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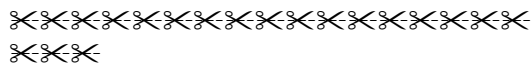
July - August, 2005

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overview of the steps and actions involved in the acquisition by a government of an integrated financial management system. It is clear that many of these are subjects in their own right – for example project management, change management – but what does become clear is that this is a major and important change for any government, and as such does require strong management. pp. 38-40



**ADVANCED MANAGEMENT
JOURNAL/ VOL.70 NO.1
WINTER, 2005**

016. Management practices and tools for enhancing organizational learning capability/ Guoquan Chen

Much has been written about the need to build learning organizations that are flexible and competitive in today's fast-changing business environment. Managers need practical suggestions, in addition to theory, as they seek to enhance their organization's learning capabilities. Combining theory and practice, an organizational learning model that includes nine learning sub-systems is proposed, along with suggestions for implementation. Thirty-five management

practices and tools are discussed that can help managers achieve the nine learning sub-systems. This is further refined by pointing out which tools are most relevant to which type or level of learning. pp. 4-21 &35

017. Technological innovation through networked strategic communities: a case study on a high-tech company in Japan/ Mitsuru Kodama

In the fast-moving world of high technology, where markets must be cleared, traditional business structures are unlikely to generate the innovations and rapid marketing efforts needed to succeed. Rather, companies need to tap the knowledge and energies of relevant strategic communities (SCs) that are internal and external, including potential customers. The synergies arising from networking these communities provide the best chance for success. This process is illustrated by the SCs created by NTT DoCoMo to develop and market video business planning using third-generation mobile telephone technology. pp. 22-35

018. Toxic convertibles: catalysts of doom or financing of last resort/Sudhir Singh

Popular as financing vehicles for many now defunct dot-coms in the 1990s, toxic or “death spiral” convertible securities differ from traditional convertibles in not having a conversion price set-in-stone in advance. Rather, the price can be reset lower if the company’s stock price falls below the convert price set at the time of issuance. Thus, the company must issue more shares when its stock is already weak, diluting its value to existing owners even further. Investors in these convertibles are often short sellers and hedge funds, who typically dump the shares they acquire through conversion, leading to the stock’s “death spiral” behavior. So why issue them? This may be the only financing avenue open to a struggling firm. But with some changes in contract design and increased oversight by the SEC, toxic converts may become less toxic – may even become almost respectable as a form of financing. pp. 36-41&49

019. The impact of firm and industry characteristics on technology licensing/
YoungJun Kim

Why do some firms license out their technology while others do not? What are the incentives, pro and con? Is the firm’s size or industry a factor? These are just some of the questions

addressed in a study of U.S firms from 1994 to 1999 in three industries: information and communication technology biotechnology, and advanced materials. Employing a random-effects probit model to estimate the probability that a firm will license its technology, the study confirmed some predictions but not others. For example, small firms were expected to license more technology than larger firms but this was not true except for biotech companies. Another surprise was that a firm’s supply of patents did not mean it was more apt to license out. And only in biotech did the strength of intellectual property rights protection relate positively to licensing. pp. 42-49

020. Is eBay for everyone?: an assessment of consumer demographics/
Gregory S. Black

Despite explosive growth in the past 10 years, Internet commerce is still considered to be in its infancy. Of all the on-line commercial endeavors, few can match eBay’s amazing success. To supplement the relatively few studies on the behavior of eBay buyers and sellers, data from two current eBay sellers were analyzed to detect patterns based on regional differences, urban/rural residency, and gender. Some hypotheses were supported by

value/ Gantry Group LLC

There is a decided “will” for financial services firms to continue tracking ROI post-implementation. For products that drive incremental revenue the most commonly used metric is the efficiency ratio which reflects non-interest expenses to income. pp. 6&22

028. Addressing top business challenges: technology’s role/ Gantry Group LLC

We know that to close sales with banks today we need to work collaboratively with our customers on ROI analysis. In addition to laying out the TCO, we focus only the benefits that really drive ROI. Cost reductions are certainly important but the major value comes from new fee income, increased balances and new customers. pp.10-&16

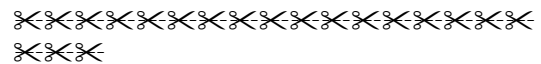
029. Realized technology ROI/ Gantry Group LLC

Many of today’s bank technologies are enablers of consolidation – allowing banks to bring multiple systems together on a single IT platform. We completed an implementation that involved consolidation of 9 separate cash management system into one, resulting in a 3-year ROI of

50% just from IT savings alone. pp. 14&18

030. Calculating the ROI of compliance technologies/ Gantry Group LLC

After risk and financial performance management technologies, data and system integration and security and identity management technologies round on the top three technologies for addressing compliance issues. Interestingly, large banks are also of the opinion that these same technologies have delivered tangible or intangible ROI to their institution. pp. 24&28



THE BANKER, Vol.155 No.950, APRIL, 2005

031. The big squeeze/ Michael Imeson

As regulation tightens, banks are taking a firm stand. While acknowledging some rules are necessary, they want some room to manoeuvre. pp.26-29

032. Euro banks put a fight for ECM deals/ Carol Dean

With block trades now commonplace and the pace of deals accelerating, the battle for

European equity capital markets is getting tough. European banks will need smart and stamina to survive. pp.34-36

033. Private equity provides an escape from regulatory woes/ Karina Robinson

Private equity looks providing an escape for overburdened listed companies. The author examines the pro and cons of going private. pp. 38-40

034. But will it fly?/ Natasha de Teran

A plethora of new products in the credit derivatives market means that investors, and sometimes bankers, struggle to keep up with developments. The author explains why some products take off easily while others strain to build traction. Pp. 46-48

035. Custodians snatch share of European market/ Dan Barnes

In a business that is not known for generating huge profits, where providers are under pressure to keep their costs down, custodians must ensure that their outsourcing models will be profitable in the long term. The author explains how integration spells domination. pp. 50-52

036. International bestsellers/ Michael Marray

Covered bonds are hot property across the world from Europe to Asia. But pending legislation and regulator concern mean demand is fast outstripping supply. pp. 55-57

037. The message gets through/ Wendy Atkins

After a slow start, banks are more optimistic about mobile phone financial services finally taking off, with contactless payment methods such as text messaging now on offer. The author reports from the 3GSM show in cameras on some recent developments. pp. 134-135

038. IT goes under the hammer/ Dan Barnes

Strategic sourcing and procurement systems are paying off in terms of cost reduction and also in terms of good governance, which is essential for IT departments to avoid a repeat of the technology failures of the past. pp. 136-138

**THE BANKER, Vol.155
No.949, March, 2005**

039. One hit wonder/ Geraldine Lambe

As the bidding war rages for the London Stock Exchange, the author looks at how the 200-year-old institution lost its lead in the European charts. pp. 18-23

040. FIG (Financial Institutions Group) trends in 2005/ The Banker

M&A activity, impact of Basel II, access to Tier 1 capital and investment instruments are all concerns that affect financial institutions group business. The Banker's roundtable discussion looks at these and other topical issues. pp. 26-30

041. Equity derivatives spur growth/ Geraldine Lambe

Asset management is growing in volume and diversity as the search for yield and protection widens. p. 38

042. Search for yield unearths new dangers in credit markets/ Natasha de Teran

Credit specialists have risen to market challenges with new products. However, the recent fashion for longer-dated synthetic CDOs could present more risks than investors realise. pp. 43-46

043. Motivation for automation/ Dan Barnes

Technology now provides cheap methods of converting to straight-through processing, so cost should no longer be a hurdle for the small transfer agents that Euroclear is trying to convert. pp. 49-50

044. Banks must change tactics as CSR goalposts shift/ Beth Ambrose

Corporate social responsibility, which in the past encompassed issues such as fair labour practices and environmental and sustainability focused on global financial accountability. Banks that comply early will see the benefits. pp. 56-57

045. The middle way/ Rick Butler

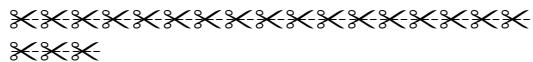
Reforms is altering Russia's banking landscape and, by leveraging innovation, entrepreneurship and product development capability, Russia's mid-sized banks appear well-armed to profit from change. pp. 74-80

046. At the mercy of debt/ James Eades

Nigeria's finance minister is campaigning hard for debt relief for the country and finding plenty of sympathy but little action so far. pp. 118-119

047. The customer is the priority/ Dan Barnes

Debby Hopkins, chief operations and technology officer at Citigroup, spoke to the author about co-ordinating systems across the global giant, keeping customers' data and talking in plain English. Pp. 122-123



THE BANKER SUPPLEMENT, MARCH, 2005

048. New dynamics bolster banking/ Stephen Timewell

The author looks behind the booming profits in the Saudi banking sector at the factors that are driving growth and the new product lines that are beginning to come onto the market. Pp. 9-12

BULLION, Vol.28 No.4, OCTOBER – DECEMBER, 2005

049. Payment system development in the West African Monetary Zone (WAMZ): nature, challenges and prospects/ J.O. Ashinze

The existence of an efficient payments system is significant to the smooth functioning of the financial system. Each member country of the WAMZ has a unique set of payments mechanisms, that is,

instruments, procedures and regulations. What is required in the development of WAMZ payments system is a thorough understanding of the existing payments system arrangements and related conditions within the countries involved. pp. 1-7

050. "New Issues" for negotiation under the World Trade Organisation (WTO) and the implications for developing countries/ O.A. Ogunlana

New issues under WTO remain highly controversial. Consequently, reaching new agreements has become difficult as developing countries are sceptical of the benefits of such agreements for their well-being. For developing countries and Nigeria in particular, the New Issues pose further threat to their low capacity and institutional framework. pp. 8-15

051. The West African Gas Pipeline project: a vehicle for economic integration in the West African Sub-Region/ N.E. Nwachukwu [and] M.E. Etentuk

The West African Gas Pipeline (WAGP) project was conceived about eight years ago, by the Nigerian Government with a view to effectively utilize gas resources from the West Niger

Delta oil fields. The project aims at transporting gas from the oil fields for delivery to power and industrial plants in the sub-region. The supply of stable power is very essential for economic and social development of any country. This explains why Nigeria's neighbouring countries agreed to jointly invest in the WAGP. PP. 16-20

052. Deregulation of the downstream sector of the oil industry in Nigeria analysis of some main issues/ T.O. Okunroumu

The policy measure of allowing imports of petroleum products and the regulatory agency of the government, i.e the Petroleum Products Pricing Regulatory Committee to jointly decide on prices of Petroleum product fall short of the concept of deregulation. The Federal Government decision to deregulate the downstream sector of the oil industry was informed by the reluctance of licensed importers to bring in petroleum products and the licensed private firms to establish refineries as a result of the controlled prices of fuel products. Pp. 21-30

053. The Millennium Development Goals (MDGs): PROSPECTS OF ATTAINMENT

AND CHALLENGES FOR Nigeria/ E.B.I. Oladunni

The prospects of attaining the targets in Africa but especially in Nigeria were reviewed. It was stated that while some countries like Uganda and Mozambique have recorded GDP growth rate that could make the achievement of the goals possible, the increasing prevalence of HIV/AIDs scourge could be a hindrance. In Nigeria in particular, government has put in place modalities for the achievement of the goals as it has resolve to revive and grow the economy by striving to operate an economy, which is market oriented, private sector led, highly competitive, technology driven, broad based open and internationally significant. pp. 31-42

054. ECOWAS trade liberalization and Free Trade Area: progress, challenges and prospects

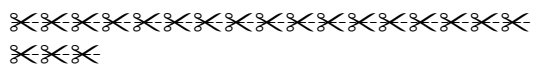
Economic integration in a developing region such as the countries of the Economic Community of West African States (ECOWAS) is conceived to offer development prospects and benefits which include: the creation of a market which would justify some otherwise unviable projects, enhancement of economic planning, resource

059. Saving troubled companies: the turnaround consultant/ James R. Sargeant

The role of a turnaround consultant is short-lived. No company can be turned around if there is a lack of leadership. Once this fundamental problem is corrected, it is possible to undertake the technical business issues of increasing sales, cutting costs, and increasing profits. pp. 21-24

060. Build middle management capacity/ Lisa Haneberg

Middle management-related work is attractive to CEOs and presidents who prefer that attention be given to the whole organisation. Work with middle management spreads up, down, and side-ways. Although its early focus is not on senior management effectiveness, enlightened and engaged middle managers begin "managing up" as a result of this intervention. Their new tools and skills rub off on team members and peers, too. pp. 32-37



CREDIT RISK & LENDERS' DESKMATE, VOL.4 NO.4, OCTOBER – DECEMBER, 2004

061. Lending inside the box/ Dev. Strischek

The author shows how any box can be made bigger by stretching the dimensions. While the perfect box can grow just by finding loans with all the right stuff, the other seven boxes also can have their dimensions stretched – by sliding in various financial covenants and conditions that moderate or mitigate the negative attributes and enhance the positive aspects. pp. 11-22

062. Risk is more than credit/ Carlos Munoz

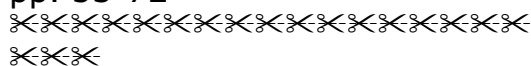
"The capacity to manage risk, and with it the appetite to take risk and make forward-looking choices, are key elements of the energy that drives the economic system forward". Management risk must begin with an understanding of the directional nature of the risk, and those directions differ. This article follows the creation and implementation of Dime Bancorp's Risk Management Committee that takes a multi-pronged approach to risk management oversight. Pp. 24-34

063. The role of asset management companies in distressed assets resolution – Part 1/ Abraham Amkpa

Bad loans are bank killers. The evidence from systematic banking crises all over the world confirm that poor quality asset resulting from defaults on loan obligations have the highest potency to trigger financial distress. Between the late 1970s and late 1990s, it is reported that about 112 episodes of systemic banking crises had occurred in 93 countries. The regulatory authorities are therefore bound to articulate and implement policies that would constrain the growth in non-performing loans to ensure financial system safety and soundness. pp. 35-52

064. Risk management of electronic banking and electronic money payments/ Seto Adegboye

The author highlights key considerations for banking organisations as they develop and apply methods for identifying, assessing, managing and controlling the risks associated with electronic banking and electronic money payments. It covers the concept and specific characteristics of e-banking and e-money payments. The risk management tools in e-banking environments are also analysed. pp. 53-72



CREDIT RISK & LENDERS’ DESKMATE, VOL.4 NO.5, JANUARY – MARCH, 2005

065. The challenges of loan restructuring and write-offs/ Alaba Olusemore

Banks need to take account of certain factors and comply with internal and external regulatory framework in an effort to make the portfolio look good. Often and especially, during this period of consolidation when there is the likelihood of job losses despite assurances from the authorities, there is the possibility that some unscrupulous bank officials could compromise their privileged positions by making wrong or inappropriate recommendations for loan write off for selfish reasons. pp. 6-13

066. The role of asset management companies in distressed asset resolution – Part 2/ Abraham Amkpa

In this second part of the article, the author review the general guidelines for setting up an AMC, and some “best practices” especially for a public-sector funded and managed AMC, as being contemplated in Nigeria. The use of AMCs to resolve the problem of non-performing assets is, luckily, not a new road to travel on. pp. 14-17

067. The next generation credit bureau/ Taiwo Ayedun

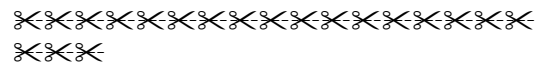
A credit bureau is primarily a system for efficiency exchanging credit information. The information captured by a credit bureau has predictive capabilities. The principal use of credit bureau data is to predict obligor risk, that is, the probability that an obligor (a person or business to whom credit is granted) will not default. Credit bureau data also contains intrinsic characteristics that can be used for other predictive purposes. pp. 18-24

068. The dynamics of operational risk management/ Ladd Muzzy

Operational risk management begins with development of an institution’s operational risk profile, but almost as soon as it established, the profile is assaulted by change new products, new processes, new criminal activities and new technology. Decisions to maximise the risk/reward equation and change can be made only if there is a proactive risk management culture across the organisation. This article, along with several case studies. Highlight organisational actions to develop and implement aspects of sound operational risk management principles. pp. 25-30

069. Operational risks that worry community bankers/ Kathleen M. Beans

Controlling operational risks has become as important issue for community banks as they face increased exposure to risk from new technologies, internal and external events, and fraud. New regulations, such as the Sarbanes-Oxley Act, are raising the bar. In recent RMA audio-conference, three senior community bankers are and a Federal Reserve Bank regulator discussed the most worrisome operational risks and the cultures their institutions have promoted for dealing with them. pp. 31-35



HARVARD BUSINESS REVIEW, VOL.83 NO.5, MAY, 2005

070. Fat chance/ Brown Fryer [and] Julia Kirby (HBR Case Study)

Sid has put his hat in the ring for a client-serving position. He’s got the skills and the knowledge-the problem is, he’s also obese. Can his weight be a factor in the decision? pp.33-44

071. Back where we belong/ Michael J. Critelli

The CEO of Pitney Bowes provides a firsthand account of strategy making in a company threatened by obsolescence. The surprising conclusion? A corporate recommitment to the core business. pp. 47-54

072. Building breakthrough businesses within established organisations/ Vijay Govindarajan [and] Chris Trimble

Strategic experiments are crucial to long-term growth – but exactly what does it take to get promising ideas out of the incubator and up and running as sustainable new businesses? pp. 58-68

073. Your company's secret change agents/ Richard Tanner Pascale [and] Jerry Sternin

Somewhere in your organisation, groups of people are already doing things differently and better. To create lasting change, find these areas of positive deviance and fan their flames. pp. 73-81

074. Break free from the product life cycle/ Youngme Moon

There's nothing inevitable about the product life cycle. Marketers are disrupting it by redefining

the boundaries between product types. In the process, they're rejuvenating categories and creating whole new market. pp. 86-94

075. How Business Schools lost their way/ Warren G. Bennis [and] James O'Toole

Too focused on "scientific" research, business schools are hiring professors with limited real-world experience and graduating students who are ill equipped to wrangle with complex, unquantifiable issues – in other words, the stuff of management. Pp. 96-104

076. Creating the living brand/ Neeli Bendapudi [and] Venkat Bendapudi

Any company can deliver outstanding customer service – even convenience stores, where low pay and high turnover supposedly make service a problem. The secret: generating a bond between employees and the brand. pp. 124-132

077. Six sigma pricing/ ManMohan S. Sodhi [and] Navddep S. Sodhi

Many organisations use Six Sigma disciplines to decrease the costs of manufacturing or service processes. They can use the same tools to increase

Corporate managers in the emerging global economy are being confronted with the need to balance or indeed address stakeholders' interest as opposed to earlier position of merely enhancing shareholders' value. This new demand is indeed a duty and challenge. Thus, long time survival and corporate viability will depend on how managers address the issue of stakeholders' interest. pp. 9-17

093. Balancing stakeholders' interests: the perspective of the National Insurance Commission/ Dipo Bailey

The statutory functions of NAICOM, though designed and intended to balance and protect the interest of all stakeholders for the sake of public policy, is weighted more heavily in favour of protecting the interest of policy holders. The reason for this is not far fetched. The very essence of insurance transactions or insurance contracts is based on trust, or the utmost good faith. It is, therefore, necessary to ensure the stability of insurance companies so that public confidence in the institutional finance structure is maintained. pp. 18-26

094. Enhancing shareholders' value: issues

and considerations/ Arnold Ekpe

In purely financial terms, shareholders' value represents the net present value of a company i.e. the value today of the future stream of dividends and capital gains over the life of a company after deducting all debts. Nobody can truly project the future stream of dividends and capital gains of a company as this depends on several variables such as the economy, the prospects for the industry, regulation and the quality of management. The computation of shareholders' value is therefore ultimately, a guesstimate. pp. 27-32

095. Globalisation of finance and the challenge of national financial sector development/ Mike I. Obadan

The globalisation of finance is a key dimension of economic globalisation. It has resulted in high capital mobility and a large volume of gross international financial flows. The factors that have spurred financial globalisation include improvements in computer, transport and telecommunications technologies, globalisation of national economies; opening of domestic financial and capital

ensuring among other things, the efficient and effective implementation of the stipulations of the Act. pp. 8-13

101. Evaluation of universal banking practice in Nigeria/ S.M. Agunwamba

The author examines the activities of ten banks which have converted to universal banking practice from 1999 to 2001 using as parameters the four performance indicators of total assets, gross earnings, profit after tax and return on equity. pp. 16-21

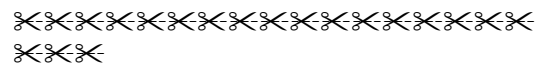
102. Recent innovations in the Nigerian payment system/ Adolphus Toby

The author highlights developments in the Nigeria Automated Clearing System (NACS) and proposed Real-Time Gross Settlement System (RTGSS). Obviously, the new payment structure (RTGS) has laid the foundation for integrating different payment systems and cash delivery channels in the financial sector. There is however a need for agreement, between the Central Bank of Nigeria (CBN) and the new settlement banks on strategies for handling the payment risks and charges that result. The weak smaller banks should consider mergers and acquisitions as realistic

restructuring options in the banking industry. pp. 22-29

103. Discount Houses: a supportive financial institution for bitumen project in Nigeria/ M.O. Adewuyi

The role of Discount Houses in international trade was analysed by the author. As Nigeria will soon be exporting the bitumen products from Ondo State, its base state to other countries of the world and receive payments by means of bill of exchange (BOE), this study takes a look at some of the supportive roles of Discount Houses in growing international bitumen trade for Nigeria. pp. 31-34



THE RMA JOURNAL, VOL.87 NO.6, MARCH, 2005

104. The Bank Secrecy Act: tips for getting it right/ Ann F. Jaedicke

As we struggle to hold our heads above the turbulent waters of Bank Secrecy Act compliance, let's keep in mind that bank regulators are working to do the same. The deputy comptroller for Compliance at the Office of the Comptroller of the Currency

(OCC) offers some tips on what bank examiners are looking for. pp. 18-20

105. Coping with the new BSA compliance imperative: an exercise in ADaPTation Management/ Richard R. Riese

Analyse, develop, apply, and test constitute a change management process called ADaPTation Management. This process can be used to take an existing BSA compliance program and ratchet it up to new compliance standards. The goal is to keep your focus on those things that matter the most. pp. 22-29

106. Lending to non-profits/ Donald P. Johnson

There are well over million non-profits in operation today, so chances are good that every financial institutions has or will have a non-profit borrowers. Thorough assessment of the board and understanding of liquidity sources are part of the due diligence that will result in a healthy and lasting lending relationship. pp. 38-42

107. Lending to law firms/ Edward L. Cooper

Five key elements underlie successful loans: business strategy; financial strategy;

purpose of the credit facility; issues affecting repayment sources; and structural elements to protect secondary exit strategy. This article reviews those elements as they apply to a law firms. Pp.44-46

108. Trends in contractor ratios: laying a foundation for financial analysis/ Dev Strischek

A contractor operates within a difficult environment: the business cycle's inevitable expansion and contraction, construction activity's innate volatility, and the industry's intense competition. Here are the nuts and bolts of financial analysis for contractors from RMA's professor emeritus of construction lending. Dev Strischek's blueprint for analysis uses RMA's *Annual Statements Studies*, which has served credit professionals for the past 85 years. pp. 48-62

109. Managing the value of financial institutions/ Beverly J. Foster

Winners and losers: what factors a bank's value? Representatives from some of the world's largest commercial and retail banks, corporate and investment banks, and property and casualty insurers converged during a one-day program to get tips on managing the value

