

# The Credit Connection

August 2009



## New President's Acceptance Remarks



Good evening. I would like to thank all of you this evening for your continued support for CPI.

I'd like to share a secret with you. I don't know why I call it a secret because, after this evening, it won't be any more. Many years ago, my boss at

Fingerle Lumber Co. informed me that he had signed me up to attend a dinner where the attendees were a group of people from around town who were in the credit departments of various companies.

Not only did he sign me up for the dinner, he informed he that I was now a member of that group and that it was a brand new association that just came to Ann Arbor called "Credit Women International." I'm somewhat of a social butterfly,

so I told him I would attend.

Here's where the secret comes in. I had never spoken in front of a group—go figure. The president, Fran Sartori, asked everyone in the room to please stand up and say their name and place of employment. I thought I would die if I stood up in front

of all these strangers and told them who I was. I wanted to crawl under the table rather than do that. My, My, how things have changed!

They probably wished they hadn't opened up that can of worms. As you can see, I lived through it and now you have to "get the hook" to get me to shut up.

I have to thank CPI for that experience and the many other experiences that led up to this evening.

When I started thinking of a theme a couple of years ago, I couldn't come up with that perfect fit. The Ann Arbor Association created the GEM Award for members who go the extra mile for CPI consistently, day in and day out. I decided that I wanted to use the same acronym—after all, who doesn't like gems?

Then I must have called Sue Heusing 20 times trying to come up with what the G E M stands for. Finally, the three words hit me:

- GROW—for growing knowledge through this organization;
- EDUCATE—for our credit education in our communities;
- MENTOR—for what we do very well—we mentor others in our industry.

Hopefully, my GEM will be a constant reminder to members that we are here to grow, educate and mentor.

You will see us grown in education with the manual that is in production right now. Billie Plasker and her

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committee have come up with some wonderful topics for us to use next year in our educational programs. Diane Radcliff will start her journey as an international officer by overseeing the creation of the manual that will follow in the Fall of 2010.

You'll have an opportunity to educate in your communities over the next year. Remember that March is Credit Education Month and I'd like to see all of our associations participate by bringing your counseling expertise to your communities.

Just as your International officers mentor districts through your District Presidents, you are all experts at mentoring. You mentor fellow employees and you mentor each other in your local association. Let's all put our positive experiences we have learned to good use and pass them on to others.

I was going to make the next thing I share with you a part of my opening comments tomorrow morning at the post-conference board meeting. Since time will be of the essence because many of you will have to leave to catch a plan, I'd like to share my comments now.

When I started the challenge of putting this year's committees together, I got out my roster and started to go through it very methodically.

There are some committee appointments that are governed by our bylaws. I contacted each person

indicated in our bylaws. They all agreed to carry out their commitment to the organization for the next year.

Then came the challenge of assigning members to various committees that had no direction from the bylaws. You don't know how grateful I am that every call I made and every e-mail I sent met with a positive response. Thank you to all of you for making my year start so easy.

Thank you to our hosts here in Seattle. What a wonderful place to visit.

And thank you to all of you for your vote of confidence in me and your new officers.

I invite you to please feel free to contact me by e-mail or by calling me if I can be of any help to you. My business card is at each of your place settings.

Again, thank you and please enjoy the rest of your evening.

**Jean Jervis, CCCE/MPCE**  
**President 2009-2010**  
**[cpipresident@aol.com](mailto:cpipresident@aol.com)**  
**734-741-7731**



# Our Membership Challenge

Probably the most important issue facing CPI right now is the continuous decline in our membership numbers. And one of my most important duties as your First Vice President is serving as chairman of the Membership Committee. To help address this critical issue as we move through the next year, I will be sharing ideas with you in this publication on ways local associations have increased and/or maintained their membership, and new ideas for potentially expanding our reach into the community.

During our committee meeting at the International Conference in Silverdale, we identified many great ideas that local associations and districts are planning to use to develop increased membership. I want to share a few of them with you in this article:

- ❑ One Association plans to hold an educational seminar and use the proceeds to pay their new members' membership dues for one year. The thinking on this is that by being a member and reaping continuing benefits, they and their employers will see the value of CPI, and after one year the employer will be willing to support them.
- ❑ Another Association is going to pay members dues for any of their members who have been laid off from their current employer. The thinking is that at a time of unemployment members need to keep their membership with our organization in order to improve networking opportunities and potentially locate new employment.
- ❑ One member suggested taking a membership brochure and dropping it at a different place of business each week. This could be your bank, dentist office, doctor, automobile dealership, etc. To help you in doing this, Charlotte Rancillio has updated the membership brochure and they are available for download on the website. Printed copies are also available by contacting Charlotte directly.
- ❑ As a group we discussed how important it is to stay in contact with our membership, thereby keeping them informed about local and district activities. If you see a great article that members would be interested in, email it to them or provide to your newsletter editor. I realize that some districts have discontinued doing a monthly newsletter, so consider doing a monthly emailing as a great way to keep your members involved.
- ❑ We discussed using Facebook or other social networking sites to place announcements about upcoming meetings, speakers and seminars. We think this is a great way to especially reach younger members but we will have to do some research (or find some younger members to help), as many of us are not that familiar with Facebook.
- ❑ Contact your local chamber of commerce to obtain a list of local businesses in the credit field. See if we are able to advertise in their newsletters.
- ❑ We discussed the idea of offering webinars (online seminars) to our members as well as members of the public who may be interested in the topic being offered. This is a great way to attract younger members that do not want to spend their own time, or perhaps can't afford, attending a conference. However, if the information was offered to them through their computer they may be interested and willing to participate in that manner.

As you can see we came up with many great ideas on how we can increase visibility as an organization and, just as importantly, maintain our membership. It would also be beneficial to share other ideas that have worked in your local association or District. Please

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# GOVERNMENT NEWS

## FEDERAL

In June, Congress passed and the President signed the **Helping Families Save Their Homes Act**, which provides protections for tenants whose landlords fall into foreclosure. Under the new law, tenants have the right to stay in their homes after foreclosure for 90 days or through the term of their lease. Similar protections are also provided to housing voucher holders. The protections, effective immediately, expire at the end of 2012.

In late May, Congress passed and the President signed a bill to protect homeowners and crack down on lenders who take advantage of them. The law expands an existing \$300 billion program that encourages lenders to adjust a mortgage if the homeowner agrees to pay an insurance premium.

A bill, dubbed the **Payday Loan Reform Act of 2009**, has been introduced in the U.S. House that would cap payday-loan finance charges and require lenders to make specified disclosures when making a payday loan. The bill would also authorize a consumer to cancel future payment obligation on a payday loan, without cost or finance charges, by informing the creditor in writing, within two days after executing the loan agreement, that he wants to rescind the loan and by returning to the creditor the cash amount of the loan principal.

Legislation, dubbed the **Credit Card Fair Fee Act**, was introduced in the U.S. House in early June. If passed, the bill would give merchants the right to negotiate with banks the terms and rates of fees banks charge for each credit card purchase.

The U.S. Senate Judiciary Committee is considering a bill, dubbed the **Consumer Credit Fairness Act**, which would limit creditors from collecting on high-interest rate loans in bankruptcy court. It covers a broad range of abusive consumer loans including credit-card agreements, payday loans, car loans, overdraft loans and layaway plans.

## STATE

**Minnesota**—A new state law enables homeowners to file with the state to postpone a pending foreclosure for five months, giving them time to make the loan current. If they fail to do so, the foreclosure sale goes forward and the homeowner is given five weeks to pay off the entire loan post-sale.

**Minnesota**—A new state law places payday loans under the jurisdiction of the state Department of Commerce; sets new reporting requirements for lenders; and makes payday lenders subject to debt collection laws on abusive collection practices. Payday lenders, however, will still be able to charge rates with triple digit APRs.

**New Hampshire**—A new state law requires the licensing of out-of-state branches of mortgage bankers and brokers. It also mandates that all mortgage bankers and brokers undergo a criminal background check before obtaining a license.

**Oregon**—A new law requires mortgage lenders to meet with borrowers facing foreclosure to try to come up with a loan modification. Lenders would also have to certify that they have complied with procedures explaining why a borrower does not qualify for an alternate payment plan.

**North Carolina**—Lawmakers are considering a bill that will simplify and reduce the cost of undoing a credit freeze. The state's attorney general favors the bill because, currently, consumers are hesitant to freeze their credit reports, due to the cost involved.

**California**—The California Supreme Court has ruled that banks can tap Social Security benefits in bank accounts to cover bounced-check fees. Federal law generally prohibits creditors from seizing Social Security or other government benefits to pay a debt. But California law says overdraft charges are not debt.

# CARD Act Signed into Law

The Credit Card Accountability, Responsibility and Disclosures Act (known as the CARD Act) was signed in May and goes into effect in February 2010. It:

- Bans rate increases on existing balances due to "any time, any reason" or "universal default" and severely restricts retroactive rate increases due to late payment.
- First Year Protection: Contract terms must be clearly spelled out and stable for the entire first year. Firms may continue to offer promotional rates with new accounts or during the life of an account, but these rates must be clearly disclosed and last at least 6 months.
- Ends Late Fee Traps: Institutions will have to give card holders a reasonable time to pay the monthly bill—at least 21 calendar days from time of mailing. The act also ends late fee traps such as weekend deadlines, due dates that change each month, and deadlines that fall in the middle of the day.
- Enforces Fair Interest Calculation: Credit card companies will be required to apply excess payments to the highest interest balance first, as consumers expect them to do. The act also ends the confusing and unfair practice by which issuers use the balance in a previous month to calculate interest charges on the current month, so called "double-cycle" billing.
- Requires Opt-In to Over-Limit Fees: Consumers will find it easier to avoid over-limit fees because institutions will have to obtain a consumer's permission to process transactions that would place the account over the limit.
- Restrains Unfair Sub-Prime Fees: Fees on sub prime, low-limit credit cards will be substantially restricted.
- Limits Fees on Gift and Stored Value Cards: The act enhances disclosure on fees for gift and stored value cards and restricts inactivity fees unless the card has been inactive for at least 12 months.
- Plain Language in Plain Sight: Creditors will give consumers clear disclosures of account terms before consumers open an account, and clear statements of the activity on consumers' accounts afterwards.
- Real Information about the Financial Consequences of Decisions: Issuers will be required to show the consequences to consumers of their credit decisions.
- Issuers will need to display on periodic statements how long it would take to pay off the existing balance—and the total interest cost—if the consumer paid only the minimum due.
- Issuers will also have to display the payment amount and total interest cost to pay off the existing balance in 36 months.
- Public posting of credit card contracts: Today credit card contracts are usually available only in hard copy and not in plain language. Now issuers will be required to make contracts available on the Internet in a usable format. Regulators and consumer advocates will be better able to monitor changes in credit card terms and evaluate whether current disclosures and protections are adequate.
- Holds regulators accountable to enforce the law: Regulators will be required to report annually to the Congress on their enforcement of credit card protections
- Holds regulators accountable to keep protections current.
- Regulators will be required to request public input on trends in the credit card market and potential consumer protection issues on a biennial basis to determine what new regulations or disclosures might be needed.
- Regulators will be required either to update the applicable rules, or to publish findings if they deem further regulation unnecessary.
- Increases penalties: Card issuers that violate these new restrictions will face significantly higher penalties than under current law, which should make violations less likely in the first place.
- contains new protections for college students and young adults, including a requirement that card issuers and universities disclose agreements with respect to the marketing or distribution of credit cards to students.

# Foundation Launches New Fundraising Effort

The Credit Education Resources Foundation is launching a new fundraising program—SchoolHeart (**hCard**®)—that also provides great new benefits for CPI members who participate.

Participating is easy and it is open to CPI members' friends, family members and employers. Sign up is done online, so those without internet access will need to enlist the help of someone who does.

There are two ways to get involved:

1. Purchase an **hCard**® membership for \$25.00. It opens the door to hundreds of discounts and services available from vendors right in members' communities.
2. Become a Gold Sponsor for \$50.00. This is a great opportunity for small businesses or you can simply list your family's name as a supporter of the Foundation and CPI. As a Gold sponsor, you can choose to:
  - a. Have a link on the Foundation/CPI SchoolHeart webpage to a custom display page you set up at sign-up.
  - b. Have a free Ezplus Website. This is great for families, small businesses, sport teams or other groups.
  - c. Upgrade your account, if you have a business, to a "featured discount" and get prime advertising exposure on the **hCard**® Directory for \$149.00.

The Foundation reaps \$12.50 for each **hCard**® purchase and \$30.00 for each Gold Sponsorship. It will share the funds raised with CPI (35%) and the National Center for Missing & Exploited Children (25%).

Here are just a few of the benefits CPI members and others can reap as **hCard**® members:

- **Free Roadside Assistance** (up to three services a year)—Includes up to 15-mile tows; jumpstarts; fluid delivery (you pay for the fluid); tire changes; lockout assistance; trip routing services.
- **Emergency Contact Services**—Store your emergency contact information—family

members' and doctor's phone numbers, your medical history, etc.—with this service. As an **hCard**® member, you can print a special card with an identification number and the toll-free number to a 24/7 call center that emergency personnel can use to obtain information that could save your life.

- **The hCard® online Virtual Back Office**—Use this to:
  - purchase \$25 or \$50 gift certificates to restaurants and stores and get an additional \$5 or \$10 gift certificate. Vendors include Chili's, the Olive Garden, Red Lobster, Starbucks and Barnes & Noble.
  - earn cash back on purchases from participating stores, such as Walmart, PetSmart, Dick's Sporting Goods, Stonewall Kitchen, and Overstock.com.
  - print off coupons to use at other participating vendors.
- **Show and Save**—Show your card at participating vendors for instant savings. You will find these vendors in the online **hCard**® directory. They include Southwest Airlines, hotels like the Ramada Inn, cruise companies, tickets to entertainment/sporting events, vacation package providers, and much more.
- **hCard® Prescription Plan**—Save on prescription drugs with this discount card. Savings average 15% on brand drugs and 40% on generic drugs.

Anyone—not just CPI members—can purchase a Foundation **hCard**®, at [www.creditprofessionals.org](http://www.creditprofessionals.org). Click on the **hCard**® on the homepage. From the information page that appears, click on the **hCard**® and it will take you to the SchoolHeart website.

Funds raised by the Foundation through the **hCard**® program will be used for credit education benefiting consumers and continuing education for CPI members.

# Credit Education Month

## March 2009

### **Brownsville Tennessee CPI**

Ann Cannon, an adult education teacher in Haywood County, and CPI of Brownsville member, presented a course on consumer credit for adults. Opening and closing with a test, she discussed consumer dos and don'ts; fraud; errors on bank statements; credit and credit card problems; and more. She also conducted a math activity on computing the average balances and finance charges on credit card bills.

### **Anchorage Alaska CPI**

Anchorage CPI presented a half-day seminar, March 27, on "Disaster Preparedness" and "Organizing Your Financial Life." Guest speakers were Heather Hasper, Aviation Planner for HDR One Company; an American Red Cross volunteer and emergency coordinator for ARES; and Nathan McKay and Steven Perry, both financial services professionals with Sound Financial in Anchorage.

### **BPI of the Triad**

In March, Business Professionals of the Triad members visited Hawley House, a half-way house in Winston-Salem, NC, for women coming out of various institutions and needing help to get re-established in the community. They provided information on how to write an effective resume and have a positive job interview. They also gave the home's residents information on using the ex-offender program at the Employment Security Commission to find jobs. The CPI members also discussed how to protect yourself from ID theft and gave each woman a goody bag containing toiletries and other necessities.

In addition, President Betsy Higgins, MPCE, took the women's sizes and brought back clothing and shoes appropriate for job interviews from her ministry's thrift store.

### **Atlanta, Georgia CPI**

CPI of Atlanta members sponsored and participated in a variety of credit education activities in March:

- Educational displays were put up at Equifax, AT&T, a Project Adult Literacy location, a branch library, a community center, an elementary school, and an adult learning center.
- Carol Neal, CCBE/MPCE, set up a display and gave a brief presentation to over 400 people at a church supper.
- Rhonda McKinney, MPCE, used FTC credit education materials in her tutoring at a local elementary school.
- Joyce Council spoke on money management on three different nights at an area church, reaching about 350 people. She also spoke on "Credit Tips" at a Women's Conference, attended by over 500, at the Crown Plaza Atlanta Perimeter.
- Anne Hammond, CCBE/MPCE, and Carol Neal, CCBE/MPCE, were featured in a media spot about CPI of Atlanta shown about 20 times in March on WATC-TV.
- Isaac Atkins of Chartway FCU used materials from CPI of Atlanta at a presentation on banking to "Kids at Risk."
- Anthony Stroman had six speaking engagements in March on various financial topics. He spoke at area churches and a local high school.
- Nine CPI of Atlanta members hosted a bridge benefit at a senior center in March. They included an educational display and raised over \$400 for Atlanta's education activities. Part of the money also went to the Credit Education Resources Foundation and the National Center for Missing & Exploited Children.

## 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.*

### **Backup Your Computer Files**

Take it from Past International President Nona Ellzey, MPCE, when your computer hard drive crashes and you lose all of your files and programs, it is a true disaster. If you are vulnerable to a computer crash, here are some easy ways to back up your files.

**External Hard Drive**—New external hard drives are now available to automatically back-up your computer files every time you make a change. You simply plug them into your computer. Two recently tested by *Consumer Reports* are ClickFree ([www.clickfree.com](http://www.clickfree.com)) and Rebit ([www.rebit.com](http://www.rebit.com)). Both offer 500GB of memory. Rebit backs up operating system files, as well as your other files. ClickFree is \$179.99. Rebit is \$189.95.

**Online Backup Services**—Recent advances in technology enable you to backup your computer files offsite easily and inexpensively. Just sign up for a service and it will continually back up your files. Two recently discussed in *Newsweek* are Mozy ([www.mozy.com](http://www.mozy.com)) and Idrive ([www.idrive.com](http://www.idrive.com)). Both offer 2GB of free storage for home users. Businesses and home users can also buy 150GB of storage for \$4.95 a month or \$49.50 annually.

Before going to any of the above websites, however, visit [www.pcmag.com](http://www.pcmag.com). Plug in “external hard drives” or “online backup services” in the search box to get the pros and cons of these and other options from the pros at *PC Magazine*.

### **More Sites to Visit**

Go to [www.federalreserve.gov](http://www.federalreserve.gov) for credit education programs for students. “There’s No Business Like Bank Business” uses role-playing to introduce 3<sup>rd</sup> through 5<sup>th</sup> grade students to the benefits of saving money in a bank and how banks work. “Payment Parliament” uses role-playing to teach 5<sup>th</sup> through 8<sup>th</sup> graders about different payment methods available to consumers. “It’s Your Paycheck” is a three-part program for use in high schools.

### **Quick Fixes for Meeting Faux Pas**

Workplace meetings present you with opportunities to shine. Of course, your co-workers will want to shine too, and that can lead to issues like the following:

- **Someone takes credit for your idea.** You can hardly speak up and bluntly say: “Hey, that was my idea! You stole it.” Instead, reclaim the credit you deserve by saying “I believe that idea goes back to a comment I made earlier, and I would like to elaborate on my thinking.” Or say “This is what I was referring to when I said \_\_\_\_\_. I am glad that you like my idea, and I like the way you added to it.”
- **Someone interrupts you.** When you have the floor and someone interrupts you, first ask yourself if your words were adding value to the discussion or if you were being overly talkative. If you

want to continue speaking, say “Excuse me; I was not finished yet” or “I want to hear what you have to say as soon as I finish speaking.”

- **Someone dominates the discussion.** Use the following phrases to let the speaker know that you have time for the short version only. *Examples:* “You have great ideas on the subject. Let’s open the floor to others’ input now.” “Since the agenda allows only 10 more minutes to discuss this topic, we need to make progress. Please give us the condensed version, and then let’s hear some comments before we move on.”

*Adapted from Power Phrases! The Perfect Words to Say It Right and Get the Results You Want, Meryl Runion, Power Potentials Publishing, [www.powerpotentials.com](http://www.powerpotentials.com). Reprinted with permission from Communications Briefings, [www.briefingsmediagroup.com](http://www.briefingsmediagroup.com)*



# 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

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: 10726 Manchester Road, Suite. 210,  
St. Louis, MO 63122

## LIVING MEMORIALS

**In Memory Of:**

**Given By:**

Micheline “Mickie” Fink  
Anne Sims  
Iva Kester  
(mother of Past International  
President Carol Smith)

West Central Illinois  
Gail Ottinger, CCCE/MPCE  
Gail Ottinger, CCCE/MPCE



## CPI SALUTE

Congratulations to District 12 President **Pat Bivens, MPCE**, who was the focus of a feature article in *Towing & Recovery Footnotes* magazine. Pat has worked in repossessions for 45 years for Summs Skip & Collections Services. She started as a data entry clerk and is now Vice President of the firm. The grandson of Fred Summs, Sr. (who hired Pat), now runs the company.

**Glenrose “Glennie” Miles, CFCE/PCS**, an active member of CPI of Atlanta for 38 years, died in April 2009. As Atlanta’s Ways and Means Chairman for many years, she raised a lot of money for the Credit Education Resources Foundation, the National Center for Missing and Exploited Children, and CPI’s consumer credit education efforts.

## WALK-A-THON NEWS

**CPI of Atlanta** reports that it used its share of Walk-A-Thon money it raised to pay the registration fee for five of its members to attend the District 3&4 Conference. In addition, Walk-A-Thon funds were used for a display of credit education materials at a local church’s annual yard sale.

# THE UN-COMFORT ZONE with Robert Wilson

## *The Main Ingredient*

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In 1907, during a major league baseball game, second base was stolen 13 times by the winning team. The catcher for the losing team, Branch Rickey, was unable to pick off even a single runner. That record stands to this day. It also spelled the end of Rickey's career as a baseball player after just two short seasons. With nothing else to do, he went to college and law school.

Six years later, he returned to major league baseball. This time as a manager—and what a manager he turned out to be! He created the modern baseball farm system which enables major league teams to nurture and develop future stars through their minor league teams. He was the first to establish a permanent spring training facility in Florida. He changed the way statistical analysis is used in baseball by proving that *on-base percentage* is more important than *batting average*. Branch Rickey is best known, however, for breaking the color barrier by bringing African-American Jackie Robinson into the major leagues. It earned him a spot in the Baseball Hall of Fame.

Rickey offers this as his recipe for success, "Success is where preparation meets opportunity." A simple formula that reminds me of the old joke: "How do you get to Carnegie Hall?" The answer: "Practice. Practice. Practice." Obviously, you can't take advantage of an opportunity if you don't have the skills. It's a good recipe for success, but it doesn't reveal the secret main ingredient.

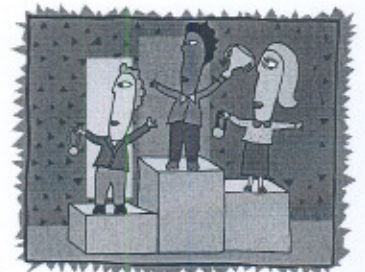
A funny old song from Frank Sinatra gets us a little closer to the answer. Do you remember these lyrics from *High Hopes*?

*Just what makes that little old ant  
Think he'll move that rubber tree plant*

*Anyone knows an ant, can't  
Move a rubber tree plant!*

I love that song because a stanza later we learn the ant CAN: "*Oops there goes another rubber tree plant.*" Is having "high hopes" the secret ingredient? No, but it gets us closer to it. You see, the ant succeeds because he doesn't know that he can fail.

Think about some of the people you know who are successful. What is it that makes them big achievers? What traits do you associate with them?



When I ask this question of my audiences I frequently hear the following ingredients: Courage, Perseverance, Enthusiasm, Discipline, Confidence, Decisiveness, Self-reliance, Responsibility, Focus, Ambition, and Optimism.

All of these are certainly traits of successful people, but which one is the overriding characteristic? Which one is the main ingredient?

None of the above!

That's right—none! Yes, they are all important, but there is one ingredient that makes the cake, and that is simply your *belief* that you will succeed. It's called *Self-Efficacy*. Your belief in your ability to achieve what you seek is the biggest part of actually getting there. The best part is that self-efficacy is a trait that can be acquired at any age.

We acquire a sense self-efficacy in four ways. The first way is cumulative. With each success we achieve we add a new layer of confidence in ourselves. The

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second way is through observation. When we see someone similar to ourselves succeed, we realize that we can too. The third way is controlled by our attitude. A positive attitude enhances our belief in our abilities whereas a negative one destroys it. The fourth way is from the encouragement of others who believe in our ability to succeed. This is where you, as an effective manager, can help your people succeed. Tell them that you believe they can meet their goals and you will help them believe it too.

**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).**

## Plans Underway For Make a Difference Day 2009

Plans are underway for a nationwide CPI celebration of Make a Difference Day on October 24, 2009. Instead of each local doing a separate project, CPI will coordinate one single project to be carried out in local association communities. At the International Conference in June 2009, each District was asked to submit at least one idea to the CPI Board of Directors by August 1. The Board will announce the project to be implemented by the end of August.



(Continued from page 3)

send them to me at [bme1949@hotmail.com](mailto:bme1949@hotmail.com) and I will share them with our membership.

President's Jean's theme this year is G. E. M.:

- G**rowing in knowledge
- E**ducating your community
- M**entoring others

So with that theme in mind, we have developed a fun membership challenge for this year. The dates of the challenge will run from October 2009 through April 2010. It will allow teams representing the East and West sectors of the US to compete against each other. The respective teams consist of:

### TEAM EAST

- District 3 & 4
- District 5
- District 12

### TEAM WEST

- District 7 & 9
- District 8
- District 10

Victory will go to the team with the Highest Increased Membership on a percentage

basis compared with their membership totals during 2008-2009.

Your team captains are your District Presidents, and I will serve as the referee. We will post in this newsletter how each team is doing as we go through the year, and the winning Team will be honored at our International Conference in June 2010 in Rogers, Arkansas. Gather your teams together and let's get started recruiting those new members!!

*By Billie M. Plasker, PCS  
International First Vice President*

# Online Accounting Degrees

By Peter Kaliso

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If you have a full time job or are at home with family commitments, but you want to further your career options in the field of accounting, then an online accounting degree is just what you are looking for.

Most of the online accounting degrees are usually accredited by different universities, who may also be conducting the same program on campus. Accounting degrees are very much in demand as the need for professional accountants rises. Typically, the degrees or certifications that most aspiring accountants go for include the CPA (Certified Public Accountant), the CMA (Certified Management Accountant) and the CIA (Certified Internal Auditor).

Nowadays many of us are opting to get our degrees online. Most universities will offer the option of online accounting degrees when you apply for them. The flexibility offered by the medium of the Internet to students is astounding. So if you want to study to become an accountant, there are a variety of online accounting degrees which you can opt for. Typically these degree courses offer you a lot of flexibility with regards to time. You can study when you want or when it is convenient for you to do so.

Before selecting the college where you want to pursue your online accounting degree, make sure you are completely aware of the course contents and the teaching methodology. You should also make sure that the university is properly accredited. For example, the American Institute of Certified Public Accountants

(AICPA) is the chief accrediting body for the CPA certification. The university you choose must have its course contents accredited by the proper authorities.

Typically, the online accounting classes may require you to attend some lectures via a chat session. Some of the classes may have PowerPoint presentations that you would have to access online. Sometimes, interactive webinars may be conducted in place of these classes. Depending on the type of classes that the university chooses to use, you can have a great time learning your course contents via an online accounting class.



You will also be given a list of required reading materials, which you will have to go through. The quizzes, assessments and assignments will be given to you—which you can submit online. All of this adds towards increasing your interpretation of the subject, supplementing your knowledge and testing your

understanding of the subject as well.

Armed with this information and background, you can confidently choose the right university course for you to pursue your online accounting degree.

To know more about various Accounting Programs and Accounting Degrees visit <http://accountingprograms.com>.

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