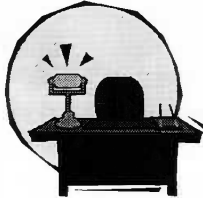


The INSIDE Track

Consumer Credit Counseling Service® of Greater Fort Worth

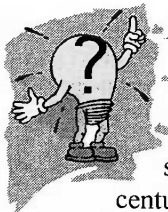
FROM OUR PRESIDENT'S DESK

With 1998 behind us and 1999 here, we're all looking forward to the approaching millennium. We are readying our computer systems for Year 2000 compliance and have heard the pundits forecast the fall of the economy due to companies that are not Y2K compliant.



In 1999, it is an easy trap to fall into putting one's focus on the excitement of the new millennium. While this is a critical element for this year, we must not lose sight of the here, the now and the present. If we thought 1998 was the year of "Customer Service Obsessed," 1999 must make it pale in comparison. As we have shared in staff meetings, the number of appointments, DMPs and revenues are down. We can reverse this trend, but it takes each and every one of us giving 200% to serve our clients – both external and internal. We must provide service with passion, enthusiasm and a constant eye on quality; the best must become even better. We must continue to keep our focus on providing hope and help to the families who so desperately need our service, and deliver that service in innovative ways that at times may be out of our comfort zone.

Let's celebrate 1999 with a spirit of thanksgiving for the opportunity to be part of this incredible organization that gives so much to our community!



"BRIGHT IDEAS" WANTED!

No one can escape the discussions about the significance of the year to come--the end of a century; the beginning of a new millennium. Business leaders are focusing a lot of energy on finding the ideas/innovations that will take them into the year 2000. Programs, products, and methods must be improved...or be replaced.

Your **Suggestion Committee** is looking for improvements and innovations that will take CCCS into the new century. In the weeks ahead, you'll receive the revised version of the "**Bright Idea**" form to submit your suggestions. In addition, we have a gift for all our employees to remind them of the importance of looking for ways to initiate positive, constructive change. *We want your suggestions!*

In this Issue:

The Call of the Future

Housing closes a Deal!

Getting the Message Out

Welcome New Employees

The Process of Auditing

NEW LOOK

We hope you enjoy our new, improved version of "*The Inside Track*." We are working very hard to make the newsletter informative, interesting and educational.

We appreciate your input, your comments, and your suggestions to make the publication even better.

-editor



CONSUMER CREDIT
COUNSELING SERVICE®
International

Turn to a friend...
turn to CCCS

January-February 1999