

# The Credit Connection

February 2009



## Message from the President



### HAPPY NEW YEAR!!!!!!

As 2008 has drawn to an end, it is my hope that you each have enjoyed Excellence in your personal and professional life and that as the 2009 journey begins you will find new ways to implement Excellence in ALL that you do. You have chosen to be a member of Credit Professionals and I hope that you each will choose to make this association the best that it can be.

With so much available online, it is a challenging time for any organization that relies on face-to-face interaction for its success stories, and Credit Professionals International is no exception. It takes time and commitment to keep the membership interested and involved on a regular basis. We must demonstrate value returned for that time and commitment, because the demands on our members' lives are so heavy and the competition for their attention so fierce.

We need to set ambitious goals, make specific step-by-step plans to meet those goals, and then implement those plans. Always, we must remain open to new opportunities and new ideas.

In his book "Insights into Excellence", Jim Newman lists five keys to excellence.

1. Growth orientation
2. Self-esteem
3. A positive attitude about pressure
4. Ability to find joy in life
5. Personal responsibility

As we think about the New Year, it is a good time for us to take these five keys and apply them in our individual lives, and then combine forces to focus on our common goals. By doing this our association can achieve anything we set out to do.

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Since this is our first time emailing *The Credit Connection*, we are asking that you each help us by reviewing email addresses in the Membership Directory in the "Members Only" section. If there is someone in your association that you know will not have access to the Internet, please share with them copies of the information received.

If you have any questions concerning e-mailing *The Credit Connection* newsletter to all members, please refer to page 2 of the November, 2008 issue. If you still have questions, feel free to contact Charlotte Rancilio at the International Office or any of the members of the Executive Committee. We feel that this will be an effective way to increase benefits to you, the member, by using the technology of the Internet, all the while reducing the overall costs.

Membership—retaining and recruiting—as always is a very important part of each individual association's annual plan. Jean Jervis told us in the November Connection that **recruiting** is everybody's job and it is an ongoing process. Take the time to review all the membership articles as you each make plans to seek new members.

March is Credit Education Month (CEM). The theme this year is "Destination: Excellence Through Credit Education". You will find the CEM poster and some great credit education resources in the "Members Only" section of the CPI website. Everything you need—from how-to advice to materials—is there. Please forward reports on all your CEM activities to Billie Plasker, PCS, the International Education Chairman, and to the Corporate Office so they can be published in the next issue of *The Credit Connection*.

It is not too early to start making plans to attend your State, District and International Conferences. The International Conference will be hosted by District 10 CPI in Silverdale, Washington, at the Silverdale Beach Hotel, June 18 -21, 2009. This conference will provide great education, many networking opportunities, and lots of fun. Check the CPI website ([www.creditprofessionals.org](http://www.creditprofessionals.org)) for registration and conference details as they are provided. This conference will be one that you will not want to miss.

Please forward pictures of your new officers, Installation and Christmas activities, along with any other information that tells about your association since my installation in June, to Betsy Higgins, the International Historian. She would like very much to have something from each Association for the history book.

Thanks to Cindy Westenhofer, MPCE, for her continuing support of CPI and for maintaining our website as Webmaster. If you have not visited our website ([www.creditprofessionals.org](http://www.creditprofessionals.org)) recently, do it today. There are always new and exciting changes. You can access the updated membership directory in the "Members Only" page, along with all of the publications that are available with your membership.

To our other volunteer coordinators, Nona Ellzey, MPCE; Gail Ottinger, CCCE/MPCE, Sue Heusing, MCE; and Mary Jo Mularz, CCCE/MPCE, THANK YOU for your dedication, support and commitment to Excellence of Credit Professionals. Without the support of each of these volunteers, we would not be able to make the accomplishments that have been attained.

This Fall, Charlotte Rancilio had some health problems but kept the International Office up to speed, sometimes working from her home. We are glad you are feeling better. We all would like to give you a special "THANK YOU" for your expertise and support of Credit Professionals.

As your International President, I am asking each of you to make a commitment to CPI to seek EXCELLENCE as you journey through the year.

Thank you each for your commitment to Excellence and to CPI.

*Esther T. Brinkley. CA/MPCE  
President 2008-2009*

**DESTINATION: EXCELLENCE**

# MEMBERSHIP RECRUITING AND RETAINING (PART THREE)

*In this issue we'll cover:*

1. *Making sure your association is worth the time to join*
2. *Creating a positive and welcoming environment*

## **Make Sure Your Association Is Worth the Time To Join**

If I'm a member of your association is there something I can do that can give me a sense of accomplishment? Is the only way to actually be "active" in your association is to be an officer?

One of the common errors made by local associations is to work very hard on recruiting new members. The second step should be to get those new members involved as soon as possible.

Empower those new members by giving them responsibility and the opportunity to practice their leadership skills. If your organization is their first membership in an association, start mentoring. A small duty can turn into a much larger responsibility as time goes on. With the help of more experienced members, this not only will increase the confidence of the new members, but will also make them more experienced officers in the future.

## **Create a Positive and Welcoming Environment**

Know your members names. Know your members needs. Personal contact is key—email is great and it's easy but, if you really want to keep your members and show that you value them, you must work toward more personal contact.

Make sure your executive board knows each of the members and keeps in constant contact with them. Members want to feel important and that they are

appreciated. By acknowledging your members, it shows that you care and that this person matters to you.

Structure your meetings so everyone feels comfortable. When discussing issues and brainstorming, allow for individual reflection and group discussion in order to accommodate the different processing styles of introverts and extroverts. Be aware of, respect, and understand cultural differences members may be accustomed to and incorporate them into your meetings.

If the age, careers or experiences of your members varies greatly, keep in mind that their needs will be very different, and discuss how your association can work to meet their needs.

Lastly, create an environment where members are secure in sharing their opinions even when they differ from the leadership or the majority opinion. Disagreements can be handled in a very professional manner. They can make an association stronger because they open the members up to new and different ideas.

Strive to have a very diverse membership base. Different perspectives, experiences and lifestyles will make your association stronger as long as everyone is working toward the same vision and working toward accomplishing the same goals.

*Jean M. Jervis CCCE/MPCE  
International First Vice President*

# FEDERAL LEGISLATIVE UPDATE

## **Changes in Bankruptcy Law Proposed**

Legislation to allow bankruptcy judges to restructure individual mortgages was introduced in both the House and Senate on the opening day of the new U.S. Congress in early January.

The change in the 2005 Bankruptcy Law would let bankruptcy judges cut mortgage debts to help bankrupt homeowners, subject to strict conditions. Only mortgages entered into prior to the date of enactment of the bill would be eligible and homeowners would have to certify that they tried to contact their lender before filing for bankruptcy.

The measure, which is supported by President Barack Obama and many Democrats in Congress, has also drawn support from financial giant Citigroup, Inc.; the National Association of Home Builders; attorneys general in 22 states and the District of Columbia; and a coalition of five consumer groups, which includes the Center for Responsible Lending.

Lawmakers supporting the proposed legislation hope that Citigroup's move will result in more financial institutions lending their support. However, Financial Services Roundtable, a financial industry group, said the industry would oppose the proposed legislation because it is too broad and poses a risk to the mortgage market. The American Bankers Association also opposes it, saying it will harm thousands of banks that have made and continue to make good loans.

Under the current law, most forms of personal debt such as vacation homes and family farms can be restructured in bankruptcy but a mortgage on a primary residence cannot.

## **Identity Theft Bills Introduced in Congress**

In early January, U.S. Senator Dianne Feinstein (D-CA) introduced two bills to protect consumers' privacy and help victims of identity theft.

*The Notification of Risk to Personal Data Act* (bill S.139) requires that persons whose personal data has

been breached be notified without unreasonable delay. The bill has no co-sponsors and has been referred to the Senate Judiciary Committee.

*The Social Security Number Misuse Prevention Act* (bill S.141) prohibits federal, state and local governments from displaying social security numbers on public records posted on the Internet or printing them on government checks. It also seeks to prevent inmates from employment that would give them access to the social security numbers of others, and limit when businesses can ask customers for their social security numbers. The bill is co-sponsored by Senators Judd Gregg (R-NH) and Olympia Snowe (R-ME) and has been referred to the Senate Judiciary Committee.

## **National Taxpayer Advocate Calls for Taxpayer Relief**

Taxpayers with modest amounts of canceled debt should not have to file an obscure, complex form with the IRS to exclude these debts from their overall taxable income, says Nina E. Olsen, head of the National Taxpayer Advocate office, an IRS watchdog agency established by Congress in 1988.

Olsen, says most taxpayers are unaware they must file an obscure, complex form with the IRS for this purpose. As a result, many mistakenly pay taxes on their canceled debts.

The Mortgage Forgiveness Debt Relief Act of 2007 exempts from taxes any debts reduced or canceled during foreclosure or mortgage restructuring but the exemption only applies if proceeds are used to acquire or improve a principal residence. However, most subprime borrowers, Olsen said, use a portion of their loans for other purposes, such as car loans, credit card balances, student loans or medical bills.

## **IRS Use of Private Collectors Questioned**

Senior Democratic House lawmakers are urging President Barack Obama to end IRS use of private collection firms to collect federal taxes.

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Three separate attempts in 2008 to end this practice failed. Now House Ways and Means Committee Chairman Charles Rangel (D-NY) and Oversight Subcommittee Chairman John Lewis (D-GA) are taking up the cause again.

They have some support from Nina Olsen, head of the National Taxpayer Advocate office, who reported in early January 2009 that the use of private debt collectors is costing more than the money brought in. She said that the IRS could bring in \$20 for each dollar it receives, if Congress authorized more money for IRS staff and equipment.

Congressional Republicans oppose increasing IRS staffing and the Bush administration has favored private collection, even though it acknowledged in testimony to Congress that it was far less efficient than having the IRS handle all collections.

### **New Law Changes Reverse Mortgages**

A housing law signed by President George W. Bush in late 2008 made some significant changes in the rules for reverse mortgages. The new law:

- Created a national loan limit of \$417,000 for reverse mortgages, although it can go as high as \$625,500 in high-cost areas. The previous range was \$200,160 to \$362,790.
- Limits origination fees to 2 percent on the initial \$200,000 of the home's value and 1 percent on the remaining balance, with an overall cap of \$6,000.
- Requires applicants for a Federal Housing Administration-backed reverse mortgage to discuss the loan with a federally approved counselor employed by a nonprofit or public agency. The session should be low-cost or free.
- Prohibits requiring the purchase of annuities and other financial products in connection with a reverse mortgage.

## **STATE NEWS**

**New Jersey**—Governor Jon S. Corzine, in early January, signed legislation providing \$40 million for two programs aimed at keeping financially distressed homeowners from foreclosure.

The bill allocates \$25 million to a program that will help homeowners refinance first mortgages in imminent danger of foreclosure. Another \$15 million will go toward a program that allows those who have been foreclosed upon to remain in their homes as tenants while saving to buy back their homes.

**Missouri**—A Missouri Court of Appeals ruled, in late December, that a mandatory arbitration clause in a payday lender's contract is "unconscionable" because it prohibits customers from bringing a class action lawsuit and bars them from suing the company individually.

The lawsuit was brought against QC Financial Services, Inc., on behalf of a consumer who had paid \$1,800 in interest on an initial payday loan of \$450.

Citing a 1999 decision by a Florida appeals court, the Missouri court said that QC, by denying Woods the right to class arbitration, "has precluded the possibility that a group of its customers might join together to seek relief that would be impractical for any of them to obtain alone."

The court also took issue with the type size of the QC contract, which QC argued isn't small enough to be considered "fine print." The clause (in the loan contract) contained more than 1,300 words made to fit onto one page.

## Delinquent Taxpayers Get Help from IRS

The Internal Revenue Service is offering to waive late penalties, negotiate new payment plans and postpone asset seizures for delinquent taxpayers who are financially strapped but make a good-faith effort to settle their tax debts.

According to IRS Commissioner Doug Shulman, taxpayers seeking help will have to demonstrate their inability to pay. Those who fail to file tax returns or who ignore collection notices will not be eligible for help. He urged delinquent taxpayers to call the IRS or visit an IRS office to obtain help.

In December 2008, the IRS announced a program making it easier for homeowners with an IRS lien on their property to refinance their mortgages or sell their homes.

To help explain the leniency program, the IRS has posted answers to common taxpayer questions on its Web site, <http://www.irs.gov>. The advice under "What if I can't pay my taxes?" begins with some reassuring words: "Don't panic."

## Make a Difference Day 2008

### Hutchinson CPI Gives Tips On Economic Survival

Economic Survival was the theme of the 2008 Make a Difference Day Activity for Hutchinson CPI (aka Central Kansas Business Connection).

Members put together packets of information on four different areas:

1. Budgeting: budget forms were handed out along with advice on planning and goal setting.
2. Money Saving Tips: hints were given on making low cost cleaning supplies and websites were provided on where you can get free samples from the manufacturers.
3. Low Budget Recipes: meal planning and money saving tips were provided along with low cost recipes.
4. manufacturer's coupons that members had gotten off the internet were provide along with the websites.

This information was presented at a program for the parents of the Early Head Start children. The teachers said this information was very much needed and the parents seemed very receptive.



(above) CPI Hutchinson President Marsha Thompson, PCE, (left, facing camera) and Linda Zenor, MPCE, (center) give Make a Difference Day presentation)  
(below) Marsha (right, facing camera) emphasizes a point .)



# Caution—Tough Going Ahead

By Joanne G. Sujansky, Ph.D., CSP

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That old expression "When the going gets tough the tough get going," seems to have increasing relevance. Most organizations today are faced with difficult new challenges. Everyone is increasingly called upon to do more with less. It takes resilience for all of us to thrive in these demanding times.

Resilience makes it possible for people to shake off frustration and forge ahead. Workplace cultures that are resilient tend to reinforce a spirit of teamwork and common cause. But, what exactly is resilience and how easy is it to tap this powerful resource?

## The Power of Resilience

The Merriam-Webster dictionary says resilience is the "ability to recover from or adjust easily to misfortune or change." But, in our experience we've found that there's much more to it than that. When employees rely on resilience to overcome a tough obstacle they do more than just "recover." Resilient workers frequently emerge from their experience stronger than before. It's almost as if the exercise of resilience helps to build inner strength and develop skills for the future. Resilient employees are typically:

- Flexible—willing to try alternate strategies and new methods to get things done.
- Clear-minded—focused on solving the problem at hand with an eye to achieving long-term goals.
- Resourceful—able to learn from their mistakes and to recognize opportunities.
- Optimistic—upbeat and positive, not weighed down by problems or conflict.
- Humorous—able to see the lighter side of circumstances and to remain positive.



## Building a Resilient Culture

Of course, not everyone's equally resilient. Some people bounce back from difficulties more easily than others. But, as the leader, you have the capacity to create a culture that promotes the qualities of resilience. It takes four strategies to build a resilient culture:

**Start by stopping:** First off, stop doing the things you did in the past if they didn't yield the results you need. Start focusing the team on key priorities that will propel the business forward.

**See it in your head:** When the going does get tough people are anxious to know exactly where things are going. Visualize success, share your vision of the future and you'll give your team members the guidance they need to pull together.

**Do more with more:** More coaching, more communicating. Take the time to share your views, communicate expectations, acknowledge problems, and encourage positive efforts. Don't hold anything

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# The 1% Factor

By Bob Davies

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Research over the years has revealed the essential elements of human nature. It is clear that human beings are avoidance machines! We are genetically coded to avoid pain and to seek comfort. Our brains are designed to recognize the highest level of perceived pain and then we are compelled both physiologically and psychologically to avoid that pain.

There is a system of performance that taps into this behavioral coding and uses it to your advantage. That system is behavioral contracting. Behavioral contracting simply means that you answer the following questions;

1. What do I want? Why Bother? What am I building? How much is enough?
2. What do I need to do to have what I want?
3. What do I need to do this week to have what I want?
4. What will I do this week?

Next, you put the actions identified in question four into the behavioral contract. The contract consists of specific declarations plus accountability. Accountability has two parts. The first part is the check in. Did you do what you said you would do?

The second part is the enforceable consequence for non-performance. There must be a consequence that your brain will hold as more painful than the pain associated with the activity you are committing to. For example, you commit to making 100 cold calls this week or you will take a one hundred dollar bill and burn it! Make a similar deal with going to the gym four times or you will wash your neighbor's car. It is very likely that consequences such as these will compel you to avoid having to burn the bill or wash the car. Remember, you are an avoidance machine, avoiding the highest level of perceived pain. How do

you avoid the painful consequences? By doing what you said you would do!

If you apply this to one small activity over the next seven days you will see great things happening, great habits being developed and great results. One small action each week will add up. One small activity that you otherwise would not have taken will make a world of difference by the end of the year. This is referred to as the Law of Accumulation and the Law of Cause and Effect.

British biologist Francis Crick and his American colleague James Watson laid the groundwork for modern molecular genetics when they determined the structure of DNA in 1953. While demonstrating how the strands of the double helix were put together, Watson and Crick also sought to learn how genetic information was coded into the DNA. Once this became the basis of the genetic transfer of information, the next item on the scientific agenda was the genetic code itself—the instructions that regulated the true “secret of life”. Watson and Crick had won their Nobel Prize in 1962 for discovering the structure of DNA.

In 2003, researchers at Wayne State University in Detroit again ignited the debate when they found that 99.4% of the most critical DNA sites are identical in human and chimp genes, prompting the lead researcher, Morris Goodman, to declare that chimps and humans should be brought together under the same umbrella genus, Homo. This means that there is only a less than one percent difference in the genetic make up of the two species for the genes targeted.

Scientists published the complete genome of the chimpanzee last August in the journal Nature. They found only a 1.2 percent difference in the coding compared

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# 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*.

**A message from  
Past International President  
Charlotte Maness, CCCE/MPCE  
December 2008**

**As we celebrate this holy season, we also celebrate the life of our beloved Mother and Nana. We have been blessed by your love, generosity, and support during her long life and especially during her passage into life eternal. We thank you for your many kindnesses.**

**May you find love, grace, and peace during this blessed season and in the coming New Year. God bless you and those you love.**

**The Family of Alma Dunaway Freeman**



## 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:**

Vivian Heegan  
(former member)

West Central Illinois CPI

## National Center for Missing & Exploited Children

Seventeen-year-old Ethan Davis, who had been missing from his home in Pearl, Mississippi, since October 4, 2008, was located deceased. Ethan was featured in the November 2008 issue of *The Credit Connection*.

Ella Casey and her 21-month-old daughter, abducted from Newark, OH, on Nov. 28, 2006, were found on Aug. 1, 2008, in Phoenix, AZ. They were featured in the May 2007 issue of *The Credit Connection*.

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to humans, or 98.8% identical for all genes. But there are significant differences.

This research certainly makes the case for a small difference having a magnificent result. Looking further at small differences leading to magnificent results:

1. At 211 degrees water is hot. At 212 degrees it boils. Boiling water produces steam and steam can power engines.
2. During the 2004 Summer Olympic Games, the margin of victory was;
  - a. Men's 200 meter Freestyle (swimming) 1.42 seconds
  - b. Women's 200 meter Freestyle 0.59 seconds
  - c. Men's 800 meter (running) 0.71 seconds
  - d. Women's 800 meter 0.13 seconds
3. The average major league baseball player has a batting average of .250. This is three hits for every twelve times at bat. The average salary is one million. Now contrast that with the super star. The super star hits .333. This is significantly higher than the average. It's 83 points higher. The average super star salary is in the millions and Alex Rodriguez of the N.Y. Yankees made \$24 million last year. However, it is only a small difference that is producing the significant result. The super star gets only one more hit every twelve times at bat. One more hit produces the significant result.

It's the small changes, the small actions that produce the significant results. Hall of fame football coach Vince Lombardi said, "Inches make a champion". Thomas Edison, the American inventor who lived from 1847-1931 said, "Many of life's failures are men who did not realize how close they were to success when they gave up."

My challenge to you is to make one small commitment this week that you give your word you will accomplish by next Sunday. Tell someone else. Give yourself a negative consequence that you will honor if you don't do what you said you would do. Watch what happens

as human nature compels you to avoid the consequence and complete the action.

**Bob Davies of High Performance Training, Inc., holds a B.S. degree in health and a M.Ed. Degree in psychology. He also is a Master Certified Coach. He can be reached at 949-830-9192 (fax: 949-830-9492) His e-mail is info@bobdavies.com Website: www.bobdavies.com On-line coaching: bobdaviescoaching.com**

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### ***(Sujansky: Caution: Tough Going Ahead)***

back! In tough times more coaching and communication are required, not less.

### **Celebrate Successes**

Sometimes, when you're facing a major challenge, the light at the end of the tunnel looks tiny. That's why you have to take the time to celebrate any and all successes, however minor. These celebrations give your people encouragement and make that light loom just a little bit larger.

When you take the time to instill resilience within your workplace, you're ensuring that everyone will have the resources, flexibility and gumption to tackle any challenge or overcome any setback.

**Joanne G. Sujansky, Ph.D., is a Certified Speaking Professional and CEO and founder of Pittsburgh-based KEYGroup®. For 28 years, KEYGroup® has worked with leaders to make their workplaces more productive and profitable.**

## BOOKMARK THIS!



*(Here are websites offering credit-related or business-related information that CPI members may find useful. After checking them out, you may want to add them to your bookmarks/favorites list.*

archives, news by state, press releases, FHA news, appraisal news and information on mortgage rates, education and employment opportunities. The website also has an industry directory.

Anyone seeking a raise or looking for a job needs to know what the salary ranges are in their field and for their particular job. Here are three websites that provide this information: [www.payscale.com](http://www.payscale.com); [www.salary.com](http://www.salary.com); and [www.salaryexpert.com](http://www.salaryexpert.com).

Retirees looking for a part-time job may want to visit these specialty job sites that focus on older workers: [www.retirementjobs.com](http://www.retirementjobs.com), [www.seniors4hire.com](http://www.seniors4hire.com), [www.workforce50.com](http://www.workforce50.com), [www.dinosaurexchange.com](http://www.dinosaurexchange.com), [www.seniorjobbank.com](http://www.seniorjobbank.com); and [www.jobs.aarp.org](http://www.jobs.aarp.org).

*Share your favorite websites with your fellow CPI members. E-mail addresses, along with the reasons why you like the site, to the CPI Corporate Office: [creditpro@creditprofessionals.org](mailto:creditpro@creditprofessionals.org)*

Visit [www.nclnet.org](http://www.nclnet.org), the website of the National Consumers League, to learn about its LifeSmarts program. Now in its 15<sup>th</sup> year, the program encourages high school students to learn about consumer issues. Students from all over the country go head-to-head in the game-show-like competition that tests their knowledge of real-life consumer issues, including personal finance, technology, consumer rights and responsibilities. The 2008-2009 National LifeSmarts Championship will be held in St. Louis April 25-28.

For those working in or with the mortgage industry, [www.mortgagedaily.com](http://www.mortgagedaily.com) provides a wealth of information, including current headlines news, a news

### **LIMITED TIME OFFER but JUST IN TIME FOR CREDIT EDUCATION MONTH MARCH 2009**

**Buy one "Take Charge of Your Life" CD for \$15.00  
and get another one free.  
(shipping is also free)**

**Send checks with order to Credit Education Resources Foundation, 10726 Manchester Road, Ste. 210, St. Louis MO 63122 (questions: email: [creditpro@creditprofessionals.org](mailto:creditpro@creditprofessionals.org)) Companion Instructor's Guide and PowerPoint Presentation available for free download at CPI website: [www.creditprofessionals.org](http://www.creditprofessionals.org)**

# THE UN-COMFORT ZONE with Robert Wilson

## *Defeating the De-Motivator*

The sweet strains of a Puccini aria cut through the Saturday night clatter of the busy Italian restaurant in New York City, but it wasn't coming from the aging voice of the Sicilian baritone who was hired to belt out favorites like *Funiculi-Funicula*. It was a soprano whose crystal clear voice filled the room. Within moments all the ambient noise came to a halt. Diners stopped eating and talking, busboys stopped clearing tables, the cooks even came out of the kitchen.

Singing on the tiny stage was the skinny moon-faced waitress from Ohio. The Sicilian heard she studied opera, so he invited her to join him, but what began as a duet ended in solo as he too was mesmerized by the beauty of her voice. When she finished, the place thundered in applause and I saw tears of gratitude glistening in her eyes. She had hit each note perfectly.

If only she had done that when she auditioned for the Metropolitan Opera. But she choked, flinched, allowed a seed of doubt to creep into her consciousness and thus her voice.

She told me her story over a couple of beers after work. It was the fall of 1984, and I was a fellow waiter at the restaurant; just another struggling artist in the city that never sleeps. She explained that she got nervous during her audition and couldn't hit the high notes. She would get one more chance to audition, but she would have to wait an entire year.

I never found out if she made it; as a writer my art is portable and a few months later I moved to a city where they still have a bedtime. I suspect she did, because that night she received a proof—a vital beginning step.

Doubt is a silent killer. We transmit feelings of doubt to others through subtleties in our body language, facial expression and tone of voice. It is picked up subconsciously by those with whom we communicate. Worse than that, we communicate it to ourselves, and it seeps into our performance. Doubt is *the* De-Motivator and all too often it prevents us from even trying.

We all suffer doubt occasionally, and its cure is always the same: proof. Proof that we are indeed talented enough to do what we set out to do. A proof doesn't need to be big to eliminate doubt. A series of little ones can be just as effective.

I keep a journal—a log—of accomplishments. Both small and large, because they all add up to reasons for believing in my abilities. It is especially important to log the little ones, because they are so easy to forget or overlook, and yet they carry tremendous weight when it comes to giving ourselves confidence.

You say, "I'm just starting out and have no accomplishments." That just means you're not looking in the right places. We all have successes, some of them may be found in different areas of your life. I often read in the Wall Street Journal about women, who after years as stay-at-home Moms, return to the workforce in well-paid management positions. They acquire these jobs by citing in their resumes the many skills and achievements they learned through their volunteer work. What talents are you racking up through your hobbies and leisure activities?

Sometimes proof comes to us by comparing ourselves to others. Simply ask yourself, "Out of all the people who have ever lived, how many have attained what I want?" The sheer numbers alone will often be all the proof you need.

When all else fails, fall back on faith. Some of the most successful people in the world had absolutely no proof that they could achieve their dreams. All they had was a strong desire and a belief in themselves. As Martin Luther King, Jr. once said, "Take the first step in faith. You don't have to see the whole staircase, just take the first step."

**Robert Evans Wilson, Jr. is a motivational speaker and humorist. He works with companies that want to be more competitive and with people who want to think like innovators. For more information on Robert's programs please visit [www.jumpstartyourmeeting.com](http://www.jumpstartyourmeeting.com).**