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A publication of Credit Professionals International

August 2011



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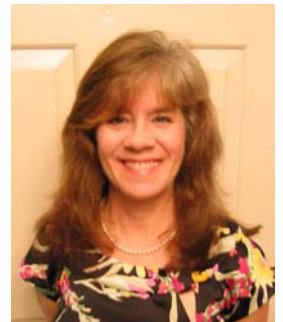
Diane Radcliff, PCE

President - Credit Professionals International 2011-2012

“There are two things people ought to be able to ask about financial products. Can I afford this thing? And is this the best deal I can get.”

Elizabeth Warren

Seventeen years ago, I became an active member of Credit Professionals International and it wasn't too long after becoming a member that I accepted offices on the Local, State, District and International Levels. I'm ecstatic to have been chosen to be your President of Credit Professionals International for the term 2011-2012 and look forward to working with the members of the Executive Committee, Board of Directors, Committee Chairmen, Foundation President and Directors and YOU, the members of Credit Professionals International.



I have found purpose in and for my life in CPI and I'm thankful that the Good Lord up above has blessed me with such delightful people such as you. Individuals who have wanted

(Continued on page 2)

The Credit Connection is a publication of Credit Professionals International, 10726 Manchester Road, Ste. 210, St. Louis MO 63122. Phone: 314/821-9393. Fax: 314/821-7171. Email: creditpro@creditprofessionals.org. Website: www.creditprofessionals.org

(Continued from page 1)

to see me succeed because they saw talents in me that reflected potential for the betterment of CPI. CPI has allowed me this opportunity to lead and I'm excited to get to do just that!

Honorable mention and thank you to my Local Association (Charlotte, NC), my State Association (State of North Carolina) and my District (District III & IV) for all of your support these past 17 years. A very special thank you to all of the members from District 5, District 7 & 9, District 8, District 10 and District 12, all At-Large and all Direct Members for your continued support for myself and in CPI.

Many of my mentors deserve special recognition for their encouragement, support and sharing of their knowledge of CPI to allow me the opportunity to lead Credit Professionals International this next year—Gail Ottinger, CCCE/MPCE; Nona Elzey, MPCE; Charlotte Maness, CCCE/MPCE; Esther Brinkley, CA/MPCE; Barb Chapin, CCCE/MPCE; Billie Plasker, PCS; Tammy Rucker, MPCE; and Cheryl Burleson-Davis, ACE/MPCE. I thank my husband, Jeff, for his belief in me and for encouraging me to

grow personally and professionally through CPI. Jeff's Company, Duke Energy, was responsible for printing my programs and folios and a special thank you to my best friend, Sherry Odum, with Shera Designs, who was responsible for designing my programs, folio and fundraiser painting. I dedicate this year to the memory of my Mom, Dee Edwards, who was always encouraging me to better myself and, in doing so, to help others.

To lead is to serve and it's vital that all of us in Credit Professionals lead with a positive spirit, which will continually be reflected among all of us and those who are considering a membership in CPI.

As we begin a new year in Credit Professionals International, let me leave you with this small saying by Norman Vincent Peale:

"When you live with hope in your heart, in your mind and in your SPIRIT, you have discovered one of life's most powerful secrets of success."

"Keep Your Spirit Alive with CPI"

CPI Members Invited to Strategic Planning Meeting

CPI President Diane Radcliff, PCE, is inviting all CPI members to participate in the Strategic Planning Meeting, Oct. 14-15, in St. Louis.

Traditionally, those in CPI leadership positions attend this meeting, however, all members are welcome. It's a great opportunity to have input in discussions and decision making. And you also have the chance to get to know your International leaders. With the Executive Board Meeting being held Saturday morning, it is mandatory that all District Presidents are in attendance.

The Strategic Planning Meeting will start early Friday morning, with a working lunch provided. It will conclude mid-day on Saturday. All attendees are invited to go to dinner on Friday evening at the ever-popular Lewis & Clark restaurant in nearby St. Charles. Free transportation is provided.

CPI will meet at the Drury Inn St. Louis Airport, which has a free airport shuttle and free parking for those who drive. It offers a free buffet breakfast that includes Belgian waffles, scrambled eggs, biscuits & gravy, sausage and more. The hotel also has an evening social hour in the lobby with free hot food and cold beverages; free long distance (one hour every evening); free wireless Internet access in all rooms and the lobby; and more. Here is the link to make a reservation at a special CPI room rate. Be sure to mention CPI. <http://www.druryhotels.com/Reservations.aspx?groupno=2109521>.

Members who cannot attend can participate by sending their comments to Strategic Planning Chairman Barb Chapin, CCCE/MPCE. E-mail: chapin@modempool.com or phone: 517-787-0165.

The Three “R’s” Of Membership

**Pat Evans, PCE
First Vice President
Membership Chairman**



As you may have heard, I shattered my right wrist at the office just a few weeks before the International Conference. That kept me from attending. Nevertheless, Membership Committee members Cathy Chiari, MPCE, Deborah Tyler, MPCE, and Michele Rocher, MPCE, met and discussed the challenges we face and the opportunities we have to recruit new members.

All of us are excited about tackling those challenges and implementing those opportunities. Because membership recruitment is most effective at the local level, we will, in the months ahead, be providing you with fresh ideas for you to carry out. **But we do not expect you to carry the ball alone. CPI is going to give you strong support.**

We will, for example, take advantage of the 2012 celebration of CPI’s 75th anniversary to build a greater identity for CPI at every level—from national to local—and among all Americans, including consumers, those working in the credit/financial arenas, and those in the credit/financial education field. The greater the identity CPI has, the more likely we are to draw new members to us.

The CPI Board of Directors currently is also exploring various ways we can use our website and the social media to connect with members and prospective members. You will be hearing more about this and how you can use these tools with your membership recruitment efforts.

Although face-to-face recruitment remains effective, we must face the reality that today’s technology has an important role to play. (We can’t forget that 1930s technology—the telephone—was a key factor in the formation of CPI.)

The basics of the CPI Membership Campaign for 2011-2012 are the same as in the past: Retain and Recruit. I’d like to add a third “R”—Rejoice. Those women who answered Edith Shaw Johnson’s call and met in Spokane in 1937

to form what is now Credit Professionals International enjoyed being together and working with one another. Now, 75 years later, we do too.

So infuse your membership retention and recruitment efforts with that joy! President Diane’s theme: “Keep Your Spirit Alive with CPI” is our call to action. Let’s spread that Spirit and keep CPI alive and growing with new members. When we meet in St. Louis in June 2012, we want

every local association and every district to get a membership award.

If you have “Retain, Recruit, Rejoice” ideas to share, send them my way: pevans@sacu.com

**Recruit
Retain
Rejoice**

U.S. Government News

FTC Issues New Guidelines for Collectors

New Federal Trade Commission guidelines for collectors seeking payment for debts owed by a deceased person go into effect on Aug. 29, 2011.

Here is an overview of the key directives in the new guidelines:

- Collectors may communicate with a deceased person's spouse (or a deceased minor's parent or guardian), the executor or administrator of the estate, or anyone else who is authorized to pay the debts from assets in the estate.
- Collectors must specifically state that repayment must come from the deceased's estate and that the person being contacted is not required to repay the debt out of his or her own pocket or with assets jointly held with the deceased.
- When seeking to identify someone who is authorized to pay the deceased person's debts from the estate, collectors cannot use the word "debts". They may say, for example, that they want "to discuss payment of the deceased person's bills."
- Collectors may not contact family members and others "at unusual or inconvenient times or places." But they do not have to observe any sort of "cooling-off period" in the immediate aftermath of a person's death.

Legislation Seeks To Raise Credit Union Lending Cap

Identical bills being considered in both houses of the U.S. Congress would raise the cap on the amount of money credit unions can lend to small businesses.

If adopted, the legislation would increase the current cap of 12.25 percent of total assets to 27.5 percent. This would free up billions of dollars for small business loans and fuel the creation of jobs. It would affect about 2,200 credit unions who offer business loans.



Other attempts in recent years to increase the cap have failed but the current bills have bipartisan support in both houses of Congress. They are considered stronger than previous bills because they include a provision for U.S. Treasury oversight to ensure credit unions do not increase their member business loans too quickly.

At the end of the 2010 congressional session, the U.S. Congress approved the Small Business Jobs and Credit Act, which set aside \$30 billion for banks to leverage \$300 billion in lending to small businesses. But this money was made available only to banks with assets between \$1 billion and \$10 billion.

Unemployed Homeowners Get Break on Loans

A new change in FHA rules gives unemployed homeowners more time to save their homes from foreclosure.

As of Aug. 1, 2011, unemployed homeowners with FHA-backed loans can go up to 12 months without making a monthly mortgage payment before the foreclosure process begins. Under the old rules, they had only three or four months.

Homeowners already in the federal government's foreclosure-prevention program also qualify. The FHA estimates about 13,500 homeowners per month would be eligible.

Frank-Dodd Act Expands FDIC's Role

The U. S. Congress has expanded the Federal Deposit Insurance Corporation's (FDIC) bank regulatory responsibilities to include banks commonly dubbed "too big to fail" (TBTF).

The change was brought about by the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, which also created the new Consumer Financial Protection Bureau (CFPB). (Note: see article on CFPB on page 6.) The goal is to prevent another national financial crisis such as the one that occurred in 2008.

Bank Failures and Bailouts

Two of the actions being put in place by the FDIC now are directed at preventing TBTF failures and eliminating the need for taxpayer bailouts, if a megabank cannot be saved.

The first involves establishing a resolution process for failing megabanks that is similar to the one used for smaller banks. This will give the FDIC much more ongoing information on these banks' operations. It will also give FDIC the authority to require, if necessary, organizational changes that could help prevent a bank failure.

The second action is dubbed the Orderly Liquidation Authority. As its name implies, it will provide for the orderly dissolution of a failed institution. It specifically prohibits bailouts and imposes any losses on shareholders and unsecured creditors. It is expected to result

in a faster resolution of claims, smaller losses for creditors and a reduced impact on the wider financial system.

Federally Insured Deposits

Under the Dodd-Frank Act, the FDIC has also been given new authority to manage the Deposit Insurance Fund (DIF) to make it more resilient in any future crisis.

The DIF, which provides the backing for insured deposits, is funded by the banking industry through assessments. As a result of many small bank failures, the FDIC had to increase assessments, impose a special assessment, and require prepayment of assessments to keep the DIF functioning during the early months of the recession.

To prevent this from happening in the future, the FDIC has set assessment rates that will enable the DIF to achieve a reserve ratio (the ratio of the fund balance to estimated insured deposits) of 1.35 percent by Sept. 30, 2020, as required by the Dodd-Frank Act.

In addition, the FDIC has redefined the base used for the DIF assessments to shift some of the assessment burden from community banks to the largest institutions. As a result, the largest banks will be carrying their fair share of the assessment burden and smaller banks will have their burden lightened.



Oklahoma

A new state law is designed to protect consumers from harassment by debt collectors. The new law makes it illegal for debt collectors to threaten a debtor with a lawsuit after the debt's statute of limitations has passed or to use "obscene or profane language" to threaten a debtor. The law also expands the state's "no-call" list to include text messages, unless a consumer has opted in for such messages.

New Consumer Protection Agency Opens

The new federal Consumer Financial Protection Bureau (CFPB) opened its doors on July 21, 2011, amid cheers from consumer groups and strong opposition from major players in the financial industry.

Created by the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, the CFPB is charged with protecting consumers from fraudulent practices involving credit cards, mortgages and other financial products. Its oversight stretches from megabanks to the smallest players, including pawnbrokers, check cashers and payday lenders.

The primary goal of the CFPB is to enable consumers to clearly understand the terms and conditions of financial products. To that end, it will require all financial institutions to explain those terms and conditions in shorter and simpler ways. One goal is to reduce mortgage documents to standardized two-page forms.

Another important CFPB goal is to ensure that non-bank consumer financial companies are subject to the same rules and regimen of supervision as are insured banks. As Sheila Bair, chairman of the Federal Deposit Insurance Corporation (FDIC), pointed out in testimony June 30, 2011, before the U.S. Senate Banking, Housing and Urban Affairs Committee, "Many of the unsustainable mortgages made during the boom years were originated by nonbank mortgage companies. These firms simply were not subject to the kind of regular examination that FDIC-insured institutions must undergo."

The CFPB is the brainchild of Harvard law professor Elizabeth Warren who, in a 2007 essay, questioned why consumers are protected from buying appliances with unseen faulty wiring but not from hidden terms, fees and risks that could sink them financially.

"There are two things people ought to be able to ask about financial products," Warren says.

"Can I afford this thing? And is this the best deal I can get?"

Warren is considered the logical choice to head the CFPB but strong opposition from the financial industry has made it impossible for her appointment to be approved in the U.S. Congress. President Barack Obama named her acting director in 2010, with the task of setting up the bureau. In July 2011, he nominated Richard Cordray, a former Ohio attorney general and a Warren protégé, to head the bureau.

Due to strong opposition fueled by major players in the financial industry, it is unlikely that the CFPB will have a director anytime in the near future. This will limit its powers to carry out its mission. Meanwhile, some proposals in the U.S.

Congress are threatening the survival of the CFPB as a viable consumer protector.

On July 26, the U.S. House passed a Republican-sponsored bill that would weaken the bureau in three ways. First, it would make it easier for the Financial Stability Oversight Council (FSOC) to veto CFPB

actions. *(The FSOC, also established under the Dodd-Frank Act, is a 15-member body within the U.S. Treasury. It is charged with identifying threats to the financial stability of the United States; promoting market discipline; and responding to emerging risks to the stability of the U.S. financial system.)*

Second, the House bill would replace the CFPB director with a five-member commission and, third, it would delay the date when the bureau would inherit its consumer-protection powers.

On the Senate side, efforts are underway to change the way the CFPB is funded. Under the Dodd-Frank Act, CFPB's budget comes directly from the Federal Reserve, where CFPB is housed. Under this current setup, Congress has no purse-string power over the CFPB.

"There are two things people ought to be able to ask about financial products. Can I afford this thing? And is this the best deal I can get?"

Elizabeth Warren

THE UN-COMFORT ZONE

With Robert Wilson

What's the Worst That Can Happen?

"Who wants to give their oral report first?", asked Mrs. Davis, my sixth grade teacher.

The dreaded day had finally arrived when each of us would have to stand in front of the room and speak to the class. The butterflies in my stomach were flapping a tornado.

Not a single hand went up. In fact, there was no movement in the room at all. There wasn't a desk creaking under the shifting weight of a single body, no paper rustling, no pencils scratching, not even a cough. Nothing. The room had never been quieter. Every kid was sitting as still as a statue. The anxiety in the classroom was palpable.

"If someone doesn't volunteer, then I will start picking you at random."

Every student suddenly wished for invisibility. I saw a few heads bow in the hopes of achieving it. But, mostly I saw wide-eyed fright—the deer in the headlights look—predominate the room.

She started scanning the room and said, "Okay, then I'll choose..."



I couldn't take it anymore; I just wanted to get it over with. Almost involuntarily, my hand shot up. Then to my surprise, unexpected benefits started coming my way immediately.

Mrs. Davis began praising me for my courage. She said that I would set the standard



by which everyone following me would be judged. Her praise gave me instant confidence, and I could feel the nervousness melt away. I stood before the class and delivered my report with authority and self-assurance. I then got to sit down and relax, and enjoy everyone else's presentation without the fear that I would be called on next.

It was a seminal moment—a life changing experience. I discovered that being bold could have enormous rewards. It was a lesson I have carried ever since.

A few years would pass before I tested my boldness again. I was interested in student government in high school, and on several occasions ran for office. Each time, however, I chose to run for the lesser offices and each time I lost. My last opportunity to run came at the end of eleventh grade. This time I threw all caution to the wind and went after the big prize: President of the Student Council.

I won. As a result I enjoyed a full year of confidence building responsibility. The rewards I enjoyed for that moment of daring were enormous. I went from being just another kid in the school to being treated like an adult by the teachers and administration. It opened more opportunities than I could have imagined.

Tennis star, Billie Jean King, once said, "Be bold. If you're going to make an error, make a doozy, and don't be afraid to hit the ball."

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I have also learned that when you go for the big prize, you will not face a lot of competition. I'm not saying the competition isn't tough—there just aren't as many competitors. That's true in business too. Go for the higher paying job. Pitch your product to the biggest client. Ask the most beautiful girl or handsome guy for a date.

Emily Dickinson said, "Fortune befriends the bold." So, the next time you have an opportunity to take a bold step, ask yourself this, "What's the worst that can happen?" Then go for it!

About the author >>>

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



Make A Difference Day 2011

By Cheryl Burleson-Davis, ACE/MPCE

It's time to start planning your local association's project for national Make a Difference Day, October 22, 2011.

I would like to encourage you to find a project within your community that can assist children. Perhaps there is a shelter that could use items for families who need assistance, a school that needs supplies for students or a food pantry that has shelves to stock.

Recruit your co-workers, friends and people With whom you attend church to help in your project. The more people involved, the greater the assistance we can provide.

If you go online, you can purchase t-shirts with the Make a Difference logo to wear while working on your project. www.usaweekend.com/Section/MDDAY/Make-A-Difference-Day. Scroll

down on homepage to "Shop Make a Difference Day". Of course, if you have a shirt with our CPI logo, that would be great also.

Whatever you decide to do, please take pictures of your project and submit them along with your write up to me no later than October 30. I look forward to hearing from all of the associations.

Please send your information to my email: brlsndv@aol.com or mail to 6618 Old Reid Rd, Charlotte, NC 28210.

Good luck and let's

MAKE A DIFFERENCE!

CPI 75th Anniversary Conference Takes Shape

CPI's 75th Anniversary International Conference in St. Louis will be the most memorable event of 2012, if Past International Presidents Linda Bridgeford, CCCE/MPCE, and Sharon DeShazer, CCCE/MPCE, have anything to say about it.

And they do, since they are co-chairing an energetic committee of PIPs charged with the responsibility of making it all happen, June 14-16, 2012, in St. Louis, MO, where CPI's Corporate Office is located.

Registrations are pouring in (33 at the end of July) and the Doubletree Hotel at Westport is set to host CPI. Close to Lambert International Airport, it offers a free shuttle, as well as ample free parking for those who drive. It also features Copperfield's restaurant and is just a stone's throw from the Westport Plaza dining/entertainment complex.

Attendees won't have much time to partake of these extras, however, because Linda and Sharon are packing the schedule with activities ranging from an expanded education program to special events related to the 75th anniversary celebration. There will also be the usual conference business meetings, receptions, awards, etc.—all with a 75th anniversary twist.

In addition, PIP Martha Philip, CCCE, is spearheading a project to create a commemorative quilt that will be raffled at the Conference.



Funds raised will be used to help underwrite additional expenses related to the 75th anniversary celebration.

Immediate Past President Billie Plasker, PCS, started the ball rolling by donating a quilt square bearing the photo of the first meeting of the Credit Women's Breakfast Club of North America, held in June 1937 in Spokane, WA. Martha has assigned each CPI District the task of creating a square for the quilt.

Meanwhile, Linda and Sharon are putting the finishing touches on a special pre-conference tour of St. Louis that will open the 75th Anniversary Conference on Thursday, June 14. As soon as plans are finalized, they will put them on the CPI website. That's also where members can find the 75th Anniversary Conference registration form. The form is also available from the CPI Corporate Office.

CPI Trivia

Who founded CPI?

Edith Shaw Johnson

Where was the first local association?

Portland, Oregon

What was the first District?

Pacific Northwest Council

What was the second District?

Dixie Council

Who was the first president of the national organization?

Avadana Cochran of Bremerton, WA

Correction: It should be noted on page 18 of the 2011 Post Conference Capsule that Barbara Chapin, CCCE/MPCE, and Charlotte Maness, CCCE/MPCE, were the two Past International Presidents who assisted with 2011-2012 CPI President Diane Radcliff's installation.

Put a Sponsor on Your Side

While mentors are important for developing your skills, having a sponsor is priceless when it comes to actually putting those skills to work in the job you want. What's the difference? A mentor serves as a coach and advisor; a sponsor is your advocate, an executive who will lobby for you.

People who have sponsors are much more likely to be satisfied with their career advancement than those without sponsors, researchers found. They also are more willing to ask for stretch assignments and raises. When organizations are slashing jobs, having a sponsor to speak up for you and tell others about your accomplishments can be key to your survival.

As you build your network, seek out people who can serve as your sponsors. Once you have found people who are impressed by your work, you must do more than keep them abreast of your latest accomplishments. Tell them exactly

what you want them to do for you. Do you want to serve on a high-profile committee or lead a new division? Don't sit back and wait for a sponsor to think of you. Tell the person what you want.

Mary Tung, an executive at Lockheed Martin, sums it up this way: "The key to success is not 'what you know' or 'who you know'; it's 'who knows what you know.'"

Adapted from "One Woman's Advice to Another: It's Always Time to Speak Your Mind," Knowledge@Wharton, <http://knowledge.wharton.upenn.edu>.

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COME CELEBRATE WITH YOUR FELLOW CPI MEMBERS

CPI 75th ANNIVERSARY CONFERENCE

June 14-16, 2011

St. Louis, Missouri

Doubletree Hotel at Westport

Renew old friendships

Make new friends

Share stories from the past

Create new memories

Become part of the Future

Pursue Continuing Education

Be Part of CPI Business Meetings

Participate in the Walk-A-Thon

Celebrate Award Recipients

Meet Your New CPI Leaders

Registration form available at www.creditprofessionals.org or from Corporate Office

In Memory Of...

Past International President Lorna Collins York Dies

CPI Past International President Lorna Collins York, CCCE, of Charlotte, NC, died on May 26, 2011, at the age of 86, after a brief illness.

Lorna enjoyed a successful 35-year career in the financial services profession, initially as a credit analyst at Edward Howell Insurance and Finance Company and later through a 25-year affiliation with Wachovia Bank in Winston-Salem, NC, as a vice president, personal banker and lending officer.

Lorna joined CPI in 1967 and served as president of CPI of Winston-Salem, NC, CPI of Charlotte, NC; CPI of North Carolina; and District 3&4. She was elected International President of CPI in 1987. She served as a role model and mentor to colleagues throughout the country. She taught many classes and seminars on financial matters to young people in her community.

In addition to CPI, Lorna was well known for her acrobatic water skiing skills and enjoyed gardening, cooking and her family and friends. She is survived by her husband of 10 years, Peter F. York, her daughter, brother, three grandchildren and two great-grandchildren.

Living Memorials

In Memory of:

Lorna Collins York, CCCE

Given by: Past Presidents, District 3&4
CPI of North Carolina
CPI of Charlotte, NC
Nona Ellzey, MPCE
Mary Nebeker, CCCE/MPCE
Martha Philip, CCCE
Beulah Schofield, CCCE

In Memory of:

Emma Jane Derry
(former member of Galesburg, IL CPI)

Given by: West Central Illinois CPI

Beverly Kay Seida Kennedy

Beverly Kay Seida Kennedy, a Past President of CPI District 11, died June 9, 2011, after suffering a catastrophic brain injury from a fall 10 days earlier. Kay worked in banking for more than 30 years. She was an accomplished quilter and seamstress and, in "retirement," had a successful sewing business.

Widowed in 1995, Kay married Jack Kennedy in May 2011. She is survived by her daughter and granddaughter and by her husband and his family.

Bookmark This!

Learning Online

Whether you want to learn Spanish to communicate with clients/customers; get help finding your ancestors; pursue continuing education in your field; bone up on health topics; or exercise your mind through learning, there are millions of free ways to do it online.

Free “e-learning” ranges from degree-earning university courses to fun ways to expand your knowledge on a seemingly endless variety of topics. You could end up with a better-paying job or as a contestant on “Jeopardy!” Most are delivered via audio/video media that you can download onto your computer.

Visit www.openculture.com/freeonlinecourses, which serves as a clearinghouse for providers of these courses. Here is a smattering of what’s available:

Learn Spanish (or another language) at www.busuu.com or www.shortcuttospanish.com

Find out how to do just about anything from getting fit to training your dog at www.wonderhowto.com

Get the scoop on health issues at www.webmd.com or www.healthcentral.com.

Take free classes from universities such as Dartmouth, MIT, Stanford and Harvard Business at www.youtube.com/edu.

Learn how to build your family tree at www.byu.edu. To access this free “Finding Your Ancestors” course on the Brigham Young University website homepage, look under “favorites,” click on “courses online.” On next

screen, under “student login-enroll”, click on “free courses.”

Gather some new recipes at www.foodnetwork.com. If you’re not into cooking, this site also has a free local restaurant guide.

Have fun and pick up some historical knowledge at www.history.com, sponsored by television’s History Channel. View TV shows such as “101 Gadgets That Changed the World”. Explore the decades of the 20th century—What was happening in the 1930s, when CPI was formed? Take the “Ultimate History Quiz” or the American Citizenship Quiz”. Play action games like “HiddenSpirits” or Interactive ones such as “Hit the Road: Historic Destinations.” Try your hand at puzzles such as “Place the State” (geography); “State That Plate” (license plates); or “Timeline.”

**You could end up with
a better-paying job
or as a contestant on
“Jeopardy!”**