



## MARK YOUR CALENDARS FOR MAY 2001!

Don't forget to include the 2001 CUNA CFO Council Conference & Roundtable into your budget plans. It promises to be a great conference, full of education and networking, in Seattle, Washington. The conference kicks off

with a pre-conference workshop on Sunday, May 20, 2001. The conference runs Monday, May 21 - Wednesday, May 23. Participants are encouraged to come in early to see more of the sights of Seattle, as well as benefit from the reduced flight expense associated with a Saturday night stay. ♦

## GET ON THE LIST!

The CUNA CFO Council has taken another step towards technology by launching the "CFO only" listserv to let members communicate and share ideas in an exclusive chief financial officer environment. The service allows CFO Council members to log on and communicate via e-mail day or night. It's one more networking option available to Council members.

### To Access the CFO Listserv:

1. Start by logging onto the CFO web page. It is located at [www.cunacfo-council.org](http://www.cunacfo-council.org).
2. Click on the "Access the CFO members area" section.
3. Type in your user name and password. If you have difficulty logging in, the system will prompt you on what steps to take.
4. Click on "Sign up and sign in."
5. After reading the CFO Listserv Helpful Hints, click on "Enter the listserv."
6. Enter your e-mail address and password, if applicable.
7. From this screen, you may read past and present messages, create a message, customize your listserv settings, or unsubscribe from the listserv.

### That's all there is to it!

When using the CFO Council Listserv, please keep these important tips in mind:

1. The address to post a message to the list is **[cfocouncil@doig.cuna.org](mailto:cfocouncil@doig.cuna.org)**
2. If you hit the REPLY button to any message that comes across [cfocouncil@doig.cuna.org](mailto:cfocouncil@doig.cuna.org), your reply will go to EVERYONE on the list. That's what a listserv is intended to do. **This happens regardless of whether you select "reply to all" or "reply to sender" in your e-mail program.**
3. You can unsubscribe by clicking on the unsubscribe link that appears in every message that you receive. Or you can simply send an e-mail with no subject or message in the body to [cfocouncil@doig.cuna.org](mailto:cfocouncil@doig.cuna.org)
4. It is not a good idea to use anything other than plain text when you are sending messages to the listserv because many readers cannot handle fancy fonts, colors, and designs. What they receive instead is a lot of numbers, letters and code that makes it hard to find the text of the message you are trying to send them.
5. **IMPORTANT!** To protect subscribers, the listserv rejects messages that include words and phrases commonly used in automated e-mail responses. For specific details, please reference the CFO Listserv Helpful Hints located on the web site at [www.cunacfo-council.org](http://www.cunacfo-council.org)
6. Attachments, such as word files, are not handled



- equally by all e-mail programs. Many people can't open these files. It is best to send files directly to the person who is requesting them. The archive on the web site, does not keep file attachments, only the body of the messages.
7. Include your e-mail address in your signature line or body of your message so that people may send you a private reply. You may also want to include your phone number and fax.
  8. Don't type messages in all upper case letters. This is perceived as "shouting" in e-mail etiquette.
  9. And remember, the list is not intended as a public forum for discussion of personal issues. It is for the use of CUNA Chief Financial Officer Council members as a means of idea and resource sharing. Proper language, professional courtesy and decorum are required. People who abuse the list will be removed. ♦

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## MANAGING THE LISTSERV AND E-MAIL

*By Scott Waite, Vice Chair—CUNA CFO Council, SVP/CFO, Patelco CU, San Francisco, CA*

In today's busy world, getting through the increasing amount of email messages has become a major challenge for most. I know it is for me. So using features within your software application can save you quite a bit of time sorting through it. Those of you who use Microsoft's Exchange or Outlook can use a simple technique to automatically sort your mail for you. This is particularly useful for the CFO Council's listserv messages. The following steps will create a separate personal folder for your inbound messages. Within Outlook, go to "File" then "Folder" then "New". Create a new folder name such as "CFO Listserv". This will create a separate place for selected email. You can also set up new folders for people from which you receive a lot of mail. Set up as



many new folders as you like for other categories by repeating the steps. Next we will set up the automatic sorting. Go to "Tools" and then "Inbox Assistant" and then "Add". We will create the criteria by which to sort the email. Messages can be sorted by a variety of methods such as the sender's name or topic in the subject line. For the listserv, enter "CFO Council" on the subject line. Then click the "Move To" box and select the folder name that you set up earlier. Every inbound message for the listserv will automatically be placed in the folder instead of just sitting in your inbox. Then you can catch up on them when you have more time. You can create as many

Inbox Assistant Properties as you like. It's a tremendous time saver. When you get as many emails as I do, every little time saving step helps. Try it out! ♦

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## THE FIVE FACTORS FOR SUCCESS

*By Harris M. Plotkin, The Plotkin Group*

What makes an individual successful in an organization? For over 30 years, we have designed hiring processes for clients and provided assessment tools to enhance the accuracy of the hiring process. This experience has led us to the following conclusions:

It takes five factors to be successful:

- **Aptitude**—you must have the aptitude for a job to be successful at it. There are many people (studies indicate 80% of us are in the wrong job) who do not have
- the right aptitude for their job. Although some individuals with the wrong aptitude may perform reasonably well in the job, most will perform well below what is expected. It's very unlikely that any of them will ever become true stars because they don't have the aptitude to do their job well.
- **Motivation/Attitude**—I'm sure all of us know people who have great ability, have the right aptitude for a job, but are not

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motivated, and therefore, never become good in their job. Not only is it important for us to be motivated, but the way we are motivated should fit with the way the organization motivates its people. If a non-competitive person with the right aptitude for the job is in an organization that motivates by competition, it will be difficult for that person to perform well. However, in an organization that stresses team play over individual competition, then that person has a chance to shine.

- **Experience**—Experience is important if it's experience that fits in with the organization's way of doing business. Too many organizations and too many people rely too much on experience as an important factor in predicting whether a person will be successful. However, some smart employers realize that some applicant's experience could hurt the organization. If a person's experience comes from conducting business in a manner that is far different from the organization's way, they will have to be un-trained and then taught how to do it according to the modus operandi of the new organization.
- **Education/Training**—Whether an individual receives a formal education or attends training courses, they can acquire knowledge and skills on how to be a good golf professional, accountant, chef, secretary, etc. Certain jobs for different levels in an organization require different types of education to enable the person to perform well on the job. The more job-pertinent knowledge we have, the more successful we will be in our job.
- **Compatibility**—Of the five factors, none is more important than compatibility with an organization's values, personality or culture. If an individual with a great aptitude for the job is extremely motivated, has terrific education, training and experience, but is not compatible with the organization's culture/values, that person will never be successful in that organization.

It's easy to see results of incompatibility when you look at what happens with sports teams. Oftentimes in basketball, baseball, or football, a team will trade one of their poor players to another team because he doesn't fit in with their organization. On the other team, he may become a star. That's because he fits in with the other team's method of doing

business. He's compatible with their values, culture, and their modus operandi. At the same time, you can take a great player, send him to another team, and he may no longer be a great player. His points scored will become less, his batting average could become less, etc., because he is no longer happy—he doesn't fit in. The same thing happens in business. If we don't "fit" with the company, our chances for success are dim.

How can we determine these five factors to make sure we don't make mistakes when hiring individuals? The answer is to design a hiring process to enable you to measure the five success factors accurately so that you not only get the right person into the right job, but you get a person whose values are similar to the values of your organization.

To accomplish this for our clients we have been using two types of tests. One, an aptitude test, will determine how the individual fits the job and if he/she is compatible with the rest of the organization. In simple words, an aptitude test takes care of aptitude, motivation, and compatibility.

We use a skills test whenever possible to make sure the individual has the technical knowledge to do the job in question—whether it's sales, management, or office work. Skills tests help determine if a person's experience, education, and training are adequate for the job.

All of these tests are **quantitative** making it very **easy to compare** one applicant to another. It also helps to determine whether an individual has the desired qualities or if not, how close they come to meeting them. In this way, you can determine **what kind of training** is needed for an individual to overcome his weaknesses in order to be successful in his job.

It takes all five of the aforementioned factors to make someone successful. In baseball language, that's "five star" ability—he can hit, hit with power, run, catch, and throw. That's the kind of individual you want to hire—a Willie Mays or Mickey Mantle, and with the attitude of a Cal Ripken.

**About the author...** Harris Plotkin *is the author of BUILDING A WINNING TEAM, and creator of the ABOVE and BEYOND customer service training program. For more information about employment tests, call Harris Plotkin at (800) 877-5685. He is the founder of The Plotkin Group. This 32-year-old management consulting and training firm uses the latest scientific employee testing programs to help organizations select, develop, and retain employees.* ♦

## NEXT GENERATION INTERNET

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Most credit unions today rely on TCP/IP as their protocol of choice for communicating over their Local Area Network (LAN). In the computer world, a protocol can be thought of as a “language” that allows various devices to “talk” to one another.

The TCP/IP protocol, or just IP for short, is used by every device that’s connected to the Internet and entails assigning a unique IP numerical address to each device. The problem is that we’re running out of addresses in much the same way that phone companies are running out of phone numbers. They solved the problem by adding area codes and forcing customers to dial 10 digits to make local calls. The current version of IP, which is called IPv4, must be

converted to the new IPv6 solution in order to resolve the number shortage situation—in much the same manner as the phone company—by adding more digits to the address.

The Internet was originally created so government defense agencies and their research university partners could easily share information. No one could have predicted the explosion in commercial and personal use—the Internet has doubled in size and traffic has increased four-fold annually since 1988. The current IPv4 system allows for addresses that are 32 bits—a string of 32 ones and zeros—in length. The theoretical number of possible addresses is therefore slightly more than 4 billion. That may sound like a lot, but for a variety of reasons, including the inefficient way that IP addresses have been allocated, it is not nearly enough for the exploding world of devices

that will need their own address. Because IPv6 will use 128 bit addresses, we would have an incredible number of addresses to work with—try 3 followed by 38 zeroes!

How could we possibly need this many IP addresses? The new scheme acknowledges that we are heading into a new era where all kinds of devices

Not currently connected to the Net, like cell phones, a GPS receiver in your car, perhaps even your wristwatch, will need their own address. While you may not be convinced that your air conditioner, heating system, lights, refrigerator and the microwave all need to be connected to the Internet, many manufacturers are busy planning for such a day. The current buzzword is “universal access” which means a seamless end-to-end connectivity all

the way to the edges of the network. In other words, the ability of any device to directly locate any other device on the Net.

However there is much more to the new Web than just capacity. Simply increasing the number of addresses and the overall bandwidth is a fairly easy task, but the real difficulty lies in getting consistent performance across multiple networks.

This so called “quality of service” issue will also be provided for in IPv6—a way to guarantee seamless delivery of priority transmissions. One method may be to create a premium service, where critical data would be tagged so that routers would pass it through first, much the way railroads clear the tracks for express trains. For example, a two-way video conference call or an important collaborative medical procedure would take precedence over simple email traffic.

One of IPv6’s goals is to

“The current IPv4 system allows for slightly more than 4 billion addresses—that may sound like a lot but but for a variety of reasons it is not nearly enough for future growth. IPv6 will use 128 bit addresses and would allow for an incredible number of address—try 3 followed by 38 zeroes!”



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guarantee 30-frame-per-second synchronized video across multiple networks without delays, jerkiness or dropped frames.

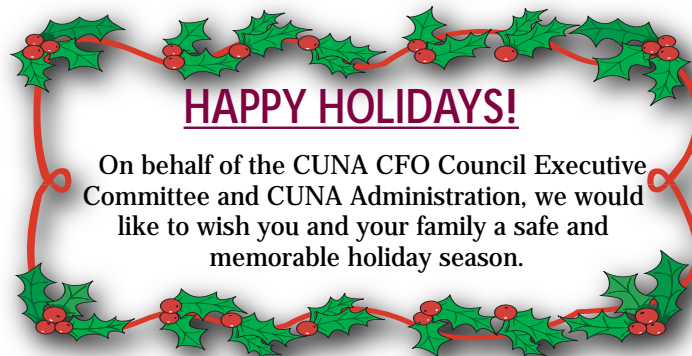
IPv6 also allows for multicasting, the capability for one-to-many communication, much like cable television. The present Internet “unicasts”: Person A sends information to Person B, who then sends it to Person C. Each communication is a separate transaction. For example, unicasting is like calling every branch manager separately to explain an important policy change versus multicasting, far more efficient, which is like setting up a conference call and telling everyone at the same time. The key here is that the next generation Net will be used more frequently to reach out to people, as opposed to the current Internet where the Web is used primarily to reach out for information.

Fortunately for everyone, the Internet Engineering Task Force, the group responsible for IPv6, acknowledges that any switch

from IPv4 to IPv6 will have to be gradual, so it was designed from the very beginning to integrate with today’s IPv4 network architecture. A number of major universities and government agencies have been successfully testing the new system. The university-led Internet2 consortium, which now includes nearly 180 campuses, and the federally-led Next Generation Internet Initiative, in conjunction with key commercial partners, began work in 1998. Even as researchers are putting Internet2 to the test, futurists are already visualizing Internet3. No one really knows what’s next but the best bet is that we’ll soon see capabilities we haven’t yet imagined. ♦

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