

LIBRARY BULLETIN NO. 35
September – December, 2007

TABLE OF CONTENTS

	PAGES
01. Accounting & Business Vol. 10 No. 10 Nov/Dec, 2007.....	1-2
02. Accounting & Business Vol. 10 No. 10 October, 2007.....	2
03. Accounting & Business Vol. 10 No. 10 September, 2007.....	2-3
04. Advanced Management Journal, Vol. 72 No. 4, Spring, 2007.....	3-4
Advanced Management Journal, Vol. 72 No. 3, Spring, 2007.....	3-4
05. Bank Director 4th Qtr. 2007, Vol. 17 No. 4.....	4-5
Bank Director 3rd Qtr. 2007, Vol. 17 No. 3.....	4-5
06. The Banker Vol. 157 No. 982, December, 2007	5-6
07. The Banker Vol. 157 No. 981, November, 2007.....	6-7
08. The Banker Vol. 157 No. 980, October, 2007.....	7-8
The Banker Vol. 157 No. 979, September, 2007.....	7-8
09. Financial World December, 2007.....	8-9
10. Financial World November, 2007.....	9
Financial World October, 2007.....	9
Financial World September, 2007.....	9
12. Harvard Business Review Vol. 85 Nos. 12, December, 2007.....	9-11
13. Harvard Business Review Vol. 85 No. 11 November, 2007.....	11-12
Harvard Business Review Vol. 85 No. 10 October, 2007.....	11-12
Harvard Business Review Vol. 85 No. 9 September, 2007.....	11-12
14. Journal of Applied Corporate Finance Vol. 19, No.4 Spring, 2007.....	12
Journal of Applied Corporate Finance Vol. 19, No.3 Spring, 2007.....	12
15. Strategy & Leadership, Vol. 35 No. 6, 2007.....	12-13
16. Strategy & Leadership, Vol. 35 No. 5, 2007.....	13-14
17. Training Vol. 44 No. 10 Nov/Dec, 2007.....	14
18. Training Vol. 44 No. 9 October, 2007.....	14-15
19. Training Vol. 44 Nos. 8 September, 2007.....	15-16
20. US Banker Vol. 117 No. 12, December, 2007.....	16

**ACCOUNTING & BUSINESS
VOL 10 NO.7
JULY/AUGUST, 2007**

**001. The world's
accountant / John Prosser**

Fermin del Valle, partner in Deloitte Argentina and President of the International Federation of Accountants, meets with the European accounting leaders. He shares a session on Generating Economic growth and Stability through the Accounting Profession in Developing Nations. Find out details of the meeting in this article. [Details on pages 20-21.](#)

**002. The perfect
host / Colette Steckel**

This article reveals how the, Group Director of Finance, for Rezidor Hotel, South Africa and Poland, overseas the financial performance of 16 properties including flagship hotel, the Radisson SAS Warsaw. [Details on page 26-28.](#)

**003. An emerging
metropolis / Alexandra
Harney**

As neighbours across China's southern border, Hong Kong and Shenzhen China's first

special economic zone in 1980, Hong Kong investors have played a leading role in its development, opening factories and offices in the city. [Details on pages 17-19.](#)

**004. The zones of
free / Amelia Shepherd-
Smith**

The rapid emergence of Free Trade Zones on the middle of the Arabian desert has fuelled economic growth in Dubai but are they running out of stream? [Details on pages 34-36.](#)

**005. An appetite for
greater choice / Peter
Williams**

This article discusses the latest regulatory hand-writing over the dominance of the Big Four audit firms, which recently came, in the shape of consultation, by the UK's Financial Reporting Council (FRC) about how to tackle audit concentration. [Details on pages 24-26.](#)

**006. The rise and rise
of interims / David Angel**

Gone are the days of a job for life. It is a paradigm shift, which may bring a tear to the eye of those who yearn for security in their work

environment; but it has also opened up a whole new way of working for those who relish change and flexibility, with the growth of 'career' fixed-term contract professional known in recruitment circles as the senior interim market. [Details on pages 32-34.](#)



ACCOUNTING & BUSINESS VOL. 10 NO. 6 JUNE, 2007

07. Payroll perspectives / Lesley Meall

The growing complexity of payroll may be bad news for business, but it could be very good news for accountants. [Details on pages 28-30.](#)

08. Managing the free lunch / Catherine Chetwynd

Organizing corporate hospitality successfully often looks more like luck than judgement. However, whether your company is an organization of five people with a turnover of 600,000 pounds or a multi-million dollar international concern, entertaining needs are two vital components. [Details on pages 35-36.](#)

09. Companies Act / John Davies

After more than eight years in preparation, the UK's new

Companies Act finally received the Royal Assent on 8th November, 2006. The new Act brings together the vast majority of the provisions of the Companies Act 1985, 1989 and 2004, as well as the many amendments that have been made to those statutes over the years by secondary legislation. [Details on pages 38-41.](#)



ACCOUNTING & BUSINESS VOL. 10 NO. 5 MAY, 2007

010. Blip, bubble, burst: Global equity markets / Richard Willsher

In late February, the Chinese stock market took a sharp, one-day dive. This set off a series of tumbles in major stock markets around the globe. The FTSE 100 fell back by almost 2.5%. It did not stop there. For several days, the international markets had the jitters and continued on a downward path. Was this the start of a major equity market downturn after a long-lasting bull run? [Details on pages 18-19](#)

011. The Catalyst: Entrepreneurship / John Prosser

Charlie Watson is a qualified ACCA and runs Catalyst as its

Managing Director. He and his

colleagues are detectives. Some of Charlie Watson's corporate clients thought it was just too good to be true. Surely, there had to be some sort of catch? But when your business is retrieving money for your clients on a 'no find, no fee' basis, you can perhaps understand a degree of scepticism. [Details on pages 21-22.](#)

012. SMEs having their cake? / Wilf Altman

When two major institutions like Morgan Stanley and PricewaterhouseCoopers predict that the merger and acquisition (M&A) boom will continue for the rest of this year, and probably into 2008, their research has clearly focused on global and national corporations. However, this article shows that it is not only firms that are driving the boom. [Details on pages 28-30.](#)

013. Business talk / Lesley Meall

You could be forgiven for thinking that internet telephony is all about free

phone calls; it is not, particularly if you are running a business. It is about making your telephone system work harder, by improving internal and external communications without increasing costs. [Details on page 31](#)

ADVANCED MANAGEMENT JOURNAL VOL. 72 NO. 2 SPRING, 2007

014. The view changes at the top: Resolving differences in managerial perspectives on strategy / John A. Parnell

This study highlights the importance of executives' understanding, how views of strategy can differ across managerial levels and how such differences might influence success or failure within the firm. [Details on pages 11-14.](#)

015. Corporate compliance with FASB and EITF: The continuing effects of trade promotion allowance income / James E. Skibo

With only four year of data, it is probably too early to unequivocally state that the retail industry is making an effort to circumvent the intent of the IRS (Internal Revenue

Service), Sarbanes-Oxley, and FASB (Financial Accounting Standards Board) or EITF (Emerging Issues Task Force) rulings. What is evident is an emerging trend for both retailers and their manufacturers to exhibit a certain tolerance toward the acceptance of invoice deductions. [Details on pages 15-22.](#)

016. Determinants of Small business growth constraints in a Sub-Saharan African economy / John O. Okpara

This exemplary study examines the reasons for small-business failure in Nigeria. Based on structured interviews and surveys administered to small-business owners in Nigeria, several factors were identified that are responsible for small-business failure in Nigeria: lack of financial support and management experience, corruption, lack of infrastructure, training and inadequate book and record keeping. [Details on pages 24-35.](#)

017. Cultural barriers to improved organizational performance in Saudi Arabia / Abdallah M. Idris

This research identifies and studies the cultural barriers to better organizational performance in Saudi Arabia as well as the challenges of Saudi staff. The research

stretched to the study of key cultural, management and regulatory factors to find out if changing them would lead to organizational performance. [Details on pages 36-53.](#)



**BANK DIRECTOR VOL. 17
NO. 2 2ND QTR. 2007**

018. Lean, mean acquisition, machines / John R. Engen

The dynamics of the market have created an abundance of banks ready to sell, but today's buyers are not waiving the green flag for every deal. They're carefully considering how much horsepower they're getting for the money. [Details on pages 20-26.](#)

019. Building a DeNovo board from scratch / Charles Keenan

Have you ever thought of starting a bank? Lots of people have, and they say, while the experience can be rewarding, it requires time, money and a

lot of smart planning. This research cites the case of Frank Sorrentino, a real estate developer in Northern New Jersey. [Details on pages 29-37.](#)

020. Building a de novo board from scratch / Charles Keenan

There are many issues to consider when assembling a new board. This study identifies de novo bankers and consultants, including the best advice they bring on building the most effective board right from the scratch. [Details on pages 39-45.](#)

021. Rebel with a cause / John R. Engen

The directors of Boston's Wainwright Bank do not shy from waving the banner of social justice. Indeed, they know their community and what issues are important to its members. In doing so, the bank has created a fiercely loyal customer base and investor community that is enjoying the fruits of the bank's success. [Details on pages 46-52.](#)



THE BANKER VOL. 157 NO. 977 JULY, 2007

022. Post-election France has everything to play for / Richard Young

Sir Nicholas Stern was quite clear: the financial consequences of failing to tackle climatic change are far larger than the cost of dealing with it. But what does that mean for business – and for the way we account for its activities? [Details on pages 17-19.](#)

023. Hive of microfinance activity attracts serious attention / Kathryn Tully

Investment banks and institutional fund managers are being persuaded to take microfinance institutions seriously, as they show better returns than some other emerging market investment vehicles, and prove their stability in the face of external shocks. [Details on pages 39-44.](#)

024. Struggle is on for control of lucrative OTC (Over-the-counter) market / Natasha de Teran

The OTC derivatives business has long been the lucrative preserve of the investment banking community, but the large and increasingly powerful groups have set their sights on capturing more of it. As the battle lines form, the

contested terrain is being explored. [Details on pages 48-50.](#)

025. Breaking the mould / Frances Maguire

The securities lending has grown up around bilateral dealing and sealed bids. This study finds out if a new electronic platform will convince the industry to change. [Details on pages 53-56.](#)

026. Round two of Nigeria's consolidation process / Nick Kochan

Nigeria's banks are undergoing a new wave of consolidation. Two banks have merged in the past few months, and the total number has fallen from 25 to 23. This second wave of consolidation was expected, but not so soon after the first between 2004 and 2006. However, there was a crucial difference between the first wave and the most recent. [Details on pages 103-107.](#)

027. Public speaking / Nick Kochan

This exclusive interview with Ndi Okereke-Onyiuke, Director-General of the Nigeria Stock Exchange, discusses her mission to convince local

businesses to float their firms publicly. [Details on page 108.](#)

028. The pros and cons of global branding / Nadine Marroushi

Global branding can bring many benefits to big multinationals, including client trust, cost savings and competitive advantage. But there are also dangers, including being seen as not having local relevance. [Details on pages 122-123.](#)

029. The payment card is king / Wendy Akins

Looking inside the average citizen's wallet, one would probably find at least half a dozen cards: a loyalty card for the supermarket, a bank debit card, a couple of credit cards, an identity card, a library card and so on. But wallets are beginning to bulge even more, as increasing numbers of enterprises deploy commercial payments cards to their staff. Although credit and debit cards remain the most popular, prepaid cards are gaining grounds commercially. [Details on page 126.](#)

030. Top 1000 world banks 2007 / Stephen Timewell

The pace of growth among

banks around the world has picked up since last year, but where will future growth come from? This research studies the significant improvement in all key banking indicators. [Details on pages 140.](#)



THE BANKER VOL. 157 NO. 976 JUNE, 2007

031. Appetite for lending continues to bite / Joanne Hart

The syndicate loans market has grown rapidly in recent years, driven primarily by an increase in corporate takeovers, private equity transactions and infrastructure deals. Strong liquidity means there is plenty of cash to invest, and banks are willing lenders. [Details on pages 50-52.](#)

032. Catering to an appetite for instant gratification

With FX MarketSpace, Reuters and the Chicago Mercantile Exchange are targeting traders' needs for instantaneous execution and clearing. This article discusses on the further opening of the FX market. [Details on pages 58-60.](#)

033. Lost in transcription / Frances Maguire

Despite huge technological advances, firms still issue clunky, non-standardised announcements that can be misinterpreted. This research studies the industry's attempts to automate the process. [Details on page 62-63.](#)

034. Making a profit during a crisis / Karina Robinson

Local medium-sized banks have used the risky times of Argentina's financial crises to put their growth and expansion strategies into action. In Argentina, it is good to have a bank with liquidity. This bank has grown because analysts always thought they had too much liquidity. [Details on pages 90-92.](#)



THE BANKER VOL. 157 NO. 975 MAY, 2007

035. Central and Eastern Europe surfs a new wave of structured finance products / Michael Marray

This article discusses the surge of new offerings coming out of central and Eastern Europe, with Russia and Kazakhstan showing the new EU countries

how it should be done. [Details on pages 56-58.](#)

036. Bespoke solutions / Joanne Hart

Investing in financial markets used to be relatively simple. There were equities, bonds and properties. Most investors kept the majority of their portfolio in equities complemented by a sprinkling of bonds and a smattering of properties. However, the investment world has changed radically in recent years. [Details on pages 76-78.](#)

037. Pace in property / Natasha de Teran

This study explores the market for structured property products and finds real estate investment trusts becoming popular and the derivatives market gathering steam. [Details on pages 82-84.](#)

038. A critical time for bonds / Frances Maguire

The European Commission is reviewing pre-trade and post-trade transparency in the bond market. This article studies how the bond market's self regulation could prevent mandatory transparency requirements, similar to the equities market. Details on

pages 91-92.

039. Banks cast eyes on new horizons / Peter Wise

Financial groups are expanding abroad, not just in international M&A, but also into new areas such as project finance and debt issuance. [Details on pages 98-100.](#)

040. Banks jostle for position / Kerin Hope

Greek bankers are confident that the credit sector will continue to expand as the country catches up with its European partners. This article studies the developments in a still under-banked country. [Details on pages 114-115.](#)



**FINANCIAL WORLD
JULY/AUGUST, 2007**

041. The grey areas of Project Turquoise: Investment banking / Phil Davies

This is a report on scepticism about the viability of the investment banks' proposed stock exchange, due to be launched in November, 2007. [Details on pages 29-30.](#)

042. Capping the banks / William Hall

The Office of Fair Trading (OFT) is tightening the noose

around retail charges, forcing banks to protect their current account revenue streams. The threat to banks, therefore, is that if the OFT intervention forces banks to introduce charges for current accounts; this could lead to an outbreak of competition for high-value customers. [Details on pages 31-32.](#)

043. Networked trade / Bob Giffords

The evolution of fragmented liquidity in Europe, the growth of dark pools and the explosion of structured risk are often seen in the context of two pieces of regulation: the Markets in Financial Instruments Directive (MiFID) and Undertakings for Collective Investments in Transferable Securities (UCITS). However, social networking is thriving in the European capital market, which has been encouraged by MiFID and other regulations. [Details on page 44.](#)

044. Figuring it out: Client friendly report writing / Tony Scott

This article explains how auditors can make their reports more client-friendly and, thus, restore their

reputation. [Details on pages 48-49.](#)



FINANCIAL WORLD JUNE, 2007

045. The skills debate / Phil Willis

Growing up some fifty years ago, the need for financial education was limited. The only problem with finance was managing, until the next pay day. But today's young people face a more complex financial picture. Financial World gives excerpts of speeches in the Commons on UK financial education. [Details on pages 24-26.](#)

046. Quality thinking / Morgen Witzel

The best way to achieve quality, especially in financial services, is to build it into the product. This article cited a case study of an American computer company and its new Japanese supplier. [Details on pages 30-32.](#)

047. Banks under siege / Christopher Alkan

This article discusses the Wolfowitz scandal and how it raised fundamental questions about the World Bank's role in

the fight against poverty.
Details on pages 36-37.



**HARVARD BUSINESS
REVIEW VOL. 85 NOS. 7&8
JULY/AUGUST, 2007**

**048. The next 20 years:
How customer and
workforce attitudes will
evolve / Neil Howe**

Generations are among the most powerful forces in history. Tracking their march through time lends order and even a measure of predictability to long-term trends. [Details on pages 41-52.](#)

**049. Who owns the
long-term? Perspectives
from global business
leaders**

For most chief executives, there is no end to things that must be done today or tomorrow or by the end of the quarter. Those things are obvious, they are ever present, and they often yield fast results. What's much more difficult for many CEOs is determining what they need to do in the long-term. [Details on pages 54-60.](#)

**050. The four principles
of enduring success /
Christian Stadler**

What separates great companies from the merely good? This comprehensive study of long-lived, large companies reveals surprising answers. [Details on pages 62-72.](#)

**051. To succeed in the
long-term, focus on the
middle-term / Geoffrey A.
Moore**

Business strategists like to think in portfolio terms. Whether it's a question of cash cows versus rising stars or of businesses that prosper at different points in an economic cycle, it's useful to have a framework for analyzing the mix and balancing investments wisely. [Details on pages 84-90.](#)

**052. Building a
leadership brand / Dave
Ulrich**

This is an article that discusses five comprehensive principles that would help leaders be the kind of people who embody the promises their companies make to customers. [Details on pages 93-100.](#)

053. If brands are built over years, why are they managed over quarters? / Leonard M. Lodish

This article attempts to explore the reasons why companies become so entranced with their ability to price and sell in real time, that they neglect investments in their brands' long-term health. [Details on pages 104-112.](#)

054. The making of an expert / K. Andres Ericsson

New research shows that outstanding performance is the product of years of deliberate practice and coaching, not of any innate talent or skill. This study reveals how to build this capability. [Details on pages 115-121.](#)

055. Six rules for effective forecasting / Paul Staffo

The goal of forecasting is not to predict the future but to tell what one needs to know, to take meaningful action in the present. People always ask for stock tips, and want to know how their predictions have turned out. However their requests reveal the common, but fundamentally erroneous perception that forecasters

make predictions. [Details on pages 122-131.](#)

056. Using the balanced scorecard as a strategic management tool / Robert S. Kaplan

This article first published in 1996, describes how the balanced scorecard can help senior managers systematically link current actions with tomorrow's goals, focusing on that place where, in the words of the authors, "the rubber meets the sky." [Details on pages 150-161.](#)



HARVARD BUSINESS REVIEW VOL. 85 NO. 5 MAY, 2007

057. The dark side of customer analytics / Thomas H. Davenport

An insurance company finds intriguing patterns in the loyalty card data it bought from a grocery store chain, the correlation between condom sales and HIV-related claims, for instance. How can both companies leverage the data responsibly? [Details on pages 37-44.](#)

058. Surviving your new CEO / Kevin P. Coyne

The turnover of CEOs in the United States affects huge numbers of other executives. Everybody knows that turnover at the top means upheaval. But new research shows just how bad ones chances of keeping ones job are. [Details on pages 62-69.](#)

059. Inner work life: Understanding the subtext of business performance / Teresa M. Amabile

This article looks comprehensively at what employees think about and feel as they go about their work, why it matters, and how managers can use this information to improve job performance. [Details on pages 72-83.](#)

060. Strategies to crack well-guarded markets / David J. Bryce

The most attractive markets are almost the hardest to profitably break into. This study shows that the trick is to be indirect, so that incumbents don't get to notice until it's too late. [Details on pages 84-95.](#)

061. Silo Busting: How to execute on the promise of

customer focus / Ranjay Gulati

Companies claim to offer customer solutions, but most aren't set up to deliver them without specific changes in organizational structure, incentives, and relationships. This article discusses how to execute on the promise of customer focus. [Details on pages 98-108.](#)

062. Even commodities have customers / Francois M. Jacques

This article explores the so called tired businesses trapped in a commodity, "sell at all cost" mind-set. Citing the success story of Lafarge, shows how much these businesses can benefit from consistency, by applying the basic tools of marketing. [Details on pages 110-119.](#)



JOURNAL OF APPLIED CORPORATE FINANCE VOL. 19 NO. 2 SPRING, 2007

063. Valuing the debt tax shield / Ian Cooper

This article discusses the four alternative assumptions about debt policy that can be used in the valuation of debt tax shields. It explains the

different implications for calculating the value of debt tax shields on discount rates. [Details on pages 50-59.](#)

064. Measuring free cash flow for equity valuation pitfalls and possible solutions / Juliet Estridge

This study explores cash flow metrics, which has become increasingly popular in recent years as investors, wary of earnings, management ploys, have come to believe that cash flows are less vulnerable to manipulation than earnings. [Details on pages 60-70.](#)



**STRATEGY & LEADERSHIP
VOL. 35 NO. 4, 2007**

065. Solving the strategy paradox: how to reach for the fruit without going out on a limb / Michael E. Raynor

This article discusses the strategy of humility and the new frontier in value creation, which lies in carefully and deliberately enabling operating divisions to pursue outsized returns, without having merely to accept the risk that has historically accompanied such boldness. [Details on pages 4-10.](#)

066. Using the cash curve to discuss and discipline innovation investments / James P. Andrew

The cash curve is a useful tool for the analysis of projects that go astray, providing a framework for a discussion of what went wrong, when and why and how to avoid the same problems next time. It also brings a steadying influence to the entire innovation process and all those involved in it. [Details on pages 11-17.](#)

067. Limited-potential niche or prospective market foothold? Five tests / Ken Hutt

This paper attempts to distinguish between a niche and a foothold opportunity. Initially, footholds look a lot like niches. The crucial difference is that foothold markets evolve and grow in valuable ways, and it is this difference that managers use a series of five tests. [Details on pages 18-22.](#)



**STRATEGY & LEADERSHIP
VOL. 35 NO. 3, 2007**

068. Why leaders lose their way / Bill George

One of the most perplexing management mysteries of our times is, "Why do so many developing leaders either fail to reach their full potential or cross the line into destructive or even unethical actions?" This comprehensive interview on managing the leadership journey reveals the answer. [Details on page 4-11.](#)

069. Bad leaders: how they get that way and what to do about them / Robert J. Allio

Leaders and followers enjoy a symbiotic relationship. The interaction between them can either produce a great success or exacerbate failure. By more conscientious adherence to an explicit moral code, and greater attention to the needs of all the stakeholders, we can close the gap and help leaders do the right thing. [Details on pages 12-17.](#)

070. Exploring the distinctions between a high performance culture and a cult / Bert Spector

Cults operating as businesses may take on the appearance of a high performance company, but only for a time. Because

they close themselves off from the outside world and become self-sealing entities, they are fundamentally non-adaptive. [Details on pages 18-24.](#)

071. Guidelines for CEO-speak: editing the language of corporate leadership / Joel H. Amernic

This article focuses on the public language of CEOs, which is subject to intense scrutiny by stakeholders with a wide variety of interests. It states further that speeches of CEOs, their letter to stakeholders in the corporate annual report, and their use of communication media, provide important insights to company policy. [Details on pages 25-31.](#)

072. Customer loyalty: two new strategic models – Winning new customers using loyalty-based segmentation / Rob Markey

This article discusses how smart marketers study consumer needs and wants in detail to develop insights about a small, attractive customer set that becomes the focus of their product development. [Details on pages 33-49.](#)



**TRAINING VOL. 44 NO. 7
JULY / AUG, 2007**

073. What's in your budget? / Holy Dolezalek

This article discusses ways of creating a budget that spends wisely and earns the approval of those who review it. [Details on pages 20-22.](#)

074. Shelf life: Exemplary customer service / Lorri Freifeld

Faced with cutthroat competition, thin margins, and rapid turnover; some retailers rely on exemplary customer service and salesmanship to differentiate themselves. This requires training; surprisingly, training is not always high on retailers' to-do list. [Details on pages 24-25.](#)

075. Floor models: Training strategies / Margery Weinstein

Getting retail employees to apply techniques learned in a classroom or online to the sales floor can be a tough sell, particularly when time, people, and PCs are in short supply. In this article, four retailers share their training strategies and how they and their employees

are cashing in on the results. [Details on pages 26-29.](#)



**TRAINING VOL. 44 NO. 6
JUNE, 2007**

076. X-Y Vision / Holly Dolezalek

Generation X is all grown up, and Generation Y is coming into its own. What does this mean for companies' training efforts today and tomorrow? This article contains the answer to the puzzle. [Details on pages 22-23.](#)

077. Leadership drivers / Margery Weinstein

Contained in this summary are some highlights from an informal roundtable primarily focused on leadership development and best practices. [Details on pages 36-39.](#)

078. Wake-up call / Margery Weinstein

Snore-fest PowerPoint slides, rambling classroom lecturers, and e-learning drier than a burnt steak is no longer the norm. Companies today are finding new ways to teach old

concepts and inspiring employee idea generation and collaboration in the process. [Details on pages 48- 53.](#)

079. Conquering conflict / Margery Weinstein

This article is all about conflict management in the workplace. Its ultimate achievement is for the problems never to occur. On the other hand, one way to avoid conflict is by teaching employees that there's a difference between the way they communicate at home, and the way they are expected to communicate at the office. [Details on pages 56-58.](#)



TRAINING VOL. 44 NO. 5 MAY, 2007

080. Boomer reality / Holly Dolezalek

Baby boomers may be close to retirement age, but most of them aren't ready to call it quits. The challenge is leveraging this valuable talent pool through continued career development, flexible offerings, and succession planning. [Details on pages 16-21.](#)

081. Crafting a coaching culture / Sarah Boehle

To address the gap that often

exists between formal training and on-the-job performance development, an increasing number of organizations are returning to one-on-one and "situational" workplace coaching and racking up impressive results in the process. Nordic banks have. [Details on pages 22-24.](#)

082. Prescriptions for success / Margery Weinstein

With multifaceted training needs in a life and death business, workforce management in the pharmaceutical industry provides a model for best practices in learning. [Details on pages 30-37.](#)

083. What's your style? / Margery Weinstein

This article, which focuses on learning tools, explains how employees can identify their coaching, selling, leadership, and teamwork styles and improve their skills in these areas. [Details on pages 38-40.](#)

084. Eye on ROI / Jack Gordon

In some of the most financially focused companies on earth, numbers take a backseat when it comes to judging training's

value. Find out why, in this comprehensive article on (ROI) Return on Investment. [Details on pages 43-45.](#)



**US BANKER VOL. 117 NO.8
AUGUST, 2007**

085. For electronic cheques, image is everything / Patti Murphy

In this special report, the changing landscape of banking is examined. Including how processes like remote deposit capture contribute to this process of change, and what it means for banks and customers alike. [Details on pages 2-3 & 10-14.](#)

086. Very, very small code: e-banking / Greg Goth

Nanotechnology won't be tapped for commercial use like ATM keypads soon, but research shows information security will one day reach the molecular level. [Details on pages 22.](#)

087. Scramble for loan dollars on the rural-suburbia border / Lee Conrad

Industry advocates are harshly critical of a farm-credit bill that

would expand the Farm Credit System's ability to loan in larger communities. Banks fear a big hit, but bank lobbying is under way. [Details on page 34.](#)

088. After 54 years, banks ask: Is the SBA still relevant / Lee Conrad

Some bankers argue that Small Business Administration is losing its importance in a changing business-financing environment. Community banks are feeling the pain most accurately. This article sheds more light on the issue. [Details on page 38.](#)



**US BANKER VOL. 117 NO.7
JULY, 2007**

089. Convincing boards to get portal technology / Rebecca Sausner

This is a workflow-management tool that promises to cut the time of assembling the board book. It comes with two-factor authentication and encryption. Is this the Holy Grail? [Find out details on page 20.](#)

090. Community banks reporting greater pressure / Lee Conrad

Community banks are seeing

lower prices for business-intelligence products, though they're weathering more competitive pressure from big banks. But BI also helps small banks be better banks. [Details on page 34.](#)

091. If your client has hit the big five-o, does she have another 50 years to go? / Lee Conrad

This article discusses the reality of clients outliving their money. As more people reach their 100th birthday, insurers are responding with innovative products that address that growing need. [Details on page 47.](#)



**US BANKER VOL. 117 NO.6
JUNE, 2007**

092. Branch optimization: What your customer is telling you

For many years, financial institutions (FIs) have been trying to make their branches more efficient. Unfortunately, customers often felt lost in the shuttle of endless mergers and efficiency right-sizing, with some taking their loyalty elsewhere. Find out why, in this exclusive article. [Details on page 9-10.](#)

093. Insurance not standard yet, but choices abound / Rebecca Sausner

Typical policies now offer a range of protections, as data breaches become more problematic. But at what point should premiums be spent instead of shoring up security? [Details on pages 30.](#)

094. Mobile banking's second act / John

After an ill-fated spate of mobile-banking initiatives earlier this decade, some banks are again rushing to offer wireless services, convinced that the technology is ready for prime time, even if carrier relations and technical standards remain unresolved. [Details on pages 35-37.](#)

095. Weighing customization against 'bank-in-a-box' solution / Lee Conrad

The ability to customize IT platforms could help small banks differentiate themselves, but they must be careful not to bite off more than they can chew. However, partial outsourcing may do the trick. [Details on page 38.](#)

096. Banks' insurance operations: Are painful

lessons paying off? / Lee Conrad

This article studies the clamouring of banks for the right to underwrite and sell insurance, but few have proven adept at it. There are signs of progress however, as some banks embrace the brokerage side and gain revenue. [Details on page 39.](#)



US BANKER VOL. 117 NO.6 MAY, 2007

097. Interactive Web entices, but it is difficult to secure / Michael Dumaik

This article discusses how leading financial institutions are trying to balance the marketing and business development possibilities offered by new Web 2.0 functions, with the security risks they pose. [Details on pages 20-22.](#)

098. Enterprise video technology cuts out the middle man / Lee Conrad

Banks are beginning to experiment with a new way to communicate with customers, potential customers, analysts and investors; creating their own videos and offering them

through their Web sites and in the branches. This new marketing possibility is known as enterprise video technology. [Details on page 24.](#)

099. How best to spur usage of untapped lines of credit/ Lee Conrad

This article studies the rate at which home owners access their equity lines of credit. To nudge more responses from people, it is possible that banks might consider hybrid loans and better analysis of customer data. [Details on page 36.](#)

100. Nothing says 'prepared' like a prepaid card for victims / Rebecca Sausner

Banks such as BoFA and JP Morgan Chase are teaming with relief organizations and governments to put prepaid cards into the hands of disaster victims. This article discusses how disaster relief planners go about achieving their goals through the banks. [Details on page 38.](#)