



**Greetings from The Shulman Center!**

*Compulsive Theft, Spending & Hoarding Newsletter  
August 2014*

*The Shulman Center Celebrates 10-Year Anniversary 2004 - 2014!*

**In This Issue**

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- Quotes of the Month
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***Serving People  
Since 1992!***

**Quotes of the Month**

*The happiness of life... is made up of minute fractions--the little, soon-forgotten charities of a kiss, a smile, a kind look, a gentle word, a heartfelt compliment. --Samuel T. Coleridge*

*In everyone's life, at some time, our inner fire goes out. It is then burst into flames by an encounter with another human being. We should all be thankful for those*

**THE SHULMAN CENTER CELEBRATES 10 YR ANNIVERSARY!**

***The Shulman Center on the move and in the news...***

**August 6-8, 2014**--Mr. Shulman will present on compulsive hoarding at the Addiction Studies Institute in Columbus, Ohio.

**August 21, 2014**--Mr. Shulman will present on hoarding disorder at the metro-Detroit chapter of NAPO (National Association for Professional Organizers) in Novi, MI.

**August 22-24, 2014**--Mr. Shulman will present on compulsive stealing, spending and hoarding at the National Conference on Addictive Disorders in St. Louis, MO.

**September 16, 2014**--Mr. Shulman will present on compulsive stealing, spending & hoarding at the Thelma McMillen monthly professional medical lecture series in Torrance, CA. Free.

**September 25, 2014**--Mr. Shulman will present on hoarding disorder at The Community House in Birmingham, MI.

**October 7, 2014**--Mr. Shulman will present on compulsive shopping/spending at the 4th Lifestyle Intervention Conference in Las Vegas. See [www.lifestyleintervention.org](http://www.lifestyleintervention.org)

**October 23, 2014**--Mr. Shulman will be presenting "Cultivating Honesty and Integrity in our Kids (and ourselves) in an Increasingly Dishonest World" at The Franklin Public Library in

people who rekindle the inner spirit.

--Albert Schweitzer

*Sometimes one feels freer speaking to a stranger than to people one knows. Why is that? Probably because a stranger sees us the way we are, not as he wishes to think we are.*

--Carlos Ruiz Zafon

*Years may wrinkle the skin, but to give up enthusiasm wrinkles the soul.* --Samuel Ullman

#### Stats/Facts of the Month

45% of persons over 60 said their biggest life regret was not saving enough money. --2014 USA Today poll

Percentage of women who are very confident they made the right financial decisions in the past few years according to age:

31% (Ages 25-34)  
24% (Ages 35-54)  
40% (Ages 55-70)

--2014 USA Today poll

In 1975, the average American vacation lasted more than a week, according to U.S. Travel Association. By 1985, it had shrunk to 5.4 days, and by 2010 to 3.8 day. -NY Times

#### Person of the Month:

*Toronto Mayor  
Rob Ford*

Whatever your feelings about our Toronto Mayor Rob Ford who was in the spotlight over the last year for his public displays of drunkenness and crudeness and his less public use of crack

Franklin, MI

**November 7-8, 2014**--Mr. Shulman will present on DSM-5 changes at the Annual Michigan Association of School Social Workers in West Michigan.

**November 13, 2014**--Mr. Shulman will be presenting on compulsive shopping and spending at The Community House in Birmingham, MI.

**April 29, 2015**--Mr. Shulman will present on hoarding disorder at the annual Michigan Conference on Mental Health and the Aging in Lansing, MI.

Please Follow us on Twitter @terrenceshulman or @TheShulmanCenter and Facebook at The Shulman Center.

**NOTE:** If you're a therapist, please consider contacting us to enroll in our brief, affordable local or virtual training to become more proficient at assessing and treating compulsive stealing, spending & hoarding disorders. See [Shulman Center Training](#)

#### A Great Time Attending Two Recent Conferences

I feel privileged in my work to be able to travel and present at various diverse conferences across our nation. Everywhere I go I find open-minded and appreciative audiences. In early July, I presented on compulsive shopping and hoarding at Guest House's Annual Summer Leadership Conference which was held near Chicago. Guest House is a group of treatment centers exclusively for Catholic and Episcopal clergy (yes, priests and nuns!) who encounter mental health and/or addiction-related issues. See: [www.guesthouse.org](http://www.guesthouse.org)

I read the online news a lot so very few things surprise me. I've counseled clergy and have known that they, too, are only human as well. But I was somewhat surprised by the openness of the 100 or so attendees who informed me that more clergy than most people realize have problems with overspending, debt, and/or clutter. (After all, when we think of clergy, we often think of them taking a "vow of poverty").

Just last week I attended my first National Association of Social Workers Conference in Washington, D.C.. I've attended and presented at more than 10 Michigan social work annual conferences so the National was on my "bucket list." (Touring The White House was on my wife's "bucket list" and we managed to arrange for that, too!)

I presented on compulsive stealing, spending and hoarding to about 150 seminar attendees. There must have been at least 1,500 at the conference itself. The conference also featured keynote speakers such as Author/Professor Brene Brown and

cocaine, he emerged again recently after a 2-month stint of rehab. The difference in his words and appearance were like night and day.

As the son of an unrecovered, deceased alcoholic and as a former chemical dependency counselor and clinic director, I can tell you that active addiction wreaks havoc on people and those around them. Rob Ford's steady descent into egomaniacal and erratic meltdowns may have been humorous to watch to some, but certainly painful and pathetic to others.

Not unlike Charlie Sheen's or Lindsay Lohan's (or even Anthony Weiner's) antics, the difference appears to be the sincerity of his acceptance of his disease (not as excuse), his apology for his behavior, and his taking responsibility for the past, present and future. In this sense, he also modeled the perfect way to handle a "come-back" press conference.

While I still have concerns that there is no way he should continue as mayor due to the inherent limelight and stressors of the job which are very dangerous for someone in early recovery, I find myself nonetheless rooting for him. See video link:

Former U.S. Labor Secretary/Author Robert Reich.

Both conferences were amazing! Now I prepare to travel to Columbus, Ohio next week to present on hoarding disorder at the Annual Addiction Studies Institute and then later in August I'll be in St. Louis presenting on compulsive stealing, spending and Hoarding at The National Conference on Addictive Disorders. I hope some of you can come out to join us

### Debt Addiction:

### Red is Not the New Black Shopaholics Beware

*DaVida Plummer special to CNBC.com 7/9/14*

"It's on sale." "I can't resist." "We can pay it off little by little on credit." It's the American way, right?

If you were to stand still in the middle of any popular department store and just listen to the voices all around, you are likely to hear these popular phrases. For some the urge to buy is an occasional impulse; for others this chatter might very well support a diagnosis of compulsive buying disorder.

### **Shopaholic or shopping addict?**

Hidden among the throngs of shoppers are people who can't stop themselves-even if they want to. You hear the term shopaholic used all the time on sitcoms or on reality shows where men and women drop thousands of dollars on one item to keep up with what's trending. While this behavior may be funny or entertaining to watch, it's no joke: Shopaholics suffer from a compulsive disorder that results in major debt.

"Nearly 7 percent of Americans are categorized as compulsive buyers. That's roughly 20 million people."

A search for the term "compulsive buying" in the PubMed/MEDLINE database maintained by the National Center for Biotechnology Information, U.S. National Library of Medicine shows there are 200-plus recently published journal works on the subject. One such article, cited in the "American Journal on Addictions," reveals that nearly 7 percent of Americans are categorized as compulsive buyers. That's roughly 20 million people.

One of the faces in that number is Andrea Gresser, a 45-year-old stay-at-home mom who said she has hit rock bottom. "Things are just coming to light," she said. "I was busted for shoplifting twice, and I'm working with a counselor."

Gresser also explained how difficult it is to stop. "I have been fighting this my whole adult life," she said. "It's like a death sentence-keeping secret [my] online shopping and trying to pay off thousands on credit cards."

Gresser described her plight as a desperate cycle of euphoric buying followed by deep remorse. "I am constantly trying to fill a hole that I just can't fill," she said. "I literally have so much at

**Book of the Month:**

**Money Sucks!**

**A Memoir on How**

**Too Much or Too Little  
Can Ruin You (2014)**

by

**Michael Baughman**

A funny and touching story about how to deal with the struggles of adulthood, how to live a good life, and how money can complicate it all.

Michael Baughman's hope was to send his oldest grandson off to his first year of college in the fall of 2012 with an informed and thoughtful attitude toward what has long been a powerful American fixation: the frantic quest for money. Complicating the issue was the fact that income disparity in America was increasing alarmingly, and a political campaign featuring a wealthy Republican presidential candidate who told transparent lies on a daily basis was well underway.

Baughman, now an emeritus professor of English, has visited forty-nine states. As a youth he attended Punahou, the private Honolulu prep school that graduated Barack Obama. During subsequent travels he washed dishes, pumped gas, butchered meat, sold women's lingerie at Saks Fifth Avenue in Manhattan, and served as an enlisted man in the Army.

Because of these diverse experiences Baughman's friends and his acquaintances have

home that I've forgotten what I've purchased, and there's jewelry that I've bought, then returned."

Gresser said she knows she's causing pain for her spouse but can't stop herself. "When your husband says he's worried about money and you know you're the cause of the problem but still go back out and shop again, well, it just stinks," she admitted.

**Terrence Shulman, founder of the Shulman Center for Compulsive Theft, Spending and Hoarding and author of "Bought Out and Spent! Recovery from Compulsive Shopping and Spending,"** counsels people like Gresser, who struggle with impulse control, compulsive spending and debt addiction.

He attributes the increase in compulsive shopping to the ease of purchasing items via mobile and WiFi, and through TV shopping channels, where you can make a purchase with the click of your remote control. Gresser agreed: "Shopping is just in your face, with all of the advertising in stores, at the supermarket, even at garage sales."

So how do you know when loving to shop and treating yourself to a new pair of shoes has crossed the line to become a full-blown addiction that is wreaking havoc on your finances? Take a debt quiz, for starters. Debtors Anonymous (DA), a peer-based recovery program, outlines these key warning signs....

**Why do people overspend?**

So are some people more susceptible to compulsive spending than others? Research suggests that compulsive spending overlaps with other compulsive disorders, like hoarding, gambling and drinking. **Shulman** counsels people of all backgrounds on the topic, claiming that the issues driving compulsive behavior are complex.

*"Some overshopping and overspending is connected to the need to compensate for some loss or lack in the life of the shopaholic." In other cases, he said, compulsive spenders have been overindulged or spoiled materially. Often, they had poor role models and this dynamic continued into their adulthood.*

There are different patterns of overshopping and overspending. For example, there is bulimic shopping, described as excessive buying and returning; image shopping; bargain shopping; co-dependent shopping, defined as buying more for others than oneself; the uncontrollable urge to have the best item, which is called trophy shopping; and collector shopping. And then there are those who spend more on experiences-such as vacations, dining out and entertainment-than things.

*"The United States is a bad role model, carrying a debt of 17 trillion dollars. What are we to think?"-Terrence Shulman, founder, The Shulman Center for Compulsive Theft, Spending and Hoarding*

Americans have been working harder for less money over the years, so many spend to justify the hard work but then they get into debt and have to work harder and so on, **Shulman** said.

included the very poor as well as the very rich. Throughout most of his adult life his own income has been close to the national average. He brought all of this, and more, into his parting conversations with his grandson Billy.

*Money Sucks* is the culmination of those discussions, rumination on the haves and the have-nots and a frank, thought-provoking look at some of the toughest questions life throws our way: What makes us happy? How much is enough? Funny and inspiring in equal measures, it's a must-read for anyone who cares about the future of their own children, grandchildren, and the friends and family they love.

#### Film of the Month:

#### *Who Cares About Kelsey?*

Written and Directed by  
Dan Habib

*I saw this film last week at the National Association of Social Workers conference in D.C. I highly recommend it!*

Dan Habib's new film project *Who Cares About Kelsey?* documents the lives of students with emotional & behavioral challenges, and shows innovative educational approaches that help these students to succeed - while improving the overall school culture and climate. Habib is creator of the internationally acclaimed documentary, *Including Samuel*.

#### **Film Synopsis**

"The United States is a bad role model, carrying a national debt of 17 trillion dollars," he observed. "What are we to think? Well, maybe it's not that bad-everyone's doing it, everyone's taking on debt. Even defaulting on loans and mortgages doesn't seem that bad-even smart!"

According to **Shulman**, there will always be a certain segment of the population who are "bon vivants," able to shop, eat, gamble and drink a lot but not necessarily be addicted to those behaviors. But the hallmarks of addiction include a steady or sharp increase in the behavior over time, loss of control, increasing negative consequences and loss of jobs and relationships.....

See rest of article at: [Addicted to Debt](#)

#### **One Third of Americans Delinquent on Debt**

by Hadley Malcolm  
USA Today 7/29/14

More than a third of the country is in trouble when it comes to paying debts on time; 35% of Americans have debt in collections, according to a study out Tuesday from the Urban Institute, which analyzed the files of 7 million Americans.

That means the debt is so far past due that the account has been closed and placed in collections. This typically happens after the bill hasn't been paid for 180 days. It also means the debt has been reported to credit bureaus and can affect someone's credit score.

Southern states especially stand out with the highest concentration of people delinquent. In 13 states - Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Texas, Nevada, New Mexico and West Virginia - and Washington, D.C., more than 40% of the population with a credit file has debt in collections. Nevada, one of the states hardest hit by the housing crisis and recession, has the highest share, at 46.9%.

The 77 million Americans with debt in collections owe an average of \$5,200. That includes debt from credit card bills, child support, medical bills, utility bills, parking tickets or membership fees.

The share of delinquent households is "pretty disheartening," says Josh Bivens, research and policy director at the Economic Policy Institute. He calls the data a "powerful" reminder of the fact that many Americans are still battling for economic stability since the end of the recession.

"This is yet another really bad legacy of the Great Recession that we're just nowhere near climbing all the way out of," he says.

At the same time, a significant number of people with debt in collections aren't aware of the bill and may otherwise have great credit, especially when it comes to medical bills that patients often think were picked up by insurance, says Greg McBride,

When Kelsey Carroll entered high school, she was a more likely candidate for the juvenile justice system than graduation. Diagnosed with ADHD and carrying the emotional scars of homelessness and substance abuse, as well as the actual scars of repeated self-mutilation, Kelsey was volatile, disruptive and, by her own admission, "not a nice person" to be around. As a freshman at Somersworth (NH) High School, she didn't earn a single academic credit, but she did get suspended for dealing drugs.

During Kelsey's sophomore year, a new school leadership team implemented Positive Behavioral Interventions and Supports (PBIS), a youth-directed planning process called RENEW, and other reforms to improve the school's culture and reduce the dropout rate. This schoolwide overhaul gave Kelsey a chance at a different outcome.

*Who Cares About Kelsey?* follows Kelsey through the ups and downs of her senior year. As the film delves into Kelsey's life, we watch her navigate the halls and classrooms of her school and the fraught terrain of family and romantic relationships.

Kelsey interacts with a military father who questions her account of the past and dismisses her plans for the future. She manages her relationship with a mother trying to atone for past failures that set in motion some of Kelsey's most destructive behaviors. She spends much of her time with a boyfriend she cherishes but whose loyalty and

chief financial analyst for Bankrate.com.

"The numbers don't necessarily speak to the percentage of households that haven't been paying their obligations," he says of the data.

The research only draws on data from Americans with a credit file, so the researchers say lower-income consumers are underrepresented, and alternative forms of debt such as payday loans aren't included.

When it comes to overall debt levels, most comes from mortgages, which make up 70%, on average, of Americans' debt load. Wealthier states tend to have the highest amount of debt and percentage of debt held in mortgages, but the researchers point out that Americans with higher debt may also have higher incomes and better access to credit.

Hawaii tops the list with an average debt of \$83,810; 80% of that is held in mortgages. States along the West and East Coasts follow closely behind. Those areas also have the highest housing prices.....

See rest of article: [Delinquent](#)

### PRICE TAG FOR FAMILY AMERICAN DREAM: \$130k/YEAR

*by Howard Gold  
USA Today July 4, 2014*

No idea is more central to Americans' outlook than the American dream - the belief that with hard work and the freedom to pursue your destiny you can achieve success and provide better opportunities for your children.

Historian John Truslow Adams, who coined the term, called it "the greatest contribution we have made to the thought and welfare of the world." It has inspired millions of people from every corner of the globe to come here in search of liberty and opportunity. But the financial crisis, housing bust and Great Recession have caused more of us to worry that the American dream is out of reach.

For the vast majority of Americans, there is a sense that achieving the American dream is becoming more difficult," wrote Mark Robert Rank, Thomas A. Hirschl and Kirk A. Foster in a new book, "Chasing the American Dream."

Starbucks CEO Howard Schultz, in announcing a new policy to provide employees with a college education, declared: "In the last few years, we have seen the fracturing of the American dream."

In fact, three-quarters of Americans polled by the Brookings Institution in 2008 said the dream was harder to attain.

They're right to worry. An analysis by USA TODAY shows that living the American dream would cost the average family of four about \$130,000 a year. Only 16 million U.S. households -

support for Kelsey's newly forming independence are uncertain.

*Who Cares About Kelsey?* will make viewers reconsider the "problem kids" in their own high schools and spark new conversations about an education revolution that's about empowering--not overpowering--our most emotionally and behaviorally challenged youth.

See: [KelseyWebsite](#)

around 1 in 8 - earned that much in 2013, according to the U.S. Census Bureau.

In an interview, co-author Thomas Hirschl, a professor at Cornell University, stressed that for the dozens of people they surveyed and interviewed, the American dream was not about becoming one of the 1%.

"It's not about getting rich and making a lot of money. It's about security," he said. It's also as much about hope for the next generation as it is about the success of this one. "They want to feel that their children are going to have a better life than they do," said Hirschl.

In their book, the authors write that besides economic security, the American dream includes "finding and pursuing a rewarding career, leading a healthy and personally fulfilling life, and being able to retire in comfort."

With that in mind, USA TODAY added up the estimated costs of living the American dream:

- Home ownership is central to the American dream. So, we took the median price of a new home (\$275,000), subtracted a 10% down payment, then projected the annual cost of a 30-year mortgage at 4% interest. We also added annual maintenance costs of 1% of the purchase price. Total: \$17,062 a year.

- We used the U.S. Department of Agriculture's April 2014 figure of \$12,659 for a moderate-cost grocery plan for a family of four.

- In May, AAA estimated it would cost \$11,039 a year to own one four-wheel-drive sport-utility vehicle.

- The Milliman Medical Index pegged annual health insurance premiums and out-of-pocket medical expenses at \$9,144.\*We used various estimates for the costs of restaurants and entertainment; one family summer vacation clothing; utilities; cable or satellite; Internet and cellphone; and miscellaneous expenses (see table).

- Total federal, state, and local taxes were pegged at 30% for households at this income level, based on a model developed for Citizens for Tax Justice.

- USA TODAY calculated current educational expenses for two children at \$4,000 a year and college savings (all of it pretax, we assumed) at \$2,500 per year per child, based on various rules of thumb.

- Finally, the maximum annual pretax contribution to a retirement plan for people under 50 is \$17,500. That's slightly less than 15% of this American dream household's annual earnings, in line with financial planners' recommendations.

**Total: \$130,357.....**

See rest of article: [American Dream](#)

## CLUES TO TEACHING KIDS TO TELL THE TRUTH

*by Shirley S. Wang*

*June 30, 2014 Wall Street Journal*

Parents who want their children to be more honest might be better off trying to make them feel more like George Washington than Pinocchio.

The story of the first U.S. president coming clean to his father about chopping down a cherry tree significantly reduced children's likelihood of lying in a recent study. The tykes who heard "Pinocchio," the puppet-boy whose nose grows when he lies, or "The Boy Who Cried Wolf" didn't change their behavior.

Instilling moral values like honesty in children is rarely easy. Just talking about morality doesn't have much of an impact, experts have found.

"Talking to kids about the moral importance of honesty and the moral negativity of lying has no impact on kids' tendency to tell the truth," says Kang Lee, a professor of human development and applied psychology at the University of Toronto who has made a career out of studying this subject.

Young children, with their rapidly developing imaginations, are often liable to tell fantastical stories. But what Dr. Lee and his colleagues have been studying for more than a decade is different: when children learn to lie. (Don't worry, lying is a totally normal part of development, they say.) They also study whether young children can tell when others are lying and the factors that affect how children learn to become moral creatures.

In their latest study, which took about a decade to complete and was published in June in the journal *Psychological Science*, the team studied whether children could learn about honesty from common childhood stories with morals at the end.....

See rest of article: [Honest Children](#)

## CITY OF PORTLAND, OREGON

### Removes Criminal History from Job Applications

Portland tweaked its job application so prospective employees don't have to divulge their criminal records, a policy change city leaders say could help make the workforce more diverse and level the playing field in the hiring process.

Just two months ago, the city removed the box asking applicants to identify if they're a convicted criminal or have been incarcerated. This month, language saying the city may require a criminal records check vanished, too.

Portland joined Multnomah County and 60 other jurisdictions that have taken similar measures, according to a press release

issued Wednesday.

Anna Kanwit, Bureau of Human Resources director, called the change a positive step for the city. Kanwit collaborated on the policy change with Office of Equity and Human Rights director Dante James.

In a press release, James credited the Governing for Racial Equity Conference held at a Lloyd Center hotel in March, for turning the tide. "Human Resources leaders took to heart the chilling outcome that these types of questions can have on former offenders," James said in a release.

Kanwit said some positions such as Portland Police Bureau openings will still require criminal records checks along with a thorough background check. "If you have a felony conviction, you will never be a police officer for the city of Portland," she added. Other city jobs could require a background check if the positions requires working with confidential or sensitive information

But for most city positions, a prospective employee's criminal record won't be known or considered until the city has several finalists for a job. Kanwit said a criminal records inquiry will occur at the same time and treated like a standard reference check.

Applicants often have convictions that aren't relevant to the jobs they're seeking, Kanwit said. "If you're applying for a job that you don't have to drive for, and you had a DUI, that shouldn't matter to the city.".....

See rest of article: [Portlandia](#)

### SPOTLIGHTS:

#### "In Recovery" Magazine

There's a wonderful relatively new quarterly recovery magazine I want to let you know about. It's called "In Recovery." Founded 2 years ago by Kim Welsh, a recovering person herself, in Prescott, Arizona--home to many treatment centers and half-way houses, this magazine has something for everyone. I visited Kim in October 2013 and was honored to be invited to write a regular column about process/behavioral addictions--starting Spring 2014.

The magazine is available in hard copy as well as online at: [www.inrecoverymagazine.com](http://www.inrecoverymagazine.com)

#### 3rd Millenium STOPLifting Online Education Course!

3rd Millenium Classrooms out of San Antonio, TX has been offering high-quality online education courses for alcohol, marijuana and shoplifting issues for many years now. I've been honored to help them fine-tune and update their shoplifting course which many are court-ordered to complete after an arrest.

3rd Millennium Classroom's STOPLifting is an online intervention course designed to assist shoplifters in examining and altering their attitudes and behaviors towards shoplifting. The course incorporates evidential examples and related follow-up questions to discover the student's motives behind shoplifting, reveal possible patterns in his or her behaviors, and identify potential triggers and ways to cope. Through STOPLifting's unique motivational interviewing style, students are encouraged to evaluate the personal consequences of shoplifting and how they affect the individual, his or her family and those around him or her. See: [www.3rdmiclassrooms.com](http://www.3rdmiclassrooms.com)

#### [Clutter-Hoarding National Clean-Up Services](http://www.clutterhoardingcleanup.com/)

See: <http://www.clutterhoardingcleanup.com/>

Honesty is its own reward.--*Anonymous*

*Walk in peace.*

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### [The Shulman Center 2014 Ongoing Events Calendar](#)

#### Ongoing ...

The Baton Rouge, Louisiana court system has a court-ordered, facilitated educational program for retail fraud offenders. The program is based on material from Mr. Shulman's book *Something for Nothing: Shoplifting Addiction and Recovery*.

Mr. Shulman created a 1-hour employee theft online course with 360 Training. Learn why people steal from their jobs, how to deter it, prevent it, and what to do when confronted with it. Enroll at: <http://theshulmancenter.360training.com>

Mr. Shulman created an online continuing education course on compulsive shopping and spending called *Bought Out and Spent!* based on his book and Power Point presentation. The course, CEs offered, through The American Psychotherapy Association. at: <http://www.americanpsychotherapy.com>

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### RESOURCES OF NOTE...

#### THE SHULMAN CENTER THERAPIST TRAINING PROGRAM!

If you're a therapist and wish to be trained & certified in the assessment/treatment of compulsive theft, spending and/or hoarding, CONTACT THE SHULMAN CENTER NOW! See:

<http://www.theshulmancenter.com/counselor-training.html>

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[www.3rdmilclassrooms.com](http://www.3rdmilclassrooms.com)

#### IN RECOVERY MAGAZINE--PRESCOTT, ARIZONA

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#### GET A BOOST with MONEY LIFE-COACHING

Tom Lietaert of Sacred Odyssey and the Intimacy with Money programs offers individual money coaching as well as various group workshops on money. Check out Tom's two websites at:

[www.sacredodyssey.com](http://www.sacredodyssey.com) / [www.intimacywithmoney.com](http://www.intimacywithmoney.com)

#### CONSULTING AND EDUCATION ON FRAUD

Gary Zeune of Columbus, Ohio has been a friend and colleague of mine for nearly two years. He has been a consultant and teacher on fraud discovery and prevention for nearly 30 years. He is interviewed in my book Cluttered Lives, Empty Souls: Compulsive Theft, Spending & Hoarding. I recently saw Gary in action recently when he presented an all-day on fraud to metro-Detroit accountants. See: [www.theprosandthecons.com](http://www.theprosandthecons.com)

#### RECOVERING SHOPAHOLIC BLOG AND EDUCATION

Debbie Roes is an educator and recovering shopaholic and offers a free insightful blog and e-Newsletter to help you. See:

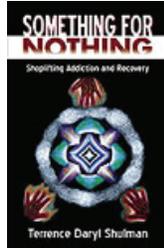
<http://www.recoveringshopaholic.com>

#### THE FLY LADY ASSISTS WITH CLEANING & DECLUTTERING

I recently was told about a website resource that lists strategies for cleaning and de-cluttering and sells various books and products that help with this; so, I'm passing it along... See: [www.flylady.net](http://www.flylady.net)

**Mr. Shulman's books  
available for purchase now!**

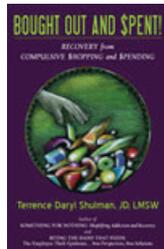
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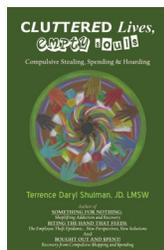
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