

**LIBRARY BULLETIN NO. 39 JANUARY –APRIL, 2009**

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**ACCOUNTING & BUSINESS  
VOL. 12 NO. 1, JAN, 2009**

**01. Surviving the credit  
crunch**

How long will this last? We could be in for a long haul, say leading economists. Find out in this article, survival tips, during financial crisis. **pp. 17-23.**

**02. Retail Finance Directors**

The high street is bracing itself for a rough year. So what will that mean for retailers' finance teams, and just how bad do finance directors think it's going to get? Find out more in this article. **pp. 26-30.**

**03. Surviving the coffee  
crunch / Howard Schultz**

In this article, Starbucks chief Howard Schultz, tells Accounting and Business about his strategies for surviving the coffee crunch in the tough year ahead. **pp. 30-31.**

**04. On brand / Helen  
Brand**

An interview – Helen Brand, new chief executive of ACCA, tells us about her plans for making ACCA fit for the future. **pp. 36-37.**

**05. Comment / Peter  
Williams**

Viewpoints on topical issues. This month our commentators look at bonuses, globalisation and limited liability. **pp. 38-39.**

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**ADVANCED MANAGEMENT  
JOURNAL VOL. 74 NO. 1,  
2009**

**06. When employee voice is  
met by deaf ears / Jacqueline  
Landau**

This paper seeks to contribute to business and management literature, practice, and education through secondary and primary research addressing these core questions. Relevant perceptions of Gen Y men and women enrolled in undergraduate business school and beginning their careers are identified through an original survey constructed with attributes from the existing literature. These perceptions are compared to those of other working generations and executives regarding gender equity. **pp. 8-12.**

**07. C-Change? Generation Y and the glass ceiling / Susan P. Eisner**

This paper explores a timely topic: Will the changed generation find a changed ceiling? Is a “c-change” occurring? Specifically, it examines four areas of inquiry. pp. 14-28

**08. The association between talent retention, antecedent factors, and consequent organizational performance / Constantine Kontoghiorghes**

This study focuses on talent retention, which is a global issue. As implied earlier, firing and retaining top talent is the driving concern for human capital management practitioners today. The concept of human capital management is that employees possess skill, abilities, and experience and therefore have economic value for the organization. Find out more in this article. pp. 29-36.

**09. A multi-phase framework for supply chain integration / Abhinav Ajmera**

This paper does not address in great detail how to select firms to collaborate with; the assumption is that they have already been chosen, so this paper elaborates on “how.” After reading this paper, individuals should know

how to initiate the transition towards joint decision making (JDM). In addition, they should be able to design a structured plan that considers critical features necessary to achieve full integration of supply chain members. pp. 37-47.

**10. Internal and external influences on global manufacturers / Dennis Krumwiede**

This study is the first to consider cultural differences in manufacturing, planning and scheduling within the framework of cultural differences. Understanding cultural differences is increasingly important in a world characterized by outsourcing and global manufacturing. Analysis of Global manufacturing Research Group (GMRG) survey data indicates the importance of customer or external factors in production, as explained by cultural differences. pp. 48-59.

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**FINANCIAL WORLD  
MARCH, 2009**

**11. Many roads to Basel / Michael Taylor**

The author of this article detects that too much tinkering with the Capital Adequacy Accord might cause it to unravel completely. A

financial crisis of the severity that the world is experiencing is bound to provoke a regulatory backlash. Its exact nature is still not defined, but one area of focus is the Basel 2 Capital Adequacy Accord. [pp. 12-13.](#)

**012. Lack of funds – the fear that dwarfs all others / David Lascelles & Shirley Beglinger**

As the CSFI's latest Banana Skins survey of the insurance industry shows, the financial crisis has focused minds on risks of a fundamental nature. David Lascelles lists the dangers as seen by insurers and, Shirley Beglinger analyses flaws in the proposed regulatory framework. [pp. 14-17.](#)

**013. Insolvent proposals / Shirley Beglinger**

First the French derailed the Solvency 2 insurers' framework and now, argues the author; there is a case for updating its design. The financial crisis is kicking the stuffing out of the Basel 2 rules on bank capital adequacy. Not good news for banks, which worked with supervisors to design the rules. [pp. 19-20.](#)

**014. A data revolution / Richard Max-Lino**

It is easy to forget that difficult times are when innovation is most welcome. Innovation in

financial services is needed now to help navigate these tricky waters, this article discusses how to spur a more robust financial services sector that is transparent for both regulators and consumers. [pp. 25](#)

**015. Pure poison / Vince Heaney**

The author of this article analyses the different methods of pricing toxic assets and explains why uncertainty lingers over their values. [pp. 29-30](#)

**016. Spend, spend, spend / Warwick Lightfoot**

Along with the freezing of the inter-bank market and the collapse of the international banking system over the past year, there has been a big revival of interest in the use of fiscal policy as a tool of demand management. Fiscal policy is back in favour – with politicians, banker and academics, the author describes its flaws and virtues. [pp. 32-33.](#)

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**FINANCIAL WORLD  
FEBRUARY, 2009**

**017. All out to 'save eight' / Teresa Poole**

Faced with its most serious downturn for a decade, China is pulling out the stops to hit its

benchmark 8 per cent growth. This article reveals how. **pp. 12-13.**

**018. Anatomy of a disaster / Jane Fuller**

Financial crises are nothing new, and the movers and shakers who dealt with previous crashes are still alive and kicking. So why not ask them for advice on how to deal with this one? The CSFI is putting together a book of wisdom from those who have seen it all before. The author reports **pp. 15-21.**

**019. In debt to the future amid the bond frenzy / Christopher Alkan**

Purchases of government bonds will be spoiled for choice this year as countries seek to spend their way out of recession. Here, the author spells out the potential dangers of this debt overhang and looks at ways of mitigating the burden on the next generation of taxpayers. **pp. 23-25.**

**020. No silver lining? / Richard Northedge**

Managing, and eventually selling, the government's bank assets will be far from straightforward. In this report, the author sums up the challenges. **pp. 27-28.**

**021. Built to last / John Goodfellow**

The author of this article, Chairman of the Building Societies Association, is confident that the underlying business model of building societies is robust enough to withstand recession. He reveals how it works. **pp. 29.**

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**HARVARD BUSINESS REVIEW APRIL, 2009**

**022. Who can help the CEO? (HBR Case study / Phil Terry**

Eliot Robbins is the CEO of a two-year old spinout that hasn't yet made good on its ambitious financial projections. He's just lost his second sales VP, and the company's board will be meeting in a few days. Now he is financially seeking advice from an old friend on the board, from a squash opponent, from his wife. None of them can provide any help. **pp. 28-40**

**023. Leadership lessons from Abraham Lincoln / Doris Goodwin**

Here is a conversation with Doris Kearns Goodwin, the Pulitzer winner who unleashed the team-of-rivals concept talks about how modern leaders can make it work. **pp. 43-47**

**024. How to market in a downturn / John A. Quelch**

In every recession marketers find themselves in poorly charted water because no two downturns are exactly alike. However, in studying the marketing successes and failures of dozens of companies as they've navigated recessions from the 1970s onward, the author identified patterns in consumers' behaviour and firms' strategies that either propel or undermine performance. **pp. 52-62**

**025. Five rules for retailing in a recession / Ken Favaro et al.**

In hard times, it won't be your loyal customers who pull you through. When the pie is shrinking, focus on the people who are shopping not only in your stores, but also in your competitors'. They are the ones who have money to spend that you don't have, but could get. **pp. 64-72**

**026. What's your google strategy? / Andrei Hagiu**

Multisided platforms (intermediaries like Amazon or Google that connect interdependent groups of players) can lower your transaction costs and increase your reach, but they can also commoditize your

business and take over your customers. Here is the smart way to play with MSPs (Multisided Platforms). **pp. 74-81**

**027. When internal collaboration is ban for your company / Morten T. Hansen**

Working across organizational boundaries can create tremendous value, or destroy it. However, don't assume that internal collaboration will benefit your organization before you've calculated what it will cost. **pp. 83-88**

**028. Predicting your competitor's reaction / Kevin P. Coyne**

To understand how competitors will respond to your next move, evaluate the situation in their terms, not yours. In this article, the author considers three questions that get you inside your competitor's head. **pp. 90-97**

**029. Decoding resistance to change / Jeffrey D. Ford**

Resistance, poorly understood as feedback, can be a valuable resource that helps you implement change effectively. Here is the decoder you need to make that happen. **pp. 99-102**

**030. Getting brand communities right / Susan Fournier**

Building a strong brand community with your customers is not a task that should be left to the marketing department. It requires an organization-wide commitment to understanding people's needs, relinquishing control, and leveraging conflict. Not all companies can pull it off. Can yours? **pp. 105-111**

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**HARVARD BUSINESS REVIEW, MARCH, 2009**

**031. The Layoff: HBR Case study / Bronwyn Fryer**

If Astrigo Holdings is to remain competitive, 10% of its workforce must be cut. Who goes and who stays? Find out in this case study, the best strategy for Astrigo. **pp. 33-40.**

**032. The greening of Petrobras / Jose Sergio Gabrielli De Azevedo**

Eight years ago, energy giant Petrobras a multinational whose main expertise is offshore drilling, was best known for its appalling environmental record. It is revealed in this report that today; Brazil's biggest company is a champion for sustainable business at home. **pp. 43-47.**

**033. In a downturn, provoke your customers / Philip Lay et al.**

The companies you serve are slashing their budgets but you can still make the sale. Arrive with a strong, original point of view on your business customers' problems, and you might have a hope of crocking their frozen budgets. **pp. 48-56.**

**034. When should a process be art not science? / Joseph M. hall**

The modern mania for process standardization overlooks one important fact: Many processes are more art than science. And when managers try to rigidly control art, they end up squashing flexibility, creativity, and dynamism. However, the author of this article gives a clue. **pp. 58-65.**

**035. Value-for-money 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**

**036. Making mobility work / Haig R. nalbantian**

Rotating manager through various jobs can help them develop leadership skills, but it can also do more harm than good if you're not mindful of the trade-offs. Here's a framework you can use to make the right choices for your company. **pp. 76-84.**

**037. Six ways companies mismanage risk / Rene M. Stulz**

As many firms have learned, even top-notch risk management systems can fail. Knowing how and why from this article, may help you strengthen yours. **pp. 86-94.**

**038. Option Games: The key to competing in capital-intensive industries / Nelson Ferreira et al.**

The tradition valuation methods namely discounted cash flow and real options fall short in qualifying the value of both flexibility and commitment in big-budget investments. Here is a new tool that will help managers make rational choices between alternative strategies. **pp. 101-107**

**039. Tapping the world's innovation hot spots / John Kao**

As more countries aim to become innovation hot spots, a global

market for innovation services is emerging. Get ready to tap that market by figuring out which countries' models best fit your company's strategic needs. And be prepared to mix and match the best elements of different models. **pp. 109-114.**

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**HARVARD BUSINESS REVIEW, FEBRUARY, 2009**

**040. Get Y in the workforce: HBR Case study / Tamara J. Erickson**

Josh Lewis thinks his manager's plan for marketing Rising Entertainment's next big movie is so outdated. So he goes over her head and pitches the CEO his own ideas and the CEO loves them. Should Josh's boss praise his initiative or discipline him for stepping out of line? The contributors in this article give the answer. **pp. 43-49**

**041. Seize advantage in a downturn / David Rhodes**

Inaction is the riskiest response to the uncertainties of an economic crisis, but rash or scattershot action can be nearly as damaging. Here is a rapid but measured approach, simultaneously defensive and offensive for tackling the challenges posed by a downturn. **pp. 50-58**

**042. Why good leaders make bad decisions / Andrew Campbell et al.**

Neuroscience confirms what some have long suspected: we cannot reliably recognise or safeguard against our own error of judgement. But there is a systematic way to spot and counteract our biases so they don't cloud important decisions. **pp. 60-66.**

**043. How to design smart business experiments / Thomas H. Davenport**

Managers now have the tools to conduct small-scale tests and gain real insight. But too many "experiments" don't prove much of anything. Find out why, in this article. **pp. 69-76.**

**044. How to thrive in turbulent markets / Donald Sull**

To compete in volatile markets, companies need to train like champion fighters, developing the agility to pounce on opportunities and the strength and stamina to absorb a pounding. In this article, the author states that firms that get the balance right will emerge as the new market leaders. **pp. 78-88.**

**045. Moon shorts for management / Gary Hamel**

There hasn't been a true breakthrough in management for decades. Last May, some of the world's smartest thinkers drew up a list of challenges to spur the great advances that will revolutionize the field for tomorrow. What great challenges must we tackle to reinvent management and make it more relevant to a volatile world? **pp. 91-98.**

**046. Stop overdoing your strengths / Robert E. Kaplan**

Feedback on a five-point scale will not account for strengths overplayed. Here is a better way to find your balance as a leader. **pp. 100-103.**

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**STRATEGY & LEADERSHIP  
VOL. 37 NO. 2, 2009**

**047. Leadership – the five big ideas / Robert J. Allio**

Years of research and analysis by biographers, historians, and management scholars have produced an enormous library of books that the authors claim offer important findings and insights on leaders and leadership. However, this seemingly non-stop stream of leadership books springs from just five important research hypotheses that are

endlessly debated and recycled.  
**pp. 4-12.**

**048. Using a value creation compass to discover “Blue Oceans” / Norman T. Sheehan**

In their landmark 2005 book *Blue Ocean Strategy*, W. Chan Kim and Renee Mauborgne suggest that corporations seek profit by creating unique offerings for new markets. The authors of this article propose that such new offering can be discovered by bundling attributes attractive to new customers based on three types of value logic – industrial efficiency logic, network services logic, knowledge intensive logic. **pp. 13-20.**

**049. How to distinguish smart big moves from stupid ones / Paul Strebel**

Big moves, in the form of strategic initiatives with a major commitment of resources to achieve a new goal, are pivotal points in the history of companies. To avoid a corporate disaster and increase of a smart and ultimately successful big move there are three critical questions, stated in this article that must be answered honestly and equivocally by managers. **pp. 21-26.**

**050. Exploring and learning from the future: five steps for avoiding strategic surprises / Doug Randall**

Most businesses undertake strategic planning processes like scenario development without seeing them as a unique opportunity for learning about and exploring the future. By systematically incorporating plausible but challenging future scenarios into their learning processes, decision makers can both mitigate risk and decrease the likelihood of not being prepared for discontinuities. **pp. 27-31.**

**051. Leading the transformation to co-creation of value / Venkat Ramaswamy**

Leading organizations are learning how to use the engagement experiences of individuals and communities as the new basis of value creation. They have also found that becoming a co-creative organization is about changing the very nature of engagement and relationship between the institution of management and its employees, and between them and co-creators of value – customers, stakeholders, partners or other employees. **pp. 32-37.**

**052. Stop improvising change management / Hans Henrik et al.**

IBM's 2008 Making Change Work Study found that today's change management often occurs in the form of improvised solutions. But a consistent and structured change management approach yielded significantly greater benefits for companies in the study. **pp. 38-48.**

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**STRATEGY & LEADERSHIP  
VOL. 37 NO. 1, 2009**

**053. End shareholders value tyranny: Put the corporation first / Michael E. Raynor**

Corporate leaders have to worry that many of their enlightened decisions – providing generous compensation to get the best employees, assuring customer loyalty by offering exceptional value and making substantial long-term investments in innovation will be challenged by impatient investors who view maximizing shareholder wealth as the primary corporate concern. This leading strategist calls for an end to such shareholder value tyranny and proposes a radical alternative theory: that the ultimate purpose of the corporation is the survival of corporation itself. **pp. 4-11.**

**054. Managing enterprise risk: why a giant failed (Case Study) / Dale E. Zand**

When a large prosperous firm fails it offers a uniquely valuable opportunity to study what can go wrong in the management of enterprise risk. The precipitous fall and dismantling of Tenneco once ranked eighteenth in the Fortune 500. Here is an illustration of how a company management put an enterprise at risk by making problematic acquisitions and adopting questionable financial policies that became destructive when the firm experienced volatile earnings. **pp. 12-19.**

**055. How teams can capitalize on conflict / Tim Flanagan**

Teams are being asked for new ideas, better methods, and novel approaches to help their organizations compete. Conflict, especially when innovative alternatives are being analyzed and challenged, is a necessary ingredient in the creative process. A critical challenge for leaders and teams today is how to get the best from the inevitable differences and disagreements that arise while minimizing the harm and discomfort routinely associated with conflict. **pp. 20-22.**

**056. Strategic thinking about disruptive technologies / Nick Evans et al.**

Potentially disruptive technologies emerging from laboratories around the globe determine many organizations' future, opportunities and risks. Here is how organizations can use an opportunity discovery process to look at the full range of emerging technologies, see the commercialization possibilities, understand their uncertainties, compare the technologies, select the ones to focus on, and continually review new information and choices. **pp. 23-30.**

**057. The new demography of the 21<sup>st</sup> century: part 2 – gender gaps and population bulges – what demography means to the corporate planner / Martin Walker**

This second segment of a two-part article on what demography means to the corporate planner focuses on gender gaps and population bulges. It alerts strategists to the significance of several surprising new trends the aging of the Chinese population, the burgeoning middle class in developing countries and the gender imbalance in coming generations in China and India. **pp. 31-34.**

**058. How visionary nonprofits leaders are learning to enhance management capabilities / Daniel Stid**

When Bridgespan consulting teams surveyed senior staff members at 30 nonprofits, the respondents consistently rated their organizations as being strongly led but under managed. The problem is especially noticeable at founder-led nonprofits; where one person makes all the important decisions but has limited management experience. Here is how the leaders of a few well respected nonprofits have added management capabilities to strengthen their organizations. **pp. 31-34.**

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**TRAINING VOL. 46 NO. 3 MARCH/APRIL, 2009**

**059. Mane event / Margery Weinstein**

In one-day session, Wisdom Horse Coaching shows *Training* first-hand how to keep employees galloping toward productivity, collaboration and leadership. **pp. 20-24.**

**060. Your C-suite seat / Margery Weinstein**

That elusive seat at your company's executive table might

not be as elusive as you think. With attentive alignment to your CEO's strategic goals and long-range plan, that coveted seat at long last may be yours. **pp. 26-29.**

**061. Retrain & Restructure / Margery Weinstein**

Getting through a corporate reorganization with your job intact is quite a feat. Even more difficult is training (and retraining) your company to emerge more engaged and efficient than ever. **pp. 30-33.**

**062. The right stuff / Cynthia Kincaid**

In the wake of several financial debacles, all employees now are expected to make sound ethical decisions. Not having an ethics program and effective training on it in place can spell organizational disaster. **pp. 34-36.**

**063. Work is the new retirement / Wendy Webb**

Don't be surprised if the next flood of resumes to hit your desk comes from people old enough to be your parents or even grandparents. Hiring, training, and working with "silver collar" employees can be a great boon to business. **pp. 44-45.**

**064. It's a small world / Training Editors**

Global camaraderie and networking took center stage at Training 2009 in Atlanta. Here is a write-up on training professionals. **pp. 46-49.**

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**TRAINING VOL. 46 NO. 2 FEBRUARY, 2009**

**065. PWC does it again / Lorri Freifeld**

PricewaterhouseCoopers nabs No.1 on the Training Top 125 for the second year in a row. Find out details in this report. **pp. 24-28.**

**066. Rapid responder / Sarah Boehle**

By continually attuning itself to client and employee needs, KPMG delivers training squarely aimed at supporting quality client service thereby boosting it to No. 2 on the Training Top 125. **pp. 30-34.**

**067. SCC'S keys to success / Margery Weinstein**

Providing the software medical laboratories rely on takes a staff that is well trained from day one. It also takes a learning program that knows how to retain and grow those workers through

personalized development plans. **pp. 36-40.**

**068. EMC's competitive advantage / Holly Dolezalek**

The key to EMC's success is ensuring its business strategy is supported by the right training for the right people at the right time at every level of the company. **pp. 42-46.**

**069. Top 10 Hall of Fame**

Deloitte LLP joins the six other companies in the Top 10 Hall of Fame. **pp. 54.**

**070. The training Top 125**

Here is training magazine's ninth annual ranking of the top companies with employee-sponsored workforce training and development. **pp. 56-95.**

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**TRAINING VOL. 46 NO. 1  
JANUARY, 2009**

**071. Foreign but familiar / Margery Weinsten**

Everyone agrees global experience is a must for global leaders. That's where overseas job rotations come in. But what is required from the training perspective to make them happen, asks the author. **pp. 20-23.**

**072. Tech Check / Gail Dutton**

While technology makes global training possible, some challenges still exist. The key: Identify your training needs, and then choose the technology that fits. **pp. 24-26.**

**073. Taking the (Global) initiative / Margery Weinsten**

Your company has gone global and you're itching to enhance (or gain) your "seat" at the executive table. Try offering learning and development support, you are your CEO's favourite global initiative before being asked. **pp. 28-32.**

**074. Global yet local / Holly Dolezalek**

When it comes to global product training, companies must walk the line between consistency and customization. The author of this article explains. **pp. 34-36.**

**075. Voices of opportunity / Sarah Boehle**

In this article, Two Training Top 125 companies' non-traditional programs help Hispanic workers become fluent in English while bridging the cultural divide. **pp. 37-39.**

**076. Training 2009 show preview: Atlanta in Advance**

Want to know what hot topics will be covered in Hotlanta during the Training 2009 Conference & Expo February 9-11 at the Georgia World Congress Center? In this report, a selection of speakers gives a bird's eye view.

**pp. 40-45.**

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**US BANKER VOL. 119 NO. 3 APRIL, 2009**

**077. The experiment / John Engen**

When Sheila Bair took the helm at the FDIC, the biggest issue she faced was whether Wal-Mart should be granted a bank charter. Now she's contending with an industry in crisis and a rapidly depleting deposit insurance fund. Making seismic decisions daily, she is using her pulpit to push sometimes controversial ideas on loan modifications, on cleaning up toxic assets aimed at pulling the industry and the economy out of a tailspin. In the process she is redefining the agency. **pp. 16-19.**

**078. M&A wants Uncle Sam: Government assistance will drive deals in what will be a cautious year / Joseph Rosta**

After a lacklustre first half of 2008, merger and acquisition activity in the banking sector picked up in the second half as the financial crisis worsened and regulators moved aggressively to pair the most troubled banks and thrifts with healthier institutions. And with economic conditions deteriorating rapidly, particularly in pockets of the west and southeast, M&A experts say marriages arranged by the Federal Deposit Insurance Corp. and other regulators will again drive activity in 2009. **pp. 20.**

**079. When bankers don't want to be friends with bankers / Anthony Malakian**

Many bankers are shying away from loan participations. But there are reasons to believe that this market will bounce back along with the economy. It all begins with confidence and funding. **pp. 24-25.**

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**US BANKER VOL. 119 NO. 2  
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**080. Word of mouth takes hold in bank marketing / Anthony Malakian**

To cut through the clutter of traditional advertising, many banks are employing word-of-mouth marketing strategies. The author of the article sheds more light on this topic. **pp. 16.**

**081. Who will be the next line / Michael Sisk**

Great companies need great leaders. And yet, just when banks most need to draw on their collective talent, many find themselves short on managerial bench strength. Whatever the reason, a lack of preparedness can weaken an organization because a well-planned succession can put a bank on firm footing for years to come. **pp. 19-20.**

**082. Getting face time online is appealing yet ignored / Anthony Malakian**

Most Americans are exploring the wonders of social networking sites. Community bankers, though, have yet to jump on the bandwagon and are missing a major opportunity. Here is an

article on social networking. **pp. 23-37.**

**083. Prepaid goes mainstream as adoption increases**

The prepaid card market has seen rapid expansion, thanks to low fees and restricted credit access. Analysts agree that this market will continue to grow despite consolidation. Find out details in this article. **pp. 24.**

**084. Regulation redux / Joseph Rosta**

The financial system still smolders as policy makers consider plans to prevent the next fire. Will regulators be the world's new heroes? Find out details in this article. **pp. 32.**

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**US BANKER VOL. 119 NO. 1  
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**085. Ad spending down, migration may be up / Anthony Malakian**

Analysts agree that it is going to be a tough year for marketers. Some, though, will try to seize on an increase in demand while others will reallocate those dollars. Here is an article on bank marketing. **pp. 16.**

**086. Is microfinance ready for its next big leap? / John Engen**

Microfinance fills an important, though tiny, niche in the U.S. market. In the developing world, however, it's big business with more than 150 million customers. The growth is attracting more profit-oriented capital to the movement, sparking a heated debate over microfinance's future. Is that a good thing or not, asks the author. **pp. 19-21.**

**087. Community banks paying for bigger brothers' sins / Anthony Malakian**

Federal deposit Insurance Corporation (FDIC's) decision to raise risk-based assessment rates with premiums doubling has created rancor amongst community bankers, who believe too-big-to-fail banks should shoulder more burden. **pp. 22-23.**

**088. NSF fees pay the bills but make customers bolt / Anthony Malakian**

Customers hate it and bankers don't want to say it, but overdraft is valuable source of income for financial institutions. Yet bankers need to be careful just how hard they push. **pp. 24.**

**089. Demand for LOCs up supply is less certain / Anthony Malakian**

To mitigate risk, companies are turning to letters of credit in droves. Banks may be heisting to offer the product because of risk concerns. While the product may seem like an anachronism, there's fee income to be made. Find out more in this article on trade finance. **pp. 25.**