

# CREDIT PROFESSIONALS INTERNATIONAL

## EDUCATION MANUAL

### Index of Articles

1996/1997--2010/2011

#### 1996/1997

##### **Life's Little ABCs**

*By Anita Bosseket Siler, MA*

Humor is important in helping us get through life. The author shares humorous one-liners that have helped her throughout her life.

##### **Medical Debt Collection**

*By Michael John Busch*

Step-by-step advice on how to collect debts incurred by a hospital patient.

##### **Mortgage Banking v. Mortgage Brokering**

*By Brenda L. Nunez*

The author explores the various home loan options open to consumers today, including conforming and non-conforming loans. She also discusses the role of mortgage brokers in helping consumers find home loans.

##### **When All Else Fails, Consider Small Claims Court**

*By E. Gregory Schrader*

Solid advice on how to use your state's small claims court to collect a debt from a customer who has assets but refuses to pay you.

##### **Managing Values**

*By Ralph Spurgin*

The author compares the management styles in growing and aging companies. He then proposes how a company's mission, vision and values can help cut through red tape and establish an entrepreneurial spirit.

##### **Credit Scoring Digs Deep Into Data**

*By Marc Friedland*

This article discusses the advances made in credit scoring, which have resulted in more and better choices available to lenders from various sources.

##### **Success: Sing the Song You Came to Sing**

*By Scott Friedman, CSP*

Answer the author's questions and follow his steps to determine what success means to you and to learn how to achieve success.

## **1996/1997 (con't.)**

### ***Don't Just Close the Sale, Open the Relationship***

*By Michelle P. Martin*

The author explains how to develop a long-term relationship of trust with a customer. She covers the initial meeting, determining the customer's needs, developing a tailored presentation and bringing integrity into the mix.

## **1997/1998**

### ***Attitude, Leadership and Business***

*By Ed Walker*

The author discusses what attitude is and its importance in business, leadership and life. He also presents four truths about attitude.

### ***Collection Success: Stewardship and Delegation Between Your Office and Your Agency***

*By Sue Heusing, MCE*

The keys to successful collection are to focus on results, set guidelines, provide needed resources, establish performance standards and measure results. The author also offers advice on choosing and working with a collection agency.

### ***Banking and Finance Courses Use Computer Technology***

*By Dr. Fran Williams*

The author, who specializes in vocational education, discusses a banking and finance curriculum that teaches students the computer technology they will need to work in the banking and finance industry. Students pursuing this curriculum often are in an apprenticeship or work/study program.

### ***Downsizing for Organizations***

*By Michael LeMaitre, Ph.D.*

Downsizing requires organizations to do more with less by becoming more efficient. The author discusses ways to improve productivity and build a stronger organization and staff.

### ***Downsizing for Individuals***

*By Michael LeMaitre, Ph.D.*

The author offers advice for persons who have lost their jobs as a result of a downsizing. He covers psychological as well as financial matters.

### ***Take the Time to Get Organized***

*By Gail Ottinger, MPCE, CCCE*

Being organized enables us to accomplish more and have time left for family and recreation. The author shares a few basic organizational techniques that have worked for her.

## **1997/1998 (con't.)**

### ***Your Own Personal Spending Plan***

*By Clarice L. Swayne*

The author provides step-by-step advice on how to set up and manage a personal spending plan.

### ***Procrastination***

*By Billie Joe Sills*

The author talks about how procrastination hampers your work, your volunteer efforts and your life. He also offers a suggestion on how to overcome procrastination.

### ***The Credit Decision: Then & Now***

*By Louise S. Eller, CCCE*

Two or three generations ago, people paid cash, even for big ticket items, and avoided debt. Today, most people rely on credit but lenders have a responsibility to carefully assess each loan application. The author gives advice on how to do that.

## **1998/1999**

### ***Credit Fraud: A Time To Take Action***

*By Marsha Thompson*

The author discusses why and how check and credit card fraud is increasing and offers advice on how to deter it.

### ***What You Say Is Good and Fine, But It Doesn't Mean a Thing to Me!***

*By Sue Heusing, MCE*

The author discusses the importance of good communications and gives some tips on how to be a successful communicator.

### ***The Art of Collecting***

*By Peggy Henson*

The author gives a step-by-step guide to using the phone to collect debts. She also discusses four causes of delinquency and how to handle them.

### ***To Lease or Not To Lease***

*By Ann Arnott*

This article notes the up and down sides of leasing a car and explores the ins and outs of a leasing contract.

### ***Lease Versus Loan***

*By Gerri Woody*

The author gives practical advice on who should lease a car, the language of leasing and the lease payment formula. She also gives an example comparing a purchase vs. a lease.

## **1998/1999 (con't.)**

### ***How To Get Out of Debt***

*By Sharon DeShazer*

The author offers a practical way to get out of debt by working to get out of debt by paying off one debt at a time.

### ***Speak Up!***

*By Terry Rowe*

The author gives step-by-step advice on how to prepare, rehearse and deliver a speech.

### ***Your New Retirement Nest Egg***

*By Sharon DeShazer*

This article explores the ins and outs of the reverse mortgage. The author uses a question-and-answer format to present the facts.

### ***Laughter as Therapy***

*By Patty Wooten, RN BSN CCRN*

A nurse discusses how humor can be therapeutic physically, psychologically and spiritually.

### ***Not Credit Cards, But Other Cards***

*By Bill D. Harris*

Most people are familiar with credit, debit and ATM cards. But now Smart Cards have been added to the mix. The author explores the many different uses for Smart Cards today.

### ***Credit Education Resources Foundation***

*By Mary Jo Mularz*

Here is a concise yet complete look at the Credit Education Resources Foundation.

### ***Model Meeting***

*By Pearl Turpin*

Here is a script of a model meeting that shows how a meeting should be structured.

## **1999/2000**

### ***The First Hundred Years Are the Best***

*By Helen B. Sawyers, CCCE*

The author, president of CPI in 1962, reminisces about her early years and her many years in the credit industry. She has been involved with credit activities since 1932.

## **1999/2000 (con't.)**

### ***Managing People Better***

*By Thao Tiedt*

The author offers practical advice on interviewing job candidates, selecting and hiring employees, determining pay status and handling performance issues.

### ***Change Is Inevitable - Progress is Not***

*By Bill Evans*

People need a sense of humor and a sense of perspective to deal with a rapidly changing world. The author provides words of wisdom on both.

### ***Collecting a Debt to a Successful Conclusion***

*By Nancy Swaffield, MCE*

The author gives tips on setting up policies and procedures for granting credit and on collecting debts. She also discusses hiring a collection agency.

### ***Achieving the Rhythm***

*By Jackie Nagel*

The author recommends steps to follow to achieve balance in your life. Following them can help you avoid stress and an overbooked schedule.

### ***Is Your Personal Foundation Y2K Compliant?***

*By Jackie Nagel*

A personal foundation is the base on which we build who we are as human beings. The author explores the 10 essential building blocks that comprise our personal foundations.

### ***Changing the Baby***

*By Loyd Young*

The author discusses how alterations to Sections 615 and 623 of the Fair Credit Reporting Act of 1996 have affected the relationships between CRAs, the Users of CRA data and the Furnishers who provided that data to the CRA.

### ***Who's Got the Marbles for the Game?***

*By Mary Lou Addy*

September is a month for fresh starts. For students, it's school. For CPI members, it's the start of a new organizational year. The author offers suggestions on how to use the CPI education manual to learn and grow.

### ***Today's Youth - Tomorrow's Jobs?***

*By Mourine Anduiza*

The author explores the history of vocational education and the impact of educational reform in the 1990s on vocational education. She takes a close look at school-to-career programs, which bring business/labor and schools together to help students bridge the gap between education and a career.

## **1999/2000 (con't.)**

### ***Work Place Security***

*By Robert Cathcart*

The author discusses how to handle workplace violence. He points out that having a security program is essential and explains how to get professional help from various sources, including a Certified Protection Professional.

### ***Are You Prepared To Interview the Applicant?***

*By Claire Lucas*

The author points out what to look for in a job applicant and gives advice on preparing for and conducting various types of job interviews.

## **2000/2001**

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

*By Gatha Crowson*

Here is a step-by-step guide, including scripts, to use to recruit new members to your local chapter.

### ***Who is CCCS of Yakima Valley***

*By Geoff Baker*

This article about consumer credit counseling services discusses professionalism, provides insight into a little-known aspect of the credit industry that provides consumers the options to repay the debt when they feel they cannot, and tries to clarify relationships that sometimes lead to misunderstanding about motivation and achievements.

### ***Another Blind Date?***

*By Jeffrey Buchanan*

The author explains what credit insurance is, why people need it, and how it works. He also provides some useful statistical data.

### ***Participative Decision Making***

*By Joseph "Pat" Warner, MPCE*

The author discusses why subordinates should be included in the decision-making process and how to involve them. He also covers when to use participative decision-making and the advantages and disadvantages of using it.

### ***Overview of Benefits of Federal Medicare Program***

*By B. C. and Connie Ollero*

The authors provide an easy-to-understand look at the Medicare program's benefits, co-payments and deductibles.

### ***Test Your Technological Prowess***

*By George Cottay*

Take this fun test to determine your technological prowess.

## **2000/2001 (con't.)**

### ***Ten Secrets to Success for Women in All Walks of Life***

*By Janice Feigel*

In the past, trusts have often been used to control women. Today, however, living trusts can be a valuable way to pass assets on to your heirs. The author concludes with ten secrets to help women deal with many different decisions in their lives.

### ***Travel for the Good of the Soul***

*By Anne Hammond, CCBE/MPCE*

The author discusses the joys of volunteer/service travel. She explains how to get started and talks about how she has provided credit education to others on every trip she has taken.

### ***The Consumer and the Fair Credit Reporting Act***

*By Deborah Ivey*

The author discusses the rights of consumers under the Fair Credit Reporting Act. She also provides a concise summary to use in counseling consumers about these rights.

### ***Domestic Violence and the Credit Professional***

*By Dr. Jerome R. Rosonke*

The author provides a detailed look at domestic violence and explains what to do if you suspect that a co-worker, neighbor, client or anyone is the victim of domestic violence.

### ***Commitment***

*By Cheryl Miller*

The author uses personal examples to show how commitment affects all aspects of our lives. She explains that commitment must be followed by action. In addition, she discusses the rewards of commitment.

### ***Take Charge of Your Life***

*By Mary Nebeker*

The author gives the history of the CPI "Take Charge of Your Life" credit education program. She also discusses the importance of training CPI members in how to use the program to educate others about credit.

## **2001/2002**

### ***HR--The Evolution Continues***

*By Ruth Zardezed*

The author discusses the role of the Human Resources Department today in such areas as benefit management salary administration, compliance with the law, training, employee information, recruitment and more.

## **2001/2002 (con't.)**

### ***Is Your Job Right for You***

*By Marylyn Tack*

The author explains why it is important to re-evaluate your career. Whether you stay in your current job or move on to something else, this re-evaluation will help you succeed in life.

### ***Leadership***

*By Mary Jo Mularz*

The author discusses the qualities of a successful leader, the different types of leadership and the differences between high and low productive leaders.

### ***Credit Bureaus--Yesterday, Today and Tomorrow***

*By Aaron Huber*

This article looks at the beginnings of credit reporting in local communities and current trends in consolidation and in diversification of products. The author predicts that consolidation will continue in the future and that the speed and delivery of information within the industry will improve.

### ***Move It...Discuss It...Vote on It!***

*By Terry Rowe*

Here is a step-by-step approach to planning and leading successful meetings.

### ***Beyond Credit Reporting***

*By Michael R. King*

The author offers options for obtaining credit information if the person's credit report is unavailable or lacks the information you need. He explains how to search for information in a wide variety of public records.

### ***Predatory Lending***

*By Sharon Gaskell*

The author discusses how predatory lenders prey on consumers and how the government and consumer organizations are working to stop them. She encourages credit professionals to help fight predatory lenders by educating the public on fair credit practices.

### ***Credit Unions Are Fighting Bankruptcy***

*By Kathryn Greiner*

More and more consumers are getting in over their heads financially and declaring bankruptcy. The author discusses how the Bankruptcy Task Force of the Michigan Credit Union League is working to educate consumers and help them avoid bankruptcy. Others can follow their example.

### ***To Lease or Not!***

*By Mary Lou Addy*

What are the differences between leasing and buying a car? When is it better to lease? How do leases work? What happens at the end of a lease? The author gives the answers to these questions.



## **2001/2002 (con't.)**

### ***Insurance***

*By Tony Jackson*

The author, a State Farm agent, discusses the purpose of life insurance, how much life insurance a person needs and the importance of life insurance for owners of home-based businesses.

## **2002/2003**

### ***Making Collection Calls Count***

*By Brian Watkins*

The author, who is the owner and president of the Southern Oregon Credit Service, provides practical advice on how to collect money. He includes some very specific scripts that can be used as general guidelines in your own phone efforts.

### ***Downsized! Merged! Gone Out of Business!***

*By Arleen Bedingfield*

This article is a great guide for anyone facing unemployment as a result of their employer downsizing, merging or going out of business. Topics include federal legislation that offers employees protection; financial steps to take when you face a loss of income; searching for a job on the internet; updating your resume; and going on job interviews.

### ***Long Term Care and Medicaid Planning for our Seniors***

*By Juliann Kocer*

The author, who is an Estate Planning Elder Law attorney in the states of Washington and Minnesota, gives information on purchasing long-term care insurance to cover the cost of nursing home, assisted-living and in-home nursing care. She also discusses the role of state Medicaid programs in covering the cost of such care for low-income persons.

### ***Setting up Landlord/Tenant Policies***

*By Polly Lindborg*

If you own rental property, there are two important things you need to know—how to screen prospective tenants to avoid those who will damage your property or fail to pay rent and how to deal with tenants when a rent payment is late. The author provides solid information on how to set up tenant screening policies. She also emphasizes the importance of taking quick action when a tenant fails to pay and discusses the steps you need to take.

## **2002/2003 (con't)**

### ***Gramm-Leach-Bliley Act: One Year Later***

*By Brenda Lawson*

The purpose of the 2001 Gramm-Leach-Bliley Act is to give consumers the right to opt-out of having their public information released to an entity that will sell it for marketing purposes. The author discusses details of the act and provides contact information for consumers who want to stop receiving mail and phone advertising, as well as all pre-approved credit solicitations.

### ***Skip-Tracing Technology for Today's Financial Marketplace***

*By Patricia Bivens*

The author discusses how to go about finding a person who does not want to be found. She covers types of skips, qualities of a skip-tracer, and the tools of skip-tracing. She also provides skip-tracing tips, including contact information for various organizations.

### ***Ten Commandments for Customer Service Representatives***

*By Marlene Wilcox*

*Here is great advice for anyone who deals with the public in person or via the phone or the Internet. The author also offers three additional commandments for supervisors of customer service representatives.*

### ***Home Budgeting***

*By Clarice Swayne*

Budgeting is nothing more than a spending plan uniquely tailored to meet a family's needs for today and tomorrow. It is flexible and can be altered as needs change and surprises occur. This article looks at setting up a budget, including setting goals and how to adjust it all to meet your plans. It covers long range goals (six months away or longer); reality check (what do I need to live on now); and how to adjust the goals and living expenses so that my family will be comfortable.

### ***Protecting the Creditors' Position in Bankruptcy***

*By Barbara Franklin*

The author, an attorney and Assistant United States Trustee for the District of Alaska, takes an in-depth look at the Bankruptcy Code, with emphasis on Chapters 7, 11 and 13.

### ***Marketing CPI: Making It Work for You***

*By Sue Cassell*

Here is great advice to help CPI members create an organized plan to market their local association to prospective members.

### ***I, Lobbyist***

*By Anne Hammond*

This article talks about how an individual can lobby legislators to persuade them to enact or not to enact bills. The author says lobbying is essentially a sales job and gives a lot of valuable information on how to market your views on a piece of legislation, so as to convince the legislator that your way is the only way to vote.

## **2002/2003 (con't)**

### ***Collecting in the Medical Office***

*By Darlene Eason*

Getting patients to pay their bills can sometimes be a difficult task. This article looks at different ways to assure that bills are paid promptly, whether the patient is footing the bill or payment will come through insurance or third party financing.

### ***So You Want to Buy a House...***

*By Bernice Brown*

This review of the many terms used in the real estate and home mortgage markets will be very useful for anyone who is looking for or buying a home, especially first-time buyers. The author also gives tips on shopping for a home loan.

### ***Dare to Dream***

*By Kurt Marsh*

The author, a popular motivational speaker, is a former NFL player whose career with the Oakland Raiders was cut short by a severe ankle injury that eventually led to the amputation of his foot and ankle. Here he talks about reigniting our natural ability to believe life will become what we dream it to be. He says that the foremost obstacle to experiencing success in our lives is our own construction of barriers that paralyze us from taking action. They can only be erected or dismantled by us. We can truly choose how great we want to be.

## **2003/2004**

### ***Every Business Is Subject to Fraud***

*By Pam Manor*

This article discusses how to prove that fraud has occurred and gives a wealth of information on how to avoid fraud through careful scrutiny of applicants seeking credit from your business.

### ***Ethics and Competency***

*By Brenda Lawson, PCS*

Everyone has a standard they live by but few of us have ever given much thought to writing down our personal code of ethics. This article covers things to incorporate in your personal code of ethics and points out the importance of competency as it relates to ethics.

### ***The Changing Face of Agricultural Credit***

*By Joyce Jones, CCCE/MPCE*

Agricultural credit is no longer sealed with a handshake. Although today's financial institutions still deal with family farms, they are, more and more, working with mid-sized farms owned by one family or partnership and large partnerships or corporate farms that are often dubbed mega-farms. This article reviews how credit matters are handled with each type of farm.

## **2003/2004 (con't.)**

### **Bankruptcy Reform Update**

*By David Kyle Blazek*

The author, an attorney with extensive business experience in the fields of consulting, consumer credit marketing and analytics, reviews the history of bankruptcy law in the United States and proposed legislation now being considered by the U.S. Congress to reform the current bankruptcy law.

### **Oh, My Aging Residents**

*By Arlene Tuschl, CPM/CCIM*

The author, Senior Vice President of Property Management for Brencor Asset Management in the Southeastern United States, writes about the changes landlords face in marketing, leasing, managing and collecting rent from residents whose average age will move from 30 to 60 in the next few years as the baby boomers move into their retirement years. She uses actual situations to explain the importance of having policies and procedures in place.

### **Medical Collections & HIPPA**

*By Michele Rocher*

In this article, the author explains the need for health care offices to guard the privacy of their patients and discusses how the 2003 Health Insurance Portability and Accountability Act (HIPPA) provides for uniformity and a basic level of security and privacy in medical practices throughout the country.

### **Looking for a Job Is a Full Time Job**

*By Sue Heusing, MCE*

This article takes the reader step-by-step through the process of looking for a job. Those steps include making a plan, preparing a resume and action plan, practicing the skills needed for the job search process, making contact with potential employers and keeping records of your contacts, and, finally, preparing for and going on a job interview.

### **How To Launch a Successful Project**

*By Rhonda McKinney, PCE*

If you want your project to succeed, says this author, start by reviewing the 10 steps that will guarantee failure so that you can recognize and avoid them. Then following her 10 steps for making sure a project doesn't fail.

### **Utilizing the Internet for Credit Professionals International**

*By Cindy Westenhofer, MPCE*

Have you ever thought how great it would be for your local association to have its own website. Well, it's possible, says CPI's webmaster. She discusses the advantages and disadvantages of a website, offers two options to consider and gives helpful tips.

## **2003/2004 (con't.)**

### **The Latino Tidal Wave**

*By Marsha Thompson, PCS*

This article explores how the banking industry can serve the growing Hispanic market. It covers hurdles—from language to proper identity—that must be overcome, as well as opportunities to reach out to the Hispanic community.

### **Holistic Credit Counseling**

*By Mary J. W. Kemp, CCFMC/PCE*

This article discusses how non-profit Christian credit counseling services help people solve their financial problems. These firms are similar to traditional credit counseling services but they offer a unique testimonial and faith-based concept of training to teach people how to get out of debt. The author also discusses the importance of credit counselors serving as educators in their communities and as lobbyists working for passage of legislation to help businesses grow and prosper.

### **Celebrate You**

*By Charlotte F. Maness, CCCE*

Throw away those negative thoughts and learn how to capitalize on your strengths and appreciate your uniqueness. The author offers 10 ways you can do this.

## **2003/2004 (con't.)**

### **What You Should Know About Your Foundation**

*By Terry J. Rowe, CCCE/MPCE*

Here is an informative article packed with information about the Credit Education Resources Foundation. Take time to learn about this great organization that helps you and others.

### **Oh, No, the Speaker Didn't Show**

*By Carol D. Neal, CCBE/MPCE*

This article provides a wealth of information not only on what to do when the speaker you booked doesn't show but also on how to have an informative meeting without having an outside speaker. The latter is valuable for small associations that feel they do not have enough members to book a speaker. This article is brimming with great ideas and is a "must read" for every leader.

### **Laughter—Strong Medicine for Stress?**

*By Becky Greene, MPCE*

Learn how stress can be a killer and how to overcome stress with laughter.

### **Franchising**

*By Gary L. DeShazer Jr., CPA/MBA*

If you have ever dreamed of starting your own business, then this article is for you. It explores in depth the pros and cons of franchising and provides invaluable information for anyone who is exploring franchising opportunities. It can help you avoid the pitfalls and take advantage of all that franchising has to offer.

## **Estate Planning Tools**

*By Stephen O. Colow*

The author, a personal Trust Officer throughout his 20+-year career in banking, walks you through the estate planning process. He covers guardianships vs. conservatorship, power of attorney, durable power of attorney, wills, living and testamentary trusts, advance medical directives, and living wills.

## **Repossessions and Collections on Federal Property and Indian Reservations**

*By Patricia Bivens, MPCE*

The author, a 40-year veteran in the collections industry, reviews the special rules and regulations governing repossessions and collections from persons living on federal property and Indian reservations.

## **So You Want To Be a Winner!**

*By Sue Heusing, MCE*

This article doesn't just talk about the awards given by Credit Professionals International and the Credit Education Resources Foundation. It also explores how you can be the recipient of one or more of them. The author also discusses what it means to be a winner, reinforcing her comments with quotes from winners of the past.

## **Customer Service and the HIPPA Act**

*By Ruth Ann Aller, CCCE/MPCE*

This article covers the impact of the HIPPA Act, which protects the privacy of health care patients, on health care providers and their office staffs. The author also discusses how the Act has complicated collections in the medical office.

## **Long-Term Care Insurance**

*By Brenda Lawson, PCS*

This article is packed with information you need to determine whether or not you need long-term care insurance. It also takes an in-depth look at the various long-term care policies on the market today and provides references for those who want additional information.

## **If This Is So Common, How Can It Be So Costly?**

*By Kem Morales, MPCE*

This article provides information to help businesses avoid costly mistakes in human resources. It discusses compliance issues ranging from sexual harassment to requiring employees to complete W-4 forms. It is must reading for any business owner or manager.

## **Time for Self—Time for Others**

*By Charlotte Freeman Maness, CCCE/MPCE*

We are so busy today that we often don't make time for ourselves. The author offers suggestions on how to take control of our time and put ourselves back into our schedules.

## **2004/2005 (con't.)**

### **Twelve To Live By**

*By Richard Fiems, MA*

This article explores 12 areas of life that we need to succeed in our professional and personal lives. It provides much food for thought.

### **Defenses to Bankruptcy Preferences**

*By Michael R. King, JD*

The author, an attorney whose practice primarily centers around bankruptcy and creditors' rights, discusses why, under certain circumstances, the bankruptcy law requires creditors to repay "preferential transfers" received within 90 days of the filing of a bankruptcy.

### **The Importance of Having a Written Credit and Collection Policy and Procedure Manual**

*By Michael C. Dennis, MBA, CBF*

The author, a consultant who helps companies design, implement and update their credit policies, explains the value of having a written credit policy. He also discusses key questions a credit policy must answer, as well as credit policy do's and don't's.

### **A Look at the Foundation**

*By Esther T. Brinkley, CA, MPCE*

The current president of the Credit Education Resources Foundation discusses her goals for the year and seeks member involvement in the Foundation's activities.

## **2005/2006**

### **U.S.A. Patriot Act**

*By David Clubb, ACE*

This in-depth report provides a wealth of information about the U.S.A. Patriot Act, which was signed into law on October 26, 2001. Its purpose is to give the U.S. government appropriate tools to intercept and obstruct terrorism. It creates new crimes, penalties and procedures for use against domestic and international terrorists. The author has been serving in the credit industry for over 12 years.

## **2005/2006 (con't.)**

### **What Next for the Payments Card Industry**

*By Jerry Straessle*

The United States is well on its way to becoming a cashless-checkless society, says the author. Learn how credit, debit and stored value cards are changing the way Americans pay for both large and small purchases. The author has worked in the payment card industry for more than 40 years and currently heads his own firm, JLS Associates.

### **The Measure of a Mentor**

*By Charlotte Maness, CCCE/MPCE*

What is a mentor and where do you find them? This article answers these questions and points out that mentors can be found everywhere: including educational, corporate, professional and religious communities.

### **Promoting Your Business**

*By Michael Golden*

The author, a partner in Jacob's Well Public Relations & Advertising, explores the various elements that go into the making of an effective advertisement for anyone who owns or runs a credit business.

### **Advertising 101**

*By Linda Bridgeford, CCCE/MPCE*

The author explains the reasons for advertising and discusses the strengths and weaknesses of various advertising avenues—radio, billboard, cable & television, yellow pages, direct mail and newspaper.

### **Change: It's Not What It Used To Be**

*By Peter Renton*

The author, who founded and heads Renton Incorporated, a manufacturer of stickers, discusses the fast-paced world of change today.

### **You Can Make a Difference**

*By Carol D. Neal, CCBE/MPCE*

This CPI International Past President talks about the rewards and responsibilities of serving as a leader in CPI and other organizations. She points out that the rewards far outweigh the responsibilities.



## **2005/2006 (con't.)**

### ***“Check 21”: What It Means to the Credit Professional***

*By Scott Blakeley, Esq.*

The author, a partner in the law firm of Blakeley & Blakely, LLP, takes an in-depth look at the impact of the Check Clearing for the 21<sup>st</sup> Century (Check 21) Act on the banking and credit industries.

### ***Employee Motivation***

*By Marylyn Tack*

Every manager will benefit from this article, which offers solid advice on how to motivate employees and keep morale high.

### ***Job Burn-Out or Just Restless***

*By Kris Hafliger, PCE*

How do you determine if you are suffering from job burnout or simply need a long weekend or mini-vacation? The author answers this question and offers advice on how to avoid both.

### ***Is Your Organization Brand Ready?***

*By Garland West*

The author, who is president of WestWord Communications and senior partner in the WestWordGroup, says that branding works for firms providing services—such as those in the financial and credit industries—as well as for firms selling products. He then discusses how to go about developing a brand name for your organization.

### ***The Foundation and You***

*By Esther T. Brinkley, CA, MPCE*

The President of the Credit Education Resources Foundation discusses the history of the organization and its role in providing credit education through the members of Credit Professionals International.

## **2007/2008**

### ***Win, Win Through Mediation***

*By Eddie Mitchell*

This Winston-Salem, NC, attorney discusses the value of using mediation to resolve disputes early on by giving individuals involved more control over the outcome of a case than litigation. He also explains how the mediation process works, including how the mediator is selected and the costs involved.

## **2007/2008 (con't.)**

### ***Basic Finance 101***

*By Kathryn Greiner, AFC/MPCE*

This CPI of Ann Arbor member and expert credit counselor provides step-by-step advice to help get a handle on their finances. She includes easy-to-use forms for budget analysis and for keeping a monthly plan for spending, bill paying and saving.

### ***Cyber-Technology: How To Navigate the CPI Website***

*By Cindy Westenhofer, MPCE*

CPI's Webmaster and Web Coordinator gives readers a tour of the CPI website. She discusses the value of the website to CPI members; the special "Members Only" section; pages for each local and District; what CPI materials and information is available on the website; and how to find what you need.

### ***Finding Independent Senior Living***

*By Kelly Carlson*

The author, who manages an apartment complex where 65 percent of the 300-plus units are dedicated to independent senior living, gives seniors and their families solid advice on choosing housing when it is time to leave the family home. She recommends assessing needs and creating a budget to help define what can be realistically afforded. She also gives tips on what to pay particular attention to when visiting communities. Finally, she discusses the application process.

### ***Disaster Preparedness***

*By Gail Ottinger, CCCE/MPCE*

Hurricanes, tornadoes, fires—when disaster strikes, your chances of weathering the storm are far better if you have already established a disaster plan, says this CPI Past International President. She gives easy-to-use checklists for creating a family disaster plan; stocking a family disaster supplies kit; practicing your plan; and putting your plan into action.

### ***What Is Identity Theft?***

*By Michael A. Michel*

The author, who has worked in security for many years, discusses the five types of identity theft: financial, criminal, social security, medical and driver's license. He then gives safeguards everyone can take to help minimize the chances of being an identity theft victim. He also covers federal laws related to identity theft.

### ***The Foundation Makes a Difference***

*By Martha Philip, CCCE*

The President of the Credit Education Resources Foundation talks about the fundraising efforts of the organization and its participation in "Make a Difference Day" each year. She also points out how the Foundation supports CPI and discusses grants and scholarships available through the Foundation.

## **2007/2008 (con't.)**

### ***Do You Know What's Killing You?***

*By Joan Ezinga, MSN/RN*

With her many years of experience working in emergency rooms, wellness centers, rehabilitation departments and health education, the author is well equipped to offer advice on decreasing your risk for heart disease. She includes a checklist of risk factors and offers advice on small, simple actions you can take to be heart healthy.

### ***Have You Checked Your Attitude Lately?***

*By Charlotte Maness, CCCE/MPCE*

The author, a CPI Past International President who worked in the banking industry and now, among other things, is a motivational speaker, defines attitude and explores the signs and results of a positive attitude.

### ***Move It, Discuss It, and Vote on It***

*By Terry Rowe, CCCE/MPCE*

The author, a CPI Past International President, points out the importance and value of following Robert's Rules of Order and Parliamentary Procedure. She provides an easy to read and understand review of how to use this time-tested procedure.

### ***Checking Up 'Check Writing School'***

*By Deborah Tyler and June Aldridge*

The authors, who are members of CPI of Jackson, Tennessee, discuss a consumer credit education program their local association provides in cooperation with the General Sessions Court in their city. The program is a rehabilitation tool for bad check writers and a fundraiser for their CPI association. They discuss how the program got started, funding, curriculum, and more.

### ***Taking Charge of Your Life When Starting Over***

*By Sharon DeShazer, CCCE/MPCE, and Marsha Thompson, PCS*

The authors, who are members of CPI of Hutchinson, Kansas, discuss the banking class they teach to inmates at the Hutchinson Correctional Facility. Their course is part of the prison's Pre-Release Program. Topics range for managing checking and savings accounts to maintaining a positive relationship with their local banks.

### ***Habitat for Humanity Is "Changing the Family Tree"***

*By Darla Kauffman*

The author, who works in the banking industry and is a member of CPI of Goshen, Indiana, discusses the local association's involvement in helping provide consumer credit education to families participating in the area's Habitat for Humanity program. She takes an in-depth look at the 13-week Financial Peace University program, developed by Dave Ramsey, with Habitat for Humanity uses.

## **2007/2008 (con't.)**

### ***Fair Debt Collection***

*By Mike Hillier*

The author, a Bank of America Vice President in Charlotte, NC, answers commonly asked questions about consumers' rights under the Fair Debt Collection Practices Act. Using a question-and-answer format, he provides an easy to read and understand the rights of consumers and the responsibilities of debt collectors.

## **2008/2009**

### ***Credit Counseling Message Board***

*By Tracy Harden, PCS*

The author, a credit counselor and member of CPI of Yakima, WA, explores the workings of an Internet message board designed to enable consumers to get answers to their posted questions from credit counselors certified by the National Foundation for Credit Counseling. She includes two actual questions and answers as examples.

### ***The Pros and Cons of Payday Loans***

*By Beth Blanco, AFC*

The author, a budget counselor and member of CPI of Ann Arbor, MI, takes a closer look at the payday loan industry. She explains what payday loans are, why consumers use them, and how they exploit consumers with their high interest rates. She also takes a look at some new programs traditional lenders have created to provide a less expensive alternative to payday loans.

### ***Getting All the Butterflies Going in the Same Direction***

*By Linda Bridgeford, CCCE/MPCE*

The author, a CPI Past International President and a long-time member of Toastmasters International, gives practical advice on public speaking. She covers writing and delivering a speech, as well as the use of props and other visual aids. She also gives tips to follow on the day of your presentation.

### ***Identify, Reply, and Comply?***

*By Robin Szabo*

The author, who is president of the collections firm he founded, emphasizes the importance of up-front diligence and proper documentation and record keeping in halting payment liability disputes and in avoiding problems regarding compliance with federal law. He discusses effective credit applications and the Equal Credit Opportunity Act.

## **2008/2009 (con't.)**

### ***Make Your Credit Department the Best***

*By Susan J. Heusing, MCE*

The author, who is chairman of the CPI Strategic Planning Committee and a member of the Society of Certified Credit Executives, points out the importance of keeping up with the times in the credit and collections industries. She discusses how to develop and use a “Best Practices and Benchmarking” process to accomplish this.

### ***Credit and Sales: Making More Happen Together!***

*By John H. Heidel*

The author, who is Vice President, Credit Sales, for the Harvard Drug Group, LLC, offers some great suggestions on how to avoid the conflicts often exist between the credit and sales arms of businesses. He calls his approach “The Gridiron Philosophy.” It is a novel and effective method for improving communication and cooperation between an organization’s credit and sales divisions.

### ***I Finally Got It All Together and Can’t Remember Where I Put It***

*By Charlotte Maness, CCCE/MPCE*

The author, a CPI Past International President who now is a motivational speaker, offers ideas on how to focus while living in a multi-tasking world. She offers some helpful coping techniques. She also discusses the four viruses that attack our time and productivity.

### ***Project Lifesaver: We Bring Loved Ones Home***

*By Douglas Mueller*

The author, a Vice District Governor in the Lions Clubs and a past member of the Project Lifesaver Board of Directors, takes an in-depth look at the Project Lifesaver program. Created in Virginia, the nationwide program combines technology with specially trained Search and Rescue Personnel to safely find and return clients who, due to conditions such as Alzheimer’s, wander away from home. The program is funded exclusively through donations.

### ***Financial Advice for Pre-Retirees***

*By Susan S. Franke*

The author, a financial planner, offers advice to help consumers optimize their retirement income stream. She also provides information on Society Security and retirement tax havens.

### ***The Foundation Then and Now***

*(no author listed)*

Here is an overview of the Credit Education Resources Foundation. It covers the organization’s history; Walk-A-Thon fundraisers; the link to the National Center for Missing and Exploited Children; the “Take Charge of Your Life” credit education program; and services it provides to CPI members.

**2009/2010**

***What Are You About? There Is More to Business Than Just Sales***

*By Mark Borofsky, CCCE, CEW*

The author, who is President/CEO of a firm in the area of credit, receivables and cash flow management, discusses how to make the credit function of your company an ambassador to building relationships with customers and clients. He offers some practical examples.

***Networking...Making It Work for You***

*By Carol Neal, CCBE/MPCE*

The author, a CPI Past International President, provides a practical guide to networking. She discusses not only formal networking groups but also how to create your own networking opportunities. She offers advice on how to prepare for a networking event and how to conduct yourself during the event to make it a rewarding experience for you and those whom you meet. The article is filled with great networking tips.

***Audit Survival—and Where to Hide the Bodies***

*By Carla Kay Barnes, CCCE*

The author, a member of CPI Pendleton, OR, who has worked in both collections and banking, shares what she learned from the experience of going through an internal credit and risk management audit at the bank where she is employed. She offers practical advice on day-to-day record keeping. She also discusses the skills needed to be a credit examiner or auditor.

***What's the Big Deal About Waste Reduction***

*By Stewart M. Espey*

The author, who has worked in the environmental sector for 30 years, provides a wealth of information on storm water pollution, air pollution and waste reduction. He also offers practical advice on how everyone can help to reduce waste and help preserve the environment.

***You: The Greatest Reinvention***

*By Charlotte Freeman Maness, CCCE/MPCE*

The author, a CPI Past International President and currently—among other things—a motivational speaker, encourages readers to look for and take advantage of opportunities in their lives to pursue dreams, step out of the box or do something different.

***Sailing the 7 C's of Communication***

*By Susan J. Heusing, MCE*

The author, who is chairman of the CPI Strategic Planning Committee and a member of the Society of Certified Credit Executives, provides solid advice on how to write material that gets results. Follow her simple rules to write effective letters, reports, articles and speeches.

## **2009/2010 (con't.)**

### ***“Customer Service” Is Out and “Seek to Surprise” Is In!***

*By Keri Stewart*

The author, who works in the organizational development field, offers a variety of advice on how to improve customer service in the credit, collections and banking industries. Her advice includes a 30-day experiment companies can follow to take a closer look at how they could serve their customers differently.

### ***How To Manage and Move Your 401K***

*By Susan S. Franke*

The author, a financial planner, offers some valuable advice on asset allocation within 401(k)s and on how to handle your 401(k) when you change jobs.

### ***The Walk-A-Thon Turns 20***

*By Charlotte Rancilio*

The author, who manages the CPI Corporate Office, reports on the history of the Credit Education Resources Foundation's annual Walk-A-Thon fundraiser and its 20-years of support to the National Center for Missing & Exploited Children. She gives an overview of the many NCMEC programs underway to find missing children and to end the exploitation of children in the areas of child pornography, including on the Internet; child trafficking; and child prostitution.

### ***Granting Credit While Emerging From a Recession***

*By Garry H. Bügge*

The author, owner of a credit reporting and fraud investigation agency for the media, gives practical advice to help credit managers weather the storms of a recession and how to navigate the extending of credit as the economy emerges from a recession.

### ***Get Out of Debt, Stay Out of Debt, and Increase Your Credit Scores***

*By Harrine Freeman*

The author, a direct member of CPI and owner of a firm that helps people get their financial situation in order and develop good money management skills, offers advice to consumers on how to get out of debt and then stay out of debt.

### ***I Want To Feel Important***

*By Shirley Clontz*

The author, a CPI member in Charlotte, NC, points out that showing clients and customers respect is the key to good customer service. She cites several examples of how to do this, drawing upon her many years of working in credit bureaus and credit unions.

**2010/2011**

***Make It Personal: Engaging Leadership in Challenging Times***

*By Rich Schlentz*

The author reminds leaders of the importance of being involved with those they lead. His advice includes sharing things about yourself with your team; devote attention and time to those who report to you; and make a commitment to regularly undertake actions focused on strengthening strategic relationships in the workplace.

***Life Is...***

*By Barbara Chapin, CCCE/MPCE*

The author, a licensed insurance agent with State Farm in Michigan and a Past International President of CPI, takes the confusion out of shopping for life insurance. She takes a close look at the options that are available and explores choices you can make to keep costs within your budget.

***Debt: Be Careful How You Use It***

*By Harvey Armour*

The author, a Certified Public Accountant and Chartered Financial Analyst, addresses the merits of various reasons for incurring personal/family debt and explains how to deal with personal/family debt problems.

***Measure Twice, Cut Once***

*By Charlotte Freeman Maness, CCCE/MPCE*

The author, a Past International President of CPI and popular motivational speaker and writer, discusses how using the PDCA cycle—Plan, Do, Check, Act—as a way to succeed in your work, personal life and in everything you do. She emphasizes setting goals that are specific, measureable, attainable, realistic and timely.

***The Tao of Signature Self Defense***

*By Thomas Grogan*

The author, a certified forensic document examiner and qualified handwriting expert, provides helpful advice on how to make your handwriting—and specifically your signature—a “hard target” for identity thieves.

***The 4 “D’s” of Taxes: Dreaded, Despised, Depressing & Deductions***

*By Gail H. Ottinger, CCCE/MPCE*

The author, a Past International President of CPI and the volunteer bookkeeper for CPI, emphasizes the importance of tax planning in helping you to take charge of the amount of taxes you pay. She discusses, the standard deduction, Social Security, medical expenses, dividends and capital gains, donations and more.



### ***Snap, Crackle, Pop Presentations***

*By Lisa Fields*

The author, a professional educator in the field of public speaking, gives solid advice on how to deliver great speeches. Her advice includes injecting your passion for the topic in your speech; using storytelling; building audience rapport by personalizing your presentation; using audio-visuals; keep your message simple—that is, to the point; and much more.

### ***Why Should a Credit Professional Be Interested in America's National Energy Policy? What Does Energy Do for Me?***

*By Richard F. (Dick) Storm, P.E.*

The author, who is CEO/Senior Consultant with Storm Technologies, Inc., and an expert in coal fired boilers, discusses the importance of reasonable cost energy to power America's economy. He emphasizes the cost-effectiveness of coal as an energy source and the ready availability of coal resources in the United States.

### ***One in 1,514,821***

*By Anne Hammond, CCBE/MPCE*

The author, who is President of the Credit Education Resources Foundation, gives the history of this non-profit, tax-exempt organization and explores its role in generating funds for credit education. She also discusses the organization's long-time involvement with the National Center for Missing and Exploited Children.