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Mishawaka Press, Volume 1 Issue 1

## "Accounting Information Systems"

Written for Remilon.com in July 2012

Includes some basic HTML and notes on sources as I would have entered them in the Content Management System (CMS)

Accountants, auditors and other accountancy professionals help keep all types of businesses running smoothly with their detailed analysis of financial transactions. One tool in the accountancy professional's toolkit is accounting information systems, a branch of information technology. Read on to learn more about accounting information systems master's degree programs.

### !!What Is an Accounting Information Systems Master's Degree Program?

Accounting information systems (AIS) is the branch of information technology (IT) that specifically deals with accounting. As an IT manager, you'd typically have duties that include analyzing the computer needs of the organization for which they work, directing the installation and maintenance of the organization's computer systems, assessing the costs versus the benefits of information systems and keeping informed about the latest available technology and upgrades. These duties vary by organization and by job title. The person responsible for an organization's overall IT strategy is often called the Chief Information Officer, or CIO.

You can find master's degree programs in accounting with AIS concentrations or programs specifically in AIS, sometimes called accounting and IT programs. Degree programs in AIS are often heavily computer-oriented and designed to train individuals in accounting-related information technology skills. You may take background courses in accounting itself, as well as courses in accounting-specific information systems design, implementation, maintenance, analysis and auditing.

### !!What Are the Prerequisites?

Generally, you'll need to have an undergraduate degree in accounting, or in business with an accounting major, to apply to a master's degree program in accounting information systems. Some programs will accept applicants with other undergraduate degrees, provided these applicants take prerequisite courses.

## !!What Courses Will I Take?

Your course topics might include databases design, data mining, data warehousing, information systems auditing and information systems implementation. Specific courses you might take include:

- \*Advanced accounting systems auditing
- \*Contemporary accounting theory
- \*Database design
- \*Digital forensics
- \*Enterprise resource planning (ERP) systems
- \*Financial statement analysis
- \*Statistical analysis for business decision making

## !!What Could I Do with this Degree?

One potential career you could pursue with this degree is public accountant. Some degree programs will prepare you to take the Certified Public Accountant (CPA) exam in the state in which the program is located. According to the U.S. Bureau of Labor Statistics, accountants are not typically required to pass the CPA exam, but doing so may enhance job prospects. Other career options include:

- \*Public auditor
- \*Government auditor
- \*Internal auditor
- \*Systems analyst
- \*Fraud examiner
- \* CIO liaison with the Chief Financial Officer (CFO) office/CFO liaison with the CIO office

<http://www.bls.gov/ooh/Business-and-Financial/Accountants-and-auditors.htm#tab-2>

Accountants, auditors and other accountancy professionals help keep all types of businesses running smoothly with their detailed analysis of financial transactions.

<http://www.bls.gov/ooh/Business-and-Financial/Accountants-and-auditors.htm#tab-4> According to the U.S. Bureau of Labor Statistics, accountants are not typically required to pass the CPA exam, but doing so may enhance job prospects.

<http://www.bls.gov/ooh/Management/Computer-and-information-systems-managers.htm#tab-2>

General information on IT managers.

[http://www.albany.edu/graduatebulletin/business\\_ms\\_accounting\\_information\\_systems.htm](http://www.albany.edu/graduatebulletin/business_ms_accounting_information_systems.htm)

Offered through the school of business, the AIS degree program is a heavily computer-oriented program designed to train individuals in accounting-related information technology skills. Course topics include databases design, data mining, data warehousing, information systems auditing, information systems implementation and markup languages. Courses include financial statement analysis, digital forensics and advanced accounting systems auditing. Completing the program makes the graduate eligible to apply for a CPA license in NY state.

<http://www.albany.edu/acc/ais/> Master of Accounting program with Accounting Information Systems concentration: 1-year program offered through the Dept. of Accounting and Law. Students take courses in accounting itself as well as courses in accounting-specific information systems design, implementation, maintenance, analysis and auditing. Applicants are required to have an undergraduate degree in business (with an accounting minor) or accounting. Courses include database analysis and design, advanced accounting systems auditing, statistical analysis for business decision making and contemporary accounting theory.

<http://www.umuc.edu/grad/gradprograms/msait-additional.cfm> Master of Science in Accounting and Information Systems: Potential job titles with this degree include public auditor, public accountant, CIO liaison with the CFO office/CFO liaison with the CIO office, government accountant or auditor, systems analyst, internal auditor, fraud examiner.

<http://www.cis.txstate.edu/Prospective/GAdmission.html> Master of Science in Accounting and Information Technology: Consulting is a potential career with this degree. Course topics include data mining, enterprise resource planning (ERP) systems, fraud detection, regulatory reporting and data warehousing. Applicants are expected to have an undergraduate degree in accounting; those from other majors will be required to take prerequisite courses.

"Adidas Men's University Red A121 URD ClimaLite Pique Polo"  
Written for Working Person's Store online catalog, 2013  
<http://workingperson.com/>

Beat the competition while maintaining a cool appearance. Stand out in a crowd in your Adidas Men's University Red A121 URD ClimaLite Pique Polo shirt.

This polo shirt is made of 100% polyester for easy care and quick drying. It resists wrinkling and stretching. Your Adidas polo shirt features a rib-knit collar, three buttons at the neck and comfortable open-hem sleeves.

Adidas ClimaLite technology helps wick moisture away from your skin. As the moisture evaporates, you stay dry and more comfortable. That increases your ability to be confident in your game. With that added confidence, you just might stay those extra strokes ahead of your competition.

For style, the polo shirt features the Adidas logo on the back neck area. Adidas is recognized as a leader in athletic sportswear around the world. You'll be recognized as a leader, too.

Stay cool while looking hot! Adidas Men's University Red A121 URD Climalite Pique Polo shirt will have your back, cover your front – and keep you dry.

A New Smile Dentistry Website Copy  
Written for a freelance client, January 2014  
Sample pages

## **Home**

The team at A New Smile Dental Group includes three experienced dentists. Doctors Lila Zarrinnam, Parham Ramtin, and Ali Khosrovani can take care of all of your family's general dentistry needs. Whether your needs are as simple as an exam with digital x-rays and a cleaning or as complicated as having a dental implant replaced, you can trust the professionals at A New Smile Dental Group.

If you're interested in cosmetic dentistry to improve the appearance of your smile, consult with A New Smile Dental Group. Our services include tooth whitening, laminate veneers, porcelain inlays and outlays, porcelain crowns to replace damaged or missing teeth, all-natural dentures that fit more comfortably than traditional dentures, and clear aligners that can take the place of metal braces for straightening your teeth. Doctors Khosrovani and Ramtin specialize in cosmetic dentistry.

Those who have dental phobias, anxiety, conditions that cause reduced muscular control, or other conditions may be interested in conscious sedation dentistry, which allows for deep relaxation while dental procedures are performed. Dr. Khosrovani is licensed in conscious sedation.

For families that include children and adolescents, Dr. Ramtin has advanced training in pedodontics, the treatment of children's oral health. Dr. Ramtin also has advanced training in oral surgery. Request a consultation with him if you need teeth extraction, wisdom teeth extraction, or bone replacement procedures.

Dr. Khosrovani also specializes in dental implants. If you need a new or replacement crown or bridge, crown lengthening, gum regeneration, or another dental implant procedure, request a consultation with Dr. Khosrovani.

## **About Us**

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### **Cosmetic Dentistry**

To feel your best, you want to look your best. Cosmetic dentistry can help you improve the appearance of your smile. If you're unhappy with the look of your teeth, ask the professionals at A New Smile Dental Group which cosmetic procedures may be right for you.

With any cosmetic dentistry procedure, it's important to follow up with your dentist, who can check to make sure the treatment was successful. A post-treatment visit can allow your dentist to make any necessary adjustments and prevent dental problems you might encounter in the future.

### **Porcelain Crowns**

Porcelain is a strong, resilient dental material that looks and feels like your own natural teeth. Crowns can be used to replace a damaged or missing tooth, or they can improve the appearance of a healthy tooth. Porcelain crowns can be cared for like your natural teeth, although they are somewhat more sensitive to pressure. Those who tend to grind their teeth or clench their jaws may need to wear a mouth guard when they sleep to avoid unnecessary wear.

### **Laminate Veneers**

Porcelain laminate veneers are very thin shells your dentist bonds to your teeth to change their color, length, shape, or size. Your dentist may recommend veneers if you have chipped, broken, irregularly shaped, discolored, or worn down teeth, or if you have large gaps between your teeth. Laminate veneers are bonded to the tooth using a light-sensitive resin and a special curing light.

### **Porcelain Inlays/Outlays**

Inlays and onlays are used on teeth with large amalgam fillings to give the tooth a more natural, tooth-colored look. They can add strength and stability to the existing filling. Inlays fit between the cusps (points) of the tooth, while onlays are placed over the cusp tips.

### **All Natural Dentures**

"All natural dentures" refers to the new generation of dentures. These dentures are made of a thinner resin material than traditional acrylic dentures and are injection-molded for a more natural fit. Although thinner and lighter, these dentures are more durable than their predecessors. The other advantages of these over traditional dentures include shorter adjustment times, increased comfort, and increased resistance to stains.

### **Clear Braces (Invisalign and Clear Correct)**

Invisalign and Clear Correct are two brands of custom-molded, clear tooth aligners that can help straighten your teeth and offer many advantages over traditional wire braces. Clear "braces" are removable. You take them out when you eat, drink, and clean your teeth, so no foods are off-limits, and you can take care of your teeth normally while the aligners gradually move your teeth into place.

### **KöR Whitening**

The KöR Whitening Deep Bleaching System provides superior tooth whitening, even on deeply stained teeth, with permanent results and little to no tooth sensitivity. KöR whitening is safe for teeth and gums. The process involves a visit to the dentist for impressions so you can be fitted with a custom-molded whitening tray. You'll wear the whitening tray at home for two weeks while you sleep, then complete the process in your dentist's office. With regular home maintenance, the results of KöR whitening last even for people who drink coffee, tea, and red wine.

For adults who've lost a tooth or teeth to injury, tooth decay, or gum disease, dental implants offer a long-term solution that helps return the look and function of your mouth to a healthy state. Most people who are well enough to undergo routine oral surgery are candidates for dental implants. Even patients with diabetes, high blood pressure, and other chronic conditions may be able to undergo the procedure. Consult with your dentist to see if dental implants may be right for you.

## **What Are Dental Implants?**

A dental implant is essentially an artificial tooth root. These implants may be used to replace a single tooth, multiple teeth, or even your entire smile. Dental implants can make a permanent denture possible as an alternative to traditional removable dentures or "false teeth."

The dental implant procedure can often be performed with only local anesthesia. In the most common dental implant procedure, your dentist or oral surgeon implants a titanium post into the jawbone. As your jaw heals, the implant becomes a permanent part of your mouth. Your dentist will then bond an abutment (a small connector) to the titanium post to hold a crown (an artificial tooth). The shape of the crown is based on models of your own natural teeth. The crown will match your teeth in color and appearance and should be virtually unnoticeable. For many patients, the dental implant procedure is no more painful than having a tooth extracted.

## **Advantages of Dental Implants**

Depending on the type of dental implant you and your dentist find to be appropriate for you, some or all of the following may be advantages of dental implants.

- **Better Appearance:** Dental implants look like your natural teeth and can improve the appearance of your smile, which in turn can help you feel better about yourself.
- **Convenience:** Dental implants are more convenient than traditional dentures because implants never need to be removed.
- **Durability:** Dental implants typically last for many years; bridges and removable dentures generally have to be replaced about every 15 years.
- **Improved Eating:** For those with dentures or other dental appliances, chewing may be difficult, and some foods may even be off-limits. With dental implants, which function more like your own teeth, eating is easier.
- **Improved Long-Term Oral Health:** By replacing only your damaged or missing teeth while leaving nearby teeth undisturbed, dental implants preserve more of your own natural teeth, leading to improved overall oral health.
- **Improved Speech:** While removable dentures may slip and cause you to slur your words, dental implants are non-removable and do not slip. Dental implants don't "click" like dentures do.
- **Increased Comfort:** Removable dentures can become irritating or uncomfortable to the mouth, but dental implants typically do not have these issues.

With dental implants, your dental care team will make sure you know how to take care of your teeth at home. Be sure to follow all home-care instructions carefully. Even if your implants feel and perform normally, it's important to see your dentist periodically after a dental implant procedure to make sure you don't need additional improvements. If cared for properly, your dental implants can last a lifetime.

## "8 Must-See Cultural Sights in Spain"

Published September 5, 2011 at

<http://www.travelreflex.com/europe/spain/must-see-cultural-sights-in-spain/>

1. The Palacio Real (Madrid). Madrid's royal palace, used by King Juan Carlos for ceremonial occasions, is open to the public, though only about 50 of its 2,800 rooms are on public display. (It's owned by the people of Spain, not the family of Juan Carlos, and hasn't been used as a royal residence in centuries.) The largest royal palace in Europe, it's decorated in a wide range of styles. The palace contains collections including the world's only complete Stradivarius string quartet.
2. The Museo del Prado (Madrid). The Prado is Spain's answer to the Louvre. The art museum focuses on European painting and sculpture from the 12<sup>th</sup>-19<sup>th</sup> centuries. It houses works by Spanish painters Velazquez, Goya and El Greco, as well as Rembrandt, Bosch, Caravaggio, Titian and Rubens. The European country most underrepresented at the Prado is England, owing to years of bad blood between the two countries. Anglophiles should visit Torremolinos, a suburb of the Costa del Sol city of Malaga. The resort town is a favorite destination of U.K. and Irish tourists and a great place to find a pub for a pint and a football—soccer—game.
3. Toledo Cathedral. The 13<sup>th</sup>-century Gothic-style cathedral was built on the site of a great mosque during Spain's Islamic period, which itself had been built on the site of a church. The magnificent structure contains 20 chapels. Its features include a 17-ton bell, a 295-foot spire and a magnificent painting of Jesus Christ by El Greco, considered controversial in its day.
4. The Mezquita (Cordoba). The city of Cordoba is located in Andalusia, a charming southern region of Spain. Its cathedral is known formally as Our Lady of the Assumption, but is informally known as La Mezquita, or The Mosque. Its history is similar to that of Toledo Cathedral, though the architecture is vastly different; the Mezquita is in a decidedly Moorish style. It was inspired by the great mosque of Damascus, Syria.
5. The Alcazar (Sevilla). The Alcazar was originally built in the 1100s as a Moorish fortress and today is used as an official residence by King Juan Carlos and his family. It consists of an elaborate façade and three walls surrounding a courtyard referred to as "The Courtyard of the Damsels." Its design includes a stuccoed arcade decorated with elaborate Islamic-style carvings.
6. The Alhambra and the Generalife (Granada). Although originally built as a fortress by Spain's Islamic rulers, the Alhambra is built in a distinctly different style than the other Moorish buildings in Spain. Its original architecture was made largely of red clay, so it was given the name "Alhambra," meaning "red fortress." It inspired the American author Washington Irving to write *Tales of the Alhambra*. The Generalife, or "Garden of the Architect," is one of the outlying buildings of the Alhambra, renowned for its magnificent garden. Its many fountains represent the Persian style of garden design, thought to replicate the Islamic concept of heaven on earth.

7. Sagrada Familia (Barcelona). Barcelona is located in the northern region of Catalonia, and the architect of Sagrada Familia (Holy Family) church, Antoni Gaudi, was a Catalan native. Gaudi began working on the project in 1886, yet it was only a quarter of the way finished when Gaudi died in 1926. Its construction was further interrupted by the Spanish Civil War, and it remains unfinished. Its design was originally inspired by the many-towered church of Loreto in Italy. The finished design was intended to have 18 spires. Its unusual style is often referred to as Art Nouveau or Catalan Modernist.
8. Picasso Museum (Barcelona). The museum, dedicated to the early years of the Catalan-born artist, owns about 4,000 of the prolific artist's works. The collection is housed in five Catalan-style townhouses dating from the 14<sup>th</sup> century that open to a common courtyard. It includes drawings, etchings, paintings, ceramics and a variety of other works from Pablo Picasso's Cubist and pre-Cubist periods, allowing visitors to trace the progression of the artist's work.

"Is TMS Right For Me?"  
 Written for an affiliate of HealthTree.com in May 2010  
 Includes meta data table

**TOPIC GUIDE/ARTICLE SET ARTICLE SPECIFICATION DOCUMENT**

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Article Pathway (Sitename>> Guide/Set Name>> Article):	TMS Depression>>TMS Depression>>Is TMS Right for Me?
URL [lowercase]:	www.tmsdepression.info
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Primary Editor:	Devan Atanian
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**WRITER GUIDELINES**

Topic guide articles should be between 400 and 500 words.

Please see your Topic Guide Site Map for more information.

**META TAG INFORMATION**

Meta Title (Anchor – Phrase Including Another Keyword – url.com; 60-100 characters)	Choosing TMS Therapy – How to tell if TMS therapy for depression is right for you – www.tmsdepression.info
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Meta Description (max 256 characters)	Learn the facts about TMS for depression and if it's right for you. How to tell if TMS therapy, or magnetic brain stimulation therapy, is the right option for treatment of depression.
Keywords [Writer: please copy all keywords here]	tms therapy, tms for depression, magnetic brain stimulation

## ARTICLE TITLE, ARTICLE BODY AND RESOURCES

### **Is TMS Right for Me?**

#### **The Facts About TMS Therapy**

TMS therapy is the abbreviation for transcranial magnetic stimulation therapy. TMS therapy for depression is a non-invasive, non-surgical outpatient procedure that can typically be performed in less than one hour per session. TMS for depression uses magnets to create an electrical current in the brain. The patient is unable to feel this electrical current. This electrical stimulation changes the rate at which nerve cells in the brain fire, which alters the neurotransmitters in the brain that affect mood. These changes help relieve the symptoms of major depressive disorder in many patients, including those whose depression is severe and those who have not been helped by other depression therapies.

TMS therapy has been shown to be safe and effective. The FDA (Food and Drug Administration) has approved one particular TMS therapy device, NeuroStar TMS Therapy®, for treatment of depression since 2008.

#### **How to Tell If Magnetic Brain Stimulation Is Right for You**

An important first step in seeking TMS for depression is a visit with a psychiatrist. Although the family doctor and/or a qualified counselor can help make a mental health diagnosis, a psychiatrist has specialized training. A psychiatrist can make the diagnosis, help evaluate whether TMS therapy is the appropriate treatment for an individual patient and discuss with the patient the benefits and risks of TMS therapy versus other forms of treatment.

Your doctor will ask you specific questions about your previous treatments,

including:

- Duration of any previous treatments
- History of counseling
- If a medication was discontinued, the reason why (including side effects, if any)
- Maximum dosage of medications taken, if any
- Names of medications you have taken

Your answers will help determine whether TMS therapy is the appropriate treatment for your depression.

### **Who Should Not Use Magnetic Brain Stimulation?**

Magnetic brain stimulation, or TMS therapy, should not be used by patients who have non-removable metal implants (a vagus nerve stimulator, for example) in the head, or who have pacemakers or similar devices. Women who are pregnant or nursing should also talk to their doctors before being treated with TMS therapy. The effects of transcranial magnetic stimulation on pregnancy and on nursing infants have not yet been studied.

Generally, TMS for depression has few side effects. Unlike antidepressant medication, it does not cause sexual dysfunction or weight gain. Unlike electroconvulsive therapy, it does not cause memory and other cognitive side effects. However, some TMS therapy patients are bothered by skin irritation at the site of the magnet placement, the noise of the magnets, headaches, lightheadedness and spasms of facial muscles. In rare instances, patients have experienced more serious side effects including mania, hearing problems and seizures.

### **Resources**

Lindner Center of Hope Staff. (n.d.). *Is TMS right for me?* Retrieved May 28, 2010 from the Lindner Center of Hope website:

<http://www.lindnercenterofhope.org/PatientCare/TMSTherapy/tabid/561/Default.aspx>

Mayo Clinic Staff. (n.d.). *Transcranial magnetic stimulation.* Retrieved May 28, 2010 from the Mayo Clinic website:

<http://www.mayoclinic.com/health/transcranial-magnetic-stimulation/MY00185>

Neuronetics Staff. 2010. *Efficacy and safety.* Retrieved May 28, 2010 from the Neuronetics website:

<http://neuronetics.com/Prod-Efficacy.aspx>

Neuronetics Staff. 2010. *How TMS therapy works.* Retrieved May 28, 2010 from the Neuronetics website:

<http://neuronetics.com/Prod-How.aspx>

Neuronetics Staff. 2010. *NeuroStar TMS Therapy® clinical trial results*. Retrieved May 28, 2010 from the Neuronetics website:

<http://neuronetics.com/Research-Clinical.aspx>

Neuronetics Staff. 2010. *The NeuroStar TMS Therapy® system*. Retrieved May 28, 2010 from the Neuronetics website: <http://neuronetics.com/Prod-System.aspx>

"Kenneth Rexroth is South Bend's homegrown poet, influenced the Beat Generation"

Written for Examiner.com, published February 23, 2010 at

<http://www.examiner.com/article/kenneth-rexroth-is-south-bend-s-homegrown-poet-influenced-the-beat-generation>

Kenneth Rexroth was born December 22, 1905 in South Bend, Indiana. Orphaned at the age of fourteen, Rexroth fell in with the radical left-wing social movement in the Chicago (where he lived with an aunt) of the 1920s. His early involvement in social issues made a strong impact on his poetry. He moved to the San Francisco Bay area in 1927 and first earned fame as a newspaper columnist and radio commentator. Although he'd been thrown out of high school before he graduated, he taught himself journalism. His prickly commentary earned him the nickname "the all-American sorehead."

Rexroth's first book of poetry, *In What Hour*, was published in 1940. During World War Two, he was a conscientious objector. Still deeply committed to social issues, he worked to help Japanese-Americans avoid internment camps. Later in the 1940s, he established a literary salon that introduced him and his work to the other influential poets of the day.

His most well-known poem, "Thou Shalt Not Kill," was written in honor of Dylan Thomas.

Although he has often been called "the father of the Beat generation," Rexroth himself rejected that label. "An entomologist is not a bug," he said. His poetry shared some of the characteristics of the Beats, but throughout his career he maintained a more romantic style, influenced by nature, and especially by the mountains near his San Francisco home. He was a tireless supporter of the younger poets, nonetheless.

In addition to poetry, Rexroth is remembered for his translations from six different languages, including French, Greek and Chinese. He was deeply influenced by Eastern philosophies and Buddhism in particular. Many of his later translations were of the poetry of Japanese and Chinese women writers. Rexroth died on June 6, 1982.

## "Mortgage Banker"

Written for Remilon.com in March 2012

Includes some basic HTML and notes on sources as I would have entered them in the Content Management System (CMS)

### !!!Pros and Cons of a Career as a Mortgage Banker

Many people, whether they have a passion for flipping real estate or are simply purchasing their first homes, have relied on the services of mortgage bankers. Mortgage bankers are highly self-motivated, sales-oriented loan officers who work with the financing for all kinds of private properties.

Mortgage bankers work in the finance industry, but they're not often stuck behind a desk all day. They visit potential clients in their homes and offices. If you're wondering if a career as a mortgage banker may be right for you, read on to learn about the pros and cons.

#### || PROS of a Mortgage Banking Career

- | Banks may offer incentives such as performance-based pay and equity sharing\*
- | Are needed in every state in the U.S. \*
- | May not need a college degree\*
- | Get to travel frequently\*

#### || CONS of a Mortgage Banking Career

- | May work outside the traditional bankers' hours, including evenings and weekends\*
- | Needed less frequently due to online loan applications\*
- | Demand for mortgage officers fluctuates with the economy\*
- | Career is expected to grow only about as fast as average from 2008-2018\*

"Source: \*U.S. Bureau of Labor Statistics."

### !!!Essential Career Information

#### !!Job Description and Duties of a Mortgage Banker

Mortgage bankers look at mortgage applications, which clients may fill out in person, over the Internet or via telephone interview. Mortgage bankers then try to determine whether or not the prospective borrower will be able to repay the loan, considering the client's credit history and sometimes other financial information, and approve or decline applications. A mortgage banker might be authorized to approve loans within certain limits, and then work in consultation with management to approve loans outside this limit. Mortgage bankers may be involved in trying to collect money from delinquent accounts, and they may also counsel mortgage holders on financial matters, such as which type of loan is best for them and the terms of service associated with a loan.

#### !!Mortgage Banker Career Prospects and Salary

According to the U.S. Bureau of Labor Statistics (BLS), the employment outlook for mortgage bankers is expected to grow about as fast as the national average for all other jobs in the U.S. ("[www.bls.gov](http://www.bls.gov)"). The primary reason for this average job growth is that the application process has become much more standardized and streamlined than it was in the past. Also, the ready availability of credit scores has made the process much simpler and enabled many mortgage bankers to quickly come to a decision regarding a client's creditworthiness. Many customers are now turning to the Internet for mortgage loans, and this has reduced the need for a traditional mortgage bankers.

The BLS reported that 283,330 loan officers worked in the U.S. as of May 2010. The median annual salary of a loan officer is \$56,000.

#### !!!Education and Training Requirements

A high school diploma is generally the minimum educational level for a mortgage banker, according to the BLS. Aspiring mortgage bankers might complete a liberal arts degree program that includes courses in finance or a Bachelor of Business Administration program. However, college degree may not be necessary for an entry-level job as a mortgage banker, especially for someone who has previous experience in the financial industry or in sales. On-the-job training is common.

Depending on the state in which you'll work, you may need to hold a license to work as a mortgage banker. According to the Mortgage Bankers Association, some states license institutions rather than individuals, while others require bankers and, sometimes, support staff to hold individual licensing ("[www.mortgagebankers.org](http://www.mortgagebankers.org)").

Other common job requirements may be similar to the following, as found in postings taken from "CareerBuilder.com" in March 2012:

\*An opening for a mortgage banker in California requires two years of sales or customer service experience; a college degree is preferred, but not required.

\*One employer looking for a mortgage banker in Wisconsin does not specify a required experience or educational level, but emphasizes the need for communication and sales skills.

\*A posting for a residential mortgage banker in Pennsylvania requires at least a high school diploma and the ability to gain and maintain licensure, in addition to sales experience.

\*An opening for a lead-driven mortgage banker at a bank in Georgia requires two years of experience; the employer prefers, but does not require, a bachelor's degree.

### !!!How to Stand Out in the Field

Mortgage bankers who wish to enhance their skills might take the Loan Review Certificate program offered by the Banking Administration Institute. After gaining at least three years of experience and achieving certain educational credits, a mortgage banker can take an exam to become a Certified Mortgage Banker through the Mortgage Bankers Association.

Knowledge of banking computer software and systems can provide another advantage, since banking is becoming increasingly dependent on technology. Mortgage bankers should be aware of the latest financial products that may be available to their clients.

### !!!Other Careers to Consider

#### !!Tax Preparer

Tax preparers help prepare tax returns and perform other tax-related services for small businesses and individuals. They may review financial statements, calculate taxes overpaid or owed and provide advice based on tax laws. As a tax preparer, you might be self-employed, and you might perform the majority of your work for the year between January and April, the tax season. You can become a tax preparer with a high school diploma, vocational training, on-the-job training or an associate's degree. The median annual salary for a tax preparer, as of May 2010, was about \$31,000.

#### !!Credit Analyst

Are you looking for a career closely related to mortgage banking, but with a higher median salary? Consider being a credit analyst. Credit analysts research and prepare reports on information related to the creditworthiness of businesses or individuals who apply for loans or credit. The BLS states that you'll probably need a bachelor's degree to work as a credit analyst. As of May 2010, the median annual salary for credit analysts was about \$59,000.

## !!Financial Analyst

With a bachelor's degree in accounting, economics, finance, business or a closely related field, you could become a financial analyst. Financial analysts provide information on stocks and other financial products for individuals and businesses planning to make investments. Typically, they'll either work for companies with money to invest and come up with investment strategies, or they'll assist banks, firms and other dealers in selling their financial products. The BLS projects much faster than average job growth for financial analysts from 2008-2018. The median annual wage for this career as of May 2010 was about \$74,000.

<http://www.mortgagebankers.org/Advocacy/IssuePapers/StateLicensingofMortgageLenders.htm>  
Mortgage Bankers Association: Some states license institutions rather than individuals, while others require bankers and, sometimes, support staff to hold individual licensing.

<http://www.bls.gov/oco/oco20051.htm> Are you looking for a career closely related to mortgage banking? Consider being a credit analyst. Credit analysts research and prepare reports on information related to the creditworthiness of businesses or individuals who apply for loans or credit. The BLS states that you'll probably need a bachelor's degree to work as a credit analyst.

<http://www.bls.gov/oes/current/oes132041.htm> As of May 2010, the median annual salary for credit analysts was about \$59,000.

<http://www.bls.gov/oco/ocos301.htm> NATURE OF THE WORK: Financial analysts provide information on stocks and other financial products for individuals and businesses planning to make investments. Typically, they'll either work for companies with money to invest and come up with investment strategies, or they'll assist banks, firms and other dealers in selling their financial products. TRAINING, OTHER QUALIFICATIONS AND ADVANCEMENT: At least a bachelor's degree in accounting, economics, finance, business or a closely related field. Some financial analysts must be licensed by the Financial Industry Regulatory Authority. JOB OUTLOOK: The BLS projects much faster than average job growth for financial analysts from 2008-2018.

<http://www.bls.gov/oes/current/oes132051.htm> Financial analyst mean annual wage \$74,350.

<http://www.bls.gov/oes/current/oes132082.htm> Tax preparer median annual salary \$30,990.

<http://www.onetonline.org/link/summary/13-2082.00> Tax preparers help prepare tax returns and perform other tax-related services for small businesses and individuals. They may review financial statements, calculate taxes overpaid or owed and provide advice based on tax laws.

<http://www.michigan.gov/careers/0,1607,7-170-46398-64691--,00.html> Tax preparers are often self-employed. They may perform most of their work for the year between January and April. You can become a tax preparer with a high school diploma, vocational training, on-the-job training or an associate's degree.

"Myth: Talking Makes Depression Worse"  
 Written for an affiliate of HealthTree.com in May 2010  
 Includes meta data table

## ARTICLE SPECIFICATION DOCUMENT

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## WRITER GUIDELINES

**Article Specs:** This article is intended to give a comprehensive overview of [THEME].

It is for [NAME OF WEBSITE], a site about [SUBJECT], so it should be framed within this context.

### Possible Resources:

Please keep the article between 400 and 500 words (it's OK if you're a little above the word count, but please try to keep this as close as possible).

For more information about our style guidelines, including how to fill in meta tag information, format resources and other details, please see our document titled "Writer Guidelines." For information on writing for the Web and understanding your audience, please refer to the document titled "Know Your Reader."

Both of these documents are available on Google Docs:

<http://docs.google.com/leaf?id=0BwsSEUyiR-8jZjgwMDBjZGMtZjIxNy00ZDg3LWI0YmYtOWZkMDZiYmZmNzQ4&hl=en>.

<b>META TAG INFORMATION</b>	
Full URL:	www.depressionmyths.com
Meta Title (Anchor – Phrase Including Another Keyword – url.com; 60-100 characters)	Myth: Talking Makes Depression Worse-Get Help With Depression by Talking About Depression- www.depressionmyths.com
Meta Description (max 256 characters)	It's a myth talking makes depression worse. Help with depression starts with talking about depression. Depression and isolation often go together, but talking about depression to a trusted friend can bring hope. Learn about depression and communication
Meta Keywords (Include at least 5 keywords or keyword phrases in your article)	Myth talking makes depression worse, help with depression, talking about depression, depression and isolation, depression and communication
Information Graphics	

### **ARTICLE TITLE, ARTICLE BODY AND RESOURCES**

## **Myth: Talking About Depression Only Makes It Worse**

### **Myth: Talking Makes Depression Worse**

There are still many myths about depression, from "depression is not a real medical illness" to "teens get moody, not really depressed." All these myths are harmful to people who may be suffering from depression, a very treatable condition. Some believe the myth "talking makes depression worse." In fact, talking about depression may be one of the most important steps an individual can take to get help with depression. Rather than making things worse, talking about depression can give a patient hope for recovery and options for treatment.

### **Talking About Depression**

There are many barriers to communication when a person is depressed. The symptoms of depression include negative thoughts and lack of energy or motivation. These symptoms themselves can make it hard for a person to reach out and talk about depression. Negative thoughts about talking about depression could include, "My feelings aren't important," "No one will understand what I'm feeling" and "No one can help me anyway, so why should I try to get help with depression?"

Depression and isolation seem to go hand-in-hand. Isolating one's self from others is one of the symptoms of major depression. Activities that a depressed person once enjoyed are no longer enjoyable due to the disease. As a result, the patient may avoid friends and family members.

Another barrier to talking about depression is the cultural attitude that one should keep feelings to one's self. Some think others will judge them as weak if they admit to feeling depressed. Others worry about the stigma of mental illnesses.

### **Depression and Communication**

If you suspect a friend or relative is depressed, there are steps you can take to help, according to the National Institute of Mental Health:

- Offer emotional support and encouragement
- Be patient
- Show understanding
- Never disparage your friend or relative's feelings, but do point out realities
- Offer hope
- Never ignore comments about suicide. Report them to your friend or relative's doctor or

therapist

-Do continue to spend time with your friend or relative. Encourage him to go on walks or short trips with you. Keep her as part of your life...but don't push for too many activities too fast

All of these things will help keep the lines of communication open.

### **Help With Depression**

When a depressed person begins to talk about her feelings, friends and family members will begin to understand those feelings. This way, supportive family and friends can be there to help her through her illness.

Since depression symptoms may require medication, psychotherapy or other depression therapies before they improve, it's important for a depression patient to talk to a doctor who can help the patient determine the right help with depression. If unable to get to a doctor's office, a depressed individual can also start by talking about depression with a trusted friend or family member who will be nonjudgmental.

### **Resources**

Avoid Depression authors. n.d. *Talking about depression*. Retrieved May 11, 2010 from the Avoid Depression website:

[http://www.avoiddepression.com/talking\\_about\\_depression.html](http://www.avoiddepression.com/talking_about_depression.html)

National Institute of Mental Health authors. 2009. *How can I help a friend or relative who is depressed?* Retrieved March 11, 2010 from the National Institute of Mental Health website:

<http://www.nimh.nih.gov/health/publications/depression/complete-index.shtml#pub11>

“The 5 Best Tips for a Successful Conference or Meeting”

Written for a freelance client, January 2014

1. **Book Early.** Choosing a conference location well ahead of a time allows all the participants to clear their schedules and make travel arrangements. Another great reason to secure your meeting place early is that many venues offer a discounted rate for early bookings. Venues you might investigate include not only conference centers but also hotels, resorts, convention centers, retreat centers, cruise ships, and unique locations such as historic homes.
2. **Choose a Venue for Your Conference the Way You'd Choose a Vacation.** You wouldn't take a leisure trip to a new city without learning about public transportation, restaurants, entertainment, weather conditions, and local events. Treat your business meetings with the same respect. You don't want to find out at the last moment that you've arrived on the same weekend as an enormous music festival that makes reservations and taxi cabs hard to come by. Remember, you can't always trust the information you find on the Internet. Pictures may be worth 1,000 words, but the images you see online won't tell you everything. Whenever possible, visit – or have an associate visit - the destination before committing.
3. **Make a Checklist and Budget.** Do your homework when it comes to the destination venue. Find out what amenities your venue provides, whether the audio/visual equipment you'll need will be accessible, and the various options for feeding your attendees, including whether catering is available. Remember some participants may have special needs. Along with a venue checklist, you'll want to thoroughly research the conference budget. Keep in mind not only facility costs but also the costs of equipment you may need to rent, office services your co-workers require, payment options, and any complimentary services your conference center may offer.
4. **Arrive a Day Early.** You've done your research, but it's still no substitute for having boots on the ground. Have at least one member of your staff arrive a day or two before the conference begins to get the lay of the land. This way, those who arrive at the last minute can get firsthand information from a colleague who's experienced the meeting place.
5. **Make Your Event Easy to Find on Social Media.** Help your co-workers keep track of conference and meeting details using the social websites they already use. If your company uses Facebook, create an event page and invite the conference attendees. For Twitter users, create an easy-to-remember conference hashtag your participants can use to find each other online and trade personalized meeting information.

### Why Plan Your Next Meeting or Conference in Majorca?

Majorca is the holiday destination of choice for many Europeans. The island has more than 80 beaches, over 400 km of hiking trails, and about 2,500 restaurants from which to choose.

Inhabited for over 7,000 years, Majorca's attractions include rich historical sites such as its medieval castles as well as contemporary pleasures like the Casino de Mallorca. Explore meeting and conference venues such as the historic Almudaina Hotel, the modern Melia Palas Atenea, or the business-class Tryp Palma Bellver Hotel on Palma de Mallorca's Promenade.

### Resources Used/For Further Information:

<http://www.dummies.com/how-to/content/meeting-and-event-planning-for-dummies-cheat-sheet.html>

<http://eventplanning.about.com/od/venueselection/ht/sitevisit.htm>

<http://www.forbes.com/sites/brentbeshore/2012/10/23/11-conference-tips-for-entrepreneurs/>

<http://www.meetingsbooker.com/214-641/meeting-rooms-Palma-de-Mallorca-conference-venues.aspx>

<http://www.spainforpleasure.com/2013/07/03/some-facts-about-majorca/>

[http://www.talentonline.co.nz/func/event\\_planning\\_tips.html](http://www.talentonline.co.nz/func/event_planning_tips.html)

<http://www.theguardian.com/higher-education-network/blog/2013/sep/26/academic-conference-five-tips-research>

<http://www.themost10.com/tourist-attractions-in-majorca/>

"The June Bride's Guide to Planning Ahead"

Published February 15, 2011 at

<http://www.besthudsonvalleyweddingever.com/how-to-plan-a-wedding/the-june-brides-guide-to-planning-ahead>

Spring engagements lead to June weddings, right? Not necessarily. It takes time to plan a wedding, and many reception halls, caterers and other services need to be booked months, or even a year or more, in advance. Of course, it *is* possible to plan the quickie wedding. In her book *Instant Weddings*, Jennifer L. Shawne explains how to go "From 'Will You' to 'I Do!' in Four Months or Less." Don't count on the "or less" part, though. The average engagement lasts six months to one year, and depending on your plans, you may need that long to plan your wedding!

Assume you'll begin planning for that June wedding while there's still snow on the ground. First, you and your bride- or groom-to-be will want to sit down together and decide what kind of wedding you want to have. Set your budget, and keep it realistic. Decide where and how you want to get married, and reserve the site for your ceremony as soon as possible. Decide who will officiate your ceremony and check that person's schedule. Then, make a wedding checklist and come up with a system for keeping records of all your plans.

If the location you really want isn't available on your time schedule, consider a less-popular wedding date, such as a weekday or weeknight. With enough advance notice, your guests should be able to take the day off. Parks also make great wedding locales; just check with the local parks department first. You may need reservations. Alternatively, you could decide to get married at home, at city hall, or wherever the two of you met for the first time. If you want to plan a destination wedding on short notice, check with a travel agent (or travel website) for all-inclusive wedding packages.

Announce your engagement and ask family and friends to set aside your wedding date at least six months before the big day, if at all possible. For a June wedding, make your announcements right after the new year, February at the very latest. Other important considerations you'll want to make as soon as you can include securing passports, if you're planning a destination wedding or honeymoon, or other documents (like a birth certificate) you might need in order to get your marriage license.

Around the time the groundhog is seeing his shadow, make your guest list. By Valentine's Day, you can begin addressing your invitations, registering for gifts, and shopping for the wedding dress. If you've decided to have your reception catered, hire the caterer now.

Not every wedding reception needs a traditional caterer. If you and your intended have a favorite bar or restaurant, call them up and ask if they'd be interested in providing the food for your wedding. Many take-out restaurants and grocery stores are able to provide party trays on short notice. For a less expensive option, have family and friends bring dishes to the reception, and host it as a potluck! If you choose this last option, though, be sure to let your guests know about any special dietary needs or food preferences you have in advance.

If you haven't gotten your invitations already and find yourself needing them in a hurry, there's no need for fancy engraving. Have a friend make customized invitations on her computer, or shop printers that cater to business clients (who demand much faster turnaround times than your typical wedding couple does). If you can, buy your post-wedding thank-you cards at the same time; it will save you a step, and you'll probably get a quantity discount. You can also go to [www.weddinginvitations411.com](http://www.weddinginvitations411.com) for last-minute invites.

In March, when spring arrives and a young man's fancy turns to thoughts of love, your thoughts should turn to tasting cake samples and ordering your wedding cake. Buy your rings; if you want them engraved, now's the time. Learn the requirements for a marriage license where you live. You'll want to get your marriage license six to eight weeks before the ceremony. Choose your bridesmaids' dresses and decide what the groomsmen will wear.

In late April-early May, mail your invitations, if you haven't already. Keep records of your RSVPs. Book hair and nail appointments for the day of the ceremony. Make your formal announcement in your local newspaper, if you wish. Hire your entertainment if you're on having a live band or a d. j. at the reception. (Too late to book a band or d. j.? Be your own...all you need is an MP3 player you can hook up to a sound system.) Choose your flowers and hire a florist.

When June arrives, all you should have left to do is confirming the arrangements you've already made, having the rings sized, making sure all members of the wedding party understand their duties, and picking up the suit and dress from the tailor or seamstress...and, of course, the last-minute details.

No matter how long it takes to plan your wedding, remember to enjoy the occasion. Weddings aren't about the planning; they're about the love you share and want to announce publicly. Create a "no-wedding plans" zone in your home, and set some time aside for you and your sweetie to enjoy, pressure-free.

## References

Lluch, Elizabeth and Alex. *Easy Wedding Planner*. San Diego: Wedding Solutions Publishing, Inc., 2000.

Shawne, Jennifer L. *Instant Weddings: From 'Will You?' to 'I Do!' in Four Months or Less*. San Francisco: Chronicle Books, 2004.

The Knot. (n. d.) "Just Engaged: Your First Wedding Planning To-Dos." Viewed March 6, 2010 on The Knot website at <http://wedding.theknot.com/wedding-planning/planning-a-wedding/articles/first-wedding-to-dos.aspx>.

Wedding Invitations 411. (n. d.) "Buy wedding invitations online at wedding invitations 411.com." Viewed March 6, 2010 on the Wedding Invitations 411 website at <http://www.weddinginvitations411.com/>.