

The Credit Connection

May 2005



Message from the President



Wow, only a few more weeks until the International Conference in Ann Arbor, MI. The schedule looks great and I hope many of you are planning to join us there. Local association presidents, please remember to share this issue of The Credit Connection with your members. Remind every

member to vote before June 1. There are three ways to vote this year...by mail, FAX, or online (*thanks, webmaster Cindy!*). There will be no voting at conference. Voting is a privilege and a responsibility, and I urge each of you to make your vote count.

Early bird deadline for the conference has been extended to May 11, 2005. You can get full information and register by credit card on the Corporate website.

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I still need a few volunteers to serve as mentors for our first timers. If you will be at the conference and would like to take part in this very special project, please email me or give me a call.

We have exceeded our budget goal of 500 members, but we are still a ways from

our membership goal of 750. Don't slow down your efforts now! Find an opportunity every day to "Talk it Up for CPI". Direct members and members-at-large, thank you for your continued involvement in CPI. Please let us know if there is any way we can enhance your membership experience.

I look forward to reading everyone's results from Credit Education Month in March. In Atlanta, we gave several presentations on "Identity Theft" and "Understanding Your Credit Report" to senior citizens' groups and to staff at Georgia Tech during the months of March and April. Another emphasis we had was on distributing credit educational materials available free from the Federal Reserve and FTC at several locations. I took samples with me to CPI events in North Carolina, Texas, Florida, and Virginia...and will have more available at the International Conference.

It was my privilege to represent International at those events. I gave a workshop on presenting the "Take Charge of Your Life" program at District 8's meeting and one on ways to "Talk it Up for CPI" at the North Carolina Spring Board meeting. One of the exercises at the North Carolina Spring Board workshop was a "pass and enhance", where each person writes down an idea and then passes it to their neighbor to enhance or build upon. The ideas keep moving around the table and get bigger and better. Here are a few I wanted to share:

- Promote CPI through business expos sponsored by your local Chamber of Commerce or

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- networking groups. Advertise in their publications or on their websites.
- Ask local business owners to submit articles for your publication—gives them free advertising and gives you a way to promote membership.
 - Watch for promotion announcements in your local newspaper and send a congratulatory letter with information on CPI and an invitation to your next meeting.
 - Set one day a week for each of your members to make CPI calls, and then report back to the association on the results.
 - Invite someone from your local newspaper or radio station to your meetings...treat them to lunch or dinner at another time to discuss CPI and build a business relationship.
 - Ask your members to post flyers on upcoming meetings on their office bulletin boards. Pound the pavement...don't overlook notice boards in libraries, grocery stores, and other public places.
 - Include testimonials from local members and sponsors about the difference CPI has made in their careers and businesses in your handouts to prospects and new members.
 - Target Human Resource managers and education departments when sending invitations and information to larger businesses. As with the media, develop a contact and build a relationship if you can.
 - Invite friends and relatives to special events and meetings when the topic may interest them. They

may not be prospective members themselves, but they may know someone who is, and if you get them excited about the organization they will do your marketing for you.

Remember, keep the momentum going.

Talk it up...communicate...from the individual members, to your local associations, to your state or district, and to International...let us know your successes...let us know your concerns.

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

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

Communicate...Promote...Inspire. Continue to "Talk it Up for CPI". See you in Ann Arbor!

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



MEMBER NEWS

Lucinda Bryant, president of the Lake Charles, LA, CPI, recently celebrated her 25th anniversary with Molpus Timberlands Management, LLC., where she is the office manager. Lucinda has been a member of CPI since 1977.

MEMBERSHIP FORUM

“Explore the Marketing Concept”



Good News!! Our membership figure as of May 1, 2005, is 519. Good Job! But, we still have a long way to go to reach our goal of 750 members. Just because it's May, don't give up on our membership efforts.

With membership efforts, we need to explore the marketing concept. When you market, you consider the customer's needs and then adjust your product to meet them.

Promotion is the key to future growth. Promotion can be advertising, public relations, publicity and membership campaigns within associations.

Personal contact is the most effective promotion tool. Encourage members to promote Credit Professionals International (Talk It Up for CPI) among their friends and contacts.

From being the prospect to being a guest to becoming a member, our prospect has to realize the need for CPI. If they do not, point it out to them.

You need to get their attention with a:

1. Good sales letter
2. Follow-up phone call
3. Talk about benefits
 - A. Get across what CPI can do for him or her.
 - B. Sell sizzle (excitement).
 - C. Tell people what CPI will do for them not the other way around.

You need to prove your case—have a material witness.

You also need to build value. The problem is not the cost but that the prospect does not recognize the value.

1. Draw comparisons. Point out that one-day seminars cost more than dues for a year in CPI.
2. Build quality in the association education program.

The most important part is closing the sale. Provide an application the first or second visit. You are the sales force. Make every meeting a sales tool. Help them decide to join.

If you still need some incentive, remember our membership campaign—\$5.00 for every member who recruit's a new member and four drawings for \$50.00 each for the locals and districts retaining and increasing membership. The campaign ends May 31, 2005.

*Linda Bridgeford, CCCE/MPCE
International 1st Vice President
Membership Chairman*

Walk-A-Thon News

CPI of Tennessee recently held an auction and raised \$610.00 for the International Walk-A-Thon.

CPI of Atlanta raised \$381.55 by holding a bridge benefit and some garage sales.

Hosting more traditional Walk-A-Thons were:

CPI of Gastonia, NC, raised \$125.00.

CPI of Charlotte, NC, raised \$475.00.

CPI of Cabarrus County, NC, raised \$140.00

Putting the Positive Into Negative Meetings

By Eileen Dowse, Ph.D.

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Meetings have become one of the business world's most universal rituals. It's reported that U.S. businesses hold 15 million meetings per day and 4 billion meetings per year. Business managers spend as much as 80% of their time in meetings and, sadly, meetings are responsible for \$37 billion in productivity losses every year. Bad meetings can not only ruin your day they can create bad companies.

As a facilitator I suggest you incorporate the following "Meeting Commandments" the next time you run a meeting.

1. **Thou shalt understand the rules of engagement**

Clear expectations about what role people will play and how others should act help to design successful meetings. Before you start a meeting, discuss the rules of engagement including: starting on time, dealing with distractions (i.e. doing emails during the meeting), allowing one person to speak at a time and managing sidebar conversations.

2. **Thou shalt have an agenda with timed agenda items**

Each person should have a clear understanding of the meeting's purpose, outcome and items to be covered during the meeting. This helps people be more prepared to participate. Adding start times to each agenda item helps keep the conversations focused and the meeting moving forward. It also ensures that you have not included more agenda items than can be covered in the time allotted.

3. **Thou shalt remember—physical presence does not guarantee mental presence**

Just because a person walks into a meeting room, does not mean that their mind is at the meeting. It is key to involve the whole person in your meeting by letting people express their thoughts be-

fore you get down to business. This allows people to clear their mind and focus on your meeting. During the meeting, it is worth checking both a person's "head" and "heart" for opinions on the issues.

4. **Thou shalt evaluate your meeting**

People leave meetings with different views of what happened and what are the next steps. Ten minutes before the end of the meeting review the decisions made during the meeting and convert those decisions into action items (including who is responsible for the task and what date the task will be completed by). In an effort to improve the quality of your meeting ask the group, "What went well?" and "What can we improve upon for next time?" Then hold people accountable for improving the situation.

Time is money and running effective meetings can help your bottom line. If you would like to track the cost of your meetings here's a site I found that allows you to download a meeting clock. It records the cost of your particular meeting based on the participants that attend.

<http://www.effectivemeetings.com/diversions/meetingclock.asp>

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President Signs New Bankruptcy Law

On April 20, 2005, President George W. Bush signed a 500-plus page bill containing the most significant changes in bankruptcy law in more than 25 years.

The new law culminates eight years of effort, led by the credit card industry, to make it more difficult for consumers and businesses to run up large debts and then walk away from them.

At the heart of the new law, which takes effect in six months, are changes in the methods used to determine if a debtor is eligible to file bankruptcy under Chapter 7, which wipes out the debt, or must file under Chapter 13, which requires a repayment plan.

Unlike the current system, which gives bankruptcy judges wide discretion in determining who is not eligible for Chapter 7 filing, the new law gives specific formulas, based on the median income in each state, judges are required to use to determine eligibility.

The tests judges will be required to apply to people with income above the median in the state in which they live are:

- A debtor's reasonable monthly expenses will be subtracted from estimated monthly income. If the remainder, known as discretionary income, is below \$100 a month, the debtor can file for Chapter 7. If discretionary income is over \$100, the debtor might not be allowed to use Chapter 7.
- If a consumer's disposable income is between \$100 and \$166 a month, and his or her credit card debt is \$24,000 or less, the debtor can't file under Chapter 7 and must instead file under Chapter 13.
- If disposable income is \$167 a month or more, a debtor must file under Chapter 13.

The new law also:

- Extends to 10 years from the current two the time creditors have to challenge whether a complex trust that wealthy people can use to shield money was created to hide money.

- Makes it harder for, but would not eliminate, the ability of wealthy people to hide assets during bankruptcy by buying expensive houses in states such as Texas and Florida, which currently provide broad exemptions for homes.
- Requires more disclosure by lenders about the pitfalls of paying minimum balances.

The new law also has provisions directed at business-to-business transactions. These include:

- Extends from 10 to 45 days the time manufacturers and wholesalers will have to reclaim their goods after a customer files for bankruptcy protection.
- Protects the business landlord's lien rights, requiring that debt be paid in full to the landlord before the unsecured debts are paid.
- Provides commercial landlords with more timely notice of whether a bankrupt tenant is going to keep the lease and pay off the accumulate debt or break the lease and allow that unpaid rent to fall into the pool of unsecured creditor claims. The new law limits leases to 120 days plus one 90-day extension if the debtor can show a good reason for the delay. Beyond that date, the lease can be extended only if the landlord agrees.
- Increases the likelihood that businesses paid shortly before a customer declares bankruptcy will keep that money. Currently, when a company files for bankruptcy, some payments made in the previous 90 days—known as preference payments—must be refunded to the bankruptcy court. In the past, the only way for businesses to keep the money they were paid was to prove to the court that the payment was a typical exchange between the two companies according to payment history and policies and also that the payment was typical based on industry practices. Under the new law, businesses will only need to prove either portion of the test, not both.
- Strengthens a manufacturer's claim for payment if the debtor falsified information to appear to be financially healthy enough to pay for a shipment.

Major Identity Thefts Prompt Federal, State Action

Recent identity thefts at two national information brokers—ChoicePoint and LexisNexis—as well as at the Bank of America, DSW Shoe Warehouse and the University of California at Berkeley, have prompted federal and state action to curb abuses.

The Federal Trade Commission has begun an investigation of ChoicePoint, which sold identity information to phony businesses. And the Federal Reserve Board of Governors has told banks to develop programs to quickly warn federal officials and customers of suspected cases of identity theft.

Proposed federal legislation includes a bill to require that consumers be notified when their personal data is compromised; another requiring financial institutions and data collectors to establish security systems that include a Chief Compliance Officer to insure the safeguards are in place; and a third that, in addition to requiring immediate notification of consumers, would establish an Office of Identity Theft within the FTC.

At the state level, 22 states have introduced 49 bills directed at organizations that deal with personal information. The majority of the bills require consumer notification when their information is compromised.

In addition, more than 20 states have introduced legislation that would allow individuals to put a “freeze” on their credit reports to prevent identity thieves from taking out credit in their names. Currently, only four states—California, Louisiana, Texas and Vermont—provide their residents with some form of freeze protection.

In related action, Westlaw, Westlaw, a Minnesota-based legal research firm, has tightened restrictions on the information available to its customers. Under it, about 85 percent of Westlaw customers who previously had access to the Social Security number search will no longer have such access. The action was prompted by a request from Senator Charles Schumer of New York.

Federal News Roundup

Debt Collectors' Identity—According to an order issued by the FCC in February, debt collectors are not required to identify their state-registered names in prerecorded messages if identification conflicts with federal or state laws, including the FDCPA. The ruling applies only if the call is made for debt collection purposes.

IRS Almost Ready To Use Private Collectors—The IRS expects to introduce this summer a limited version of its new program to use private debt collectors to track down delinquent taxpayers. The program will be fully implemented nationwide in January 2006. Major changes between this program and a 1996 pilot program are: collection agencies will try to resolve the collection cases; the IRS will pay the agencies a percentage of the dollars they help collect; and the IRS will electronically transmit taxpayer and debt information to the collection agencies.

FTC Closes Down AmeriDebt—In March 2005, the FTC reached a settlement with AmeriDebt requiring the firm to shut down its debt management operation. In late January, a U.S. Bankruptcy Court judge transferred thousands of AmeriDebt's clients to Money Management International, a Houston-based nonprofit. The FTC is continuing its suit against AmeriDebt founder Andris Pukke, seeking \$170 million from him. AmeriDebt allegedly collected nearly \$200 million in hidden fees from consumers.

FTC Settles Charges Against Three Firms—In late March 2005, three consumer debt-service companies settled charges that they cheated financially strapped customers out of more than \$100 million. The FTC said National Consumer Council, Inc., of California, Debt Management Foundation Services of Florida, and Better Budget Financial Services of Massachusetts agreed to pay more than \$6 million in consumer refunds. “All three lied about who they were, what they could do for consumers and what they charged,” said Lydia Parnes, acting director of the FTC's consumer protection division.

Become a Master Communicator With Your Staff

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When you're working with your staff members, clear communication is vital for mutual respect and understanding. But communicating clearly isn't as simple as it sounds. You need to craft a communication style that is authoritative, yet positive and warm.

Here are ways you can strike that delicate balance.

- **Don't try to sound "managerial."** You may have some preconceived notion of how a manager should talk, but confident leaders don't adopt jargon to impress staff members. If you use phrases such as "core competencies" or "strategic initiatives," your employees will eventually tune you out. These terms are vague at best and they often mean different things to different people.
- **Talk with—rather than at—employees.** People in positions of power often talk "at" others in a direct, abrasive manner: telling employees what they know without really listening to anyone else's opinions. Remember that every staff member has a contribution to make. Steer clear of an authoritative "I know this and you don't" tone.
- **Speak without judging.** Resist the temptation to treat employee behavior as either good or bad. That often produces defensive employees.
Example: Instead of saying "You missed the weekly staff meeting. That was inconsiderate and unprofessional," say "I expect everyone to attend weekly staff meetings. Please make sure you're here for the next one."
- **Don't disguise direct orders as suggestions.** Don't say "This is only a suggestion" when you mean "Do it this way, or else." You'll confuse employees and erode their confidence. They'll quickly conclude that they receive more credit when they use your ideas than when they rely on their own. There are certainly appropriate times to give direct orders—during a crisis or when you have to meet a tight deadline—just make sure that employees know the reasoning behind your directive. *Example:* "I usually ask for staff input on important issues. In this case I simply don't have the luxury of time."

- **Don't interrupt or fill every silence.** You'll make employees feel rushed or appear that you're not interested in their comments. Give employees plenty of time to explain themselves. Nod your head and maintain eye contact to show you're still listening.
- **Tell it like it is.** When you see a problem, don't sugarcoat your comments. Ignoring negatives and dwelling on positives might make for a rosy work environment, but too much kindness can undermine trust. Deliver bad news or critical comments immediately, whenever necessary.
- **Limit e-mail.** Some managers tend to rely too heavily on e-mail as a communication tool. That can be a big mistake. Although today's technology can make us more efficient at work, it also tends to have an alienating effect on employees, creating more distance in work relationships. Trust and respect are difficult to establish through the exclusive use of one-way, electronic communication. Since an estimated 90% of all communication occurs at the nonverbal level, what you don't see in your interactions might hurt your relationships.

Make an extra effort to speak directly with each person in your department at least once a day. When the absence of communication between a manager and an employee creates a void, misunderstanding will soon fill that void. Remember that you, as a manager, are one of the most important people in your employees' lives. Making yourself available assures your staff that you accept the responsibilities of that role.

- **Permit dissent.** Learn to encourage the kinds of disagreement and critical thinking that produce good decisions. *Remember:* A staff of "yes-men" can lead to huge problems. If staffers are afraid to disagree with you, they'll withhold negative information—the very information you need to head off disasters. Encourage alternative views by asking questions such as "Does anyone have a

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Obituary

Lillian Greenstock. CCCE

Past International President 1967-1968



Lillian Elsie (McCracken) Greenstock passed away November 16, 2004. Born in Vancouver, Lillian was an inspiration to all who knew her. Employed by the Credit Bureau of Vancouver for 38 years, Lillian was a lifelong member of Credit Professionals International. When she joined, it was known as Credit Women's Breakfast Club.

Lillian served as District 10 President in 1960-61 and as International President in 1967-68. She was also a Certified Consumer Credit Executive (CCCE) through the International Consumer Credit Association (ICCA) and was a member of the Credit Grantors' of Canada. Lillian traveled extensively during this period and made many lifelong friends.

She won several awards, among them being named twice as the Credit Professional of the Year for the Vancouver association. She was also the Credit Professional of the Year for District 10 CPI and winner of the Herb Barnes award for District 10 ICCA.

In Vancouver, she was an active member of the Management Committee and the Board of Trustees of Shaughnessy Hospital from May 1976 to August 1986, completing her term as Chairman of the Board of Trustees.

Lillian was one in a million, a very class, beautiful lady in every way and will be sorely missed by everyone who had the privilege of knowing her.

Condolences may be sent to her husband, Peter, at:

Peter Greenstock
307-7780 Champlain CR.
Vancouver BC V5S 4J5 Canada

*By Marlene Wilcox, CCCE
Immediate Past President
Credit Professionals International*

(Continued from page 7)

different take on the situation?" or "Am I missing any vital information?"

- **Improve your body language.** Do you project a relaxed, competent image? Or do you appear timid and tentative? You will come across as more assertive if you remember to stand tall. Sitting at desks leads us to slump, curving the upper middle back. Make sure your shoulders aren't hunched forward. Your spine should be properly aligned, and your hips should be dropped—not tucked under you.

You should also stand centered over both feet—unsupported—or you'll seem tired or lazy. Don't rock forward and backward. When you shift your weight, you appear distracted and agitated, giving the impression that you'd rather be elsewhere. Do not lean on desks, walls or chairs.

And one last body language tip: Don't look down! Sometimes when we are listening to people or thinking, we lower our gaze to the ground. A level or upward gaze is much more powerful and engaging. Looking downward makes you appear shy or doubtful.

- **Spell out expectations in direct language.** Many people work for managers who send mixed signals, give unclear directions and fail to let employees know what's expected of them. Don't make your employees struggle to understand what you want from them. When communicating expectations, begin your statements with an action word such as "listen," "speak," "avoid," "use," "learn," "treat," "arrive," "fix," "update," "keep," "dress," "maintain," "deliver" or "pitch in."
- **Laugh at yourself.** Yes, in public. You're human too. It will come as no surprise to your employees that you'll occasionally make an error. Don't be afraid to laugh at your own shortcomings. Your employees will see you as approachable and honest. And they'll be more willing to come to you to confess when they've made a mistake.

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*.



DISTRICT FIVE SALUTES

SUE HEUSING, MCE

Congratulations to Sue Heusing after her one year reign as the first winner of the Helen B. Sawyer Hero award.

Sue has served our International and District organization with distinction. The members of District Five are very proud of her.

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:

Lillian Greenstock
(International
President 1967-1968
and District 10
President 1960-1961)

M. Helen Luke

See article on page 8 of this newsletter.

Jewell Lovell
(CPI Nashville TN
member)

Nona Ellzey

Carl Goff
(Father of Helen Fisher
and Betty Jo Goff,
CPI Brownsville TN members)

District 3&4 Past Presidents
Nona Ellzey

Yes To CPI Membership!!!!

Pat Rushing, MPCE
Jackson, Tennessee

Just think if each one in CPI brought in one new member for this year, what a great increase we could have. Not impossible.

Ways to get NEW MEMBERS!!! These all have been tried by me and I have received seven 5R pins through the years. This means that you can do this also.

Think about people you know and where they work. Most businesses we know deal in credit in some way. Target a person in your doctor's office, dentist, eye clinic, hospital, auto dealer, small finance companies, television and radio stations. In a small town, you will know someone that knows someone in one of these businesses. Someone in each of these companies is responsible for collecting payments from people who advertise or do business with them.

When making the call on a prospective member, take with you your local club brochure, calendar or yearbook, if one is available. Make sure you have printed the time and place of your meetings and listing of speakers, if available. Also, take with you, for viewing, a copy of the CPI education manual and magazine. Explain what your local association has to offer. The first visit will not be the signing of a new member. You must continue and don't give up!

Know about the good points of your CPI association. For instance, our Jackson, TN, CPI offers a check writing class at our local State Community College. We established this class with the approval of the General Sessions Judge in our county. People fined for bad checks must attend the class and pay \$10, which is our fundraiser. We teach once a month and have 40 or more in attendance. Our members only have to teach once a quarter. This project has provided us excellent exposure. We are also very active in teaching good credit education in our local schools.

Place your association name before the public. Promote Credit Education Month in March by

obtaining a proclamation from your Mayor. Advertise in your local paper in the Calendar of Events section and on TV Community Bulletin Boards.

Are you supporting a college student in your area? Scholarships are an excellent way to get CPI's name in the public media. This is an excellent tool for selling a prospect. They might know someone who would like to apply for the scholarship.

Our certification program will help any member and looks good on a resume. Tell the prospect about the program and how it works for them.

Get excited when you talk about the conferences we offer and the networking opportunities nationwide. Tell them about the State, District and International levels.

If they have worked in credit for 25 years or more, let them know about the Career Club and the fun time we have. Tell them this is just an added bonus.

Emphasize that our dues are the lowest for any professional association. Explain how the dues are distributed to each level.

Remember to always emphasize that we are an educational and professional association and not a social or civic club.

Let's get excited about CPI and tell others.
Let's do it!!!!

TALK IT UP FOR CPI!!!!

Pat Rushing, MPCE, has been a member of Jackson, TN CPI for 29 years. She retired from Union Planters Bank, serving 37 years as assistant vice president in the Credit Department. She is now working part-time at the Bank of Jackson. She has served as the local and state President. She has been Local and State Credit Professional of the Year three times and was honored to be District 3 & 4 Credit Professional of the Year in 2002.

The Art of Apology

By Barton Goldsmith, Ph.D.



There are so many ways to apologize, it's a wonder why people so seldom use them. For some reason, certain individuals refuse to say they are sorry for anything. It is as though they were giving up the deed to their house. I shake my head in disbelief that something so simple and so helpful to business relationships can be so underutilized.

You'd think that we only have a limited number of "I'm sorry(s)" in our vocabulary. Last time I checked, it was next to impossible to run out of words. Why then is this healing phrase so limited?

For many people it seems as though saying "I'm sorry" is akin to saying, "I'm wrong." Mistakes are human and when one makes an error which unintentionally injures another, the polite thing to do is to apologize. Look, if you stepped on a stranger's toe, you'd say, "Oops, I'm so sorry," but if you say or do something that rubs your team mate the wrong way, are you as forthcoming with offering amends?

Usually, it's not the fact that a person is unwilling or unable to apologize, it's the attitude that goes with it. Dealing with a person who has to be right all the time can be burdensome—for both parties. Confronting the unapologetic individual's insecurity or pride in a non-threatening way may prove to be helpful in having him or her recognize this uncomfortable behavior pattern.

Saying something like, "Have you ever noticed that saying 'I'm sorry' is a bit difficult for you?" can begin to shed some light on the issue.

The problem with not being able to express remorse to a team mate is that they will start to feel that you don't care about them. Trust me, we all say and do stupid things (I personally have a Masters degree in this). If we are unwilling to show that we regret inappropriate

behavior, or that we are willing to take responsibility for our errors, it reflects poorly on our values as a person and as a team member.

There are numerous ways to express your heartfelt sorrow without groveling or making you feel that you are compromising your integrity. Here are a few fun phrases that can help you say what you mean without feeling like a complete idiot:

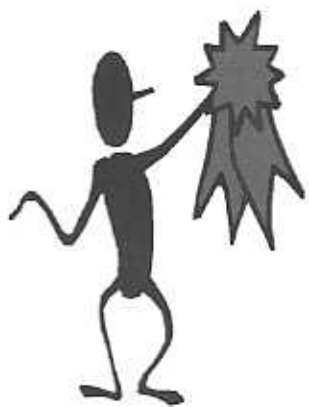
- "Sorry, for a moment I was taken over by aliens."
- "I don't know what I was thinking, my brain froze, I apologize."
- "Oh my God forgive me, I just turned into my mother."

As long as it's not overused, apologizing with a little self-deprecating humor can prevent some of the onus that may come from this valuable act of contrition. But if all your apologies are out of an episode of "Seinfeld," then you may not get the response you were looking for. In addition, it is wise to remember that actions always speak louder than words.

So the next time you put your foot in your mouth, show that you're not a heel and make an apology that comes from your soul. It will be a big step forward in all your relationships—both business and personal.

About the Author:

Barton Goldsmith, Ph.D., is a highly sought after speaker and business consultant, nationally syndicated author, and radio talk show host. He presents to numerous companies, associations and leaders worldwide. His articles have run in more than 500 publications and he has given over 2000 professional presentations. He can be contacted through his web site at: www.BartonGoldsmith.com or at (818) 879-9996.



International Walk-A-Thon

Ann Arbor, Michigan

June 9, 2005



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

We Walk For the Children



Bryce Penny
 Endangered Missing

DOB: 03/15/2002
 Missing: 12/13/2004
 Race: W/Hisp Sex: Male
 Hair: Brown
 Eyes: Brown
 Ht. 3'02" Wt. 33 lbs.
 Missing from:
 Batesburg-Leesville, SC

May be with his mother.
 Believed to have traveled to Mexico. His father has applied for his return to the U.S. under The Hague Convention international



Maimoona Carroll
 Family Abduction

DOB: 7/22/1994
 Missing: 1/9/2004
 Race: Black Sex: Female
 Hair: Black
 Eyes: Brown
 Ht.: 4'06" ... Wt. 110 lbs.
 Missing from:
 Oakland, CA

Abducted by non-custodial mother, Arifa Abdullah. Has birthmark on her chin and on each lower leg. Has gap between her top front teeth.



Arifa Abdullah
 Family Abduction

DOB: 8/25/1947
 Missing: 1/9/2004
 Race: Black Sex: Female
 Hair: Black Eyes: Brown
 Height: 5'03"
 Weight: 135 lbs.
 Missing from:
 Oakland, CA

Is wanted, under felony warrant in abduction of daughter Arifa Abdullah. May go by the alias name Eleanor Morris.



Tajanik Thompson
 Endangered Runaway

DOB: 9/24/1990
 Missing: 4/1/2004
 Race: Black Sex: Female
 Hair: Brown Eyes: Brown
 Height: 5'03"
 Weight: 135 lbs
 Missing from:
 Oakland, CA

May be with an adult male companion. May have hair extensions and be wearing glasses. May go by alias first name Latoya. May still be in the local area.

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

Child Find Canada
 1-800-513-3463