of its employees, our company has gained the recognition throughout the country as a corporation who is always willing to lend a hand to the community. For this reason, our company, along with many others, view this distinguishing feature a plus that may put us a rise above the rest.

Our company realizes the positive image it receives through its employees and without the Health Enhancement Subsidy Plan in place there would be fewer employees capable of running for the cure, building parks for the kids, hanging the drywall for the homeless, or riding the last 100 miles for those in need.

Jonathan Hodge is a mechanical engineer, employed by Williams Gas Pipeline South Central in Owensboro, Kentucky. He graduated from Louisiana Tech, magna cum laude, in 1999.

I joined CPI.



Now my boss thinks I'm a genius.

When I got my CPI education manual this fall, I was able to tell him all about the Fair Credit Reporting Act, Medicare, credit insurance and traveling as a volunteer.

Then the Credit Connection came - I filled him in on the latest legislation and electronic signatures.

After our last few local association meetings, I was able to give him some tips on who to contact in local law enforcement when we get bad checks and how to find the best business bank accounts.

I just hope I get to the next issue of *The Credit Professional* before he does.

He thinks I'm a genius.
Thanks, CPI.



HOMEOWNERS BEWARE!

By Brenda Nunez

Lately, there's been a deluge of solicitors sending information on how you have been 'pre-approved' for a home loan. If you call the toll free number on the mini-application, you're promised everything from low payments to guaranteed closings within 3 days.

Borrower beware! Since some states don't have mortgage broker licensing regulations, these states seem to attract unethical companies, waiting to ambush unsuspecting consumers with unheard-of rates and promises. These states have become attractive prey to these fast-talking, smooth-moving salespeople who want to make fast – and not to mention, big – bucks.

Recently, I had a client who was approved through our company and ready to close with one of my lenders. Closing documents had arrived at the title company and the closing was set for 4:00 that afternoon. At 2:00 pm I received a call from an out-of-state 'broker' telling me they had "already closed the loan with my client last week and they were disbursing funds today." Boy, was I surprised! My clients were too embarrassed to tell me they had gone

with a different broker, and were supposedly closing at the same terms my lender had to offer. I warned my clients about these fast-talking brokers and told them if anything happened to give me a call.

Two weeks later, I received their call. Despite having already 'closed' the loan, no money was forthcoming. A second review of the appraisal resulted in lowering the loan amount by \$20,000. The clients now needed to bring in \$16,000 to get the loan!

(Did I mention that they were on the brink of foreclosure? If the clients didn't close soon, they would lose their home.)

How did these folks get suckered in the first place! Here's how... a mortgage broker bought a list of names of people who'd recently applied for a home loan. The broker called one evening and told them they were already approved for a loan and could close the next day. They were promised more money at closing and a lower interest rate. No mention of fees, of course! They received their documents at the title company and went in to sign. Everything moved quickly. So quickly, in fact, that the broker didn't even have a complete

appraisal of their home before drawing up the closing documents. The broker figured they had a three-day waiting period to get the loan documentation in order. **Wrong!**

To make a long story short, we did have a happy ending. We re-processed the clients' loan and closed a week later. It did end up costing the client more money however, in interest and re-draw fees with our lender.

The moral of the story? Please be careful of these vultures that try to prey on folks who aren't familiar with the big city scams and the dishonesty larger communities face daily. We probably won't see any legislation in these states regulating mortgage brokers because there isn't a 'big' enough problem to warrant a board to supervise these activities. So we have to protect ourselves. Your best bet is to do business with the local folks. They are the people who pass you on the street everyday, and will be your neighbors for many years to come.

Brenda Nunez is the president of Great Western Mortgage. She is a member of Casper, WY CPI and is District Nine president.

Employee Theft Bigger and Bolder



Clifton Richards was more than just a mailroom clerk. He tackled the phones, mastered new software and bought supplies at the Social Science Research Council, a non-profit foundation where he worked in New York.

Always friendly, invariably dependable, he seemed to be a true asset, his co-workers say.

Then \$650,000 in checks turned up missing over three months, the foundation says, and the U.S. Postal Police were called in to investigate.

From an article by New York Times writer, Greg Winter, wrote that back in March, Richards was charged with bank fraud, accused of stealing 22 grant payments from the company's mail and pawning them off for pennies on the dollar.

The shaken managers of the foundation have now set up

security protocols that they never knew they needed.

"It's analogous to what one would do when someone burglarizes your home," said Craig Calhoun, president. "You change the locks; you put in a burglary system. But that doesn't mean you're invulnerable or can stop this from happening again."

Indeed, in enterprises of all sizes and shapes, from shoestring nonprofits to giant corporations, the scale of employee theft has soared.

Spurred by the gold-rush mentality of the late 1990's, emboldened by technology and quick to prey on the loose financial controls at start-ups and small companies, workers at every rung of the corporate ladder are stealing more money than ever before, fraud examiners say.

Although it is unclear how much the problem has

grown, a 1998 survey of 5,000 businesses, government agencies and non-profits calculated an average loss of \$624,000 from check fraud by employees, including forgeries and mailroom theft, nearly twice the figure in a 1994 survey.

The survey, by consultants for KPMG, the accounting firm, also found that the looting of company bank accounts by employees using ATM cards had more than doubled, to an average of \$300,000.

Theft and misuse of company credit cards by employees tripled, to an average loss of more than \$1.1 million, from 1994 to 1998, the KPMG survey showed.

And the average loss from employee expense-account abuse grew to \$114,000, nearly seven times what it was four years earlier.

Fraud investigators say these statistics only scratch

the surface of a surge in workplace larceny.

Anonymous surveys are one thing. But, fearful of bad publicity, companies are loath to report theft cases to law enforcement, masking a



problem that has grown alongside a soaring economy.

"In the early 1980's when I first started this business, I

was not a very busy person," said a partner in the fraud division at Arthur Anderson, the consulting firm. "Today, I can't handle all of what comes in the door."

When the Austin-based Associated of Certified Fraud Examiners conducted one of the nation's first comprehensive studies on employee fraud in 1996, it reported that companies typically lost 6 percent of their annual revenues to such theft, roughly twice most earlier estimates. Two years later, in a survey of 587 fraud examiners, nearly 70 percent said that fraud levels had increased since the initial report and that they

expected the trend to continue.

Workplace theft is costliest when committed by high-ranking employees who tend to have the most access to funds.

According to the fraud examiner's association, the median loss from crimes by managers is \$250,000, four times that of lower-level employees. And the median loss from owners and executives is \$1 million, 16 times that of their employees.

Reprinted with permission from The Zonigram, Phoenix BPC/CPI, November 2000 issue.

Funny Money

Solve this cryptogram quote by a noted English satirist. Hint: A = N

KOO ZJSWJQVV XV MKVQE IZSA K IAXHQJVKO
XAAKGQ EQVXJQ SA GCQ ZKJG SP QHQJR
SJWKAXVB GS OXHQ MQRSAE XGV XALSBQ.
VKBIQO MIGOQJ

Answer on Page 4.

Membership News

CPI welcomes the following new members

Anniston, AL
Deborah Glosson,
H. Wayne Love,
Atty
Linda Harris,
Zanda's

Capitol City, AL
Sabrina Lynn
Hines,
Holloway Credit
Bureau
Pamela Marie
Morton,
Parnell & Crum PA
Beverly Paige,
Max Federal Credit
Union
Cindy Annette
Rayfield,
Halloway, Elliot &
Mory, LLP
Alice R. Tipton,
Credit Bureau of
Montgomery
Dianne
VanBlaricom,
Parnell & Crum

Charlotte, NC
Juanita R. Nichols,
The Belk Center

Cabarrus County,
NC
Peggy Drye,
First Alliance Realty

Fuquay Varina,
NC
Robin H.
Henderson,
First Citizens Bank
Shea B. Miller,
W.E. Garrison, Inc.
Kathryn C.
Whitfield,
Raleigh Community
Hospital

Salisbury, NC
Lena L. McLeod,
Central Carolina
Bank
Helen Miles,
Century 21 Towne
& Country

Greenville, SC
Kim Martin,
GBS Lumber, Inc.
Suzanne S.
Sprinkle,
Compass of
Carolina
Terry Windsor,
CTX Mortgage
Company

Midlands, SC
Rhunette G.
Haywood

Jackson, TN
Stephanie R.
Graves,
Credit Bureau of
Jackson
Kesha M. Harris,
Credit Bureau of
Jackson
Nellie M. Taylor,
First Tennessee
Bank

Nashville, TN
Stella Lunsford

Indianapolis, IN
Susan M. Bard,
IMC Credit Services
Christopher P.
Horton,
Union Federal Bank
Gladys Jones
Tonya M. Lincoln,
Sexton
Derek Perry,
Union Federal Bank

Indianapolis, IN,
cont.
Ashli Rohr,
Indiana Telco Credit
Union
Joyce Trent

Jackson, MI
Carol L.
Coolbaugh,
K&E Federal Credit
Union
Carol A. Molton,
Credit Bureau of
Jackson

Elmira, NY
Vicki L. Painter,
CCTC
Sheila Vanderhoff,
Chemung Canal
Trust Co.

Fayetteville, AR
Joyce Mabry,
Central States Mfg.,
Inc.

Fort Smith, AR
Neva Lowery
Michelle Robine,
Trans-American
Tire
Becky Ruth,
Advantage
Recovery System

Greater Little
Rock, AR
Barbara Ann
Beckerley,
Nuvel Financial
Services Corp.

Hutchinson, KS
Jalene Cora Cox,
Good Samaritan

Hutchinson, KS,
cont.
Charlene Marie
Green,
Farmers
Cooperative
Elevator
James E. Rayburn,
Hutchinson Police
Department
Rae Strickler

Rochester, MN
Gregory R. Hird,
Premier Bank
Pamela E. Myers,
The Affiliated Group

Fremont, NE
Geri Rae Larsen,
Life Planners, Inc.

Lawton, OK
Patricia A.
Kendall,
Arvest Bank
Cynthia L. Pever,
Arvest Bank

Lubbock, TX
Phillip Bowman,
Retail Merchants
Association

Brigham City, UT
Phillips Hansen
Title

Casper, WY
Leslie R. Naylor,
US Money Source
Pamela G. Reamer
Williams,
Great Western
Mortgage

Anchorage, AK
Charlotte Calhoun,
CFAP Bank

Membership News

Anchorage, AK,
cont.
Cookie Lightfoot,
NBA

Vancouver, BC
Nadine Coates,
Grant Thornton
Limited
Estrid I. Sortti,
Abakhan &
Associates Inc

Honolulu, HI
Howard Caires,
Unicold Corp
Brigette R.
Caldwell,
Asset Recovery
Group
Lynette Elsman,
Associates
Financial
Lana Migita,
Unicold Corp
Diane Nobumi
Moore,
Bank of Hawaii

Idaho Falls, ID
Elaine Hedden

Pocatello, ID
Patt Kynaston,
ISU FCU
Lounella Macclver,
Potelco United CU
Jill Watkins,
SEIUS Employees
FCU

Flathead Valley,
MT
Sharon Amerman,
Check Alert
Ginger Guderjohn,
CBK Services

Great Falls, MT
Jennifer Grove,
Montana Federal
Credit Union
Casey Peters,
First Interstate Bank

Eugene, OR
Linda Ollivant,
Credit Executives of
Oregon Inc
Denise Snyder,
Springfield Utility
Board

McMinnville, OR
Debra Hansen

Mid Columbia, OR
Damon R. Hulit,
PCS,
Columbia River
Bank

Mid Val, OR
Ralph Waldron,
OSUFUCU

Portland, OR
Kristi Kay Green,
GE Card Services
Danah S.
Hitchcock,
DirectLink of
Oregon
Kristal A. Sauvain,
DirectLink
Jenny Alice
Wilson,
GE Card Services

Lewis County, WA
Troy Charboneau,
KT Charboneau
Trucking Inc

Lewis County, WA
CPI
Kristi Jynx
Lindsay,
Fairway Collection
Service

South King
County, WA
Tai T. Ngyen,
BECU

Norfolk, VA
Carlene Della
Bowers,
Retail Alliance

Direct Members
David P.
Bueneman,
Community
Educational FCU,
Wood River, IL
Harold E. Troester,
Bremen Bank &
Trust Company, St.
Louis, MO
Randy G. Wade,
Tech Spray, Inc.,
Amarillo, TX

Certification News

The following people have received certification since the Spring issue.

Professional Credit
Associate (PCA)
Pamela Fleming, Coastal,
SC

Professional Credit
Specialist (PCS)
Carolyn Huggins, Dallas,
NC
Steve Rufino, Phoenix, AZ
Marsha Thompson,
Hutchinson, KS

PCS, cont.
Melissa VanBlaricom,
Capitol City, AL

Professional Credit
Executive (PCE)
Wayne Oppel, Winston
Salem, NC
Rita Townsley Lack,
Tulsa, OK
Sheyanna Weber,
Pullman, WA

Master Professional Credit
Executive (MPCE)

Esther Brinkley, Winston-
Salem, NC
Charles Heintzeman,
Phoenix, AZ
Nancy Holiman, Everett,
WA
Carol Neal, Atlanta, GA



A GUIDE TO TAKING CHARGE OF YOUR FINANCIAL LIFE

What do I need to do to obtain credit?

How much credit do I need?

How do I find the best credit deal?

How do creditors decide whether to give me credit?

What is credit scoring?

Why is my credit record important?

What affects my credit?

What can I do if I have a problem with my credit?

How do I pick a bank account?

How do I plan my budget?

How can I protect myself against fraud?

Consumers have questions about their credit and financial life. Credit Professionals International and the Credit Education Resources Foundation have joined together to provide them with answer to these important questions. **Take Charge of Your Life** is a 73-minute lesson, available on tape or CD, to guide consumers toward developing a healthy financial life.

ORDER FORM – TAKE CHARGE OF YOUR LIFE

Prices include shipping and handling

	Price per Copy	# of copies	Total Price
Cassettes: 1-5 copies	\$11.00	_____	_____
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CD's 1-5 copies	\$15.00	_____	_____
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Mail or Fax to: Credit Education Resources Foundation, 525-B N. Laclède Station Road, St. Louis, MO 63119
 Phone: 1-314/961-0031, FAX: 1-314/961-0040, Email: creditpro@creditprofessionals.org

2001: A Credit Odyssey



The 2001 Credit Professionals International Conference

Seattle, WA - June 14-17, 2001

Seattle Marriott Sea-Tac Airport Hotel

Conference Highlights:

Education Sessions on the credit topics you've requested

Speakers on credit and professional development issues, including inspirational closing speaker, **Curt Marsh**, former Oakland Raider.

Association meetings - CPI, the Foundation and Committees

2001 Walk-A-Thon

Awards and Career Club Luncheons, Installation Banquet

Seattle Highlights

The Space Needle - a 360° view of Seattle from 520 feet above it all

Pike Place Market - nine acres of farmers, craftspeople, and shopping

Woodland Park Zoo - one of the top zoos in America, with over 1,200 animals

Seattle Aquarium - marine life from a Giant Pacific Octopus to a coral reef

And a special, off-site event to be announced

Every member of Credit Professionals International is **invited and encouraged** to attend the annual conference. Registration is \$259 before 4/16/01, \$335 after 4/16/01. Room rates are \$99 single/double/triple. First-timers can win **\$500** toward their International Conference expenses. For details, see page 14.

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