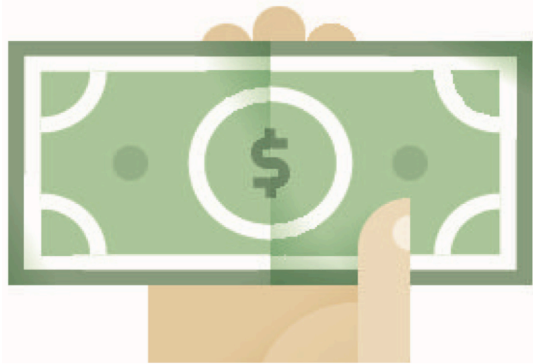


RMA New England – Fall 2017

Fall 2017



Do you have a college student interested in a career in banking? How about a great intern that you hope will join your bank?

RMA Foundation Scholarship deadline is October 22nd, so have them apply now!

The Risk Management Association Foundation is now accepting scholarship applications from college students who intend to pursue careers in the financial services industry. Applications are being accepted through October 22nd. Individual award amounts, ranging from \$2,000 to \$5,000, will be based on the strength of the application.

Four-year college students enrolled at an accredited college or university in the United States or Canada are eligible for scholarships. Other eligibility requirements include a minimum grade point average of 3.0 on a 4.0 scale or comparable, permanent residency in the United States or Canada, and joining RMA as a student member.

RMA Scholars are selected based on the following criteria: academic achievement; participation and leadership in community and school activities or related work experience; demonstrated interest in the banking industry, including involvement in the local RMA chapter and internships; and a statement of career goals and objectives. Financial need is not considered.

New Board Member Spotlight: Richard S. Swasey, Jr.



Rick Swasey is a Northeastern University Senior Lecturer in Finance and a training consultant to financial institutions. He teaches various Corporate Finance, Investment Banking, Value Creation and Credit Analysis courses on the undergraduate and graduate level at Northeastern, where he is a recipient of the University-wide Excellence in Teaching Award (five-time nominee) as well as a member of the D'Amore-McKim College of Business Teaching Hall of Fame.

Rick's business experience includes four years of industrial marketing at ITT, ten years of banking at BankBoston, as well as two years at Fleet Bank. His banking experience includes venture capital, commercial lending, specialized and acquisition finance, credit management, private banking, and management of bank officer training.

Rick holds an Honors Program B.S.B.A. from Northeastern University and an MBA from the University of Virginia's Darden School, where he was also a researcher and consulting case writer. Rick lives in the West Roxbury neighborhood of Boston with his wife Mary who is a commercial banker.

Rick has been a critical partner to RMA during the pilot phase of RMA's turnkey undergraduate credit analysis class. Rick has taught the class for 3 semesters at Northeastern University. At the Chapter board level, Rick has taken ownership of mentoring professors at other universities during roll-out of the RMA credit analysis class. Rick is also a member of RMA HQ's Academic Program Committee.

RUNNING A PRODUCTIVE DAY

By Steven Krasowski for the September 2017 *RMA Journal*

During the recent Chapter Leaders Conference, Doug Smith provided a thought-provoking keynote address on ways to be more productive through time management and changing your daily routine.

Smith said the main issue that keeps you from getting things done is you. “Do you run your day without a plan? Do you try to take on too much work at once? Do you say ‘yes’ to everyone? Do you impulsively respond to everything that happens as soon as it happens? Do you let your e-mail inbox dictate your time and what you do with your day?” he said.

Smith reiterated the phrase, “Time is money,” which was written by Benjamin Franklin to teach people to understand the value of their time and what your time is truly worth to someone. “You can’t appreciate the value of your time until you know what your time is truly worth,” he said.

Time management is a problem for a lot of people because “it is a commodity that cannot be created,” said Smith. “People can make more money, but they can’t make more time. We’re trying to create time, manipulate time, manage time, and you can’t, but what can be managed and manipulated is you and how you invest and manage that time,” he said.

Smith remarked that one of the biggest frustrations we encounter with time management is that “we’re trying to control things we can’t control instead of controlling the things we can control.” He said it’s important that we “have the courage to change the things we can change, and when it comes to being more productive and moving up the scale [of effectiveness] from five to six or seven it’s going to take courage and that courage is change. It’s the willingness to say to yourself, ‘I have to do something different.’”

He said the main reason we may not be moving up the scale is that we’re not willing to change to get where we want to go, and when it comes to being more productive it takes five things:

1. Believe that you can be more productive even if it takes changing your mindset;

2. Run your day from a proactive plan by creating a daily to-do list;

3. Stay focused on high-payoff activities, which we can also consider our goals;

4. Manage your interruptions, which includes working with a plan, setting barriers and ground rules, and categorizing the interruptions, either by emergency or opportunity; and

5. Pick up the pace with which you work.

Doug Smith is a nationally-known industry speaker, author, sales trainer and performance coach helping today's banking and mortgage professionals

Doug Smith & Associates
www.DougSmithOnline.com

Credit Risk Certification (CRC)

Why CRC?

In today's rapidly changing financial services industry, you need practical, day-to-day knowledge that will help you excel in your profession. You need the latest skills—skills that are current and complete. And you need the demonstrated ability to serve a diverse base of clients. Plus, you need all of your knowledge, skills, and abilities to be validated by a respected organization like RMA.

For more information, visit
<http://www.rmahq.org/crc>.

Come Join us as Boston Hosts the RMA Annual Risk Management Conference

Don't forget to register for this year's Annual Risk Management Conference on November 12–14, 2017 in Boston, MA. For more information and to register, please visit
<http://landing.rmahq.org/rmaconf2017>.

Upcoming Event

RMA Rising Professionals Committee Presents:
Downtown Networking Night
Thursday, October 26th at 5:30 p.m.
The Ginger Man
148 State Street, Boston, MA 02109
[Event details and registration](#)

RMA Scholarship Winners and Credit Essentials Certificate Awardees Formally Recognized at RMA New England Annual Meeting



From left to right, Deanna Tornatore, Aaron Gershman, and Patrick Sadowski (all of Northeastern University), Rachel Feingold (Boston University), and Michael Vitale (Bentley University).

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