

# The Credit Professional

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# The Affordable Care Act: New Underwriting Risks For the Credit Professional

By Michael Chapman

The Patient Protection and Affordable Care Act, otherwise known as PPACA, ACA, or Obamacare, promises to bring affordable healthcare to as many as 40 million currently uninsured Americans beginning in 2014. This article highlights some of the new credit underwriting issues and opportunities for credit professionals created by this legislation.

## Part 1: ACA in a Nutshell

Before discussing credit issues, here is an overview of the elements of the Affordable Care Act that are being implemented in 2014 and beyond. Beginning January of 2014, the Affordable Care Act (ACA) requires that every American under age 65 have health insurance coverage that they receive either through their employer or that they purchase on their own, or they will face an IRS tax penalty. Beginning October 2013 through March 21, 2014, Americans not covered through an employer health plan will be required to purchase health insurance through a Federal, State, or Private Health Insurance Exchange. Twenty six states elected not to create



their own state insurance exchange—in those states individuals will be required to purchase through the Federal or Private Exchanges.

Over 60% of Americans are expected to qualify for a subsidy to buy down the cost

of health insurance based on their income and family size, provided that their employer does not offer group health insurance. If the employer offers group health insurance that meets minimum Federal requirements, and it does not cost the employee more than

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9.5 percent of their W-2 wages, then the employee does not qualify for a health insurance subsidy for either themselves or for their dependents.

Health insurance plans will be markedly different from those available today. First, insurance plans marketed on the Health Insurance Exchanges will be “Guaranteed Issue,” meaning that anyone can qualify for coverage regardless of health, and no conditions can be excluded from coverage. Second, the plans on the Exchanges are in most cases more comprehensive, with more covered conditions, than many plans today. For instance, coverage includes maternity, alcohol and drug abuse, tobacco cessation, weight loss. And wellness screenings and exams such as mammogram/pap smear, osteoporosis, colorectal, prostate, as well as routine immunizations and birth control, are covered at 100% of out of pocket expenses. Third, insurance rates on the Exchanges will be the same for males and females and will be based on the zip code of the individual’s home address. Rates in urban areas will likely be higher than rates in rural areas in the same state. Fourth, coverage for children under age six will include routine dental and vision exams. Fifth, the maximum range that rates can vary based on age is 3 to 1. Today, in many states, the rate range is 6 to 1. So in many states, the rates that younger healthier individuals pay will be considerably more than at present.

These ACA rules apply unless an individual health or group health plan was purchased prior to March 2010 with no changes since, or if the employer was one of the approximately 1,400 companies or unions that were granted an exception to ACA regulations.

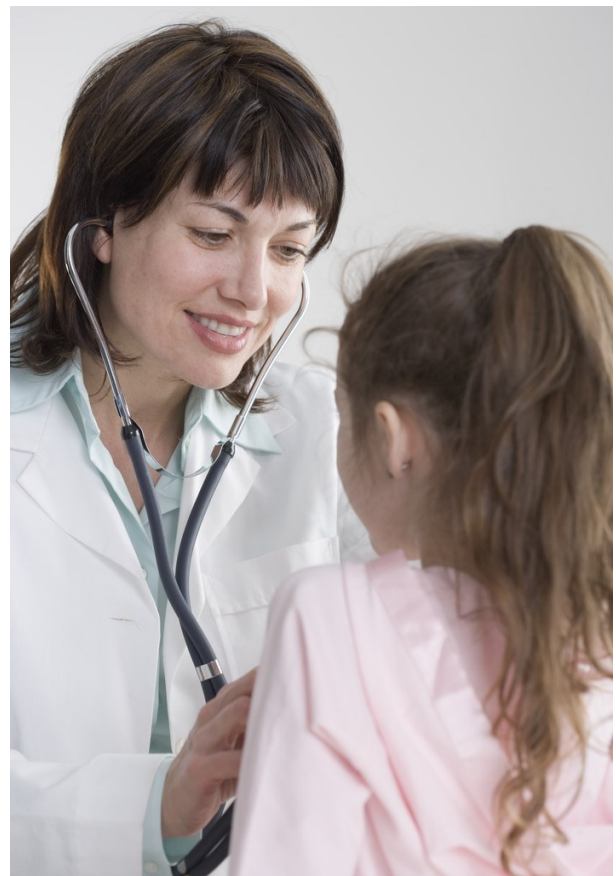
Better quality coverage comes with a higher price tag. Higher taxes on health insurance carrier premiums and on pharmaceutical and medical device manufacturers will be passed along in the form of higher premiums, as will higher taxes on individuals and businesses. Except for those states that already have mandatory guaranteed issue health plans, like New York and Massachusetts, unsubsidized health insurance premiums will overall be higher.

There are few overall rules of thumb, other than younger individuals will likely pay more than they do today, and individuals today who have health conditions that make their insurance premiums expensive or unattainable today will be able to get health insurance. The other rule of thumb is that, because of community rating, any company that is headquartered in a zip code that experiences high health claims from other individuals or companies may pay

more, regardless of the health of their employees. An extreme example of this would be a white collar business of young healthy professionals that is headquartered right next to a heavy manufacturing company with an aging workforce—the white collar business would likely see a major rate increase when their group health plan renews in 2014.

Another important element of ACA for Credit Professionals is its impact on medical professionals and hospitals. Doctors and hospitals will be required to invest in standardized electronic medical record system software, hardware and training.

Federal funding and insurance carrier reimbursement to doctors and hospitals will be



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influenced by quality of care. Under ACA, hospitals will be financially rewarded or penalized according to how much they reduce hospital re-admittance rates. And financial incentives are created for new managed care organizations called Accountable Care Organizations or ACOs. Patients are treated holistically across primary and specialist doctors, hospitals and insurance carriers in the ACO, with the goal to reduce the cost and improve quality of patient care.

Primary and specialist doctors will be required to negotiate contracts with new ACOs, HMOs, PPOs and Medicare at lower reimbursement rates than at present.

The extremely high and increasing cost of medical education and liability insurance for doctors, the requirement to make a major invest in electronic medical records technology, and the reduction in reimbursements from insurance carriers and from Medicare will have a major impact on the income of doctors. Smaller medical practices will increasingly be pressed to combine with larger ones or become employees of hospitals or other healthcare organizations.

Combine this with the retirement of the baby boomer generation of doctors over the next ten years, add potentially 40 million additional Americans who will now have insurance, and an aging, overweight population requiring more



medical care, and you can begin to understand the critical shortage of doctors facing the nation. You also begin to understand the difficulty of ACA's dual objectives of making affordable healthcare available for all while trying to reduce the cost and regulate the distribution of healthcare to American citizens.

### **Part Two: ACA Issues and Opportunities for the Credit Professional, ACA and Individual Credit Risks**

Elements of ACA will help those individuals with serious, chronic, life-threatening or expensive health conditions purchase health insurance that may be unattainable or unaffordable. Bankruptcy due to medical expenses is the leading cause of personal bankruptcy. So it is conceivable that individuals with medical conditions will be less likely to declare bankruptcy provided

that higher numbers purchase health insurance.

There is considerable concern among regulators that a high percentage of younger, healthier citizens may elect not to have health insurance and accept a tax penalty, which raises the cost for those that choose coverage and increases the risk of bankruptcy from accident-related-injury medical expenses. If this in fact occurs, then health insurance premiums will climb even further which will cause a fallout in coverage among those that need it the most.

It is common practice today for property and casualty companies to insist that a mortgage holder have life insurance to back a mortgage loan. So it is conceivable that lenders and credit professionals will begin to ask individuals in a loan application to show proof of health insurance and to demonstrate proof of coverage

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or notify lenders in case of change or loss of coverage.

Credit professionals that underwrite individual credit risk should ask an attorney about laws in their state regarding asking or requiring health insurance as part of a loan application.

### **ACA and Business Credit Risks**

It is a must that every business that conducts business in the US should assess the risks to their business from ACA legislation. This is true even if a credit professional works for one of the 1,200 companies that received a “grandfather” exception to ACA, and even if the company has less than 50 employees and is not required by law to offer ACA-compliant group health insurance for its full-time employees. Credit professionals should evaluate the impact of ACA on their company’s key suppliers and customers, and ask questions or request written responses as to how their suppliers and customers intend to comply with ACA.

Certain industries and types of businesses will be more affected by ACA than others but ALL businesses will be impacted. For example, service businesses and businesses where wages and benefits are a high percentage of total

expenses—such as retail, staffing, hospitality and multi-unit franchise businesses—will be impacted more than other businesses. Low profit margin businesses will also be impacted. And those businesses in competitive markets that have difficulty raising prices will suffer.

### **Small Businesses: 2-100 Full-Time Employees (FTEs)**

The ACA mandate for companies with more than 50 or more employees (30 or more hours per week) to offer insurance was postponed until January 2015 due to delays in the supporting technology. The Small Business Health Options (SHOP) Exchange for small businesses with less than 25 employees was also delayed until January 2015 for the same reason. This is considered a “break” and a new lease on life for many small businesses

that weren’t ready to make the adjustments to their businesses by 2014.

Credit professionals should consider following up regularly with key vendors and customers and asking them their progress towards complying with the group health insurance coverage mandate. Ignoring this mandate or procrastinating will only increase the likelihood that a business will be at a competitive disadvantage versus their competition when the mandate is finally in place in 2015.

### **Option 1: Pay or Play:**

Companies with 50 or more full-time employees (FTE) can decide whether to pay the tax penalty or offer group health insurance to their full-time employees. This issue is not an easy one. The tax penalty for no coverage is a \$2,000 penalty for every FTE over 30 employees. For an example, an employer with 100 employees would be assessed \$140,000 in tax penalties. In addition, the company will be assessed \$3,000 in tax penalties for every employee when the cost of coverage to the employee exceeds 9.5% of wages. (Example, a company with 100 employees has 25 low wage workers making \$10.00 per hour, 40 hours



per week. If the company's group health insurance costs the employee more than \$38 per week, the company will be assessed a Federal tax penalty of \$75,000.)

**Option 2: Honey I Shrunk the Company:** Companies can consider reducing the number of FTEs to stay below 50. This could be achieved by selling parts of the company or by reducing the number of full-time employees while increasing part-time employment (29 hours). The sale of part of the business must be to a non-majority owner of the remaining company and cannot be to a relative of the remaining company. And increasing the number of part-time employees can have a significant impact on recruiting, training, employee turnover and service levels of the company.

**Option 3: Supersize Me, Inc.:** The other option for small businesses is to become big businesses. As more companies are motivated to shed non-essential business units to get small, this will lead to opportunities for other companies to get big enough to offer self-insured group health insurance coverage for their employees. The ACA-related benefits of self-insured health plans are covered below.

### **What Do Employees Really Want?**

For many small businesses, the best economic choice for the company and for its employees may well be to not offer group health insurance and pay the tax penalty. The employer then pays a fixed, known tax penalty to the IRS, and the employees can then shop for insurance on the Exchanges and, if they qualify, they will receive a tax subsidy for their own health

insurance and for their spouse and children.

If an employer offers ACA-compliant insurance, the employee and dependents cannot qualify for tax subsidies. So in many low- to mid-wage positions, the employee will actually pay less for insurance for the entire family than if they have insurance through an employer's group health plan, since few employers pay a portion of the employee's dependent coverage.

By dropping group health insurance coverage, the employer not only can save many employees money but also free up cash the company would have spent on inflationary health insurance. The employer can use a portion of this cash to pay for other benefits for employees, such as disability and life insurance, an increase in the business' retirement plan contribution, or wage increases. The savings can also be used to increase profits.

### **Employer-sponsored Exchange Open Enrollment**

With the massive changes and confusion surrounding ACA beginning October 2013, every employer can benefit their employees by conducting an employee open enrollment group meeting where the basics of ACA can be communicated to employees so that they understand their options and obligations for coverage. Even if the employer does not offer group health insurance or elects to drop group health insurance, this is an important



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opportunity to help educate employees that can lead to higher satisfaction and lower absences due to employees caring for sick or injured family members.

A group meeting can be followed by individual one on one meetings (bi-lingual meetings if necessary). The employee can have their questions answered and get assisted by a licensed and Exchange-certified health insurance agent to apply for a federal subsidy and enroll the employee and their family members into ACA health insurance coverage. In states such as Texas, where the uninsured rate is over 27%, this is likely to be the first time that many employees will have had health insurance, and the training and assistance value to the employee cannot be underestimated.

### **Mid-size businesses: 100-500 FTEs**

Prior to ACA, self-insured health plans were a less popular option for companies under 500 lives because the risk of high health claims is spread out among fewer employees. The additional cost and regulatory compliance issues of ACA, however, now make self-insurance a viable risk for companies with 100 or even 75 lives, depending on the health of the employees.

Self-insured plans are not required to comply with state insurance laws, only Federal ERISA laws. With self-insured plans, the employer pays the



health insurance claims of employees, usually through a third party administrator. A company that is self-insured can purchase stop loss insurance to protect against major catastrophic medical claims. With self-insured plans, the company does not pay state insurance taxes nor the profit and overhead of the insurance carrier.

And importantly under ACA, since the self-insured company pays for only its own employee's claims, it gets out from under the community ratings of fully-insured plans that lump the claims experience of all employees of all businesses in the company's headquarters zip code. Self-insuring gives a company more control over its health insurance premiums. If

a company has a healthy, younger employee base with few major health claims, then self-insuring is likely to be a viable option. And integrating an employee wellness plan combined with biometric screenings can help a self-insured company maintain a healthier workforce with lower health insurance claims.

Credit professionals in small to mid-size businesses who are apprised of the changes from ACA will be better prepared to spot and assess the new increased risks of suppliers, customers and competitors. And a smart credit professional may also be the first to see opportunities that their company can exploit, whether it be from business that the company could acquire, customers served by competitors who could now be profitable by the company, or new suppliers that have a benefits cost advantage over current suppliers.

### **Part 3: Doctors and Hospitals: Credit Professional Opportunity**

Hospitals and doctors regularly turn over to collections a high percentage of their receivables, and then write off a big percentage of their receivables as uncollectible. Under current ACA regulations, a person with ACA-compliant insurance has ninety days to pay premiums before insurance is canceled. Up until that point, a health

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provider that checks to verify insurance coverage will not be able to tell if a patient is not paying premiums. The health provider, not the health insurance carrier, must collect payment for services performed during this period.

This will no doubt increase the need for credit professionals by doctors, practices and hospitals. Individual underwriting of credit risk prior to major surgery (in addition to proof of insurance), increased need for collection services, and receivables underwriting of doctors, clinics and practices are likely to be in high demand as ACA is implemented in 2014 and 2015.

As many doctors retire, more refuse to take on new patients or Medicare or Medicaid patients and, as provider reimbursements under ACA-compliant plans are reduced, more individual practitioner doctors and small practices will merge or sell their practices to larger practices or hospitals or ACO/HMO organizations. Credit professionals will be called upon more often to place valuations on practice receivables and patient blocks and to evaluate the credit worthiness of practices that must invest in electronic medical records technology and training.

### **ACA Summary: The Beginning**

Healthcare represents over 25 percent of the US GDP. And



just about everything is changing over the next year and a half. This represents new opportunities and challenges for every US business and every global organization that conducts business in the US. And the ACA laws and regulations will likely continue to change and be modified.

There is no doubt that credit professionals will play an increasingly important role for their employers in foreseeing the risks and opportunities as a result of ACA. And while there is a major need for additional credit professionals in the healthcare industry, there is not a business that will be unaffected by ACA.

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*and a subject matter expert on the Affordable Care Act. Mike is licensed in a number of states and consults with businesses nationwide on self-insured and fully-insured health plans and other employee benefits.*

*Mike also operates [TheMedicalInsuranceExchange.com](http://TheMedicalInsuranceExchange.com), a Private Insurance Exchange that, beginning October 1, 2013, employers will be able to refer their employees, and individuals and families will be able to go to qualify for the ACA health insurance subsidy and apply for health insurance plans in their states.*

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# Can Social Networks Help You Collect From Your Customers

By Michelle Dunn

Social networking websites are a venue for people to share personal or business information with other people through a web site that is specifically designed to make it easy to share text, pictures, documents, music, videos and other data and comments. There are thousands of social networking sites out there today and some focus on particular industries, interests, subject or topic. Members can join for free and create a profile and add anything they would like as well as connect with other like-minded people who are also members.

Some collectors use social networks to find debtors or past due customers. Many of them have public profile pages on social sites and a collector can find a mailing address, phone number, cell phone number, place of employment and other contact information by searching those sites.

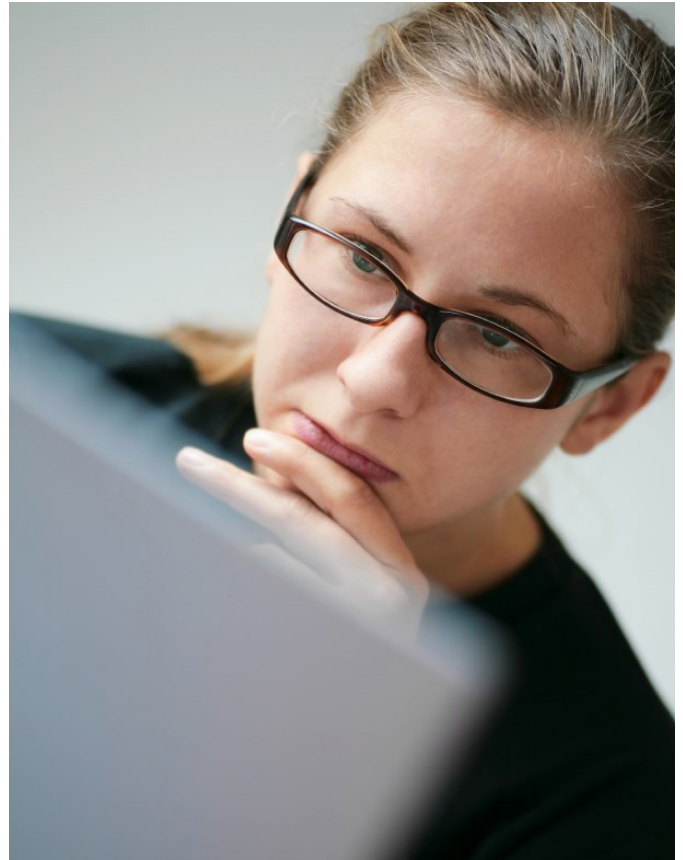
Among creditors, text messages and emails seem to be the preferred and most effective way to increase collections. One company I know has experienced a 12 percent lift in communication by using text messages and email. It seems that email or a text message, as an avenue of communication, is

perceived as less evasive than a phone call, since your customer has the sense of being in control when and if responding.

Some collectors with whom I have spoken obtain consent from their customers before the sale for text messages to be used for future correspondence. They include this wording on the paperwork the customer signs when opening an account, such as the credit application, agreement or contract. The wording is similar to this:

*“By signing this document, customer agrees to accept and understands that text messages may be used when servicing their account, including the collecting of debts.”*

Others have taken it a step further and have a more detailed outline of how text messages will be used. They always get the customer to sign and acknowledge this provision:

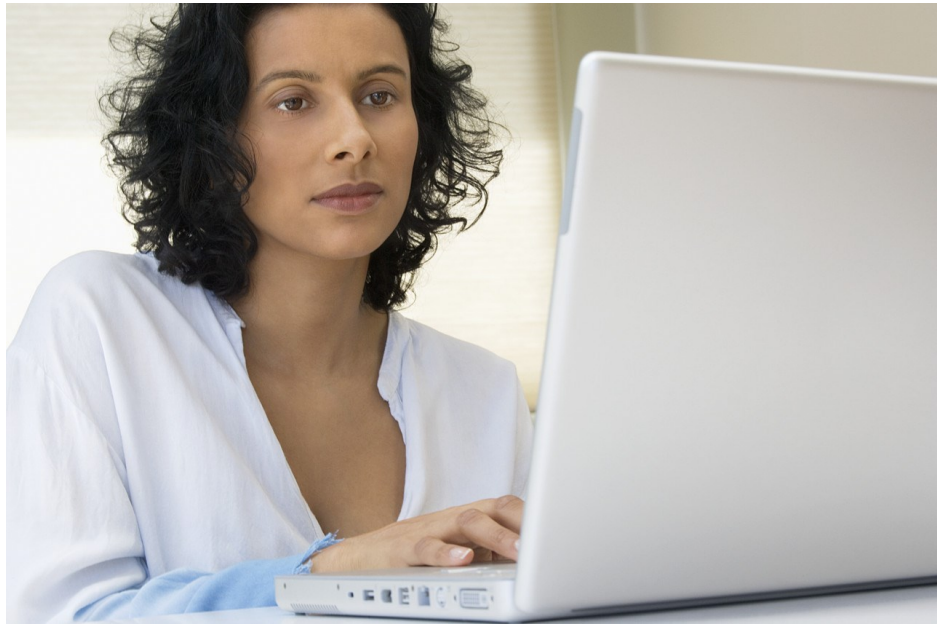


*“You, the customer, authorize us (your company) to send you (customer) a text message at any mobile number at which we reasonably believe we can contact you, for any lawful purpose, including but not limited to:*

- 1. Suspected fraud or identity theft on your account*
- 2. Obtaining information necessary to service your account*
- 3. Collecting on your account*
- 4. Notifying you of important issues regarding your account*

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Something important to remember if you are thinking of doing this: all messages include a mechanism for the consumer to opt out of receiving further text messages at any time. This is to protect the consumer and the collector, especially since the law does not specifically address text messages being sent as a form of dunning. If you decide to send text messages about bills to your customers, make sure the customer is not charged for the text and that you, as the company, incur that charge.



Using social media to aid you in your debt collection efforts can be tricky, especially since there aren't any laws that pertain to this. Many debtors will unknowingly set their own traps online and it is up to you to do the detective work to find them so you can collect the money that is owed to you. Business owners and collection agencies everywhere are using social networks to track down people that owe them money and aren't paying.

The Fair Debt Collections Practices Act, or FDCPA, was written in 1978, before social media existed. The statute protects debtors from being harassed and also prohibits collectors from doing or saying anything that's false or misleading.

The Federal Trade Commission enforces the act. And when asked by NPR if it is legal for a collections agent to "friend" a debtor online without mentioning the debt, the FTC sent this e-mail response:

"FDCPA mandates that collectors must disclose that they are attempting to collect on a debt and any information obtained will be used for that purpose. It also requires that collectors state in subsequent communications with the debtor that they are a debt collector. A collector's failure to make these disclosures would "violate Section 807(11)."

People are responsible for their debts and many will do anything to get out of paying them but, as a collector, doing something unethical such as "friending" a debtor to gain information on them will come back to haunt you. Many collection agencies engage in this practice but don't let yourself get sucked into that trap. We all know that is a sneaky, underhanded thing to do, even if a person stiffed you, but don't stoop to their level. There are many ways you can ethically and legally gain information without breaking the law. People post so much

personal information about themselves online on social websites that there really isn't a need to do any underhanded "friending" in order to gather information.

Social media has become a standard—free—tool in searching for people. Collectors are used to folks saying, "I don't know how they found me..." and then, when we do a search on any search engine, we are *finding you* all over the Internet, on Twitter, MySpace, Facebook and more.

Even if a debtor has not updated his or her status, as long as someone else knows it, you might still be able to locate them. Did they move and leave a new number with the neighbors or a family member? Debt collectors can lawfully contact third-parties to get location information. In reality, it is becoming harder than ever to hide from creditors.

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Many bill collectors who think they've found a debtor on a social-media site will keep an eye on that individual's online presence, rather than break the law and try to "friend" them. You don't necessarily have to post anything to them. Just watch what that person is posting. Setting a social-media profile to allow anyone—not just friends—to look at postings can make a person's profile a particularly rich source of information. People post things if they've gotten a new home or a new vehicle. People just post such private things about their lives and the whole world is watching. Privacy laws should preclude a collections agent from contacting and humiliating a debtor on their social-media page, however, some collectors violate those legal and ethical boundaries and assume false identities as a means of getting information. If you are reading this, you obviously don't want to do that and want to do what is right and what is ethical.

Some do's and don'ts on using social networking sites in your debt collection efforts:

### **Do's**

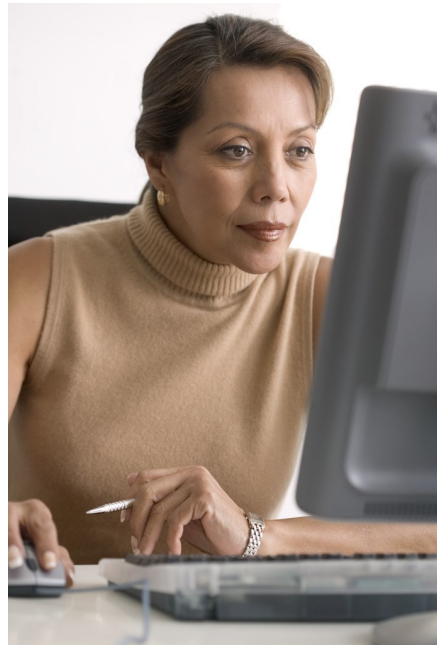
- E-learning
- Skip tracing or locating debtors
- Researching collection tools, such as software or skip tracing tools
- Credit reporting
- Using database technology to maintain account information on customers that owe you money

- Accessing consumer payments only with authorization for EACH specific payment or transaction
- Researching place of employment.

### **Don'ts**

- Instant messaging a debtor about a debt
- Initiating more payments on a bank account when additional transactions have not been authorized
- Sending a "friend request" to a debtor on any social networking website.

Business owners and credit managers can utilize social



networking sites to locate or find a debtor and to get a mailing address or employment information in order to enforce any in-house collections. With a place of employment, a creditor can better evaluate someone's ability to pay and if you're in

the position to attach assets, you would then be able to garnish pay if state laws allow.

Business owners can also use database technology to maintain the account information of customers to whom they have already extended credit. For example, if you are a member of a credit bureau, you can utilize many online services to help you collect. Communicating with your customers or debtors is not a single communication effort. In order for any of your efforts to work, you need to use a multi-communication strategy that works for your business and your customers and that follows the law, online and off.

*Michelle Dunn is an award winning author and columnist. She is one of the Top 5 women in collections and one of the Top 50 most influential collection professionals in her industry. Michelle has been quoted and featured in The Wall Street Journal, Smart Money Magazine, CNN & other national publications. Visit her blog at [www.Credit-and-Collections.com](http://www.Credit-and-Collections.com) and find her books in bookstores everywhere and Amazon.com.*

# Inside Look at Social Media

By Tamay Shannon

Social media is just another word for community. How that community is organized and what is included is a decision you get to make.

Social media is about connecting and creating community online. Like any association, group or organization that you belong to, you can participate in your online communities in any way you choose. There are no "shoulds" and "should nots". You create what works for you. In this article I will explore how building this community can be useful at any stage in your life, whether you are starting a new job, enjoying retirement, or making a lateral move. Your online community, just like your friends and family, can serve to support and provide direction. In addition, I will be exploring privacy options on social networks and what that means when you post something.

The four social networks covered are: Facebook, Twitter, LinkedIn, and Google+. The majority of all social media activity occurs on these four sites. You don't have to do all four or even two, you just have to find which one works best for you.

## A Quick Overview

**Facebook** allows you to post a variety of content such as

images, articles, videos and music. Because of this variety, you can get a rich picture of what is going on in your network and what the important topics are. You can grow a community here by joining groups, creating groups, friending people you meet at events, or even friending friends of friends. Also, commenting on posts and mentioning people (using the "@" before someone's name) is a great way to draw others into a conversation.

**Twitter** also allows you to post images, articles, videos, and music. Because of the character limit (140), Twitter has people communicate their point in a concise manner. This makes it a wonderful platform to exchange ideas, keep up with news, and explore new hobbies. You can grow a community by mentioning people, re-tweeting people and even sending a direct message. Also, your contribution to the community, through what you post, is very important.

**LinkedIn** is a great resource to keep in contact with all of your business contacts. Because it is



business focused, it is a great way to transition from a full time job to semi-retirement or consulting. It also allows you to stay current with the industry you love. Here it is best to post comments and links to articles. This community is one that you have grown during your entire working career. You are just translating it to an online space to maximize its effectiveness.

**Google+ (G+)** is a relatively new site that stresses organizing your online life like you do your real life. What that means is that who you connect with is organized in circles by how they are connected to you, something you decide. For example, you could have a circle of church members, a circle for quilters, or a circle for people you know through race

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car driving, cooking club or book club. In addition, no one knows the circles you have placed them in. On G+ you can also share images, articles, videos and music. G+ aims to make this network reflective of life. Therefore it discourages the use of fake names and pseudonyms, going so far as to disable profiles they find doing this. You can grow a community by circling the people you already know, commenting, +1 posts, and joining communities.

Privacy is the number one fear of people who are hesitate to use social networks. However, there are many ways to reap the benefits of social networks and protect your privacy.

### **How To Secure Your Privacy** *(see visual examples on Page 15)*

#### **Facebook**

Facebook has a variety of privacy options that can sometimes feel overwhelming. The cog wheel gives you access to most of your important privacy settings.

**Privacy Settings:** Here you set the privacy for the “lists” you create. This setting allows you to set the default for those with whom you share information. However, you can change each individual post. You can also review all the posts in which you are tagged (your name is mentioned) to determine whether you want them to appear on your timeline. \*Note: This does not prevent the posts

from showing up on other’s timelines, such as your friend who posted it.

**Lists:** You can find lists on your friends’ page. This tool allows you to sort and categorize your friends into “lists”. These lists allow you to share posts to specific groups of people. For example, you can create lists called “Coworkers”, “Family”, “Extended Family” or “Freelance writers”. From there you can share specific posts with one or all of these groups.

**App Settings:** You can find app settings under the cog wheel for privacy. Apps extend the capabilities of Facebook. For example, Twitter has an app that allows your Facebook friends to see what you post on Twitter. With this app, you can edit what “lists” see your Twitter posts. You can edit what each individual app has access to, such as posting on your wall or accessing your information even when you are not using the app. By editing the app settings, you can see what type of information the app has access to and when the last time your information was accessed.

#### **Twitter**

Twitter’s privacy option is straight forward. Your profile is either locked (meaning no one can interact with you until you approve them) or it is not.

While having your profile locked might seem like a good option, it is akin to going to a party, facing the wall and talking to yourself. You are not being social, just pretending to be.

Especially in the beginning, if it is hard to follow and interact with you, people won’t. If you lock your profile and no one can interact with you, you’re on a social network without really being social.

#### **LinkedIn**

LinkedIn has three great pertinent privacy options. These options control who can see your activity and your network on LinkedIn.

**Who can see your activity feed—**The activity feed controls who can see what actions you have performed on LinkedIn, such as: liking a post, commenting, or joining a group. If you are trying to network with a variety of people, this is not a good option to turn off.

**Who can see your connections—**This controls who can see with whom you are connected. Most people will not adjust this setting. However, if you deal with high profile clients or are very protective of whom you know, this is a good setting to change.

**Activity broadcast on and off—**This setting controls who sees when you update your profile, make recommendations, or follow companies. This is good to turn off when you are job hunting while still in your current position.

#### **Google Plus—G+**

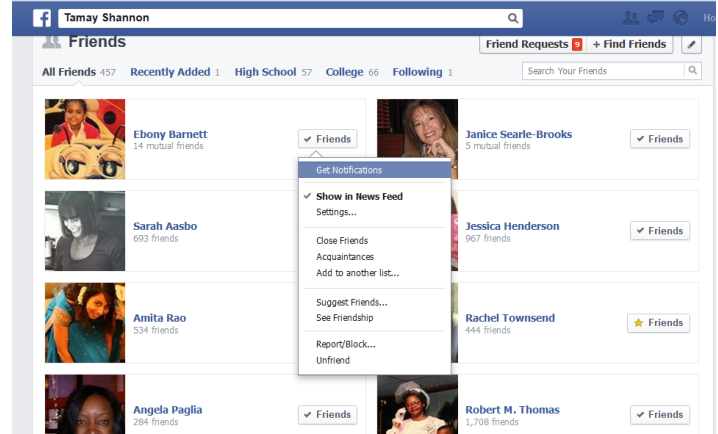
G+, a social network from Google, looks to make your online world accurately reflect your real life. This is accomplished by the use of circles and having people use

*continued on page 16*

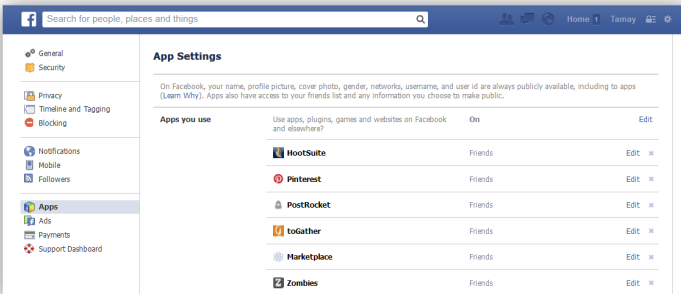
# Views of Social Media Sites



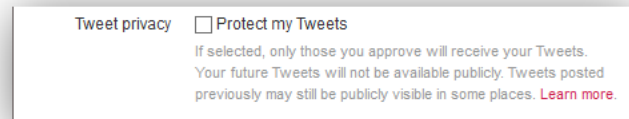
(above) The Facebook cog wheel gives you access to important privacy settings.



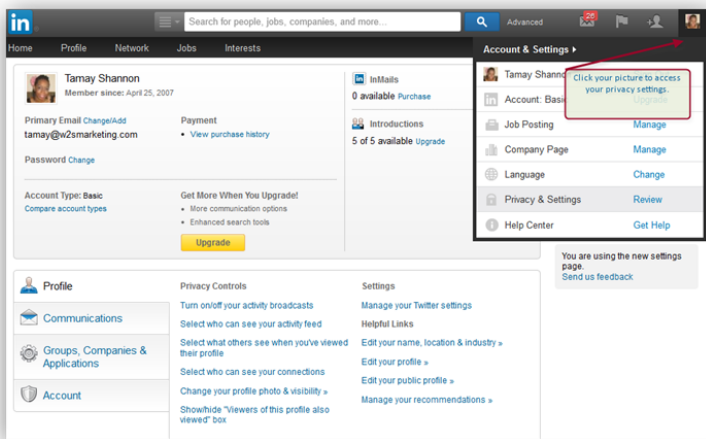
(above) Here is an example of a list on a Facebook "Friends" page



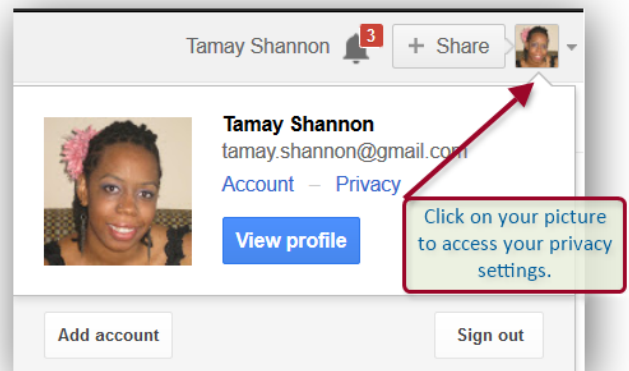
(above) You can find app settings in Facebook under the cog wheel for privacy.



(above) To lock your profile in Twitter, click "Protect my Tweets" in your "Settings" menu. If you do this, however, no one can interact with you.



(above) Linked in has three pertinent privacy options. Click your picture to access them.



(above) The privacy options at G+, a social network from Google, can be accessed by clicking your picture.

their real names. This is not a fool proof plan but you will be hard pressed to find a "CoffeeLover42" or "CameraReady" name on Google+.

Google's privacy options control who can see your network, with whom posts are shared, and picture privacy settings.

**Network**—You can control who appears on your profile. But circle names are never revealed.

**Post sharing**—When you decide with whom posts are shared, remember that anyone a post is shared with can see all comments to that post, who else it's shared with, and share the post with others.

Picture privacy settings—This allows you to control who can tag you in pictures (assign your name to your image), whether to add a location to your pictures, and if you are going to have a "Photos" tab in your public profile.

## How to Create a Community

The guiding rule for building communities online is just like starting a friendship offline (and should be just as much fun).

### Consistency

If you are just building a friendship, you wouldn't call that person once a year and expect things to grow rapidly. Correct? Well, the same applies online. Interact at least once a day.

### Authenticity

When was the last time you befriended someone who always pretended to be something they were not. That doesn't interest anybody. Be who you are.

### Common Ground

You form friendships because you share the same values, hobbies, background or any number of things. These people can also be found online.

The main reason for participating in social media is to belong to a community of people with like interests or goals. But just like your first day in kindergarten, it can be hard to know with whom to play first or what the rules of the game are. Below are some of the ways you can participate in these social networks.

Facebook creates community through the volume and variety of content posted by the people with whom you are connected. People post what is important to them, which could be a lot or a little.

**Fanpage**—Facebook fanpages are not just for big brands. You can find small businesses, nonprofits, speakers, events, or clubs with fan pages. If you have a nonprofit or cause that you are passionate about, you can find like-minded individuals on Facebook. It is also a great way to share your passion for something. If you can't find a fan page that satisfies your interests, start one. It is no different than starting a local book club.

**Groups**—Groups are different than Fanpages in that you can make them private or by invitation only. This is great if you really want to focus on fostering relationships between group members. This way, a group can grow slowly, but organically, as new people are introduced into the community by adding their contribution.

Twitter creates community through its open nature. You can talk to anyone and participate in any conversation.

**Hashtags (#)**—Hashtags are a way to participate in a larger conversation, no matter the time or place. For example, there is a show called Scandal that generates a lot of conversation online during the show. People are talking on Twitter to other viewers while watching the show. For example, you might be watching Scandal and tweet "Wow, I can't believe that just happened. #scandal". Then anyone on Twitter can search for the hashtag "#scandal" to see what others are saying. Twitter hashtags allow people to share their thoughts and opinions on any topic. There are many online directories that tell you hashtags that are used and what they mean.

**Tweetchats**—Tweetchats are a great way to jump into the pool. They are generally an hour-long hosted chat over Twitter. Each tweetchat has its own hashtag, so everyone can follow the conversation. It is a semi-moderated conversation, as there are often a set of



questions that are asked, such as:

**"Q1. What is your favorite color? #colorchat"**

The answers are in the form of **"A1 Purple. #colorchat"**

People give their experiences and share their opinions. As long as you have a Twitter account, you can participate. There are a variety of tweetchats ranging from gardening to proactive medicine. *Anything* that you have an interest in has a tweetchat.

**Followers**—People who follow you show interest in what you have to say and share. Whatever you write goes directly to their twitter account so they can follow what you have to say. You do not have to follow everyone that follows you.

LinkedIn uses groups and updates to foster community.

**Groups**—LinkedIn has a surprisingly large variety of groups, with many different topics, in which you can participate. The most important thing, when creating a community, is to find the groups and topics that interest you and actively participate. Ask questions, provide resources, and give your opinion. Pretty soon, people will call on you to participate in activities that occur offline. By contributing your knowledge and participating fully, people will want to involve you and give back to you.

**Updates**—Updates give people the chance to see what you are participating in or what articles you are reading and, from there, they have a chance to connect with you. It is also a great place to share any industry news in which you are involved.

G+ allows you to create community through your circles, hangouts, and communities.

**Circles**—You can segment people into groups such as "wine lovers", "family", "friends", "coworkers, etc. Circles allow you to share information with the communities who want to know that information.

**Hangouts**—Hangouts are a great way to talk face-to-face with people who are a part of your circle or community. For example, your monthly book club circle could have a hangout to discuss your current book.

**Communities**—Communities are a great way to become a part of a small niche. Communities are created around a variety of topics and interests. Most are open and available to join.

We've covered privacy and how to create community and what that means for you. Remember, social media is just another way to communicate with a person. Email, telephone, cellphone, letter, care packages, gifts, and smiles are a part of that conversation. Through expanding the way you communicate, you expand

those with whom you're in contact and what you share. Social media is not a must. It's just a tool that allows you to extend your reach and communicate with a wide variety of people all over the world.

*Tamay Shannon's goal in life is to help entrepreneurs realize their dreams. Her business, Where 2 Start Marketing, trains and educates small business owners on the uses of social media, making it an effective marketing tool. Tamay graduated with a Bachelors degree with a concentration in Studio Arts from Wellesley College. Upon graduation, she entered a Masters degree program in Advertising & Public Relations at the University of Alabama. Through her educational training, she developed a love for communication, especially marketing through social media. She's always up for a rousing discussion on social media and can be found at: @where2start on Twitter.*

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## Part 2

# How to Protect Children Online

by Ray Caples

The first part of this article was published in the April 2011 issue of *The Credit Professional*

*For the past several years, while working as a detective with the Elkhart County Sheriff Department, I have had the privilege to be a presenter for the NetSmartz program. My goal is to make parents and community leaders aware of the dangers that children face while using the Internet. I have no adverse feeling about the internet or the information contained within the World Wide Web. The concerns that I bring with this article and in my presentations are only there because there are dangerous predators who use the tool we have been given for education, communication and commerce as a method to hunt, pursue, groom and victimize young people. The information contained within this article is not my own, but a collaboration of data provided by the National Center for Missing and Exploited Children through an education website [www.NetSmartz.org](http://www.NetSmartz.org). It is through this collaboration of data that I am able to provide the information in the public presentations and in this article.*

The primary focus of any safety or preventive program must be communication. It does not matter how much security you put in place on a residence



(cameras, alarms, locks or deadbolts), they are of no use if you do not know how to use them properly. The beginning of how to understand how to use the security properly begins with communicating its proper usage. The same can be said with our interactions with the Internet. As parents and community leaders, we must communicate with the young people within our sphere of control and explain to them the proper usage of the Internet and the dangers that hide in the shadows.

While communication is the most important thing to be done to protect our young people, the second most important thing is monitoring their activities. When monitoring activities is talked about, most people consider purchasing high-dollar computer software designed to monitor the activity of the user and potentially block the user from accessing some of the more dangerous parts of the Internet. There is a significant problem with this method.

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The young people of this generation are very intelligent. We are dealing with a generation of youth who have grown up not knowing what it was like to live without computer technology. Technology is almost woven into the fabric of their very being. With every computerized padlock we install to lock away the dangers, they find ten ways to bypass it. Monitoring activities must become a personal activity; not something left to software. Ask them, "What do you know about online predators?" and, "What would you do if someone asked to meet you in person?" Help them understand their boundaries so that if anyone crosses the line with them, they know to come to you and report. Communicate, Monitor and Report.

With all of the dangers hiding in every dark corner of the internet (predators, cyberbullies, sexting and identity theft), you may be afraid to let your young person go online. However, my point is not to frighten you, but to help you prepare them for a technology-driven world. Think about it. Everything is going digital: from banking, to schooling, to communication. Your young person needs to learn how to be safer and smarter online. So teach them how to use technology responsibly.

Many of you may safeguard your computers with filtering

applications and anti-virus monitoring software and think this is enough. While it is true that these can help protect kids from nudity, violence, bad language, and other inappropriate content, technology won't solve everything. Nothing replaces a parent's or a guardian's



involvement in helping to safeguard children online.

So make sure to get involved by establishing Internet safety rules for your children. These rules should include:

- What sites they can visit
- With whom they can talk
- How much time they spend online.

Make sure they understand that these rules apply to all of the technology they are using: home computers, laptops, cell

phones, iPods, iPads, tablets, and gaming systems. However, your rules will only be effective if you actively supervise them when they are online.

You may think it is okay for kids to have their own computers or smart phones in their bedrooms. But you cannot always see what they are doing online. Keep the home computer in a common room, not in a secluded area like a bedroom or basement, so you can see the activity and help them if they have a problem.

If the child uses a laptop, consider setting the free parental controls offered by your Internet service provider, browse through their internet history, or disable their wireless connection if they are in areas that are not common.

If your child has a cell phone, make sure you know what it is capable of. Can it access the Web? Does it have a camera? Also, make sure you're aware of your child's contact lists and to whom they may be talking or texting. Consider checking their text messages or call logs and making a list of the numbers they are contacting. When my daughter was younger, my spouse made it a habit of checking her phone records and keeping close track of the numbers of those with whom she was communicating.

Establish good ground rules early and they will be more apt to comply with them. Our cell phone rule was simple—the phone did not belong to them, they were only allowed to use the device. At any time, they could be asked to provide their phone to a parent for it to be examined. My son had gone away for college and returned for Christmas break. As he was putting his bags into his bedroom, I asked him for his cell phone. He smiled and said, “Okay, can I ask why?” as he placed his phone into my hand. I immediately gave it back to him and told him it was just to see if he still would. His compliance with the rules help to show me that he had not violated our trust and he had obeyed our preset rules.

Don’t forget that portable gaming devices, like the Nintendo™ DS, and music players, like the iPod Touch, have Internet access. This also includes tablets, iPads, Kindle readers and many other devices that now have Internet access. Take a look at the parental controls so you can filter content you consider to be inappropriate.

And remember, the most important thing is to communicate with your child about their online lives. You may want to ask them questions like:

- What’s your favorite thing to do online?
- Show me the funniest YouTube video.
- Let’s play your favorite online game.

If you discuss these things with them, you’re not only protecting them now, you’re preparing them to live in an increasingly digital world. Many kids are afraid that if they tell their parents about something that’s happened, they’ll overreact and pull the plug. If you take away the Internet, your child may be less likely to come to you if they have a problem. The best way to get your children to discuss a problem with you is to make yourself available and have an open mind.

If you need a jump start to help you with these conversations, NetSmartz.org has resources which can help you. They have a page just for parents, where you will find resources for you and your children. Check out their tip sheets, read about the issues, and use their discussion starters to begin a conversation with your children about what they are doing online. You can even make Internet safety fun for your children by introducing them to NetSmartz videos and games. All of these materials will help you educate your children about the issues, engage them in a discussion, and empower them to make safer online decisions.

And, you can help people in your community do the same. Tell your friends about these resources. Encourage your PTA to set up presentations. Talk with your child’s school about using NetSmartz.

If your PTA or school does not have a resource for utilizing the NetSmartz presentations, I can be contacted to possibly assist

with locating a local Police Trainer or School Resource Officer who can participate with the program.

As I mentioned before, the Internet is only becoming a bigger and bigger part of our children’s lives. Use the knowledge you have gained to make their lives safer and become the trusted adult that children can go to for help.

rcaples@elkhartcounty.com

*Ray Caples is a Detective with the Elkhart County Sheriff Department. He has been an employee of the Elkhart County Sheriff Department for 12 years, and has been serving in the capacity of a Detective for six years. Detective Caples is currently assigned to the Juvenile Crimes Division of the Detective Bureau, but specializes in Computer and Internet crimes. He has extensive training in Computer and Internet crimes, having attended training through the National Center for Missing and Exploited Children, (NCMEC), the Middle Atlantic-Great Lakes Organized Crime Law Enforcement Network, (MAGLOCLEN), the National White Collar Crime Center, (NW3C), the United States Department of Treasury and the United States Department of Justice, (USDOJ). Prior to employment with the Elkhart County Sheriff Department, he worked as a Military Police Officer and Investigator for the United States Army, serving tours at Fort Leavenworth, Kansas; Mannheim, Germany; and Fort Knox, Kentucky.*

# How to Write an Article That Gets Your Message Across

by Mary Horner

Someone has just asked you to write an article and share your knowledge and expertise with others in your industry. You eagerly say yes but, when you stare at that blank document on your computer screen, you say—or maybe scream—to yourself, “I can’t do this!”

Don’t panic. You can do this. The key to writing is organization. When you finish reading this article you will know how to organize your thoughts and write an easy-to-read article that conveys your message to your readers.

## What’s Your Article About?

Start with your topic. An editor may assign you a topic, such as changes in the mortgage industry, or you may want to write about credit reports. Whatever your topic is, the next step is to organize your thoughts.

A good way to do this is to determine a thesis statement. A thesis is simply a declarative statement that identifies your opinion or the general message you want to convey. For example, “Recent regulation changes in rules governing mortgages will benefit both lenders and borrowers.” Or “Your credit report has a



lot to say about your financial health.”

When experimenting with thesis statements, keep in mind the following questions:

- What is the purpose of your article?
- What do you want to say about your topic?
- Who is your audience?
- What do you want the audience to gain from this article?

This will help you focus on precisely what you want to say. Once you’ve determined the thesis, every word of that piece of writing supports the thesis statement. I like using one idea or thought because it also forces me to figure out what’s important.

I also like to write my thesis statement at the top of each page to keep it in sight and mind. I can make it a header so I don’t need to retype it, and then I delete it later. Keeping the thesis statement where I can see it helps me stay focused.

In some cases, your thesis statement may become the title of your article. That’s okay but not essential. You want a headline that will grab your readers’ attention and make them want to read your article. Sometimes, your editor may write the headline.

## Life after thesis statement

Establishing a rock-solid thesis statement is an

*continued on page 22*

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accomplishment. Once you have your thesis, everything that follows needs to support that thesis. You can support your thesis with major propositions.

## **Major Propositions**

The thesis statement is what you believe to be true and the major propositions (or main points) are the reasons you believe it.

Thesis: Credit Professionals International is a great organization. (I believe this to be true.)

Main points/major propositions: (This is why I believe it.)

1. Provides valuable information about the industry
2. Creates a strong community among its members

In this article, you would use about half the article to explain why the information is valuable, giving examples and adding quotes from colleagues to support how the information has helped them solve problems and expand knowledge.

You would devote the second half of the article to examining the strong community among its members. By citing statistics or facts about networking, you could also explore the role that industry mentors play in advancing careers. National labor statistics could give the article more credibility by showing that the information was collected using proper

research protocols, and represents a large sample.

The majority of information in an article is explained in the form of major propositions/main points that support the thesis statement. Each major proposition may be turned into subheads, which are like the titles of smaller divisions used within an article to separate ideas. An example of a subhead would be “Major Propositions” listed above the paragraph that begins this section. Think of them as topic dividers. A topic



divider helps you organize your thoughts and ensures that you cover the variety of topics that lead to a well-rounded article.

When selecting your major propositions/main points, keep these three ideas in mind:

- Select points that are most relevant to your audience;
- Limit the number of main points; and

- Label each major proposition using parallel style or structure so they sound consistent and connected. For example:
  - A. Communication style
  - B. Communication function
  - C. Communication barriers

When you write each section, you can support each major proposition with specific information that includes examples, statistics, case studies, narratives (stories) and testimony. Determining a thesis and major propositions can help you 1) stay focused on your topic, and 2) ensure that the topic is covered thoroughly.

## **Outlines remind you what to include, and where to put it**

The next step in communicating your ideas is to ensure that the information is organized logically. Every piece of writing is different. When we consider topics, creativity and organizational patterns, the variables increase immensely. One size does not fit all. Outlines help organize topics, ideas and sequences. Using an outline provides a guide to help you focus, stay on track and include information pertinent to the topic.

To understand the use of an outline, think of it as a table of contents. It serves as a simple guide to the chapters, their topics and their sequence. An outline also serves as a blueprint to create your article. You follow the plan to build

*continued on page 23*

blocks of information and assemble them in the correct order.

Whenever I stare at a blank page because I don't know where to begin, I ask myself two questions and type the answers into my file:

1. What do I want to say about the topic; and
2. What is the most interesting piece of information I have in my research.

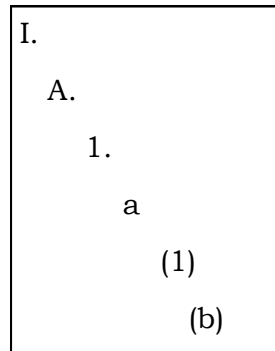
Once I answer those questions, I have begun my article. Sometimes, the answer to Number 2 becomes the lead or the introduction.

After that, I may type in the words "who, what, when, where, why and how" in a vertical column along the left side of the screen. Then I fill in the information from my research.

I may use symbols like stars or dots as a key to the topics. When I interview someone, or compile research, the information is never in the order I need. So at the beginning of every paragraph I put the symbol according to the key I set up to use as an organizing tool. Maybe everything that has to do with history has a star in front of it. Then I go back through and put all the paragraphs with dots in one section, and all the paragraphs with stars in another section.

Once I have that information, I begin to format a formal outline. Outlines are works in

progress. They are also flexible. You can change them at any time. They can vary according to your topic, or the type of article you're writing. To begin, there is a standard set of symbols:



I've never used this format in its entirety. My outlines usually don't get past the capital letter designation. Let's look at an outline example from an article on homeowner's insurance:

Thesis: (what do I want to tell the audience) Keep your homeowners insurance up-to-date.

- Review homeowners insurance policy annually
- Ensure necessary coverage
- Property changes that affect value

Protect your home coverage

- Physical damage outside
- Personal property inside

Replacement Costs

- Guaranteed replacement
- Extended replacement
- Modified replacement

Types of Policies

- Special Form
- Broad Form
- Basic Form

This is a simple format that keeps information concise and on-topic by ensuring sub-points support the main points, and main points support the thesis.

Outlines should serve as a guide to determine what will work best and what may not work at all. By getting an outline on the page, you may see flaws in the logic, realize that assumptions were wrong or that part or all of the central idea is weak due to inadequate information.

In many ways, an outline that shines a spotlight on glaring holes in your thesis or support material is as successful as the one used to write a great article. An outline that shows flaws in logic, organization or research helps writers get to the next version of the outline that may work perfectly. When you're staring at a blank page, or a page full of information that you don't know how to organize, try an outline.

## Research and Plagiarism

As someone who works in the credit industry, you are likely to be the expert on the subject you have chosen for your article. You may not need to do research to obtain additional information for your article.

There may be times, however, when you, like many writers, want to use information that's been collected, analyzed, and published. You may find this information in academic journals, books, magazines and newspapers or on the internet. Incorporating this information into your work

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may help highlight, reinforce and strengthen your thesis statement.

By including outside sources and your research findings, you are telling your readers what you believe to be true and citing experts who help substantiate your claim. This, in turn, helps make you and your article more credible.

However, when you incorporate or site someone else's research, you must give credit to the author(s) who created and protected it through copyright. If you want to cite someone else's copyrighted work, you must contact the publisher, author or both, in writing, and seek permission to do so. If permission is granted, the publisher or author will tell you the exact wording to include in your article. Make certain the wording "used with permission" is included. Failure to seek permission to reprint from a published work can result in a lawsuit.

Due to the fact that information is so readily available on the internet, plagiarizing may seem harmless. On the contrary, plagiarizing is a serious offense that can cause harm to you and your reputation. Regardless of whether or not it is intentional,

plagiarism is the equivalent of stealing.

The easiest way to keep track of your sources is to document each one while researching. Keep a running list of each book, article or website you access. If you wait to do it later, you will most likely forget, and that terrific quote you found to begin your article could be lost. Although there are many formats for organizing a bibliography, by remembering three questions, you can usually supply all the information an editor needs.

Ask yourself:

1. Who said it,
2. What was said, and
3. Where was it published?

A bibliography page should include the source of every article, book or website you accessed during your research. Provide the complete name(s) of the author(s) and publication, including article, website or chapter titles and subtitles, and the format. Also include the dates published, and for websites, date accessed.

For books, include the publisher and the city, and for information from the internet, provide the URL. This should be enough information to satisfy an editor or fact-checker, although many

publications have a standard format for citing sources, so check submission guidelines.

Here are a couple of bibliography format examples from my work:

Horner, Mary. *Strengthen Your Nonfiction Writing*. High Hill Press, St. Charles, MO. 2011. Print

Horner, Mary E. "Outlines Can (Sometimes) Cure Writer's Block." *The Storyteller* May-June 2010:27. Print.

### Summary

Presenting organized information is the key to sharing ideas through effective communication. Your writing will shine when you funnel your ideas through a thesis statement and use a clear organizational pattern. And when you add research that is cited correctly, you've gained credibility while positioning yourself as an expert in the field.

*Mary Horner is the author of "Strengthen Your Nonfiction Writing." She teaches communications at St. Louis Community College, and has written hundreds of articles for magazines, newspapers and newsletters.*

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# Turning Losses Into Gains... Creating Ease Out of Struggles

by Diane Turner

Losses can occur in many arenas of life—personal, professional, physical, financial and material. The way we respond to those losses can contribute to the difficulty or ease we experience as we move forward in our lives. Embedded in every loss we experience, are both challenges and opportunity. We have the possibility of learning something useful, gaining clarity and making more informed decisions.

As we move forward in our lives, we develop a set of expectations for ourselves shaping our options and our responses. Even the anticipation of a loss can fuel the difficulty surrounding the experience. We might try to hold on in order to try and prevent something from happening. We might deny that a loss is occurring or has occurred. We might try to persuade ourselves or others that it isn't *that* bad. We might try to avoid the entire experience by distancing ourselves from the situation or we may become so focused on the details surrounding the loss that we separate ourselves from the emotional experience that comes with grief.

Often, the experience of loss is filled with fear of the unknown, of embarrassment



or humiliation, or fear of what life will be like without something or someone. We may perceive loss as emptiness, failure, or loneliness. Loss can be an experience that consumes us, drains us of our energy and ultimately leads to a shutting down of our ability to be resourceful and resilient.

However, when we can release our resistance to the experience of loss by practicing

acceptance, we can create some momentum. When we can accept that losses happen, that they are inevitable parts of life and actually an opportunity to shift our perspective, our life, our focus, we begin to experience relief, allowing ourselves to open to new possibilities and opportunities, creating a new context.

There are losses that happen unexpectedly. These situations

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present us with immediate challenge and require immediate responses. There are losses resulting from consistently making decisions contributing to “lack” and shortage rather than abundance. Consistently spending beyond your means, creating enormous debt, is an example. These decisions seem to keep us in a holding pattern of struggle rather than

### **1. Identify and Connect with the “Truth” of Who You Are.**

Acknowledge who you are, rather than focusing on who you are not. We often live our lives in a very distracted and disconnected way. It is empowering to spend time identifying which of your qualities contribute to being the best person you know how

Being able to reconnect with and declaring yourself, even in small ways, provides an important starting point for moving through loss.

- a. Ask yourself this question, “What is my comfort with risk?” “Have I been making decisions in sync with my beliefs about risk or in opposition to them?”
- b. “Am I comfortable with my decisions, or do my decisions leave me doubting or struggling with whether or not they are right for me?”
- c. “As I consider different possibilities, what am I experiencing in my body?”

### **2. Identify and Quantify Your Level of Fear with a Simple Zero to Ten Scale.**

This can be quite illuminating as fear can take many forms in a variety of situations. When we are afraid, our brain responds with three possibilities: flight, fight or freeze. We might respond with self-doubt or heightened anxiety. We might become more argumentative or blaming. A fear response can be an experience of “shut down”, a numbing of many parts of ourselves, making it impossible to move forward. It can be an avoidance of a situation, distancing ourselves from what is directly challenging us and creating distraction rather than facing whatever is contributing to our fear.

Practicing an inner dialogue of self-acceptance can begin to



contributing to a life of greater ease and opportunity. There are unavoidable losses. Developing a chronic illness or experiencing a death or natural disaster are losses seeming to provide the greatest challenge to our human spirit. They require stamina, faith and a belief that we can create something more for ourselves in the face of despair.

So, what is possible? What tools might be useful in helping us create possibility in response to loss?

to be. As you begin to examine the values that define who you are, notice what you experience as important to you and the way you want to lead your life. You may become aware of actions or decisions that misrepresent your core values, those qualities you hold as most important. You may be creating discomfort and struggle without realizing it. The process of identifying those values with which you are most aligned, challenges you to release old beliefs about yourself that contribute to an experience of shame or guilt.

shift your responses from fear to relief. Taking a breath, creating a pause and simply acknowledging your fear is one of the easiest and most natural ways to create forward movement towards greater ease. It seems counter-intuitive but often fear does not make sense. It is an illogical experience. By remembering to connect to the experience of vulnerability and acknowledging what is happening in the moment, you can begin to calm down, lessening the tension in your body. This practice of focused, intentional breathing can actually shift the chemistry in the brain, opening different pathways, enabling you to connect to different solutions.

### **3. What Are Your Beliefs About Loss? What Do You Expect to Happen in Response to Loss?**

Often, our response to loss is something we were taught by our parents, our teachers, or professionals whose opinions we value. Sometimes, we take on the beliefs of others assuming that they will work for us. It becomes like a personal mantra, something we tell ourselves so regularly that we aren't even conscious of how deeply the beliefs reside within us. They become guiding principles and the basis upon which we make decisions. If we are aligned with those beliefs, our decisions will feel easy and without struggle. We might experience a sense of personal satisfaction and pride, unrelated to the expectations or responses of others. Those are inside/out experiences and

never result in regret or second-guessing of ourselves. However, if your beliefs have more to do with others, their truth and their expectations, they can become limiting and constricting. In the face of loss, they only serve to keep you off-balance and confused. They seem to guide you in a direction that is more about struggle than relief. Decisions and responses lead to more dissatisfaction, unmet expectation and an actual separation from your own values. This can be very instructive. It is actually one of the quickest ways to identify some belief or practice that is no longer working on your behalf. It is an opportunity to shift gears, to change something, beginning with an acceptance that something you believed to be true no longer serves you.

- a. "What might provide you with some relief?" Ask yourself what soothes you? Is it a person? A place in nature? Taking time to rest? Doing some activity that engages all of you and making a commitment to a regular practice? This could be meditation, or it could be something as simple as doodling, taking a walk or working in your garden.
- b. "What have you always believed to be true, yet no longer is?" Try writing down your beliefs about a situation that is contributing to the sense of loss. Ask yourself, "If I lose this, what do I believe will happen?" "If that happens, then what?"



This can be a powerful opening to creative solutions, to greater clarity of thought and feeling. These are questions you can ask yourself and can also be helpful to others who are confronting their fear of loss.

### **4. What Is Your Experience with Loss?**

Having experienced a number of significant losses throughout my life, I have come to believe that, as inevitable as they might be, they are always opportunities for growth and greater understanding. Of course, there is sadness, sometimes deep grief, when we experience the loss of someone we are close to or when we are faced with what seems like the closing off of options. Loss is actually a departure from what is known and a shift in the direction of the unknown. While this is often quite scary, it can also be exciting. Once we move

ourselves through the feelings associated with loss, allowing ourselves time to heal and regroup, we can discover new possibilities for ourselves that we never imagined. This requires a lot of letting go of expectations, of anything we have held on to out of fear or habit. When we open to the possibility that there is something more for us beyond what we have always known and release the false belief that we have control over everything in our lives, we can begin moving ourselves forward toward something more. We can begin the process of transforming losses into gains.

Time can be a great healer and adopting an attitude of *allowing* opens up opportunity for something new, something unexpected. Along with the attitude of wonder, allowing connects us to our courage. The willingness it takes to risk something new, to resist trying to replace what was and opening to discover some part of ourselves that is resourceful and resilient can be a powerful component of shifting losses into gains.

Most of us can honestly say we would never have consciously, intentionally chosen loss as an avenue to change. Yet, when we are in the throes of change, we have an opportunity to reinvent ourselves, to ask ourselves,

- a. "What is it that I really want?"
- b. "How does this loss free me up to create something more?"



- c. "What if this is the way that I am being propelled forward into something more expansive, more satisfying, more filled with possibility?"

Turning losses into gains requires trust in ourselves. It requires a rebalancing, a realigning with the strength of who we are. We all know people who have difficulty moving forward, seeing the possibility created by loss. They seem to be holding on with every ounce of energy to what was, filled with regret, with sadness, with anger, with negativity. Ultimately, they have also separated from the possibility of who they might be and what the experience of loss can offer them. They are organized more around a story of "lack" rather than of "abundance"; around the constrictions rather than the possibilities; around the struggle rather than the ease. They may also be doing the best they can given the resources they have. This is a difficult position to be in. It is one filled

with limiting beliefs, fear, guilt, shame, blame, and anger. We all have choices, although we aren't always aware of what they are. Sometimes, we can only take baby steps in the direction of relief. Creating momentum toward experiences in which we might be able to breathe a little easier can be quite foreign. No matter what position you are in, have compassion for yourself. Have compassion for others if you are witnessing their loss.

We all know people who seem to respond to loss with grace and ease. They amaze us with their ability to create perspective and learning out of difficult, sometimes excruciating experiences. They seem to know how to adjust their expectations, release judgment and impatience. They acknowledge the loss and make a commitment to move in a direction reflecting greater ease and possibility. They hold themselves accountable for the life they want and treat

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themselves with patience and love. They give themselves time and are willing to move into and through each aspect of their experience of loss.

No one is an expert when it comes to loss. Some people embrace change. Some even create change and have an easier time of letting go of the familiar. Loss is essentially an experience of change. Where do you stand? Be true to who you are and be willing to discover something new about yourself in this uncharted territory. Accept what is. Open to new possibility and commit to living the life you want, turning your losses into your gains.

*Diane Turner is a Licensed Psychotherapist and Certified Life Coach. For more than 35 years, she has been helping individuals, couples and groups identify ways to live life with intention and focus on the power of reinvention. In her book, "Heart Wisdom, A Concise Companion for Creating a Life of Possibility," Turner guides readers to acknowledge the past, focus on the present, and create what they want in their own lives through self-acceptance. "Heart Wisdom", is a multi-sensory experience filled with probing questions encouraging reader feedback and reflection. In writing the book, Turner called*

*upon her training in meditation, guided imagery, body awareness, hypnosis and shamanic practices from South and Central America. She received her B.A. from Tulane University and her M.S.W. from the University of Illinois, Jane Addams School of Social Work. Her practice is based both out of Chicago and Tucson. For more information, please visit [www.dianeturner.com](http://www.dianeturner.com).*

**(See Diane Turner's ad on page 24.)**



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# Five Easy Steps To Managing Life Chaos

By Christine Pechstein



Chaos in life is inevitable. In fact, just about everyone I speak with deals with some sort of chaos at some point in their life. By the time they meet me, they are ready to listen intently to learn how to control and eliminate what they can. The funny thing is (for all of us) that most times when we are in a chaotic season of life, we look forward to the next season, anticipating that life will *finally* slow down. Yet what many of us discover is that the next season is just as busy as the previous, and soon. So, the question I am asked most often is: In what season of life does life actually become less chaotic?

The answers all depend upon which season people find themselves in. For example, parents of young children find themselves thinking their lives will slow down when their children can either sleep through the night, start school, or move on their own when they are grown. And every parent learns that it just doesn't work out the way we anticipated, because life is always busy despite the seasons! Because of this, the truest answer to that question when speaking from a life management perspective is

not how to wait for life to slow down so you can finally enjoy it, but to learn how to enjoy it while living it despite the seasons of chaos.

What chaos and what life seasons? For parents with young children, that chaos may stem around scheduling babysitters, picking up toys, and catching up on duties around the house. For parents of teenagers, it revolves around parents doubling as taxi drivers to get their kiddos to and from the many events in their crazy schedules. It can also be hoping for enough time and energy to catch up on duties around the house sometime within the next decade! Yes, it gets that busy!

For older adults who finally celebrate their empty nest or finally reach retirement, that life chaos comes in all forms as various activities start to fill their calendars. Their time and energy quickly gets tapped into volunteering and community activity becomes the norm, as well as they still need time to

catch up around the house. As a coach, I can tell you that finding time to catch up around the house is something that just doesn't go away regardless of our life stage! It's always there, lurking, just waiting for us to have a free moment to suddenly remember that we need to stop living our frantic and fast paced lives to clean up the mess we've left behind from all of our running around. We start to wonder: Does it ever stop?

That same question surfaces from time to time in coaching sessions. And that leads me to the part where I get to tell my clients that life chaos is not likely to end. Ever. But, don't freak out and run away! Wait!

The good news is this does not imply that we are doomed people to never find rest or enjoyment in our lives ever again. I get to tell you the opposite! You're not doomed to

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a life of busyness! Now comes the part where I get to teach you that there are simple and effective ways for you to learn to manage the daily stress and chaos that affects you in life. You can use your time and energy in a way to live life around your specific ideas and priorities. It is absolutely possible to enjoy life despite any chaos that may occur.

Feeling better now? Yeah! Me, too. I don't like to deliver bad news. And that's not my focus in life management. I get to bring hope, peace, and valuable skills into lives to help people learn to effectively manage stress and chaos. And I am grateful to be able to share them. You can use the following five steps at any time to help you manage chaos and manage your time and energy more efficiently. And they are so easy to learn, you can put them to work by the time you finish reading this article.

Are you ready? Good. Here we go! Remember, you can implement them right away!

### Step#1:

**Prioritize:** The first step to managing the insanity and chaos that happens in life is to know what your true priorities are. You have nine life areas: Spirituality; Relationships; Career; Community; Rest and Relaxation; Self-Improvement; Health; Finances; and Entertainment. While all nine of them are important to your overall well-being, it doesn't mean you need to do everything that comes along to live a fulfilling life. You need to pick and choose wisely as to where

and how you'll use your time, energy, and resources. You determine what your priorities are in order to determine where and how you'll use your time and energy. The goal is to avoid spreading yourself and your family too thin. So your first step is to know what your priorities are and to filter your obligations and to-do's through them.

Once you know what you do want to spend your time and energy doing, you'll have to implement a system of picking and choosing. The best approach is to avoid being rushed into making yes and no decisions. This is best done by giving yourself at least 24 hours before responding to invites and requests for your time and energy. This gives you time to check the family calendar, clear it with your spouse, and make sure it fits into your priorities without feeling obligated to

respond right away. And when responding, you also want to make sure you don't provide your reasons for saying "No". Should you need to, simply state that you have "prior commitments".

Explaining exactly what you have plans to do may allow someone to explain your priorities away or make your priorities seem insignificant in comparison to theirs. The best way to respond with a "No" is to simply state that you're busy and cannot commit. If you provide a reason, you may open the door that allows someone to arranging your priorities to fit theirs. When this happens, you actually give up your priorities and are likely manipulated into adopting someone else's. This trap is a sure way to resentment and future manipulation to gain control of your time and energy. This topic could be an hour or more



long training, but for the sake of space in this article, I've given you just the essentials that you can follow. And trust me, the above tips do work.

## Step#2:

**Plan:** In order to use your time, energy, and resources effectively, you need a solid plan. Do you know what your goals are? Do you know what's important to you and your family unit? Do you have a plan of how you wish to use your time and energy in the next month? Quarter? Have you thought about how you'd like to use your time and energy in this next year? We all set goals. We all make resolutions. But many times we don't get done what we'd like to because we get side tracked with how we use our time and energy.

By knowing what is important to each person in a family unit or household, you can come up with an outline and a plan and allow everyone to contribute to

it. Knowing the goals, dreams, aspirations, and priorities of a family unit allows each member of your family to feel that their goals are significant and meaningful, and no one is left out or overshadowed. Plus, it's a great way to work toward the goals and resolutions everyone is envisioning for their life.

It's a good idea to plan an informal gathering over chips and dip (food is great for gathering a family) to discuss the importance of each person's time, talents, and energy to get an overview of what your calendar and schedule may look like. Once you have a broader perspective of each person's desires, expectations, and hopes, you can begin to sit down and plan how you can use your time, energy, and resources effectively to enjoy life and not get burned out in life or overextended.

Use your planning sessions with your family members to learn and discover what's important to each person as

you go about planning your monthly or weekly calendars. Is everyone getting a piece of the time and energy pie? Designing a plan can help to ensure that everyone's needs are met as much as possible. Without a plan, it's easy to get caught up and respond only to one or two things when there are many with individual desires and needs. This is also an excellent way for all family members to learn about giving and taking to ensure the needs of each person are taken into consideration in a me-centered world.

## Step#3:

Pause: Take a Think Drink! I know, I can hear you wondering inside your head, "What is a think drink?" A Think Drink is nothing more than taking a time out to think in the same amount of time you'd take to drink a cup of coffee or other favorite beverage. It's a life management concept I wrote about in the book, *The Think Drink Life*. Let's face it. Life happens. And it happens quick! A Think Drink is a pause button. You can create a way to take time for a cup of tea and slow down long enough to see where it is you're going.

Many times we can function on overdrive with our stress levels running at full speed and not ever stop to take a break. This is not only hard on the body, it's also hard on the mind. Our minds need time to find clarity. Our bodies and minds need time for calm. For good health all the way around, we need to







hit a pause button regularly to experience peace, find rest, and escape the chaos. A Think Drink is the perfect way to do this. It can be done quickly, at any time, and just about any place. Simply find a place to stop, sit, and sip. That's it! It's relatively easy to implement and you can do it anytime and anywhere, planned or unplanned. Need to stop your life and regroup? Your Think Drink is the answer!

#### **Step#4:**

Say NO: Do you need to do everything you are asked to? No. And you're at risk of burning yourself or your family out if you try to! Know your priorities. Know what works for your family in its current season. Sometimes saying no is your lifesaver. Know your limits. And stick to them. Don't feel guilty or allow someone to pressure or manipulate you into saying yes. This is why you don't want to explain why you can or can't do something. Simply respond to inquiries of your time and energy with a simple yes or no. Either you

can or you can't. It's either in alignment with your life priorities, season, and energy level or it's not. At times it will merely boil down to having enough time to do it. Do what you can. But don't be afraid to draw a line when you need to and stick to it. If you try and do everything, you'll be effective at nothing. Remember that! Boundaries are healthy, and sticking to them keeps you healthy!

#### **Step#5:**

Reset: What do you do when life gets overwhelming and you've just had enough? Stop. And mash your reset button! What button? The one that you know internally that gives you new life, a fresh perspective, and a fresh start. You have one. And it's easy to use it. Stop thinking about what others may think. Don't beat yourself up for needing to reset and restart, take a time out, break from the chaos, or clean out your life obligations. Life is crazy. It happens at insane paces

sometimes. We're just human after all. Let it go. Take a deep breath. And start again. One thing is for certain: you always have access to a reset and fresh start.

Finally, remember this. You have garage sales regularly to clear the junk out of your house to free up space. So why feel guilty for clearing the clutter from your life that works against your life priorities, life season, or simply weighs you down? It might be time to do some life management. That in itself should become a priority.

*Christine Pechstein is a Life Management coach, author, speaker, preacher, and publisher of Move Into Action Magazine. She currently resides in Hutchinson, KS, with her three teens and chunky cat. To learn more about her life management videos, online magazine or simply listen to her Two Minute Talks, visit her website at <http://moveintoaction.com>.*



# How To Survive A Natural Disaster

By Donna Meier Pfeifer  
American Red Cross

It is human nature to think that hurricanes, tornados, earthquakes, blizzards, wild fires and other disasters happen to other people, not us. But the American Red Cross, with 132 years of disaster relief work under its belt, knows otherwise.

While the Red Cross can't prevent the destruction of nature, buildings, bridges and vehicles, it is saving lives through emergency preparedness programs. The most recent addition to its arsenal of aids and advice is a suite of six free mobile apps for smart phones and tablets that give users real-time information on what to do before, during and after emergencies and disasters whenever and wherever they need it.

At the same time, however, the not-for-profit Red Cross stays committed to educating families and businesses on how to prepare for disasters and other emergencies before they strike. It also has special advice for older adults who live alone.

Here is a closer look at some of the information, advice and tools that the American Red Cross offers that can save your life or the life of a loved one.



You will find more information at [redcross.org](http://redcross.org).

## Red Cross Mobile Apps

Society is becoming increasingly reliant on mobile devices and social media. A Red Cross poll shows that mobile apps and social media sites are now tied as the fourth most popular way to get information during emergencies, behind TV, radio and online news sites. With more than three million downloads so far, the Red Cross apps have been used to save lives—from alerting a family in Oklahoma of a tornado warning to finding Red Cross shelter

locations during Superstorm Sandy, to learning how to help a stranger who was choking.

In the past year, the Red Cross has launched six apps—Team Red Cross, first aid, hurricane, tornado, wildfire and earthquake. Even if you are not into technology, it is important for you to have this information about these apps to share with family members, friends and neighbors who are. By using these, someone could save your life.

The **Hurricane App** provides location-based NOAA weather alerts for the United States and

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its territories. Users can share this information on social networks and remotely monitor personalized weather alerts where family and friends reside.

The **Tornado App** features a high-pitched siren and “tornado warning!” alert that signals when a NOAA tornado warning is in effect. An “all clear!” alert lets users know when a tornado warning has expired or has been cancelled.

The **Wildfire App** gives users the latest state-by-state wildfire news and updates with links to all firefighting agencies’ Twitter feeds and websites.

The **Earthquake App** sends users alerts and notifications from the United States Geological Survey (NSGS) when an earthquake occurs.

The **First Aid App** gives users instant access to the information they need to know to handle the most common first aid emergencies, with videos, interactive quizzes and simple step-by-step advice, it has never been easier to learn first aid.

The **Team Read Cross: Volunteer App** makes it easy to join Team Red Cross to help provide the care and comfort needed to communities when the unthinkable occurs. Users learn how to help with feeding, bulk distribution and other activities to help those in need. Some of this app’s features are notifications for volunteer jobs based on your location; sharing opportunities with friends; and



earning badges that can be shared on social networks.

Other features of the apps include:

- Simple steps and checklists people can use to create an emergency plan and share it with household members;
- Preloaded preparedness content that gives instant access to critical action steps even without mobile connectivity;
- Toolkit with a flashlight, a strobe light and an audible alarm;
- Locations of open Red Cross shelters; and
- Badges users can earn through interactive quizzes and share on social networks.

### **Emergency Preparedness**

Despite its move into mobile devices and social media, the Red Cross stays committed to educating families on getting prepared for disasters and other emergencies before they strike. The Red Cross

encourages families to

- 1) Get a Kit
- 2) Make a Plan and
- 3) Be informed.

By taking these actions, families will be better prepared for disaster.

### **Get a Kit**

Gather and keep supplies in an easy-to-carry emergency preparedness kit that you can use at home or take with you in case you must evacuate. At a minimum, have the following basic items on hand:

- Water—one gallon per person, per day (3-day supply for evacuation, two week supply for home)
- Food—non-perishable, easy to prepare items (3-day supply for evacuation, two week supply for home)
- Flashlight
- Battery-powered or hand crank radio (NOAA Weather Radio if possible)
- Extra batteries
- First aid kit, medications (7-day supply) and medical items
- Extra cash (in case ATMs and credit card machines are not working)

Consider the needs of all family and household members and customize your kit with additional items:

Medical supplies (hearing aids with extra batteries, eyeglasses or contact lenses)

- Baby supplies (bottles, formula, baby food and diapers)
- Pet supplies (collar, leash, ID, food, carrier, bowl)

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Make sure to include games and activities for children (toys, coloring book) and adults (playing cards).

You can assemble a kit or choose from the variety of emergency preparedness kits and first aid kits available at [redcross.org](http://redcross.org).

### **Make a Plan**

Develop a family communication plan so everyone will know how to contact each other in an



emergency and where to meet if necessary. Choose two places to meet after a disaster, one right outside your home, in case of a sudden emergency, like a fire, and one outside of your neighborhood, in case you can't return home or are asked to evacuate during a disaster or other emergency.

### **Be Informed**

Find out what types of disasters are likely to happen in your area and how local authorities will contact you in the event of a disaster. Take a First Aid and CPR/AED course so you will know how to respond to emergencies in case advanced medical help is delayed.

The Red Cross offers a variety of training courses ranging from a 30-minute Citizen CPR course to full First Aid, CPR and AED courses. Those who don't have

certification requirements for work may take the new Family First Aid and CPR online course.

Accidents and emergencies can happen at school, at home and out in your community. Training can give you the skills and confidence to act in an emergency and save lives.

### **Tips for Seniors**

If a disaster strikes, local officials and relief workers may not be able to reach everyone right away. No matter how old you are, you can prepare in advance by working with those in your support network: your family, neighbors and friends.

Arrange for someone to check on you in case of a disaster and include caregivers in your planning efforts. Assess yourself and your household. Make sure to plan for transportation if you need to evacuate to a shelter. If you do not own or drive a vehicle, find out in advance what your community's plans are for evacuating those without transportation or make arrangements with a neighbor who would drive you.

If you or someone in your household uses a wheelchair, make sure all escape routes from your home are wheelchair accessible. Keep support items like wheelchairs and walkers in a designated place so they can be found quickly.

### **Prepare Your Business**

Power outages, water main breaks and medical emergencies can disrupt a business' daily operations. Disasters have the potential to cause workplaces to fold and schools to close. The Red Cross has developed the free, web-based Ready Rating™ Program to help businesses, schools and other organizations prepare for emergencies.

Ready Rating™ Program members complete a confidential assessment of their current readiness level for emergencies and receive immediate, customized feedback with tips and resources for them to improve their readiness scores.

Program components make it easy for organizations to get started or to enhance current emergency response plans:

- An Emergency Response Plan Tool, which enables program members to build a customized plan to help their employees know their roles in the first 24-72 hours of an emergency;
- A *Next Steps* report that recommends specific actions members should take and the level of effort required to execute them;
- A Resource Center that includes preparedness tools including activities and exercises, so businesses, employees and students can better develop and practice preparedness plans;
- A Ready Rating Store with emergency supplies at the click of a button.

Companies and schools realize that contingency planning is a key element to running a successful operation. Red Cross First Aid Emergency Drills help businesses train their staff for emergencies and disasters.

If a disaster does strike, the Red Cross will be there to provide help and relief. Every day, we empower people to



prepare for life's emergencies. Visit [redcross.org](http://redcross.org) for more information.

*The American Red Cross, one of the largest humanitarian organizations in the United States, was founded in 1881. Chartered by the U.S. Congress, it is a not-for-profit organization that depends on volunteers and the generosity of the American public to perform its mission. Its mission includes providing care and emotional support to people affected by disasters; supplying about 40 percent of the nation's blood; teaching people skills that save lives; providing international humanitarian aid; and supporting military members and their families.*

*Donna Meier Pfeifer is the Executive Director of the Cannonball Trail of the American Red Cross Central Kansas Chapter. The Central Kansas Chapter has two Locations—Hutchinson and*

*Pratt. Between the two offices, they cover 14 counties. Pratt covers Barber, Comanche, Edwards, Kiowa, Pawnee, Pratt and Stafford Counties.*

*Scott, her son, is attending Kansas University majoring in Atmospheric Science.*

*Donna started with the American Red Cross on September 10, 2001—a hiring date she will never forget. She was attending her first blood drive in Saint John, when the twin towers were hit. The immediate reaction from that small community of people coming forth to donate blood, wanting to help in some way was extremely touching—people wanting to help in some way, even in St. John, Kansas.*

*Donna is a certified Health and Safety Instructor. She is also a certified American Red Cross instructor for Disaster Prevention, Preparedness, and Response training. When deployed to a disaster outside of her jurisdiction, her duties are public awareness and fundraising. She has served on the National “All One Red Cross Community Committee.”*

*Since 2001, she has dealt with four Level III disasters, and one Level IV—Greensburg, KS, in her area.*

*Her passion is working with the military and their families. For the past six years, she has organized a Christmas Card Campaign for active serving soldiers and for veterans all over the United States.*

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# The Foundation Celebrates 25 Years of Credit Education

**By Mary Nebeker, CCCE/MPCE**

August is hot and steamy in St. Louis, MO, and it was in that atmosphere that the idea for the Credit Education Resources Foundation was conceived.

It was 1987 and the CWI—Credit Professionals Executive Committee and committee chairmen, along with the presidents from all 13 districts, came together in their headquarters city to discuss an urgent issue—membership. Under the direction of International President Lorna Collins, they spent three very full and long days brainstorming ideas on how to increase membership which, at the time, stood at less than 8,000.

At one point, discussion turned to finding a program that would allow members, their employers and others to make tax-deductible donations to support CWI—CP education programs. International officer Venie Whitt sparked the idea of a foundation and the wheels were set in motion. It would take two years to accomplish but, in 1989, the Credit Education Resources Foundation was chartered as a 501(c)3 corporation. It is now commonly referred to as the Foundation and will celebrate its 25<sup>th</sup> anniversary



in 2014. The first president was Ruth Zarzedez, CCUE, of Elmira, NY.

Using the combined talents, education and expertise of the members of Credit Professionals International (CPI), the Foundation's mission is to develop credit education programs for consumers. CPI members then use these programs to educate consumers in their communities. The Foundation also supports continuing education for CPI members.

Although the Foundation is a separate organization, it has close ties to CPI. Each year, the CPI President appoints the

Foundation's president, first vice president, and one-year and two-year directors. CPI's second vice president serves as the Foundation board's secretary/treasurer and the Foundation Immediate Past President is a member of the Foundation's board. The Foundation president appoints the Walk-A-Thon chairman as well as the other Foundation committee chairmen.

## **Fundraising**

It was decided at the 1987 meeting that the Foundation's primary fundraising event would be a Walk-A-Thon. Enthusiasm was so high that two local associations held Walk-A-Thons in 1988—one in

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Calgary, Canada, and another in Twin Falls, ID. In 1989, nine were held by local associations.

The first Walk-A-Thon at the International level was held in 1990 on the Plains of Abraham in Quebec, Canada, where CPI held its 1990 annual conference. More than \$30,000 was raised at that conference and, over the years, with more local associations participating, about \$110,000 has been raised. Walk-A-Thons continue to be held at the International Conference and elsewhere. The Foundation also raises funds through the District Basket raffles and Dollars-in-the-Air raffles at the International Conference, as well as through sales of its education program materials. In addition, it accepts donations in memory of those who have died; to honor someone; to salute someone's accomplishment; or for any other valid reason.

The Foundation keeps 40 percent of the Walk-A-Thon funds raised to further its education projects. It gives 35 percent of funds raised by local associations back to them for their own education programs. Another 25 percent is given to the National Center for Missing and Exploited Children (NCMEC). The link with

NCMEC grew from the Foundation's desire to link up with another international cause, with the goal of creating additional advertising opportunities for the Walk-A-Thons, which would increase the proceeds and promote the Foundation's educational efforts.

### **Programs and Sponsorships**

The crown jewel in the Foundation's education arsenal is the "Take Charge of Your Life" program. Made possible by a significant grant given by Past International President Helen B. Sawyers, CCCE, this program is designed for use by both CPI members and consumers. "Take Charge" is an audio program available on CD and cassette. It also includes an Instructor's Guide to accompany the audio program and a companion PowerPoint presentation. CPI members are encouraged to use "Take Charge" to conduct credit education programs in their communities. They also can give the CDs and tapes to schools and libraries for consumers to use at their convenience.

The Foundation also sponsors a grant program to which members can apply to obtain

funds for a credit education project they have developed for use in their community. The board is currently reviewing the grant program's guidelines for any needed updates.

In addition, the Foundation supports and encourages CPI members to pursue continuing education in their field. It does this through its support of the CPI Certification program and its funding of the biannual magazine, "The Credit Professional". The latter includes articles that can be used as topics for education programs at local association meetings.

The Foundation shares space with CPI in the corporate office in St. Louis and pays a portion of the office expenses. The Foundation's educational materials, including the "Take Charge of Your Life" Instructor's Guide and PowerPoint presentation, are available in the "Members" section of the CPI website at [www.creditprofessionals.org](http://www.creditprofessionals.org).

### **Author's note:**

*I have been fortunate to have been involved with the Foundation since that very first meeting in 1987. Today, I am again serving as its president. We have raised a lot of money that has benefited our members and the community at large. Our partnership with the National Center for Missing and Exploited Children has been strong over these many years. We are always looking for new ways to create revenue that can be turned into training tools for our members. So be creative and share your ideas.*

