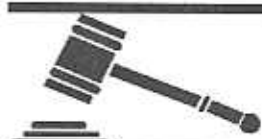


The Credit Connection

Fall 200



Message from the President



Greetings fellow Credit Professionals. Thank you for the many cards, phone calls, and e-mails my mother and I received during the last few months and for your donations in memory of my father and aunt. It is during difficult times like these that we truly realize and

appreciate the extent of the caring and support of our CPI friends.

Local association presidents, please remember to share this issue of *The Credit Connection* with your members. Communication is vital to our success and

and I thank them again for volunteering their time and energy to take part in this important session. We started with a refresher course on Strategic Planning by Barbara Fischer, an award-winning marketing and communications consultant and adjunct faculty member of St. Louis Community College.

Ms Fischer instructed us on the SWOT and PEST principles. We have to identify and evaluate our Strengths, Weaknesses, Opportunities, and Threats (competition). We have to acknowledge and understand the Political, Environmental, and Socio-cultural issues that motivate our members and prospects and be ready to take advantage of Technological advances. She encouraged us to define our niche in the world. Exactly what is it that we hope to accomplish with CPI? We already have our mission statement—to support the members of Credit Professionals International by providing opportunities for networking, career development, and community involvement. Our focus is on strengthening the industry and the individual through education and interaction. We also promote consumer education in the community in partnership with our sponsoring companies and through the Credit Education Resources Foundation.

With this in mind, I want you each to think outside the box for membership opportunities in your own areas. Be especially alert for ways you can attract younger members. Emphasize the mentoring that is available through CPI.

Opportunity comes knocking all the time. When you visit your doctor's office and settle your bill, or go to

In This Issue

Presidents Message	1
Membership Forum	2
Using the CPI Web Site	3
Legislative News	5
When Asked To Testify	6
Soldiers & Sailors Act	7
Older Adults/Credit Reports	8
Living Memorials	9
Certification Report	10
CPI Revamps Catalog	11

one of the three ways we want to "Talk it Up for CPI" this year.

I am pleased to report that we had an energetic and productive Strategic Planning Committee meeting in St. Louis in October under the capable leadership of Chairman Sue Heusing. Twenty-one members attended

(Continued on page 2)

(Continued from page 1)

your local bank, or the vet, or the Home Depot, you have an opportunity to tell the staff about CPI. When you attend a PTA meeting or meet with your child's teacher, or visit someone in a senior center, you have an opportunity to talk about CPI's educational resources. When you are in a staff meeting at work or taking a class or at a church or social function, you have an opportunity to share information you've learned at a CPI meeting. When you are online with friends and business contacts, you have an opportunity to include the CPI website in your e-mail signature. When you are meeting with your local chamber or neighborhood association or other professional group, you have an opportunity to suggest joint projects with CPI. When you volunteer by speaking at a school, staffing a help line, serving in a soup kitchen or building a home for Habitat for Humanity, you have an opportunity to promote CPI by wearing your CPI pins or shirt. And on the association level, we have an opportunity to make a real difference in our local communities if we will just find new ways to make our presence known—through individual effort, through group projects, and through new technology. Be alert for those opportunities, and be prepared with your CPI business card, association brochure, and meeting information.

At the Strategic Planning meeting we spent a lot of time talking about enhancements to the website at www.creditprofessionals.org. By now you should have seen the new format and the members only secured section with the online membership directory. Watch for important information about changes to access the site and its contents with your 2004-2005 education manual. You receive your manual when your dues are paid. So if you've paid your dues and haven't received your copy yet, follow up with your treasurer or the Corporate office. If you haven't paid your dues, please send them in now along with your change of officer forms so you don't miss out on any of the great benefits of your membership in Credit Professionals International.

We will be providing each member with a copy of the 2005 membership directory on CD at no additional charge. And in the months ahead, we will

be able to accept credit cards online in complete security. We continue to explore new ways to decrease expenses while enhancing the services we provide. I am especially pleased to announce that we have retained the services of our excellent contract worker, Charlotte Rancilio, for another year. She and your officers are always willing to assist you in any way we can.

Remember, we need to Talk it Up three ways

Talk it up...communicate...from the individual members, to your local associations, to your state or district, and to International...let us know your successes...let us know your concerns. Thanks to our webmaster, Cindy Westenhofer, you can now e-mail me directly at president@creditprofessionals.org.

Talk it up...promote...talk about CPI on a daily basis...again, be alert for opportunities to network, find a new speaker, suggest a program, provide a service, invite someone to a meeting.

And third, talk it up...not down. Inspire each other by emphasizing the positive, not the negative...and affirm your association and fellow members by supporting each other and encouraging new ideas.

Communicate...Promote...Inspire. "Talk it Up for CPI" and have a great year!

Carol D. Neal, CCBE/MPCE
President
president@creditprofessionals.org



www.creditprofessionals.org
Your information resource on the Internet

MEMBERSHIP FORUM

All of us know that Credit Professionals International is such an excellent organization to belong to. We have all grown through education, personal development, leadership and networking.

As you know, we have been contacting former members to get them to rejoin us. As I have been making my calls, I am thinking all of you can get involved in our membership efforts. We need to retain our members as well as get new members.

Your local association needs to establish a membership plan. With this plan, you need to establish some goals such as:

1. Reversing recent decline in membership and having a net growth in membership within the first year.
2. Raising the retention rate each year for the next two years. By establishing a membership plan, you will help your association focus on the importance of the membership function.

If you need a membership incentive program, see my membership program for this year.

“Where do we look for new members?” Here are a few ways to help you in looking for new members.

- Follow up with former members and get them to rejoin.
- Ask your guest speaker what kind of audience would benefit from their presentation, then invite those people.
- Check the Yellow Pages. Focus on one industry at a time. Invite everyone from that industry, for example-auto dealers, heating and air conditioning, utilities companies.

“How do we retain the members we have?” Here are a few ways to retain the members you have:

- Get your members involved in some activity. Active members don't drop.
- Reward renewal efforts as well as

recruitment efforts.

- Have a new member orientation, also assign a mentor to that new member.
- Keep track of those members who drop their membership and get them to rejoin.
- Prepare a news release for the newspaper for new members who have joined.
- Use a group of members to do a renewal phone-a-thon.

At International Conference in Atlanta at the annual meeting, our group came up with the 22 benefits of membership. Kathryn Greiner of District 5 compiled the list, see the insert with this issue of The Credit Connection. Share this with your members and use this as part of recruitment efforts.

Each year at the Awards Luncheon at our International Conference, I hear all the locals that are recognized for their efforts in increasing their membership.

“How do they do that?” Let me know of your membership successes by December 31, 2004, so I can share them in our next The Credit Connection.

Remember “Talk It Up for CPI” and obtain a new member! Talk up the education, personal development, leadership and networking.

Linda Bridgeford, CCCE/MPCE
First Vice President
Membership Chairman
racerat@qconline.com



Job Search "Netiquette"



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E-mail is by far the preferred means of communication for millions of professionals worldwide. For busy executives, it can save valuable time, particularly when seeking a new position. Although it is often considered an informal medium of communication, using e-mail when contacting prospective employers can work to your advantage if you follow the rules of job search "Netiquette."

Check your approach. Once you've determined that a company will accept resumes via e-mail, check to see if it has guidelines for electronic submission. You can easily obtain this information through the company's web site or human resources department.

Include keyword search phrases. Listing words or phrases that link to job responsibilities—such as project management, IPO, regulatory reporting, e-commerce, financial systems conversion—will increase the chances that your resume will be selected during the search phase. Keywords listed at the top of the resume should be consistently used throughout the resume to increase the number of "hits." Because knowledge of technology is so critical today, summarize specific hardware and software applications with which you are familiar.

Showcase your professionalism. Use business style for any material that you submit, even e-mail messages. You may be interacting electronically with a variety of people during the hiring process, and each communication will affect the way you are perceived. Carefully proofread your e-mail for spelling and grammatical errors as you would any hard copy. It's not unusual in some business correspondence to use capital letters for emphasis. In the online world, however, use of all caps suggests to the reader that you're shouting! Use capitals sparingly or not at all.

Make the subject heading count. Many business professionals receive a hundred or more e-mails a day. Using a non-descriptive subject heading encourages the recipient to file it for later review or worse, hit the delete button. Create an informative and clear subject line to ensure that your e-mail will be read in a timely manner. When applying for a specific opening, list the exact title of the position in the subject line to inform the employer of your purpose. For example, "Application for Controller Position."

Don't forget the cover letter. Your e-mail message will serve as your cover letter, therefore it's not necessary to send it as an attachment. Remember to include the appropriate salutation and closing. In other words, treat the cover letter in the same professional manner as you would a traditional cover letter. Keep the tone friendly, yet businesslike.

Follow up. E-mail is a fast and efficient way to thank a prospective employer for his or her time and consideration. After an interview, always send a brief message. You may also want to send a more formal written thank-you letter.

E-mail can be an effective tool for getting your resume into the hands of the decision-maker almost instantaneously. The key is to use the same professional standards in electronic communication as you would when applying for a position "the old-fashioned way."

RHI Management Resources and Robert Half, provide accounting and finance professionals on a project and full-time basis, respectively.

LEGISLATIVE UPDATE

IRS Authorized to Hire Collection Agencies

President George W. Bush has signed into law a bill authorizing the IRS to hire collection agencies to help collect back taxes.

The authorization was tacked on to the Jumpstart Our Business Strength (JOBS) bill signed by the President on October 22, 2004. The primary purpose of the legislation (HR 4520) is to lift European Union trade sanctions by repealing a \$50 billion subsidy to U.S. exporters. The IRS provision was added to the bill to help offset \$137 billion in corporate tax cuts plus a \$10 billion buyout of tobacco farmers contained in the new law.

Funding to enable the IRS to hire collection agencies, however, remains an issue. An amendment to the fiscal 2005 Transportation-Treasury appropriations bill (HR 5025), now pending in Congress, prohibits the IRS from hiring collection agencies. If this bill is passed and signed into law with this amendment intact, the IRS would lack funding to implement the provision in the new JOBS law.

Collection agencies wanting to provide debt collection services for the IRS need to obtain GSA schedule 520-4. It is available by calling 703-308-1448 or email jacqueline.austin@gsa.gov. For information on GSA schedules, visit www.gsa.gov

Bankruptcy Bill Languishes

No action is expected this year on the bankruptcy bill, which has been debated—in one form or another—in the U.S. Congress for the last seven years.

Passage in the past has failed due to an amendment by Senator Charles Schumer (D-NY) that would prevent abortion opponents who harass doctors or staff at clinics providing abortions from using the bankruptcy process to escape court-imposed fines or damages resulting from their violent actions.

Earlier this year, the bill passed the House without the Schumer amendment but it has not been put on the agenda of the Senate, which is facing issues over Iraq and the need to pass appropriation bills.

HUD Holds Lenders Accountable for Home Appraisals

The U.S. Department of Housing and Urban Development (HUD) issued a final rule, effective August 19, 2004, that makes lenders accountable for appraisals on mortgages insured by the FHA.

The goal of the rule, "Lender Accountability for Appraisals," is "to protect homebuyers, particularly minorities, from unscrupulous predatory lending practices," said Assistant Secretary for Housing-Federal Housing Commissioner John C. Weicher.

Predatory lending results when unsuspecting homebuyers either purchase homes with sales prices far in excess of their fair market value or are substantially overcharged with costs associated with obtaining a mortgage.

In a related story, the October Research Corporation has released a study indicating that some mortgage lenders are pressuring home appraisers to overstate the values of properties they are appraising. In the nationwide survey of home appraisers, 55 percent they have felt pressure to inflate the values of properties. Of these, 25 percent said it happens nearly half the time.

(Continued on page 6)

Collection Law Firms Subject to Federal Law

The Second Circuit U.S. Court of Appeals has held that a law firm regularly collecting debts on behalf of clients is a "debt collector" under the federal Fair Debt Collection Practices Act and is subject to its terms.

By imposing different federal standards on their practices, the decision could alter the tactics used by law firms that litigate a large number of landlord-tenant disputes seeking eviction.

The Court of Appeals action overturned a lower court opinion that the law firm involved in the case did not fit the statutory definition because it earned very little revenue (less than .05 percent of its revenue) from its debt collection practices

The three-judge Court of Appeals panel looked elsewhere in the act and classified the firm as a debt collector. The judges ruled the firm is "regularly" engaged in debt collection because of the many eviction notices it sent on behalf of its clients.

California Privacy Law Challenged in Courts

Three trade associations for the banking and financial services industries have filed an appeal with the Ninth Circuit U.S. Court of Appeals to try to stop a California law that restricts how they can use customer information.

The American Bankers Association, the Financial Services Roundtable and the Consumer Bankers Association argue that the federal Fair Credit Reporting Act (FCRA) preempts the California law, which is the strictest state privacy law on the books.

Members of the three trade associations share customer information among their affiliates. Under the California Financial Information Privacy Act, they would have to either stop sharing among affiliates that are not in the same line of business (for example, a bank affiliate couldn't share with an insurance affiliate), or submit to the law's opt-out

requirement. Under that rule, customers have the right to block, or opt-out, of the sharing of their information among affiliates.

In June, the U.S. District Court in Sacramento ruled that the FCRA, whose overriding purpose is to regulate the use and dissemination of consumer reports, does not preempt the California law. Instead, the court said, the Gramm-Leach-Bliley Act, which sets forth basic privacy protections in non-credit reporting situations, is the relevant federal law and it does allow states to enact more stringent privacy controls.

Homeowners' Associations Win Battle in California

California Governor Arnold Schwarzenegger has vetoed legislation that would have required homeowners' associations to use small claims court instead of foreclosure to collect delinquent assessments or dues under \$2,500.

For larger amounts owed, the vetoed legislation would have required homeowners' associations to participate in dispute resolution, if requested by the homeowner, before recording a lien or initiating a foreclosure action. It also would have required that, if a nonjudicial foreclosure sale is initiated, the minimum bid must be at least 65% of the appraised value.

The proposed legislation was prompted by reports of abuse of foreclosure action by homeowners' associations. Cited by legislators was the case of a couple who owed a \$120 membership dues payment, which grew to \$1,952 with collection fees. The home, valued at \$285,000, was sold at auction for \$70,000.

Opponents of the legislation said it would clog the small claims court system. They also noted that less than one percent of nonjudicial foreclosures actually lead to lost homes and that, without the power to foreclose, late-paying residents threaten the financial stability of entire neighborhoods.

Top 10 Tips for Resolving Arguments in the Workplace

by Barton Goldsmith, Ph.D.



Everyone argues. Some do it overtly by yelling, while others do it covertly by avoiding contact and conversation. Whatever the method, the result is the same—hurt feelings and a loss of productivity. Here are my tips to help you argue constructively, and if done correctly, it can be a pathway to growth, problem solving and higher profits.

1. Understand that anger itself is not destructive. There is a vast difference between anger and rage. When someone is angry, they need to state their feelings, they don't need to break things, quit, or end business (or personal) relationships—that is rageful behavior.
2. Talk about your feelings before you get angry. When you or your teammates can approach a situation as it happens and deal with it in a safe way, it may not get to the point of becoming an argument. Sometimes things just need to be verbalized and most arguments can be avoided if your associates understand how you feel.
3. Don't raise your voice. It's amazing how issues of hurt feelings or differences can be resolved with a whisper. I counsel people who are "yellers" to only communicate with a whisper, and it greatly reduces the anger factor in their communications.
4. Don't threaten team members and don't take every argument as a threat to your job. This type of emotional blackmail puts the other person in a panic (fight or flight mode). While you're telling them you want to leave, they may be making plans to find another job. In addition, they may be so devastated by the thought of losing their position that they can go into a deep depression and be unable to do their work.
5. Don't stockpile. This is where you bring up issues from the past to use as a hammer against whatever problem your teammate has presented. Deal with their issues first, and if you really have

- unresolved feelings from past problems talk about them at another time.
6. Don't avoid your anger. If you stuff your feelings long enough you will explode and say or do things that you will regret. Anger does not diminish respect, you can be angry with those you respect, if you do it with respect.
 7. Create a process for resolving problems without anger. Start by having each person take five minutes to state his or her feelings, then take a twenty minute break to think, then come back to the table for another ten minutes to discuss how to best deal with the problem. Also, know that it's okay if the problem isn't solved right away.
 8. Abuse is NEVER allowed. This includes verbal abuse, any type of violence including slamming doors or file cabinets. If your arguments escalate to this level, you need to leave the office. If one person ever hits another, a police report needs to be made and an appointment with a therapist should be mandatory.
 9. Don't engage. Remember that negative attention is still attention. If a person tries to goad you into an argument, simply don't go there. Some people actually like to argue because it gives them a temporary feeling of power and gratification. Avoid being sucked into their need for attention.
 10. Listen to your body. When you are angry your body releases chemicals that may cause you to react in ways that can be destructive to you, your teammates and your business. Learn to understand your feelings and how the process of anger affects you physically and emotionally.

My research has shown that teammates who argue more than twenty percent of the time need to be re-assigned. Hopefully these tips will help you get your arguments under control and reduce the level of

(Continued on page 8)

(Continued from page 7)

energy in those arguments. If not, and if you want to keep your business in good shape, you need to seek some issue resolution training.

Dr. Goldsmith works with Fortune 500 companies, educational institutions, and government organizations worldwide to help them develop creative and balanced leadership. He is a highly sought-after keynote speaker business consultant and nationally syndicated author. His columns appear in over 150 publications, including the Los Angeles Business Journal. Dr. Goldsmith works regularly with The Young President's Organization (YPO) and The Executive Committee (TEC). Considered an expert on small business, he has spoken worldwide to groups of 10 to 5000, and is in high demand for Keynotes, Training and Consulting. He may be contacted through his web site BartonGoldsmith.com or at (818) 879-9996.

IMPORTANT NOTICE TO THE MEMBERSHIP

The By-laws committee will be working on changes to Standing Rules and By-laws in the next few months for your vote next May.

If you have any suggestions for changes, please send them to me for consideration. Remember, this is your organization. Thanks.

Mary Jo Mularz, Chairman.

Send to: Mary Jo Mularz, CCCE/MPCE
4197 Ormond St.
Port Charlotte, FL 33948
E-mail: Gramajm@aol.com.



CPI Districts 7 and 9 have merged. Members of the new District 7&9 attending the International Conference in June 2004 posed for a photo while celebrating the merger. Back row (left to right) Dorothy Utley, 2nd Vice President, District 7&9; Mary Ann Ouellette, CPI Las Madrugadoras; Betty Thorman, President, CPI Las Madrugadoras; Marylyn Tack, past president District 9; Sharon Gaskel, PCE, past 2nd vice president District 9; Linda Zenor, MPCE, CPI Hutchinson; Josie Salazar, MPCE, past treasurer District 9. Front row (left to right) Joan Kaiser, CCBE, CPI Las Madrugadoras; Connie Trujillo, past secretary District 9, Sharon DeShazer, CCCE/MPCE, president CPI Hutchinson and past international president; Brenda Lawson, PCS, president District 7&9; Mary Nebeker, CCCE/MPCE, past 1st vice president District 9 and past international president.

LIVING MEMORIALS AND CONTRIBUTIONS

MEMORIAL—A lasting tribute to the memory of a deceased relative, friend or CPI member.

SALUTE—A thoughtful way to remember achievements, special occasions, birthdays, anniversaries, to say "Thank You" or to give recognition for an event that is special to you.

CONTRIBUTION—A monetary donation given by an individual or group to support the activities of Credit Professionals International or the Credit Education Resources Foundation.

All donations are entered into our permanent memorial record. An acknowledgement, without reference to the amount of the gift, is sent to the person you designate.

The memorials and contributions listed below are those received since the last issue of *The Credit Connection*.

LIVING MEMORIALS

In Memory Of:	Given By:
Don Hall (Husband of Past Int'l. President Barb Hall)	Gail Ottinger
Edith Shaw Johnson (Founder of Credit Professionals International)	District 10
Corrie Edmondson, MPCE (Atlanta CPI member)	Gail Ottinger Glenrose Miles Bill & Betty Gleaton
Bessie Goff (Mother of Brownsville TN members. Helen Fisher & Betty Jo Goff)	Gail Ottinger Past Pres. District 3&4 Nona Ellzey District 3&4
Louise R. Albury (Mother of CPI Chattanooga President Betty Standefer)	Gail Ottinger Past Pres. District 3&4 Nona Ellzey District 3&4
Carolyn Oates (Aunt of current CPI President Carol D. Neal)	Nona Ellzey Gail Ottinger
Jay Schofield (Husband of Past Int'l. President Beulah Schofield)	Mary Nebeker

LIVING MEMORIALS

Enclosed is my contribution to:

Credit Professionals International
 Credit Education Resources Foundation

Memorial Salute Contribution

Salute:

Name of honoree _____

Occasion _____

Address of honoree _____

Memorial:

Name of Deceased _____

Please notify:

Name _____

Address _____

Relationship _____

Contribution from:

Name _____

Address _____

Send donations to: 525-B N. Laclede Station Road, St. Louis, MO 63119.

LIVING MEMORIALS

In Memory Of:	Given By:
Larry Dressler (Father of current CPI President Carol D. Neal)	Nona Ellzey Past Pres. District 3&4 Martha Philip District 3&4 Gail Ottinger District 5 Mid-Val CPI



Book Review



Credit Scores & Credit Reports: How the System Really Works, What You Can Do

Author: Evan Hendricks

This book takes a comprehensive look at credit reporting and allied activities, along with a look at the field's history and an overview of policy.

Hendricks' main emphasis is on providing consumers with an instruction manual on how the credit reporting system works. He offers a step-by-step guide to how to address credit reporting problems. In doing so, he describes the system accurately and tells consumers what is and is not possible. The author also includes up-to-date information on the Fair Credit Reporting Act.

Although all consumers will learn from the book, credit grantors and others who interact with the credit system as users of credit reports also will benefit from this overview of this ornate system of obligations and institutions.

Hendricks does a good job of describing credit scores and offers guidance on identify theft, credit repair, credit counseling and credit re-scoring.

He also provides an abundance of references to Internet documents from agencies, credit bureaus, hearings and court cases. Those with a pressing need to pursue their rights will find these references useful, yet disheartening. They show how difficult it can be for a consumer to make the credit reporting system respond to problems.

Credit Scores & Credit Reports: How the System Really Works, What You Can Do is available through www.creditscoresandcreditreports.com or at www.privacytimes.com.

SALUTES

Honoree:	Honored by:
Nona Ellzey Recipient 2004 International Hall of Fame Award	Gail Ottinger
Sue Heusing Recipient 2004 Helen B. Sawyer's Award	Gail Ottinger
CPI Atlanta	Sherry Miles
Out of respect for Glennie Miles' dedication to the group	

WALK-A-THON NEWS

CPI of Fuquay Varina (NC) raised \$405 with an Eat-A-Thon this past summer. (Yes, they substituted eating for walking.) Seventeen members participated in the covered-dish luncheon, reported Walk-A-Thon chairman Jene Elkins.

HAVE YOU HEARD....



Novella Gatlin, MPCE, of University City, MO, received the Missouri Credit Association's Lifetime Achievement Award in October 2004 in recognition of her years of service, including numerous contributions as a credit professional to her peers and community. She also was re-elected to a three-year term on the organization's board of directors. She is the first woman and first minority to receive this award.

CERTIFICATION

Are you thinking about certification but don't know how to go about it? For information and assistance, contact International Past President Nona Ellzey, MPCE, 915 West Lake Dockery Drive, Jackson, MS 39272. Phone: 601-372-7931.

Holiday Gifts: A Business Etiquette Primer

By Marjorie Brody



Sometimes even an innocent gesture as holiday gift-giving can turn into a major embarrassment. Knowing the proper etiquette behind business gift-giving is critical.

It sounds like a great idea - giving your best clients or employees holiday gifts to show appreciation for their business or service. But sometimes this innocent gesture can turn into a major embarrassment. Knowing the proper etiquette behind business gift-giving is critical. Here are seven points to remember about business gifts - for clients and within an office:

1. Ask the company what its policy is towards receiving gifts. Many corporations have policies in place where no gifts are accepted, others have restrictions on the gift's cost.
2. Never give a client an inappropriate gift. Acceptable gifts include office-related products like desk accessories (paperweight, book ends, pens, calendars, etc.), gift certificates (for activities you know the recipient will enjoy—massages, facials, department store shopping sprees, etc.) or flowers, plants and gift baskets (fruit, cheese, etc.). Unacceptable gifts include any that are too personal (clothing) and very expensive items.
3. Remember: Gifts can be returned. If you get a gift from a client or vendor that is too expensive or overly personal, send it back within 24 hours with a note explaining that your company has certain gift guidelines, or that it is too personal for you to accept.
4. Stay away from gifts with religious connotations. Not everyone celebrates religious holiday.

5. Just because you receive a gift, doesn't mean you must reciprocate. Employees who receive gifts from their boss do not have to return the gesture, unless they have built a special bond or friendship. And, if so, there is no need to match the dollar amount of the original gift.
6. Unless it's a party situation, avoid giving gifts during work hours. It can create jealousy if people receive different gifts that cost varying amounts. Whenever possible, do a "grab bag" or "pollyanna" type gift in a work setting. Special gifts intended for select employees should be given off hours.
7. Be gracious when you receive a gift. Even if you don't like the gift, remember to send a thank-you note.

In general, it's a good idea to play it safe when giving business gifts. Do some research and remember to consider how the gift will be viewed by the recipient. If there's even the slightest chance it will be seen as improper, don't do it.

Marjorie Brody is President of Brody Communications.





International Walk-A-Thon Ann Arbor, Michigan June, 2005



Sponsored by:
Credit Professionals International
Credit Education Resources Foundation
National Center for Missing and Exploited Children

We Walk For the Children

Family Abduction

Stephen Palacios



DOB: 09/21/1989
Missing: 03/28/1993
Race: White/Hispanic Sex: Male
Hair: Brown Eyes: Brown
Height: 3'00" Wt 40 lbs.
Missing from: Waco, TX

Abducted by non-custodial
father.



Age Progression
to 13 Years
by NCMEC
on 04/21/2003

Stephen Palacios



DOB: 04/28/1968
Race: White/Hispanic Sex: Male
Hair: Brown Eyes: Brown
Height: 5'5" Wt: 160 lbs

Photo is age-progressed to 32 years.
A felony warrant for Custodial
Interference was issued for the
abductor on April 27, 1993. He has
a strawberry birthmark on his
right thigh.

ANYONE HAVING INFORMATION SHOULD CONTACT:
The National Center For Missing and Exploited Children
1-800-843-5678 (1-800-THE-LOST)

Child Find Canada
1-800-513-3463