

LIBRARY BULLETIN NO. 29

January - March, 2006

TABLE OF CONTENTS

| | | <u>PAGE</u> |
|-----|---|-------------|
| 01. | Accounting & Business, January 2006..... | 4 |
| 02. | Advanced Management Journal, Vol.70 No.4, Autumn 2005. | 4-5 |
| 03. | Bank Director, Vol.15 No.4, 4th Quarter, 2005..... | 5-6 |
| 04. | The Banker, Vol.156 No.961, March, 2006..... | 6 |
| 05. | The Banker, Vol.156 No.960, February, 2006..... | 6-7 |
| 06. | The Banker, Vol. 156 No. 959, January 2006..... | 7-8 |
| 07. | Consulting to Management, Vol.16 No.4, December 2005..... | 8-9 |
| 08. | Financial Management Vol. 34 No. 4, winter 2005..... | 9 |
| 09. | Financial Management Vol. 34 No. 3, autumn 2005..... | 9-10 |
| 10. | Financial World February 2006..... | 10 |
| 11. | Financial World December 2006..... | 10-11 |
| 12. | Financial World November 2005..... | 11-12 |
| 13. | Harvard Business Review Vol. 84 No. 3, March 2006 | 12-13 |
| 14. | Harvard Business Review Vol. 84 No. 2, February 2006..... | 13-14 |
| 15. | Harvard Business Review Vol. 84 No. 1, January 2006..... | 14-15 |
| 16. | Harvard Business Review Vol. 83 No. 12, December 2005..... | 15 |
| 17. | Management today December 2005..... | 15-16 |
| 18. | The RMA Journal, Vol. 88 No. 6, February 2006..... | 16-17 |
| 19. | The RMA Journal, Vol.88 No.4, January 2006..... | 17-18 |
| 20. | Strategy & Leadership, Vol.34 No.1, 2006..... | 18-19 |
| 21. | Training, Vol.43 No.1, January 2006..... | 19 |
| 22. | Training Vol. 42 No. 12 December 2005..... | 19 |
| 23. | Training Vol. 42 No. 11, November 2005..... | 19 |
| 24. | US Banker Vol. 116 No. 2, February 2006..... | 20 |
| 25. | US Banker Vol. 116 No. 1, January 2006..... | 20 |
| 26. | US Banker Vol. 115 No. 12, December 2005..... | 21 |
| 27. | US Banker Vol. 115 No. 11, November 2005..... | 21-22 |

**ADVANCED MANAGEMENT
JOURNAL VOL. 70 NO. 4,
AUTUMN 2005**

**007 Managing Generation Y
/ Susan P. Eisner**

The workforce is becoming relentlessly younger, but the present contains four generations; the Traditionalists, born before 1945; the huge post-war baby Boomers, born 1945-64; the small generation X group, born 1965-80, and now generation Y, born after 1980. Many HR professionals report conflicts between younger and older workers, reflecting each generation's very different values, attitudes toward work and authority, ways of operating, degrees of socialization, skills, and so on. Managers may save themselves some headaches by becoming familiar with Gen Y – a mini baby generation now pouring into the marketplace. PP. 4-15

**008. Success factors for
organizational performance:
comparing business services,
health care, and education /
Hilton Barrett [and] others**

Blogging has been described as an even more revolutionary medium than the internet. The author explores the popular concept, discovering how corporates intend to make blogs work for them. pp. 16-28

**009. Embedding ethical
frameworks in the
leadership system of Not-
for-profits: The special case
of volunteers / John R. Bell
[and] others**

In the past few years, the media spotlight has targeted ethical scandals in the business world. However, not-for-profits are not immune to these problems. With over \$600 billion in revenues, more than 10 million employees, and countless volunteers, these organisations have a major impact on the U.S economy and community life. Making sure that volunteers adhere to codes of ethics can be difficult, but the fallout from malfeasance can be devastating. Careful selection of volunteers, a written code of ethics, good communication between paid and volunteer leadership, training, and other measures can help avoid ethical lapses. PP. 29-34

**010. Workplace violence
prevention programs in West
Texas / Gundars Kaupins
[and] others**

Among the sad-but-true trends of modern life is an increase in workplace violence. Despite the breadth of employee abuse, little is known about links between this problem and violence prevention strategies. A survey of human resource

bigger is not always better when it comes to gauging the performance of a bank. Bank Director _ with assistance from New York-based investment banking firm Sandler O' Neill & Partners - created the Bank Performance Scorecard, which measures each institution across three important categories: profitability, capital adequacy, and asset quality. PP. 16-24

013. Banking in Paradise / Jack Milligan f

After its expansion strategy blew up a few years ago, Bank of Hawaii retreated to its home market and the results have been sublime. We take a closer look at the bank that made it to the top of our 2005 scorecard. PP. 30-33

014. Redefining customer service where customers are king / Becky Bergman

Who says banking has to be a chore? Certainly not corporate executives who are fine-tuning their customer service policies and adopting a people -centric focus. This attitude adjustment is helping financial institutions attract customers and increase their bottom line. PP. 34-41

015. Bank Director Annual Compensation Review /

Deborah Scally and Kimberly Crowe

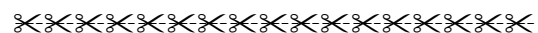
Using our 2005 review, Boards can weigh fellow directors' candid opinions on compensation along with results from our annual report on retainers, fees, and benefits to benchmark their own pay packages and training programs. PP. 42-52

016. Getting the most out of marketing / Chris Costanzo

Large banks have been gaining deposit market share, leading some community banks to fight back with technology-driven marketing programs. Today's community banks have to contend with competitors that are not just bigger, but getting better. PP. 54-56

017. CRA: More than a numbers game / Susan Lahey

New rules designed to bring relief to some banks opened up a Pandora's box of new concerns. The phrase "regulatory relief" can be misnomer; it's only a relief after everyone learns to operate by the new rules. PP. 58-60



030. New priorities for an era of globalization / Rodrigo de Rato

With demographic change and globalization presenting fresh challenges, Rodrigo de Rato explains how the 60-year-old International Monetary Fund is adapting itself to new paradigms. PP. 30-31

031. Yesterday's wild upstarts, today's founding fathers / Geraldine Lambe

In 80 years the world's financial markets and the corporate landscape have been transformed out of all recognition. Somewhere along the way Eurobonds, financial futures, securitization and derivatives were all invented. Geraldine Lambe tracked down some of the great innovators of the past few decades and talked to them about the times when long-dated floating rate notes were regarded as dangerous products, the futures business meant pork bellies and orange juice, while \$1m fee was considered outrageous. PP. 32-38

032. The role of oil: Past, Present and Future / He Sheikh Ahmad Fahad Al-Ahmad Al-Sabah

Lessons from the 20th century teach the oil industry how to deal with the challenge of volatility and rising demand says Opec President Sheikh Ahmad Fahad Al-Ahmad Al-Sabah. PP. 40-41

033. The new masters of the universe / Frances Maguire

The rise of the multinational company began in 1945, and just kept going. The author looks at the impact the multinational has had on the globalization of banking and on treasury and cash management systems over the decades. PP. 42-44

034. From Bookkeepers to capitalist innovators / Hanna Gronkiewicz-Waltz

The author outlines the tortuous process of ditching socialist operating modes that ex-communist banks were forced to endure in order to become the competitive institutions they are today. PP. 46-47

035. How to measure a giant / Terry Baker-Self

Terry Baker-Self describes the evolution of The Banker's world listings and how the way they are assessed has reflected changes in bank practices and

need to be burdensome or tremendously complex in order to yield important insights. However, it takes great courage to keep these records. PP. 24-27&46

042. What are they thinking? How to read and respond to your audience's body language / Patti A. Wood

Wouldn't it be great if you could get inside the minds of your audience and know what they are thinking about you and your presentation? Actually, you can – by reading their body language. Once you know what they're thinking, you can respond and have a successful presentation. Learning a few simple body language signals can help you discover the answers to the following questions. PP. 28-29

043. The unjust (CONSULTING) universe / Alan Weiss

According to the author, I've long maintained that consultants learn more and improve more than their clients. After all, we gain experience in our real-world laboratories, we deal with the high and mighty among corporate denizens, and we develop world-class practices from observing what works and what doesn't. PP. 30-32

044. Developing consulting skills / Calvert Markham

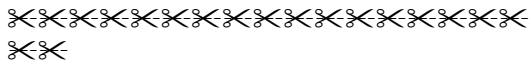
We all know that a consulting firm stands or falls according to how its members perform. Few firms, however, have paid much attention to managing and developing their employees' performance. Several factors conspire to make this so: other, more appealing activities are given higher priority; consultants are out working with clients; and few firms have the required skills. PP. 33-38

045. Incorporate publications into your marketing strategy / Andrew Rogerson

Management consultants are asking themselves a tough question: what is the most effective way to develop new business? Referrals and networks still work well, but they take up networks still work well, but they up valued fee-earning time and cannot easily be scaled attention invariably turns to marketing – but can intangible, people-oriented business? There is evidence that it can indeed. PP. 40-44

046. Prospecting for the sale of consulting services / Larry Vogel

Given that you have some sense of general type of businesses



**FINANCIAL WORLD
DECEMBER 2005**

064. If they are to trust financial services, customers must experience consistent delivery / Elizabeth Gooch

The use of regulation to make financial services organisations more transparent, in order to win the trust of customers, can prove counterproductive. Building compliance into day-to-day processes, coupled with simple communication, is much more effective. P. 21

065. The fact that the consumer is, at the very least, taking a breather is hardly surprising / Simon Rubbinsohn

Despite the gloom surrounding the domestic UK manufacture sector and the diminishing presence of the consumer on the street, the British economy is benefiting from a stable housing market and a powerful financial services industry. P. 23

066. If a bank tries to measure everything will it end up managing nothing particularly well / Doug Wilson

Modern performance management systems empower banks and their staff with the ability to increase sales and enhance customer satisfaction rates. But is this emphasis on decentralization at odds with modern banking? P.25

067. Pension fund trustees need to behave like owners rather than speculators / John Banham

Pension fund managers need to invest in companies that have good long-term prospects, rather than passively track underperforming companies on the stock market. Only then will the UK's pensioners begin to see a return on their money. P. 27

068 Where's the catch? / Rob Griffin

Investors who had their fingers burned after the last stock market crash have latched onto structured products with their promise of guaranteed returns. But as Rob Griffin finds out, there may be a downside to this "something for everyone" product. PP. 35-39

069. Digging deep in 2006 / Ben Livesey

Cautious optimism seems to be

that terrorism and fraud poses to companies, and better understand the business workings of organised crime. P. 17

076. Prepaid is a disruptive phenomenon and is likely to be a huge industry / Roger Alexander

The rise of the prepaid card, developed by retailers such as Debenhams and Comet, represents a threat to the high street banks, share of the money transmission market. The banks need to meet the challenge now and grasp the opportunities prepaid presents. P. 19

077. The good news for the banks is that the business plan blackout could be at an end / David Rose

Legislation brought in to protect investors has had a detrimental effect on small-business start-ups, cutting them off from the very people whose experience is essential for their success. But a change in the law could ease the return of the entrepreneur. P. 21

078. In Europe, inheriting money is fine, as is spending it, but making money is verboten / Marten Mickos

European innovators produce flashes of brilliance but they lack support and the recognition needed to take on their counterparts in the US and the Far East. If only Europe celebrated its risk-takers then we would soon have more of them. P. 23

079. Tails you lose / Claire Oldfield

Redesigning the UK's coins will not only put the British public's love/hate relationship with their loose change under the spotlight, but also suggests deeper political motives at work. What exactly should we be reading into this reaffirmation of our national identity? Claire Oldfield reports. PP. 24-29

080. Surviving Spitzer / Jon Watkins

Bruce Carnegie-Brown, the new president of the institute of Financial Services and CEO of Marsh Europe/Middle East talks to Jon Watkins about how the world's biggest insurer overcame the greatest crisis in its history. PP. 31-35

081. Are you listening? Malcolm Hurlston

If the financial services industry

087. Inside the mind of the Chinese consumer / William McEwen [and] others

For the last decade, the Gallup Organisation has surveyed the people of China, as both consumers of goods and employees of the companies that produce those goods. The data provide a unique picture of changing consumer attitudes, market opportunities, and management challenges. PP. 68-76

088. Managing Middlecence / Robert Morison [and] others

Midcareer employees and managers, who should be at their peak of productivity, are the most disaffected segment of the workforce of the workforce. Companies need to find ways to rekindle the fires of this vast, neglected group of people – or risk losing them altogether. PP. 79-86

089. Customer value propositions in business markets / James C. Anderson [and] other

Under pressure to keep costs down, customers may only look at price and not listen to your sales pitch. Help them understand – and believe in – the superior value of your offerings. PP. 91-99

090. How to implement a new strategy without disrupting your organization / Robert S. Kaplan and David P. Norton

Strategic dreams often turn into nightmares if companies start engaging in expensive and distracting restructurings. It's far more effective to choose a design that works reasonably well, then develop a strategic system to tune the structure to the strategy. PP. 100-109

091. Diversity Now: Real results, new opportunities / Michael Wheeler

Diversity is about "sense" for all of these business reasons and for the fact our myriad differences are a demographic reality in today's global economy. Recognizing and finding ways to make diversity an opportunity to create sustainable competitive advantage is, put simply, good business strategy and execution. PP. 111-120

092. Why it's so hard to be fair / Joel Brochner

Everyone knows that being fair costs little and plays off handsomely. Then why do so few executives manage to behave fairly, even though most want to? PP. 122-129

documenting choices that have already been made, often haphazardly. Leading firms are rethinking their approach to strategy development so they can make more, better, and faster decisions. PP. 76-84

105. Decisions without blinders / Max H. Bazerman and Dolly Chugh

The “bounded awareness” phenomenon causes people to ignore critical information when making decisions. Learning to expand the limits of your awareness before you make an important choice will save you from asking “How did I miss that?” after the fact. PP. 88-97

106. Competing on analytics / Thomas H. Davenport

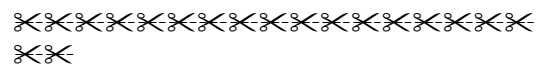
Some companies have built their very businesses on their ability to collect, analyse, and act on data. Every company can learn from what these firms do. PP. 98-107

107. Conquering a culture of indecision / Ram Charan

Some people just can’t make up their minds. The same goes for some companies. Leaders can eradicate indecision by transforming the tone and content of everyday conversations at their organisations. PP.108-117

108. The hidden traps in decision making / John S. Hammond [and] others

In making decisions, you may be at the mercy of your mind’s strange workings. Here’s how to catch thinking traps before they become judgement disasters. PP.118-126



HARVARD BUSINESS REVIEW VOL. 83 NO. 12, DECEMBER 2005

109. Just in time for the holidays / Eric McNulty

North Pole Workshops is skating on thin ice when demand for one toy suddenly surges and another goes from “in” to “over” in a blink. How can the team avoid disappointing customers – without a crippling increase in costs? PP.39-49

110. How to build your network / Brian Uzzi and Shannon Dunlap

Strong personal networks don’t just happen at the watercooler. They have to be carefully constructed. Here’s how to strengthen your connections. PP.53-60

111. Strategy and your stronger hand / Geoffery A. Moore

There are two ways of doing business, and any given company is as adroit at the one as it is awkward at the other. Understanding your own organisation's handedness will guide you to the right strategic moves. PP.62-72

112. Marketing malpractice: The causes and the cure

Marketing executives focus too much on ever-narrower demographic segments and ever-more-trivial product extensions. They should find out, instead, what jobs consumers need to get done. Those jobs will point the way to purposeful products – and genuine innovation. PP. 74-83

113. Managing authenticity: The paradox of great leadership / Rob Goffee and Gareth Jones

To attract followers, a leader has to be many things to many people. The trick is to pull that off while remaining true to yourself. PP.87-94

114. Regional strategies for global leadership / Pankaj Ghemawat

It's often a mistake to set out to create a worldwide strategy. Better results come from strong regional strategies, brought together into a global whole. PP. 98-108

115. A Players or A Positions? The strategic logic of workforce management / Mark A. Huselid [and] others

A single-minded focus on finding and developing A players misses the point. A better approach is first to identify strategically critical jobs, then to invest disproportionately to ensure that the right people – doing the right things – are in those positions. PP.110-117

116. Up to Code: Does your company's conduct meet World-Class Standards? / Lynn Paine [and] others

New research reveals an emerging global consensus on basic standards of corporate behaviour. PP.122-133

117. Getting offshoring right / Ravi Aron and Jitendra V. Singh

It's not easy to make money by offshoring business processes, many CEOs are discovering. Companies benefit only when they pick the right processes,

123. Developing an integrated framework for risk-based business decision making: The experience of Irwin Financial / Paul Freudenthaler and Hans Helbekkmo

Over the last few years, the quest for a more integrated approach to risk management has spread from the investment and universal banks that pioneered the idea in the 1990s to many regional and smaller banks across the U.S. But it is not always clear to bank executives what “integrated risk management” means in practical terms and whether the approach can help institutions improve profitability as well as control risks. The story of how Irwin Financial developed and implemented an integrated risk framework based on economic capital offers one example of how the vision of integrated risk management can be turned into reality. PP.26-30

124. Taking account of the economic cycle in ALLL / Shahram Elghanayan

Banks are under increasing pressure from the accounting profession and securities regulators to make loan-loss reserving more transparent and objective. Accounting accurately for the effect of the economic

cycle will be an important part of any improvements. PP.32-36

125. Getting to know RMA’s opRISK tools: What are the modules and what’s the investment? / Katherine F. Vitale

OpRisk Tools is a comprehensive, online risk management solution developed by RMA to help all institutions – especially those with assets of between \$100 million and \$5 billion – manage operational risks arising from inadequate or failed internal processes, people, and systems or from external events. PP.38-40

126. Winning small business customers: Best practices to acquire, cross-sell, and retain them / Marilyn Carr

Hungry for personalized service, millions of small-business owners are ripe for picking...but reluctant to make the change to a new financial institution. This article offers ways to attract the attention – and the accounts – of the today’s entrepreneurs. PP.42-44

127. What do the bank secrecy Act and Anti-Money-Laundering have in common with small business lending? / Clarissa Rudinsky and Suzanne Fanelli

How are BSA and AML similar to lending to small businesses? Your first thought may well be "They aren't." However, lenders have been observing the spirit of both practically since the first credit was issued. This article details the role lenders play in complying with BSA and AML when originating, approving, and monitoring a small business loan. PP.46-48

128. Making scoring work / Joel J. Pruis

With limited information, how valid can credit scoring really be? There's no magic formula for a small business credit-scoring system, and the best systems can show only the probability-not the certainty-of a loan going bad. The goal is to do as good a job as possible, and as efficiently as possible, in considering the basic: liquidity, leverage, profitability, payment history, and longevity. This article gives insight into how small business credit-scoring works and the caveats that should be applied. PP.50-54

129. Credit scoring: A progressive decade in small business lending / Eric S. Phillips

Scepticism has given way to confidence as LaSalle Bank enters its tenth year of scoring small business loans. Success

has come through the evolution of credit-scoring within the institution, and the author recounts LaSalle's four steps of examination, acceptance, production and integration. He also discusses how additional tools, such as score overlays, might be employed to further leverage the value of small business credit scoring. PP.56-61

130. Micro-credit as a banking business – A case study from ProCredit Nicaragua / Ken Barnett

Success in micro-credit often is measured more in terms of charity than of profitability. The author, who served on the board of directors of ProCredit Nicaragua from 2000-2002, believes that not only is strong profitability possible in micro-credit, it's also necessary for this form of "charity" to thrive. This article presents a micro-lending case study. PP. 62-67

131. Appraisal and real estate lending requirements for residential tract developments / Andrew M. Luzod and George R. Mann

For many years, the appraisal of residential tract developments has been a source of consternation for appraisers and lenders alike. PP.68-74

132. Our letters are not their bonds: The differences between a bank letter of credit and a surety bond / Marla McIntyre and Dev Strischek

From time to time, bankers are asked to provide letters of credit (LCs) for their clients. Because an LC essentially substitutes the bank’s credit for that of the client, bankers typically issue them prudently. There are many logical reasons for issuing LCs, but as substitution for a contractor surety bond is not one of them.

133. Pricing and revenue optimization / Robert Phillips and Frank Rohde

This article is based on a chapter of the book Pricing and Revenue Optimization by Robert Phillips, who contends that profit-based pricing is relatively new to the financial services industry; after explaining its success in other industries, he provides 10 key elements of a successful profit-based loan-pricing model. PP.80-83

134. Lending against hedge fund interests: Structural and legal issues

Lenders increasingly are asked to use hedge fund interests as primary collateral for loans. Such collateral presents a

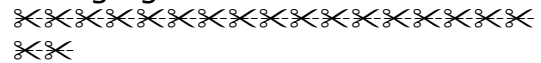
number of legal, structural, and monitoring issues. PP.86-90

135. Regulatory compliance is a major challenge for community bankers / Kathleen M. Beans

The single biggest concern of community bankers today is the amount of time they must devote to a host of compliance issues. Although portfolios continue to perform well, bankers also are concerned about the effect on their balance sheets of rising interest rates and inflationary pressures. Finding experienced lenders is another challenge. PP. 91-96

136. As environmental rules evolve, so must due diligence / Derek Ezovski

When real estate is used as collateral for loan, environmental risk is one of the issues that lenders must address. But even as the industry has learned how to use the current environmental due diligence tools, the rules are changing. PP. 97-100



THE RMA JOURNAL VOL. 88 NO. 4, JANUARY 2006

137. Cooking the Books and how Bankers can’t detect it /Laddie Blaskowski

While most well known cases of financial statement fraud involve large public companies, many more arise in smaller firms, both public and private. Smaller cases can cost banks just as dearly. This article addresses why executives commit accounting fraud, how they do it, and how bankers can detect it. PP.16-20

138. Achieving excellence in operational risk management: A business line perspective / Michael Haubenstock

When we talk about implementing an operational risk framework, that usually includes governance, risk assessment, event collection, key risk indicators, capital modelling, and reporting – or some variation thereof. It sounds complete, but when do we stop developing and transition to truly managing risk? What should the rest of the institution be doing? PP. 22-25

139. Achieving excellence in operational risk management: A corporate staff perspective / Joseph A. Sabatini

In the past few years, many large and mid-sized financial services firms generally as operational risk management.

Some have undertaken this initiative simply as a response to the emerging rules under the Basel II proposal. PP.26-30

140. Operational risk & Technology: Survey reveals greatest risks, best practices / Eric Holmquist and Charles Taylor

Whether they are smaller than \$500 million or greater than \$100 billion, all financial institutions have technology-related operational risks. RMA's December 2004 survey of 105 institutions identified concerns across the board over Internet security and vendor risk, as well as the need to focus more on external operational risks than those inside the institution. Consider the highlights of the survey as follows. PP.38-39

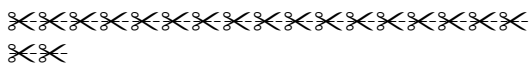
141. Transforming the VA health system into a high-reliability organization: lessons for financial services / Jim Bagian

Improving patient safety and the new awareness of patient welfare that engendered did a great deal to improve the working environment of the VA Hospital System in recent years. PP. 44-47

142. The past is prologue: lessons from the stock-

153. Selling it on the side / Jack Gordon

Maybe you could subsidize your employee training by selling courses to outsiders. Maybe you could even turn training into a profit centre. But ...well, yes, there are some buts. PP.35-39



TRAINING VOL. 42 NO. 11, NOVEMBER 2005

154. A closer look / Dave Zielinski

If you ask someone who oversees a company's compliance training programs what keeps them up at night, you'll likely hear a common refrain. If having to interpret a dizzying array of new or amended government regulations isn't enough to disturb their slumber, they'll tell you ensuring that a diverse workforce receives the training needed to understand the new laws surely will do the trick. PP. 17-22

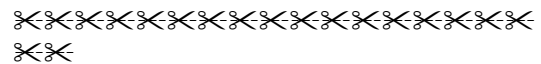
155. Culture shock / Kevin Featherly

What can training do to bridge the M&A culture gap? According

to the author, Kevin Featherly, training can help. PP.24-29

156. Conflict management as a core leadership competency / Howard M. Guttman

Conflict management is a difficult competency for people to develop. It often means changing lifelong ways of behaving and interacting with others. PP.34-39



US BANKER VOL. 116 NO. 2, February 2006

157. Fraud: can financial firms fight Phishing's gains? / Michael Dumiak

Banks are making anti-phishing progress, but seven of top 10 fraud sites capture bank account information. What more can banks be expected to do? P.22

158. BB&T taps firms to aid in treasury management / John Adams

Complex corporate transactions are often global. That means working with multiple payment formats. P.30

160. Attracting the non-customer / Sallay Law

The most effective marketing

167. Brrrring! Your bank is calling / Rebecca Sausner

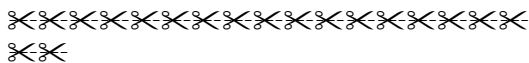
While the reported cost of tokens has left many banks wringing their hands. Cell phones are emerging as a popular low-cost alternative for ID verification. P.24

168. Banks making inroads into car-loan business / Lee Conrad

Banks have been losing out to the captive financing companies in the car-loan market, but new programs spark hope to capture some of the lost customers. This means the light is green for banks. P.40

169. JPMorgan decision to sell insurance biz raises eyebrows / Sally Law

JPMorgan Chase is looking to un-load its life insurance and annuity business. What does this hope to gain and what does this mean for other banks hawking their own investment products? P. 41



US BANKER VOL. 115 NO. 12, DECEMBER 2005

170. A tiny bank's big leap into protecting itself / Michael Sisk

Great Florida Bank is growing fast, very fast. And that brings regulatory, security, consumer and employee headaches. P.18

171. De Novo banking rises among Niche Audiences / Sally Law

Continuing M&A activity will keep de novo bank growth going strong into 2006, say analysts. And at the forefront is niche banking particularly in ethnic and faith-based areas. P.34

172. Managed accounts in the bank channel / Source Media, US Banker Supplement

In-depth research on how banks package and distribute managed accounts. PP. 35-37&42-43

173. Positioning: The cultural challenge for banks / Bank Investment & US Banker

When opportunity knocks, banks can answer enhance organic growth and improve profitability by adding wealth management solutions to your bank investment program. PP. 37-41

174. Women are big factor in small-business growth / Lee Conrad

the slowest year in at least a decade. But the biggest surprise was energy hikes, which affect all sectors because, after all, everything moves. PP.42-54

181. Ferreting out customers becomes tougher than ever / Lee Conrad

Small-business loans are becoming ever more elusive for community bankers who can no longer rely on hometown split to foster business. Instead, they need to defend their turf from the big banks. P. 66