

LIBRARY BULLETIN NO. 38 SEPTEMBER – DECEMBER, 2008

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**ACCOUNTING & BUSINESS
VOL. 11 NO. 11 NOV/DEC,
2008**

**01. Can you handle it? /
Mark Conrad**

Despite efforts to increase the number of qualified finance professionals on boards of UK Government departments, there is still a lack of accountants in executive roles. Worse, poor financial management has led to decision making without appropriate information. What can be done? Asks the author. **pp. 18-21.**

**02. Absolutely fabulous /
Richard Young**

The modern-day finance professional needs to have more than just great technical skills. To gain access to the boardroom requires leadership, commercial acumen and vision. Perhaps its time accountants started thinking of themselves and their roles as fabulous, rather than merely factual. **pp. 22-24.**

**03. Leading questions / Jeff
Grout**

What does it mean to be a good leader? Find out in this article, how the author answers the question, by seeking advice from successful executives, sports captains and military leaders. **pp. 25-27.**

**04. Flex time / Peter
Williams**

In this article, the author argues that a realistic budget is crucial to understand where a business is going. But is it worth the effort in times of economic volatility? Find out more on **pp. 28-31.**

**05. Risky business / Scott
Payton**

We live in turbulent times yet many companies are not prepared for a disaster. Whether facing a power cut or the fallout from a financial storm, businesses need to assess their risk exposure. **pp. 32-34.**

**06. Charity Commissions /
Paul Gosling**

Good accounting and financial reporting practices are essential for the management of charities. Yet, many voluntary groups lack the skills to account for their income and expenditure. In this issue, accounting and business looks at the challenges facing the charity sector, the existing framework for charity accounting, and the role of accountants as trustees. **pp. 35-41.**

**07. Rich pickings / Collette
Steckel**

Gustaw Duda, CFO Orlen Oil, talks to Colette Steckel about

why young, dynamic finance professionals, like himself, are in demand in Poland. He also stated the challenges he faces as finance professional. [pp. 42-44.](#)

08. Making a good impression / Stefan Stern

The first 100 days in a new role are critical – a time to network, establish relationships and make an impression. In this article, the author looks at the ways in which executives can make their marks as leaders. [pp. 44-46.](#)

09. Troublesome words / Richard Brass

Despite efforts to make a written communication as simple as possible using plain English, corporate jargon remains the bane of our lives. Here, the author asks why we are compelled to use complicated language. [pp. 47-49.](#)

010. Get a grip on finances / Faith Glasgow

Companies are starting to offer their staff advice on personal financial planning. Who gains? The author asks. [pp. 50-51.](#)

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**ACCOUNTING & BUSINESS
VOL. 11 NO. 8 SEPTEMBER,
2008**

011. Gathering momentum / David Green

Changes in the current global financial architecture are needed in order to make it fit for purpose for today's markets. The author of this article, a co-author of Global Financial Regulation: The essential guide explains. [pp. 18-20.](#)

012. Carrot or stick? Real / Graeme Yell

While regulation may be a necessary evil in financial services, creating incentives and having strong corporate principles is the best way to ensure a well-functioning sector. Graeme Yell explains. [pp. 21-24.](#)

013. The big bank theory / Richard Willsher

Can the world's banking system change for the better and if so, how? In this article, the author considers the attempts to regulate financial services. [pp. 24-27.](#)

014. Urge to converge / Christian Doherty

As the global convergence movement gathers pace, there are more changes in store for the preparers of accounts in the U.K. the focus will now fall upon smaller, private companies, as IFRS for private entities makes its way on to the statute books. **pp. 28-29.**

015. The social networking revolution / David Lavenda

The author of the report looks at organizations might benefit from the proliferation of social networking tools in the workplace. **pp. 30-33.**

016. A truly dynamic economy? / Steve Priddy

Steve Priddy and Steve Bailey, the authors of this article, write on the effects of the Libson Agenda and why they still pose challenges and opportunities for the accountant in business. **pp. 34-37.**

017. Rein in pay / Lauren Keane

Although there is often considerable media coverage following executive pay awards – and resulting market criticism – say on pay resolutions have yet to reach widespread support. This article explains why. **pp. 38-39.**

018. Great and small / Shariq Barmaky & Soh Lin Leng

This article centers on the authors plans to introduce differential reporting for SMEs in Singapore. **pp. 40-41.**

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ADVANCED MANAGEMENT JOURNAL VOL. 73 NO. 3, 2008

019. Information technology and electronic information: An ethical dilemma / Mayur S. Desai

In this article, it is recommended that organizations should fully assess the ethical implications of their IT. It is imperative that organizations have a formal, up-to-date statement of IT codes and policies. To implement IT ethics codes and policies, organizations should identify relevant behaviour for each code and policy provision and monitor employee activities for compliance. **pp. 16-24.**

020. Toward operational excellence in franchising: Achieving synergy, adding value, and security competitive advantage by exploring entrepreneurial traits and core competences / M.K. Rahatullah

Among all business models, a franchise operation clearly

requires trust and cooperation between franchisor and franchisee to be successful. This paper provides the literature review, identifies the gaps, and proposes a conceptual model to achieve operational excellence in a franchise business. **pp. 25-38.**

021. Bridging the gap from concept to prototype: A Case Study / Jeffrey M. Wilson

How many entrepreneurs have great product ideas that never hit the market? Where a large company may have an established development process, a small, non-technical operation may not. Whether an enterprise has whole departments to draw on or individuals with various skills, a multidisciplinary approach is recommended. **pp. 39-50.**

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THE BANKER VOL. 73 NO. 3, NOV. 2008

022. Agenda / Geraldine Lambe

In this report, the global head of equity origination at Royal Bank of Scotland, Matthew Kirkby, explains why despite all the bank's problems there is still an upside to the controversial ABN AMRO acquisition. **pp. 34-35**

023. Competition for syndicated loans / Charlie Corbett

As the traditional giants of syndicated loans industry step back to lick their subprime wounds, a new breed of lender is emerging. Banks from across the emerging markets that were historically recipients of syndicated loans are hoping to snap up business that was formerly the domain of the big international players. **pp. 36-37.**

024. Reasons to be cheerful: Team of the month / Edward Russell-Walling

The sale of British Energy, once part-nationalised as it was considered too important to fail, should pay dividends for the British government. NM Rothschild, the team which advised on the deal, explains how it pulled off such a coup. **pp. 42-43.**

025. Strengthening the market's backbone: World Bank / Edward Russell-Walling

In October, the World Bank responded to market tensions by proving that highly creditworthy longer-tenor funding was possible with its five-year global bond. **pp. 44**

026. Commodities roundtable

The commodities financing and investment markets have suffered setbacks as a result of the current global crisis. However, the panel of experts believes demand is unlikely to diminish in the long term and that markets will emerge stronger, if politicians continue to back free trade. **pp. 46-49.**

027. The figure for foreign exchange / Michelle

Having enjoyed a major boom in volumes over the past five years, the FX market needs to address its processing operations and cost model. Tony White, managing director at Wall Street Systems, discusses how these problems can be combated. **pp. 58-60.**

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THE BANKER SUPPLEMENT NOV. 2008

028. How to run a bank: The essential reference guide for senior bank management around the globe

The original idea for How To Run A Bank was born several years back and long before ‘subprime’ and ‘credit crunch’ found their way into popular parlance. The Banker ran a cover story on corporate governance issues, and when the designer

mocked up the front cover, he drew the outline of a pretend textbook, garishly coloured so that it would hit the reader in the eye.

This ‘book’ starts in the CEO’s office with articles about the strategic positioning of a bank in the new competitive landscape. It is difficult to imagine of anymore qualified to write the leading article than Michael Geoghegan, group chief executive of HSBC, one of the most globalised banks. **140 pp.**

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BANK DIRECTOR, 4TH QTR. VOL. 18 NO. 4, 2008

029. Trying times complex solutions / John R. Engen

Times like these put bankers’ mettle to the test and one thing is for sure, there’s no easy fix. With loan losses at record levels, most banks will suffer in the coming months, and several more may disappear. Thus, boards today must take proactive steps to ensure their institution emerges from the current crisis stronger than before. **pp. 16-27.**

030. The devil in the details / Charles Keenan

Scores of institutions are finding themselves faced with the unbelievable task of undergoing loan workouts to cull through

problems and determine how best to clean them up, and while the board is not charged with the minutiae involved in workouts, its role is to support management and ask tough questions about the process. pp. 29-37.

031. 2008 Director Compensation review / Kimberly Crowe

The results of Bank Director's latest compensation survey, cosponsored by Amalfi Consulting, offer an in-depth look at pay practices as well as the latest trends and issues affecting compensation industry wide. pp. 51-58.

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HARVARD BUSINESS REVIEW, NOVEMBER, 2008

032. When your friend is a Saboteur: HBR Case Study / Bronwyn Fryer

HBR's cases, which are fictional, present common managerial dilemmas and offer concrete solutions from experts. pp. 40-51.

033. Smart power: A conversation with leadership expert Joseph S. NYE, Jr.

Great leaders know when hard power is not enough. As people realize that hard power alone

can't solve complex problems, they are starting to understand the importance of soft power. pp. 55-59.

034. Winning the race for talent in emerging markets / Joe Ruck

New research shows how to attract and retain the best employees in developing economies. pp. 63-70.

035. Cisco sees the future: An interview with Cisco's CEO / Bronwyn Fryer

Cisco is able to predict trends six to eight years ahead even in the highly volatile technology market by recognising early-warning signals its customers unwittingly give off. To capitalize on these" market shifts," Chamber gave up his command-and-control style and made decision making highly collaborative. pp. 74-79.

036. Tomorrow's global giants: Not the usual suspects / Pankaj Ghemawat

Changes in demand, market power, and business models are starting to produce surprising winners in big emerging markets. Find out details in this article pp. 80-88.

037. Teaming up to crack innovation and enterprise integration / James I. Cash

In this article, the author reveals reasons why key growth imperatives succeed best when specialized teams share skills, experience, and insight across the silos. **pp. 90-100.**

038. What is a free customer worth? / Sunil Gupta

Customers who pay little or nothing and are subsidized by another set of customers are essential to a vast array of businesses, including shopping malls, real estate brokerages, information technology providers, auction houses, print and online media, and employment and dating services. According to one estimate, this business model accounts for a majority of the revenues of 60 of the world's 100 largest companies. **pp. 102-109.**

039. How to become an authentic speaker / Nick Morgan

Even sincere speeches often come across as contrived. A four-step process from this article will help you create a true emotional connection with your audience. **pp. 115-119.**

040. When teams can't decide / Bob Frisch

Are stalemates on your leadership team making you a dictator by default? Stop blaming your people – start fixing the process. **pp. 121-126.**

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HARVARD BUSINESS REVIEW, OCTOBER, 2008

041. Can knockoffs knock out your business? (HBR CASE STUDY) / Paul F. Nunes

Counterfeiting of Ruffin products is on the rise. The company's CEO is obsessed with putting a stop to it. How far should he go? Find out suggestions in this article. **pp. 41-50.**

042. Evaluating the CEO / Stephen P. Kaufman

The feedback that most CEOs receive from the board is based solely on the company's financial performance – a stark contrast from the comprehensive reviews given to senior executives on their way up the corporate ladder. The author of this article reveals how he got the board to give him real feedback once I became CEO. **pp. 53-56.**

043. The contribution revolution: Letting volunteers build your business / Scott Cook

Intuit's cofounder challenges traditional companies to follow the lead of internet superstars and of innovative peers such as Honda, Procter & Gamble, and Hyatt in tapping the contributions of countless people beyond their organizations. **pp. 60-69.**

044. Its time to make management a true profession / Rakesh Khurana

Learn from this article, how a rigorous code of ethics will make you a better manager that the society will benefit from. **pp. 70-77.**

045. Shaping strategy in a world of constant disruption / John Hagel

A company's bid to rally an industry ecosystem around a new competitive view is an uncertain gambit. But the right strategic approaches and the availability of modern digital infrastructures improve the odds for success. **pp. 81-89.**

046. How the best divest / Michael C. Mankins

Companies often sell off businesses when times are hard.

Smart CEOs approach divestiture more strategically. **pp. 92-99.**

047. Creativity and the role of a leader / Teresa M. Amabile

Your organization could use a bigger dose of creativity. Find out what to do about it in this article. **pp. 101-109.**

048. The incumbent's advantage / Ian C. Macmillan

Big-company CEOs often complain about how hard it is to grow profits organically. In reality, they're sitting on a gold mine of unrealized potential in their current customer base. **pp. 111-121.**

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HARVARD BUSINESS REVIEW, SEPTEMBER, 2008

049. Don't try this offshore / Stephen Brown

The ultra-sophisticated consultants at Serendipity Associates are sure their creative genius is safe from low-cost rivals. But is it? Here is an HBR case study **pp. 39-50.**

050. How Pixar fosters collective creativity / Ed Catmull

Taking full advantage of the diverse talents in an organization

has got to be one of the toughest management challenges there is. Pixar has succeeded more than most. **pp. 66-72.**

051. Social intelligence and the biology of leadership / Daniel Goleman

New studies of the brain show that leaders can improve group performance by understanding the biology of empathy. **pp. 74-81.**

052. 7 ways to fail big / Paul B. Carroll

In this study, the author reveals lessons from the most inexcusable business failures of the past 25 years. **pp. 82-91.**

053. The new arsenal of risk management / Kevin Buehler

The current financial crisis has heightened Managing the tension between performance and people is at the heart of the CEO's job. Firms are at once economic organizations whose survival and prosperity depends on the delivery of superior value in an unforgiving global marketplace and social institutions that profoundly shape the lives of their employees. However, leaders of high-commitment, high-performance organizations refuse to choose between people and profits. **pp. 93-110.**

054. How to protect your job in a recession / Janet banks

Your company has a plan to survive hard times. Do you? This article is all about surviving corporate lay offs by embracing some practical strategies. **pp. 113-116.**

055. Where oil-rich nations are placing their bets / Rawi Abdelal

Petrodollars abound again. This time, oil-rich nations of the Gulf have adopted ambitious investment strategies and are spending lavishly on institutional infrastructures. In doing so, they will affect the Economic landscape in the West, reshape nearby markets in the Middle East, and dramatically reconfigure the Gulf home environment itself. **pp. 119-128.**

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RMA JOURNAL VOL. 91 NO. 3, NOVEMBER, 2008

056. Articulating the value proposition / Lynne Suher

Bank of America's Consumer & Small Business Bank President, Lian McGee, says successful institutions need to communicate their value proposition to customers. Transparency, simplicity, and fairness should be the goals. The bank is

positioning itself for growth.
pp. 10-16.

057. Agri-Business: Understanding the connectedness of internal and external stress factors on credit risk / Gavin Smith

This article continues the theme of inter-connectedness and examines the inextricability of internal and external risk factors that can stress a borrower's business. It explores why agricultural industries bring significant and unique challenges, looking in particular at how internal structural factors and key macroeconomic and supply-chain variables interact to make stress-testing credit risk extremely complex, especially over a large portfolio of loans.
pp. 21-25.

058. Commercial real estate risk: Time to make the most of your expert judgement / Suzanne G. Smith

A more systematic methodology for incorporating expert judgement into CRE credit risk assessment can promote accuracy, objectivity, and consistency making an institution more competitive and better able to address regulatory concerns.
pp. 26-31.

059. What about residential appraisals / Mark J. Zoeller

This article discusses why banks need a more forward-thinking approach to residential appraisals to avoid downside collateral risk in a more free-falling real estate market.
pp. 32-37.

060. Stress-testing a C&I loan portfolio / Rick Buuczynski

Stress testing is becoming an increasingly vital diagnostic tool for risk mitigation, and financial regulators are encouraging its use in banking institutions of all asset sizes. Basel II modelling requirements and the recent subprime crisis increase the need for such tools as a serious, persuasive economic downturn looms and obvious risks abound.
pp. 42-46.

061. Allowance for loan and lease loss reserves: Modelling challenges and recommendations / Angel Novikov

Senior managers at financial institutions need to understand why their models failed to anticipate loan and lease losses and what can be done to improve the model's performance.
pp. 48-53.

062. “What’s Basel got to do with me?” A community bank perspective / Jeremy D. Taylor

Basel II’s emphasis on more risk-sensitive measures has been echoed by U.S. banking regulators, and that emphasis will change how community banks go about their business. Find out more in this article. **pp. 68-70.**

063. New standards for valuation services: Some implications for bankers / Alan Reinstein

The American institute of Certified Public Accountants has adopted a new standard for preparing valuations. Financial services professionals should understand the standard so they can better assess loan packages containing valuation reports and advise their clients appropriately. **pp. 72-75.**

064. Join, stay, or leave? How lenders decide / David W. Ronan

A human resources consulting company surveyed commercial lenders, and their managers, about why they remained with their current institution or left to join another. Although the survey was done in Chicago, the results are applicable through the industry. **pp. 77-81.**

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**STRATEGY & LEADERSHIP
VOL. 36 NO. 5, 2008**

065. In the crucible: Robert J. Thomas explains how leaders learn

The author of this article discusses leadership development with Strategy & Leadership. He believes that organizations can develop more leaders by helping promising employees learn from experience, especially stressful situations he calls “crucibles.” Potential leaders, he says, must develop and apply a personal learning strategy, and they must practice as they perform. **pp. 4-8.**

066. Co-creating value through customers’ experiences: the Nike case / Venkat Ramaswamy

Customers have learned how to use internet tools to make their opinions and ideas heard in online “communities”. Leading firms are inventing new ways to involve customers, such as offering internet sites where they can interact with each other and share their experiences. The innovation and marketing processes of one such company, Nike provide a glimpse of the next “best practices” of experienced-based value co-

creation with customers. **pp. 9-14.**

067. Case: A non-profit theatre's strategy focuses on experiences / John Sterling

Timeline Theatre Company, an 11 year old non-profit company in the Chicago area, was founded to present "stories inspired by history that connect with today's social and political issues." An award winner for both its productions and managerial excellence, Timeline adopted the strategic management concept of "experience" as a basis for differentiating its offering and also making itself a preferred place to work. **pp. 15-21.**

068. Innovation: Scenarios of alternative futures can discover new opportunities for creativity / Gill Ringland

Most organizations explore innovation in the context of the current marketplace. If an organization wants to promote creativity to underpin the search for breakthrough innovation, offerings that will capture a future market, scenarios of the future offer "stretch zones" for the imagination. **pp. 22-27.**

069. How CEOs can promote a strong market culture / Linden Brown

How can today's CEOs take an abstract concept like culture, visualize it, and take steps to harness its power to create enduring competitive advantage in the marketplace? These Market-Culture Strategies authors have developed a research-based 6C Model for fostering corporate culture that creates superior value for customers, profitability. **pp. 28-33.**

070. Internet tools enable organizational transformation from the inside out: the Nokia Siemens Networks case / Graham Jones

Now managers can accelerate the transformation of a big company's culture using an array of new internet tools - such as discussion forums, wikis and blogs - that allows many people to engage more easily in meaningful interactions, as the Nokia case describes. **pp. 34-37.**

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**TRAINING JOURNAL VOL.
45 NO. 8, OCTOBER, 2008**

071. The bucks stop here

Average trainer salaries jump nearly \$5,000 to \$86, 450 in 2008. How do you stack up? Find out answers in this study on salary survey. **pp. 22-26.**

072. Learning Management Systems (LMSs) / Sarah Boehle

In this article, the author takes a look at three recent learning management innovations that make the business of training easier for companies and learners alike. **pp. 31-34.**

073. Got game? / Margery Weinstein

Games and simulations in training aren't going anywhere. In fact, they're only gaining in popularity, with new twists on old formats and technologies emerging every year. **pp. 40-42.**

074. Stimulating simulations / Holly Dolezalek

See in this article, how four companies are successfully using simulations, and discover how their lessons learned may apply to your simulation strategy. **pp. 44-48.**

075. Banking on SIMS / Liz Wheeler

With the cost of failure in financial institutions so great, banks want to be able to allow their employees to practice and fail with zero financial risk. That's where simulations come in. **pp. 49-50.**

076. Change everyday / Liz Wheeler

Two case studies show how Training 2008 Top 125 companies Wachovia Bank and PNC Financial successfully and continuously manage and train for change. **pp. 51-53.**

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**TRAINING JOURNAL VOL.
45 NO. 7, SEPTEMBER, 2008**

077. They are watching you / Sarah Boehle

More companies are monitoring their employees' computer usage. But these surveillance techniques, including software that can record everything from screen captures to keystrokes, are only as powerful as the quality and transparency of the policies and training that support them. **pp. 22-29.**

078. A better blend / Margery Weinstein

Most of you have e-learning; in-person classroom instruction; live Web sessions; and maybe even training via mobile devices. Now you have to figure out how to make use of these multiple forms of delivery to create the next generation of blended learning. **pp. 30-39.**

079. Tech connects / Margery Weinstein

Linking more experienced, accomplished employees with fledglings at your company so both parties senior and junior benefit is a coup. An even greater coup is leveraging this more reliably through the help of technologies that support mentoring. **pp. 58-60.**

080. Taming tech training / Matt Bolch

Many people shudder when it comes to being trained on technology, find out how the right programme and delivery can dispel their fears. **pp. 60-63.**

081. Keys to the kingdom – Part 2 / Margery Weinstein

You don't need to be the Sorcerer's Apprentice to train employees to give customers magical service (although a little pixie dust can't hurt). Discover

some training tips garnered first-hand from the Disney Institute. **pp. 64-21.**