

LIBRARY BULLETIN NO. 36 JANUARY – MARCH, 2008

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**ACCOUNTING & BUSINESS
VOL. 11 NO. 2 FEBRUARY,
2008**

**01. Got what it takes to
be CEO? / Stefan Stern**

The author here examines the leadership skills of today's star CEOs and the key qualities that are essential for making the leap from employee to boss. **Pages 17-18.**

**02. In charge, Asia-style /
Alexander Harney**

This article explains what drives leadership in Asia and the characteristics of successful senior executives in the region. **Pages 21-22.**

**03. Do the right thing:
Ethics and compliance / Colette
Steckel**

As chief ethics and compliance officer, PricewaterhouseCoopers U.S., Jude Curtis leads the effort to maintain a strong ethical culture within the organization. In this exclusive interview, he speaks on the challenges he faces, and why ethics and compliance is the responsibility of everyone. **Pages 24-26.**

**04. The simple life:
Accountability in business /
Richard Young**

Growing complexity is the bane of many accountants in business. However, with the Financial Reporting Council acknowledging the complexity and length of official statements, accountants might see corporate reporting requirements ease in the future. **Pages 32-34.**

**05. Beyond numbers:
Business performance / Mike
Truman**

This article examines the growing trend in measuring and reporting on a wider range of aspects of the business, from customer satisfaction to intellectual property. **Pages 36-38.**

**06. Accountants and
sabbaticals / Scott Payton**

The success of companies recruiting the best talent can often be measured against which ones offer the best benefits packages. And, allowing employees the option of taking a year's career break is proving a particular case in point. The question here is, should accounting staff be offered the option of taking a career break? **Pages 42-44.**



**ACCOUNTING & BUSINESS
VOL. 11 NO. 1 JANUARY,
2008**

**07. A decade of regulatory
evolution: Accounting
operations / Sarah Perrin**

In the last decades, some significant changes have been made to the regulatory environment, in which accountants operate. In this article, the author explores further changes. **Pages 20-22.**

**08. Going global: ACCA – A
decade of progress / Colette
Steckel**

Over the past 10 years, ACCA's global presence and status has accelerated. In this report, ACCA's President, Gill Ball, its Chief Executive, Allen Blewitt, and its Director International Corporate Development, Laurie Gillow, comment on a decade of progress. **Pages 24-26.**

**09. Governing regulation
and discipline / Peter large**

In this article, Peter Large, ACCA's Executive Director of professional standards, gives an insight into the workings of the ACCA Regulatory Board. **Pages 33-34.**



**ADVANCED MANAGEMENT
JOURNAL VOL. 73 NO. 1,
2008**

**010. The forensic marketing
case study methods / Steven J.
Anderson**

The term 'forensic' is effectively a synonym for 'legal' or 'related to courts' and in Latin means 'before the forum.' This paper introduces Forensic Marketing Case Study Methods as a proposed structure for forensic case investigation, dealing with marketing issues. It integrates case study methods and the information gathering tool for the marketing audit. **Pages 4-9.**

**011. Leadership
development: An exploration of
sources of learning / Scott J.
Allen**

Leadership development remains a popular topic in research and practice. Of the estimated \$51 billion spent on training annually, more than \$14 billion was for leadership development (Dolezalek, 2005). However, guidance on the development of leaders tends either to be purely conceptual or purely applied. **Pages 10-31**

012. Developing trust in leaders: An antecedent of firm performance / Caesar Douglas

Research on leadership has identified trust as a critical element of both leader effectiveness (Hosmer, 1995; Shamir et al, 1998) and firm performance (Davis, Scoorman, Mayer, and Tan, 2000). This study however, investigates factors that may contribute to the development of employee trust in leadership, and thereby increase firm performance. **Pages 20-28.**

013. Investigating the impact of organizational excellence and leadership on business performance: An exploratory study of Turkish firms / Musa Pinar

The findings in this study provide valuable insight to firms as well as to marketing and management academics. Trust through positioning does not appear to be an influential factor, but support through vision does, in predicting firm performance. **Pages 29-40.**

014. Trust and commitment: Reciprocal and multidimensional concepts in distribution relationships / Gregory S. Black

This study examines multiple dimensions of both trust and commitment in a trust-commitment cycle and assesses

the relationship between them. Additionally, this examination uses data from relationships between manufacturers and distributors in distribution channels. **Pages 46-55.**

015. Supply chain integration and organizational success / Rhonda R. Lummus

This paper seeks to ascertain whether companies perform better, on various cost and customer performance measures, when they have identified themselves as high performers on supply chain integration compared with their competitors. **Pages 56-61.**



THE BANKER VOL. 158 NO. 985, MARCH, 2008

016. A wintry pessimism prevails in Davos Outsourcing / Brian Caplen

In this article, the author takes the temperature of the banking community at the World Economic Forum annual meeting in Davos, and finds few optimists among the frowns. **Pages 26-31.**

017. Hot brands: The Banker's Top 500 Financial Brands / Michael Imeson

A successful brand will deliver a better customer experience, higher revenues and more profits. The Banker's Top 500 Financial Brands listing, puts a financial value on the leading brands, and ranks them accordingly. **Pages 32-44.**

018. Jacques Brand & Jim DeNaut: Partnership approach to client management / Kathryn Tully

In some cases, two heads are better than one. In this case study, the managing directors and co-heads of global corporate finance at Deutsche Bank, have got global client management down to a fine art using the partnership approach. **Pages 46-47.**

019. Prescriptions for a capital raising headache / Neil Sen

As write-downs hit, many banks are being left with no alternative, but to raise more capital this year. This article reveals that some believe that hybrid securities will be the favoured approach; while others believe that market conditions will make the equity and equity-linked markets the easier route. **Pages 48-49.**

020. Cat bond market catches on: Insurance and capital market industries / Hossa M. A. Elanain

The convergence of the insurance markets industries has opened up an alternative channel for insurers to raise capital; it also brought tangible regulatory capital benefits to the insurance industry and offered investors a source of coveted and uncorrelated exposure. The author in this article explains what derivatives can bring to the table. **Pages 54-56.**

021. Operational risk gets a roadmap / Frances Maguire

Specialist advice in operational risk management is readily available but practical, constructive tools and techniques for the day-to-day management of risks are less developed. In this report, the author states the move to benchmark best practices in operational risk. **Pages 58-59.**

022. Transition code misses the mark / Frances Maguire

This article discusses how the T-Charter, a code of best practices for transition managers, was unveiled at the end of 2007, but before the ink was dry, it appeared that it did not go far enough. Find out in this in the article whether the transition

management industry is better or worse off. **Pages 60-61.**

023. Becoming smarter across the board / Frances Maguire

Prime brokers are investing in smarter systems to manage risk and collateral across multiple asset classes. The author in this article seeks to find out how far this ability to mark-to-market in real-time will go. **Pages 62-63.**



THE BANKER VOL. 158 NO. 984 FEBRUARY, 2008

024. From French retail to a global business mix / Brian Caplen

BNP Paribas has been expanding its businesses globally; both through acquisition and organic growth, and the previously predominant French operations are slowly but surely decreasing in significance. Find out more in this interview which reveals that the anchor to all bank's business remains its retail base. **Pages 24-27.**

025. Rising to the pensions challenge / Edward Russell-Walling

Investment banks have been sitting up and taking notice of the pensions industry in recent years,

and industry with global benefit liabilities of nearly \$20,000billion. In this report, the author reveals how the banking industry's big hitters are managing longevity risk. **Pages 38-41.**

026. Will equity derivatives fortune go from strength to strength / Natasha de Teran

Equity derivative's performance last year was overshadowed by losses in other areas, and activity was not as strong as it could have been, but of all investment banking business areas, it was the equity derivatives sector that delivered the best goods. The author in this article investigates whether the sector can rise to the challenge of 2008. **Pages 44-46.**

027. If you can't beat them, join them / Ruth Emery

In this article the author, assesses the likelihood of a merger between the Hong Kong, Shenzhen and Shanghai stock exchange. **Pages 48-49.**



THE BANKER VOL. 158 NO. 983 JANUARY, 2008

028. Timely wisdom from an enduring master / Stephen Timewell

Bill Rhodes, chairman of Citibank and winner of The Banker's Lifetime Achievement Award talks about his 50-year career, offering insights on the Latin America debt crises of the 1980s through the end of communism and expansion eastwards, to the present day rise of protectionism. **Pages 34-35.**

029. Hedge funds find silver lining in subprime clouds / Silva Pavoni

While the rest of the market reels from the subprime-sparked credit crunch, some specialist hedge funds which speculated on a downturn are reaping hefty returns. Find out in this article, how they did it, and where they will look at next. **Pages 36-38**

030. CDO ratings hit troubled waters / Christian Stracke

This article explains five key arrears where Collateralised Debt Obligations (CDOs) ratings methodology, and structured finance ratings, more generally needs to be improved in order to help restore confidence in structure finance space. **Pages 36-38.**

031. Facing up to need for honesty: Liquidity risk / David Vander

Banks do not like talking about liquidity risk because it kills

confidence, and historically, they have not been rewarded for candour on this particular topic. But events typified by the Northern Rock debacle show that this attitude must radically change. Find out in this article, how it can be achieved. **Pages 44-45.**

032. A window on the financial crisis / Jacques de Larodiere

It is revealed in this article that the issue of transparency is pivotal to the present financial crisis; consequently, the author shares his thoughts on the source of the crisis and what action needs to be taken to restore investors' confidence. **Pages 46-48.**

033. Extracting value for higher business performance: Risk management / Sundeep Tucker

In the light of current difficulties at some of the world's largest financial institutions, banks and insurers are advised more than ever to ensure their risk management frameworks span the entire firm. Here is a summary of the discussions, at the third of three single view of risk and return round tables hosted by The Banker, in Hong Kong. **Pages 52-54.**

034. The right tools for the unbanked: E-banking / Kris Gopalakrishnan

As banks seek growth in segments of the world's population among whom penetration is low, the author in this article explains how technology can help them achieve a return on their investments. **Pages 72-73.**



**BANK DIRECTOR VOL. 18
NO. 1, 2008**

035. The big shake-out: M&A / John R. Engen

M&A remains part of the fabric of the financial industry, no matter what the economy has in store. Over the next few months, with balance sheets and credit facing a down cycle, there's likely to be more sellers than buyers ready to make a deal, but in time, lowered valuations could turn that trickle into a torrent. **Pages 17-29.**

036. Enterprise man / John R. Engen

Richard Davis, U.S. Bancorps's high-energy CEO, talks about devoting time to organic revenue growth initiatives in the year ahead, and what it takes for his board to approve a ripe acquisition. **Pages 30-40.**

037. Nightmare on Main Street: Getting BSA (Bank Secrecy Act) under control / Charles Keenan

This article discusses on how financial institutions have considered how best to comply with Bank Secrecy Act and Anti-Money-Laundering Regulations, and still keep the paper monster at bay. **Pages 43-51.**

038. Using board advisers effectively / Charles Keenan

In this article, the author states the integral role external consultants often play in the decision making process. In addition, he emphasised the importance of knowing where to draw the line. **Pages 52-58.**

039. The subprime spiral: Mortgage market / Gary R. Crum

Mortgage losses and a weakening credit market became Topic A in 2007. Find out in this article, how banks can stem the tide and even capitalize on the current environment in the months ahead? **Pages 61-64.**



**FINANCIAL WORLD
MARCH, 2008**

**040. Micro headaches:
Microfinance / David Lascelles**

The CSFI's latest Banana Skins survey analyses the risks perceived in the multi-billion dollar microfinance business. Is the sector becoming too much of a good thing, does it have the skills and capacity necessary to maintain its current rate of growth? Analysts, practitioners, investors and observers all have their views on the risks, which are set out in table form in this article. **Pages 14-17.**

041. Patriot games: Foreign investment / Edward Russell-Walling

In this article, the author examines the various pressures brought to bear on Committee on Foreign Investment in the United States (CFIUS), the U.S. panel that monitors foreign investment in U.S. companies. **Pages 22-23.**

042. Eyes across borders: Bank supervision / Stewart Fleming

Charlie McCreevy, the European Union's internal market commissioner, has a well earned and cherished reputation for

being the person in Brussels, who has led the charge against heavy-handed regulation. In this report he says why some kind of EU-wide bank supervision is desirable, but noted that there is no 'magic bullet' solution. **Pages 35-36.**



**FINANCIAL WORLD
FEBRUARY, 2008**

043. The loudest bark / Richard Northedge

The article analyses proposals to make the chancellor top dog in the much-criticised tripartite system of financial supervision. In accompanying articles, FW writers examine other repercussions of the credit crisis. **Pages 14-16.**

044. Codes for the referee / William Hall

This article discusses the multiple reviews of the role of credit rating agencies. It also gives the details of how a small Philadelphia-based credit rating agency, was granted the status of a nationally recognised statistical rating organisation by SEC, after a battle of nearly a decade. **Pages 18-21.**

045. The human touch / Vince Heaney

This article talks about investment bankers, advising them on the need to rely on their judgment in a wild financial world, that is too rough for efficient markets models. **Pages 23-25.**



HARVARD BUSINESS REVIEW VOL. 86, NO. 3, MARCH, 2008

046. Authenticity: Is it real or is it marketing? / David Weinberger

HBR's cases, which are fictional, present common managerial dilemmas and offer concrete solutions from experts. Here is a case study on marketing strategy. **Pages 33-43.**

047 Timeliness leadership: The great leadership lessons don't change / David McCullough

In this edited interview with HBR senior editor Bronwyn Fryer, David McCullough describes the fundamental qualities of what might be called timeless leadership, using both past and present American leaders as examples. These qualities are familiar, as well as ageless and taken together; they

offer a clear sense of the ethical stance that model leaders share. **Pages 45-49.**

048. When growth stalls / Matthew S. Olson

This article tends to explore the four reasons why successful companies lose momentum. However, it is revealed that all are within management's control if spotted in time. **Pages 51-61.**

049. Transforming strategy: One customer at a time / Richard J. Harrington

How does a business-to-business company find out exactly what end users do with its products? That was the question we wrestled with at the Thompson Corporation, because the people who buy from us are not the same people who actually use our products in their daily work. Find out in this article the advice on strategy. **Pages 62-73.**

050. Talent management / Peter Cappelli

Failures in talent management are an ongoing source of pain for executives in modern organizations. Over the past generation, talent management practices, especially in the United States, have by and large been dysfunctional, leading corporations to lurch from surpluses of talent to shortfalls to

surpluses and back again. This article however, reveals the steps to a new model. **Pages 74-81.**

051. How local companies keep multinationals at bay / Arindam K. Bhattacharya

To win in the world's fastest-growing markets, transnational giants have to compete with increasingly sophisticated home-grown champions. This article looks at the place of strategy in building success. **Pages 85-95.**

052. A more rational approach to new-product development / Eric Bonabeau

When development costs are high and failure is common, companies should structure research to seek truth first, then success second. Experiments at Eli Lilly, a research laboratory show how it is done. **Pages 96-102.**

053. Is yours a learning organization? / David A. Garvin

Using the above assessment tool, companies can pinpoint areas where they need to foster knowledge sharing, idea development, learning from mistakes, and holistic thinking. **Pages 109-116.**

054. Radically simple IT: Using IT for growth / David M. Upton

By designing and deploying enterprise systems in a different way, this article explains how Japan's Shinsei Bank turned IT from a constraint into a launch pad for growth. **Pages 118-124.**



HARVARD BUSINESS REVIEW VOL. 86, NO. 2, FEBRUARY, 2008

055. Breakthrough ideas for 2008: Our annual snapshots of the emerging shape of business / Peter Guber

Changes that appear to be sudden have usually been taking shape for years. This issue of HBR lists 20 transformations at single points in business development. **Pages 17-45.**

056. The concept brand: Help or hindrance? / Chekitan S. Dev

Lilypad Hotels and resorts may rebrand its boutique properties under the corporate name. Will customers and hotel managers buy in, or simply check out? Find out responses in this case study, which focuses on rebranding and marketing. **Pages 49-58.**

057. The new leader's guide to diagnosing the business / Mark Gottfredson

This study explores the steps an incoming leader can take, to lay the groundwork for dramatic performance improvement. **Pages 63-73.**

058. How star women build portable skills / Boris Groysberg

Research has shown that star performers often falter when they move to new companies. However, further analysis in this study, reveals that it is true primarily for men, and not for women. **Pages 74-81.**

059. The existential necessity of midlife change / Carlo Strenger

As life expectancy increases, changes in middle age will become an existential necessity for many business people. Some of these changes will be internally driven. Executives may feel that their work is no longer satisfying and that they want new challenges, for instance, or they may decide that it is time to branch out. Whether a person goes willingly, or is pushed out, some midlife change is inevitable. **Pages 84-90.**

060. The experience tap / Kishore Sengupta

As projects get more complicated, managers stop learning from their experiences. It is important to understand how that happens and how to change it, which is revealed in this article. **Pages 94-101.**

061. The founder's dilemma: Managing multitasks / Noam Wasserman

Most entrepreneurs want to make a lot of money and to run the show. New research shows that it is tough to do both. However, this article reveals that if you don't figure out which matters more to you, you could end up being neither rich nor king. **Pages 103-109.**

062. The biosphere rules / Gregory C. Unruh

Companies that want to implement sustainable manufacturing practices have a perfect model in Earth's biosphere; the place on our Earth's biosphere is, in essence, a brilliant operating system that has fashioned prolific life without interruption for billions of years. This study reveals how companies can emulate three of the rules governing this natural operating system. **Pages 111-117.**

063. Managing demographic risk / Rainer Strack

An aging workforce will compel businesses to change how they operate, and could even threaten some companies' viability. How vulnerable is your business? This exclusive article sheds more light on this topic. **Pages 119-128.**



HARVARD BUSINESS REVIEW VOL. 86, NO. 1, JANUARY, 2008

064. How to change the world / Howard H. Stevenson

HBR's cases, which are fictional, present common managerial dilemmas and offer concrete solutions from experts. This case study centres on career development. **Pages 29-39.**

065. Transforming giants: Making your business agile / Rosabeth M. Kanter

In this article, the author seeks to explore new models for business success. He also outlines benefits that accrue to the companies that already have the pillars of business success in place. **Pages 43-52.**

066. Putting leadership back into strategy / Cynthia A. Montgomery

A CEO must be the steward of a living strategy that defines what the firm is, and what it will become. Find out more in this article on leadership strategy. **Pages 54-60.**

067. Mastering the management system / Robert S. Kaplan

Successful strategy execution has two basic rules: understand the management cycle that links strategy and operations, and know what tools to apply at each stage of the cycle. In this article, the author explains how these rules can be applied effectively. **Pages 63-77.**

068. The five competitive forces / Michael E. Porter

In essence, the job of the strategist is to understand and cope with competition. Here is an article, where the author lists five forces that have shaped a generation of academic research and business practice. In addition, he addresses common misunderstandings and provides practical guidance for users of the framework, and offers a deeper view of its implications for strategy today. **Pages 79-93.**

069. Innovative killers: How financial tools destroy the capacity to do new things / Clayton M. Christensen

For years, it's been a puzzle why so many smart, hardworking managers in well-run companies find it impossible to innovate successfully. According to the author, investigations have uncovered a number of culprits. Find out in this article, the misguided application of three financial-analysis tools, as an accomplice in the conspiracy against successful innovation. **Pages 98-105.**

070. Giving great advice: An interview with Lazard's CEO / Thomas A. Stewart

Few deal makers have been on the business of advisory services for long, and at such a high level, as Lazard's CEO. Here is an article that unlocks the value in people, companies and industries. **Pages 107-113.**

071. Why monitoring matters in a hypercompetitive world / Thomas J. DeLong

Today's professional service firms are so busy making money that they've lost the art of making talent. Here is an article that reveals the best way of assigning mentors to junior professionals. **Pages 115-121.**



**STRATEGY & LEADERSHIP
VOL. 36 NO. 1, 2008**

072. Hitting back: Strategic responses to low-cost rivals / Jim Morehouse

The best way to thwart a low-cost rival is to adopt its mindset, anticipate its next competitive move and measure your costs against its costs. This article explains how to counterattack with both short-term tactics and long-term strategies. **Pages 4-13.**

073. Taiwan's bicycle industry A-Team battles Chinese competition with innovation and cooperation / Jonathan Brookfield

Threatened by low-cost competition from China, Taiwan's bicycle industry adopted a promising strategy of co-innovation within an integrated supplier network called the A-Team. The A-Team differs from traditional modular supplier networks because it is focused on value creation and its integrated structure is more likely to resist imitation. Find out more in this case study on innovation. **Pages 14-19.**

074. Interview with growth consultants Chris Zook: A less risky path to business model innovation / Alistair Davidson

Creating a totally different business in the shadow of the old one while its assembly lines continue to roll, is a daunting challenge. Bain consultant, Chris Zook, recently published the last book in a trilogy that addresses the question of how to make “fundamental change in your business model, while still running your business.” In this report, the interviewee is asked for a guided tour of the process of reinventing to compete. **Pages 27-32.**

075. The leader’s dilemma agenda / Alex Lowy

A critical task of leadership is recognizing, acknowledging and interpreting the enterprise’s core dilemmas in a timely and useful fashion. Here is a five-step process for identifying, articulating and addressing crucial, but hard to see dilemmas that block the path to future success. **Pages 33-38.**

076. Collaborative innovation throughout the extended enterprise / Lawrence Owen

To innovate, many high-performing firms are collaborating beyond their organizations, with their

extended networks of suppliers, customers, business partners and others. Here is an IBM innovation that can improve the chances of success. **Pages 39-45.**



TRAINING VOL. 45 NO. 2, FEBRUARY, 2008

077. True vision: facing challenges of competition / Sarah Boehle

Despite gritty competition and challenging economic conditions, or maybe because of them, PricewaterhouseCoopers caps its steady climb by claiming the top spot on the Training Top 125, with a focus on client and employee loyalty. **Pages 33-39.**

078. Leadership leader / Margery Weinstein

Planning for the next generation of leadership at EMC, an information service provider, means developing talent that use teamwork to manage a global workforce. The author in this article discusses further on managing teams. **Pages 40-46.**

079. Winning ways: Using scorecards to analyse training / Holly Dolezalek

This article sites the case of a pharmaceutical company, and

how it uses scorecards to track measure and analyse almost all of its job and training programmes. **Pages 48-56.**

080. It's the network: Exposure to new training initiatives / Lorri Freifeld

Backed by a variety of new training initiatives, Verizon Wireless called upon its internal network to enhance customers' experiences, become experts on new devices and services, and commit to leadership development in 2008. **Pages 58-64.**

081. Accounting for success / Margery Weinstein

Continuous education, with an emphasis on building competence and confidence through shared knowledge, is the key to KPMG. Here is an article on the firm's strategy-driven approach and business ethics. **Pages 66-72.**



TRAINING VOL. 45 NO. 1, JANUARY, 2008

082. It's a small world / Holly Dolezalek

The world may or may not be getting flat, as often described, but it sure is getting small. company's and consumers are

locating themselves wherever they need to be, to take advantage of better prices, better markets, or new opportunities. Above all, it is necessary to establish training operations, where those new employees are located. **Pages 22-26.**

083. Going global: Managing global workforce / Matt Bolch

Managing a global workforce goes beyond purchasing some software. In this article, it is revealed that it requires collaboration, communication, and teamwork. **Pages 28-29.**

084. On board with offshore training / Jonathan York

Farming out your training development to an offshore vendor can save money and lead to growth, but only if you have a solid strategic plan and complete understanding of what you're getting into. Find out more in this article on offshore training. **Pages 30-33.**

085. On target offshore / Margery Weinstein

Travelling offshore in search of a more cost efficient workforce has taken off in corporate America. But doing it well is not always easy, and when it works, who wants to talk about it? Find out more in this comprehensive

article on offshore outsourcing. **Pages 34-36.**

086. Training 2008 preview: Southern exposure / Avis Beiden

Training 2008 Conference & Expo, heads down to the Georgia World Congress Center in Atlanta. Here, speakers offer a quick preview of their presentations. Visit www.trainingmag.com/training2008articles for full articles, including tips and case studies. **Pages 39-46.**



US BANKER VOL. 118 NO. 3, MARCH, 2008

087. Would rewards help your clients feel better? - Marketing / Anthony Malakian

The subprime debacle has left many consumers antsy. Some banks are trying merchant-funded-rewards programmes to tempt clients into loving their banks again. According to the author, this can only be achieved through marketing strategy. **Pages 22-33.**

088. The politics of lending / John Engen

The subprime mortgage crisis, and its role in the looming recession, is turning the banking industry into campaign fodder.

This article seeks to find out if banks can dodge new rules and the blame, while also being honest with themselves. **Pages 26-30.**

089. 2007: The year of the silent scream

Find in this report, the US Bankers' Annual Top 100 Bank performance Ranking. **Pages 34-36.**

090. Surviving the 2007 financial crisis / Thomas Killian

Where does the industry go from here? A comprehensive plan, proposed by one industry insider, proposes that banks address liquidity, capital, asset quality and earnings issues, now before their boards do it for them. Here is an action plan to survive the challenges, and capitalize on market opportunities. **Pages 39-42.**

091. Bankers bemoan elimination of popular merit program: Community banking and finance / Anthony Malakian

Community bankers can't understand why the popular merit program has been scrapped, but the Federal Deposit Insurance Corporation (FDIC) says the program was no longer useful and sometimes tied examiners'

hands. Find out reasons for this action in the article. **Pages 4-11.**



**US BANKER VOL. 118 NO. 2,
FEBRUARY, 2008**

**092. Risk without reward /
Glen Fest**

The meltdown of 2007 exposed the industry's blind spots for risk, particularly as it ricocheted between the disparate and competing interests of lenders, servicers, traders and investors. The result was that many firms took on risk that far outweighed the rewards. Finding a path forward from the ashes of this debacle will require stronger leadership overseeing risk, a culture more respectful of interdependent risks and new technologies measuring them across the enterprise. **Pages 26-30.**

**093. Small banks get sassy
with SaaS IT delivery /
Anthony Malakian**

While many bankers may assume SaaS (Software as a Service) is really the same as older ASP (Application-Service-Provider) services, industry experts argue there are big advantages to SaaS, specifically around cutting compliance and IT costs. **Page 32.**

**094. Desperately seeking
sticky relationships: Payments
/ Anthony Malakian**

Small businesses need many of the same payment services banks offer the big boys. And banks that help small businesses stay afloat are those institutions that flourish themselves. Learn more on small businesses, in this exclusive article. **Pages 36-33.**

**095. Waiting for the other
shoe to drop? Not really / John
Adams**

The corporate loan-market is not tanking yet, but the easy money from many big lenders is a thing of the past. For the well-positioned mid-tier bank, it may create a chance to grab market share. Here, the author sheds more light on corporate lending. **Page 38.**



**US BANKER VOL. 118 NO. 1,
JANUARY, 2008**

**096. Direct banking appeals
to the up-and-comers /
Anthony Malakian**

The direct-banking sector pioneered by an internet upstart, ING Direct and Egg is booming, thanks to great savings-account interest rates. But can growth continue without other products? Find out more in this article on

marketing banking services.
Page 20.

097. All-star Banking Team 2008 / John Engen

Members of the All-star Banking Team 2008 stood out as much for what they did not do, as for what they did, namely, not getting sucked into the subprime black hole. Find in this report, the operations of the top 25 banks in 2008. **Pages 22-33.**

098. Poor bank placement could kill revenues / Anthony Malakian

Common mistakes include bidding wars with bigger banks, poor judgment, unfortunate timing, and biting off more than can be chewed. Be patient, warns one consultant, and take it slow. **Page 34.**

099. In pursuit of the next whooper: Rising franchisee class / Lee Conrad

Franchises now number about 2,500, and most owners need loans to begin operating. Though franchisees have advantages over traditional small businesses, banks still are neglecting them. In this article on lending, the author explains the reasons for the banks' actions. **Page 36.**

100. Banks newest growth plan: Investing in other banks / Lee Conrad

Banks both big and small are increasingly investing in other financial entities to expand their own growth plans. But regardless of the plans' scale, such as whether a full acquisition is in the cards, both types of deals have one thing in common, say industry observers. **Page 38.**