



The SHULMAN CENTER *For Compulsive Theft, Spending & Hoarding*

Greetings from The Shulman Center!

*Compulsive Theft, Spending & Hoarding Newsletter
Happy Holidays!
The Shulman Center Celebrates 10-Year Anniversary 2004 - 2014!*

In This Issue

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- Stats of the Month
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Serving People Since 1992!

Quotes of the Month

The best and most beautiful things in the world cannot be seen or even touched. They must be felt with the heart .
~Helen Keller

Love the giver more than the gift. ~Brigham Young

Every piece of the universe, even the tiniest snow crystal, matters somehow. I have a place in that pattern, and so do you.--
T.A. Barron

I wouldn't say that holidays are

THE SHULMAN CENTER e-NEWSLETTER TURNS 10 YEARS OLD! WE JUST REACHED 2,000 MONTHLY SUBSCRIBERS-THANK YOU!

SCHEDULE YOUR PRE-HOLIDAY THERAPY TUNE-UP BEFORE THINGS GET TOO STRESSFUL! CONTACT MR. SHULMAN NOW!!!

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

December 1, 2014--Mr. Shulman has an article on managing addictions (with a focus on shopping addiction) in the quarterly In Recovery Magazine out of Prescott, AZ. See: www.inrecoverymagazine.com

Friday December 5, 2014--Mr. Shulman will present "Cultivating Honesty in our Kids in an Increasingly Dishonest World" from 9am - 12noon at Jewish Family Services in West Bloomfield, MI. \$45

December 19, 2014--Mr. Shulman to tell his story at Detroit's Sacred Society of Twisted Storytellers performance at The Charles Wright African American History Museum. Show is from 8-11pm. Tickets are \$16 in advance, \$20 at the door.

January 27, 2015--Mr. Shulman presents on hoarding disorder/ treatment at Health Management Systems of America in Detroit.

February 3, 2015--Mr. Shulman presents on hoarding disorder at Barton Towers Senior Apts. in Royal Oak, MI. 3-4pm. Free.

February 3, 2015--Mr. Shulman presents on compulsive hoarding at The Rochester Hills, Michigan Public Library. 7-8pm. Free.

manufactured by corporations, but they're certainly exploited and mined by them. --Dan Savage

In the old days, we didn't call it "the holiday season." The Christians called it "Christmas" and went to church, the Jews called it "Hanukkah" and went to synagogue, and the atheists went to parties and drank. People passing each other on the street would say "Merry Christmas" or "Happy Hanukkah" or to the atheists: "Look out for that wall!"--Dave Barry

Stats/Facts of the Month

U.S. retailers lost \$18 billion in revenue last year (2013) to employee theft, more than the \$15.7 billion they lost to shoplifters. The most common forms of employee theft include purposely canceling transactions that shouldn't be canceled and issuing unwarranted refunds.-- Global Retail Barometer

Gun sales this Black Friday (2014) rivaled Apple sales. (Tech Times)

Even as more stores opened their doors on Thanksgiving, hoping for a jump start to the holiday season, an initial reading suggested that combined sales on Thanksgiving and Black Friday fell 0.5 percent from the same period last year.--New York Times (2014)

Friday February 27, 2015--Mr. Shulman presents on understanding and treating hoarding disorder from 9am - 3:30pm at Jewish Family Services in West Bloomfield, MI. \$90 registration required (6 CEU hrs credit) includes lunch.

March 13, 2015--Mr. Shulman presents on understanding and treating men's issues in therapy from 9am - 3:30pm at Jewish Family Services in West Bloomfield, MI. \$90 registration required (6 CEU hrs credit) includes lunch.

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](#)

INTERNET RADIO INTERVIEW ON OVERSHOPPING and HOARDING

Please take a few minutes to listen to or let others know about my recent interview on HealthyLife.net. See 11/26/14 "How Much is Enough" at: [Stuffed!](#)

BLACK FRIDAY SPREADS FROM U.S. to U.K. Where Will It Hit Next?

(Reuters) - British police officers were called to stores across the country on Friday as the "Black Friday" shopping frenzy imported from the United States brought surging crowds and fights over sharply discounted goods.

For the first time, most British retailers have fully embraced "Black Friday" promotions this year, both in store and online, seeking to follow their cousins across the Atlantic and kickstart trading early in the key Christmas period.

The day after the U.S. Thanksgiving holiday, which falls on the fourth Thursday of November, is extravagantly promoted in the United States as the start of the Christmas shopping season. The surge in spending is said to make it the day when retailers finally show a profit for the year, or go "into the black".

Overall, 133.7 million people shopped at stores and online over the four-day holiday weekend, down 5.2 percent from last year, according to a survey of 4,631 consumers by the trade group.

Total spending for the weekend is expected to fall 11 percent to \$50.9 billion from an estimated \$57.4 billion last year.

Shoppers, on average, are expected to spend \$380.95 over the four days, down 6.4 percent from \$407.02 last year. -- 2014 National Retail Federation.

Persons of the Month:

Those possibly rare folks among us who are able to resist the urges to make the holidays all about eating and shopping!

Please learn about Reverend Billy and The Church of Stop Shopping at website:

<http://www.revilly.com/>

Rev. billy will be in Detroit Sat. Dec. 6th!

Book of the Month:

Not That Kind of Girl

by

Lena Dunham

(2014)

Random House

For anyone who is a fan

With no national holiday in late November, people in Britain had no reason to notice the day until American online retailer Amazon brought its Black Friday sales across the Atlantic in 2010.

Last year marked the first time major UK store groups such as John Lewis [JLP.UL], Dixons and Wal-Mart's Asda participated in a serious way, and this year has seen the trend explode across a majority of the British retail sector.

A survey commissioned by Barclays found that 65 percent of British retailers that sell both online and in stores planned Black Friday promotions.

The trend is also emerging in continental Europe, with Spanish department store El Corte Ingles using the term "Black Friday", in English, to advertise price cuts and promotions appearing in France and Denmark.

Police were called in to control crowds that had gathered overnight in London, Manchester, Cardiff and Glasgow, drawn by cheap televisions, kitchen goods and clothes. Three arrests were made at Tesco stores in Manchester and officers were called out to four others in the area.

"The events of last night were totally predictable and I am disappointed that stores did not have sufficient security staff on duty," Chief Constable of Greater Manchester Peter Fahy said.

"There was a fight in the queue in front of us," said shopper Kristina Butts, 44, who missed out on the Polaroid 40 inch TV and Xbox bundle she was after.

One woman shopper on a mobility scooter drove away from the store shouting: "I will never do this again."

Whether embracing Black Friday makes commercial sense for UK retailers remains open to debate.

TEN SPIRITUAL PLACES TO VISIT INSTEAD OF STORES

1. A forest, lake or place in nature
2. A museum
3. A place of worship
4. A friend's house
5. A labyrinth
6. A zen garden
7. A music concert
8. Your imagination
9. A soup kitchen or homeless shelter

of the HBO Series "Girls," Lena Dunham--that series' star and co-creator--brings us a funny, provocative, and exceedingly vulnerable collection of essays about her life, her observations, and her lessons--all at the ripe old age of 28.

Dunham is definitely an old soul and a fairly controversial one at that. Many love her self-involved nerdishness while others find her both self-indulgent, narcissistic and elitist. But nobody can deny her prolific creativity, her precociousness, and that--in her words--she's "a voice of (her) generation."

Films of the Month:

Whiplash

*Written & Directed by
Damien Chazelle
(2014)*

*Starring Miles Teller
and J.K. Simmons*

This, assumedly, low-budget sleeper of a movie is an emotional and psychological gripper. It would make a great companion piece to "Black Swan" the dark film from a few years ago about how a young ballerina's quest to be the best pushes her to the brink of ... well, see the film!

"Whiplash" is about music, drumming in particular. Miles Teller plays Andy, a young jazz drummer new to a highly prestigious music college.

10. Anywhere in the world

See: [Holiday Refuges](#)

SHOPPING 'TIL YOU DROP: A JOY OR AN ADDICTION?

*by Sheryl Nance-Nash
NY City Woman (11/8/14)*

Shop 'till you drop may be what some people do for an afternoon of fun, but for others, shopping is an addiction. A study published in The Journal of Consumer Research suggested that more than 25 million Americans are certifiable shopping addicts-comparable to alcoholics and drug addicts-and need professional help. Most other women (and men) who shop excessively are not pathological, but they are overspenders and uber-consumers whose shopping habits can be harmful to themselves and others.

Bobbie can't resist buying things for people-even those she doesn't care for. "I tried to take care of everyone. I bought things for everyone. I tried hard to be God. I have to get a channel lock on the Home Shopping Network. Someone once said to me, 'you just like to spend money.' I guess I just want people to like me," says Bobbie in Bought Out and Spent! Recovery from Compulsive Shopping and Spending by Terrence Shulman, founder and director of The Shulman Center for Compulsive Theft, Spending & Hoarding in Franklin, Michigan.

But the consequences of never being able to pass up a sale, buying what you don't need or can afford, mall browsing that ends with countless bags, is not only financially harmful; it can cause broken lives, marriages and families.

"When I shop, I feel euphoric. I have to get a good deal though," says Lynne. "I have started to shop more online. I have a computer in the closet and I bought some stuff secretly. I had a coupon that said if you buy an item you get 20% off and if you buy a third you get 40% off. It's ridiculous. I didn't even feel that good afterward. They're all expendable and short-lived. I threw all my magazines out and then went back and pulled a few out of the trash. It's like I was a drug addict. When I pay a bill off I want to reward myself by buying something. Is that insane or what? I have these shopping blackouts."

Is there a problem?

What are some signs that should get your attention? Shulman says there are some common elements shared by people who chronically shop too much for items they don't need and people who are genuine shopping addicts, including feelings of euphoria, numbness or relief when you shop and an inability to

The college's most intense and driven teacher, Fletcher--played by J.K. Simmons--in an unforgettable "drill sergeant--like role"--pushes Andy to the brink of... well, see the film!

Whiplash is as much about life as it is about music and forces us to ask ourselves: what's it worth to strive for greatness? What costs and sacrifices are we willing to bare? Is a relentless teacher a sadist or a master?

This film will have you thinking.. and talking!

[Robot and Frank](#)

**Directed by
Jake Schreier
(2012)**

**Starring Frank Langella
and Susan Sarandon**

Set in the near future, an ex-jewel thief receives a gift from his son: a robot butler programmed to look after him. But soon the two companions try their luck as a heist team.

It's an interesting comedy-drama on several levels and touches on shoplifting, stealing and Alzheimer's issues.

stop shopping. After a spree, both addicts and people who are overshooppers may lie to others, hide their loot, experience debt, relationship issues, changes in their sleep or appetite, and a loss of effectiveness in other areas of life. And when you try to stop shopping or spending for a while, you may become anxious and moody and find yourself overeating, undereating, unable to sleep and overcome with obsessive thoughts and cravings.

Why, why, why?

Some overshooppers do so to compensate for a major loss or trauma like divorce, illness or the death of a loved one. Low self-esteem comes into play too. "Some people are trying to keep up with the Joneses, not just the neighbors, but 'the stars'," says Shulman. They are seeking positive attention based on "stuff" they can own, drive, live in.

Break the cycle

Admit you have a problem. Even if you're not a certifiable shopping addict, but feel that your shopping is out of control, there are steps you can take. The first step is admitting that you have a problem. But trying to control shopping is a bit like trying to recover from a food addiction. The goal is not to stop eating completely, but to develop a healthier relationship to food and not eat to fill an emotional void or eat compulsively. "We wouldn't expect people to never shop again, but they have to keep an eye on it and focus less on stuff and more on what's really important in their lives," says Shulman.

Make it more difficult to shop. If you whip out your credit card in a batting of an eye, close store credit cards so the temptation of using a card for any luring promotional discount is not there." And cancel mail catalogues.

Use cash or a debit card without overdraft protection. Request stores to take you off mailing lists so you're not tempted by email announcements of sales and special offers. If your work route involves passing the mall or stores, consider rerouting.

Sleep on it. Never buy something the first time you see it. Be proactive. If your thing is clothes, open up a savings account designated for clothes. Choose the amount you will spend, say each quarter.

Reach out

Don't handle the problem alone and seek professional support from groups like Debtors Anonymous and Shopaholics Anonymous, other overspenders should seek help too, from a therapist, financial advisor or spiritual leader.

See rest of article at: [Shop 'Til You Drop](#)

**HOW TO STOP THE BLEEDING:
Eliminating Overspending**

by Leslie Royal
Essence/Esquire 10/27/14

As the holidays quickly approach and the shopping season swings into full gear, companies will be creating advertisements designed to grab your attention and convince you to buy their products. If you tend to overspend, this article will help address underlying issues that trigger this behavior and get you on the road to being "in the black" for 2015.

The first step to take to stop the bleeding and get out of the red in your financial life is to be honest with yourself. Admit this is a problem for you, talk to someone about it and seek help from an accountability partner or maybe even a specialist.

Once you acknowledge there is a problem, you can proceed to the process of elimination. Create a budget and stick to it. Discontinue the use of credit cards and opt in for cash for your shopping purchases. Understand the difference between needs and wants. Keep a record of everything you spend in a small notebook, on a 3x5 card or use a mobile app.

Terrence Shulman, author of *Bought Out and Spent! Recovery from Compulsive Shopping and Spending*, says practical strategies women should use are to avoid people who over shop and/or trigger you to want to shop, take along a person who is a disciplined shopper, install channel and website blockers, unsubscribe from sites, get a productive hobby or interest and seek assistance from ShopaholicsAnonymous.org website.

"As with most addictive-compulsive behaviors, we need to take a thorough and comprehensive approach to treatment which often includes an evaluation for medications, specialized therapy, support group attendance like Debtors Anonymous, reading of books on the topic, family/partner therapy and education and many changes in one's coping skills and support systems," says Shulman who is also the founder and director of The Shulman Center for Compulsive Theft, Spending and Hoarding.

See rest of article at: [Stop The Bleeding!](#)

**PERSONAL FINANCE TIPS:
Beware of "Zombie Bills" and More**

by Sergio Hernandez
The Week 11/24/14

How to research a financial broker

If you're hiring a broker, do your homework, said Liz Moyer at The Wall Street Journal. Troubled brokers often "cluster in communities with lots of elderly investors," but "bad apples can be found anywhere." To check the background of a potential broker, investors can use the Financial Industry Regulatory Authority (FINRA)'s BrokerCheck tool, which provides a broker's license status, history, and any black marks against him or her - including "regulatory proceedings, customer disputes, and settlements." Individual states also have their own regulatory bodies with online databases, which investors can use to check whether any additional investor complaints have been lodged.

Beware of 'zombie' bills

When it comes to consumer debt, watch out for so-called zombies: "bills that cannot be killed even by declaring personal bankruptcy," said Jessica Silver-Greenberg at The New York Times. Federal authorities say some of the nation's biggest banks are ignoring bankruptcy court debt discharges and "forcing borrowers to make payments on bills that they do not legally owe."

The Justice Department is investigating banks, including JPMorgan Chase and Bank of America, for failing to update data for credit reports, a tactic that essentially compels borrowers to clear purged debts, since their still-tarnished credit reports prevent them from getting loans, houses, and even jobs. Banks have defended their practices in court, but the Justice Department could extract steep penalties if it determines that the institutions have violated bankruptcy law.

New rules for prepaid cards

Prepaid cards aren't as safe as other plastic, but regulators hope to change that, said Kara Brandeisky at Time. The cards have become increasingly popular among consumers - 12 percent of U.S. households have used them, including more than 25 percent of people ages 25 to 34 in the last year - but the Consumer Financial Protection Bureau believes many people don't realize how risky the cards can be. The regulator last week proposed new rules that would require prepaid cards to carry fraud and lost-card protections similar to those of credit cards, including limiting a user's liability for fraudulent charges on a lost card to just \$50. Prepaid card issuers would also be required to send "statements about your balance, offer you opportunities to resolve errors like double charges, and disclose more information about fees."

SPOTLIGHTS:

Jack L. Hayes, International, Inc.

Based out of Florida, Jack L. Hayes, International is a loss

prevention and corporate consulting group that has been helping clients for over 30 years. Founded by Jack Hayes, who is now semi-retired (and who gave an in-depth interview about theft in my book "Cluttered Lives, Empty Souls"), the company is now headed up by long-time point-person, Mark R. Doyle.

Hayes International has clients around the world and is recognized for their Annual Jack Hayes Retail Theft Survey of large corporations. This survey tracks the prevalence and trends of shoplifting and employee theft and is widely cited (including by me). Hayes International also is known for their long-standing quarterly newsletter which has several articles about loss prevention and related issues. I've been honored to have had several articles included in their newsletter.

In my experience, most people and companies I've had contact with in the loss prevention field have been fairly closed-minded or even judgmental toward me and my work--assumedly because I'm a self-admitted recovering shoplifter as well as a therapist who has been helping people understand and stop stealing for about 20 years. To connect with people like Jack Hayes and Mark Doyle who have been curious and supportive of my work is greatly gratifying. We are, after all, on the same page about recognizing theft as a major problem in our culture and devoted to finding ways to curtail it--for the benefit of all. Thanks Jack and Mark! Keep up the great work!

Please see their website at: www.hayesinternational.com

"In Recovery" Magazine

There's a wonderful 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

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

[Castlewood Eating Disorders Treatment Centers](#)

I was privileged to tour Castlewood Treatment Center near St. Louis in August 2014 while in town for a conference. Castlewood also has centers in Birmingham, Alabama and in Monterey, California. They have been around for over a decade and have a great reputation and great staff. See: www.castlewoodtc.com

[Clutter-Hoarding National Clean-Up Services](#)

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

Honesty is its own reward.--*Anonymous*

Walk in peace.

[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>

["In Recovery" Magazine](#)

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See: www.3rdmilclassrooms.com

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>

3rd MILLENIUM STOPLifting ONLINE EDUCATION COURSE!

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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 / 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

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

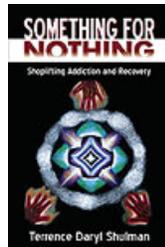
I recently was told about a website resource that lists strategies for cleaning and de-cluttering and sells various books and products that help with this; so, I'm passing it along... See: www.flylady.net

CASTLEWOOD EATING DISORDERS TREATMENT CENTERS

I was privileged to tour Castlewood Treatment Center near St. Louis in August 2014 while in town for a conference. Castlewood also has centers in Birmingham, Alabama and in Monterey, California. They have been around for over a decade and have a great reputation and great staff. See: www.castlewoodtc.com

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

[Click here to shop amazon.com](http://www.amazon.com)



**Something for Nothing:
Shoplifting Addiction and Recovery** (2003)

See also:

www.somethingfornothingbook.com



**Biting The Hand That Feeds:
The Employee Theft Epidemic... New Perspectives,
New Solutions (2005)**

See also:

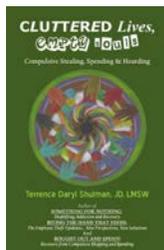
www.bitingthehandthatfeeds.com



**Bought Out and Spent!
Recovery from Compulsive
Shopping/Spending (2008)**

See also:

www.boughtoutandspent.com



**Cluttered Lives, Empty Souls:
Compulsive Stealing, Spending
and Hoarding (2011)**

See also:

www.clutteredlives.com

Contact The Shulman Center:

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Hoarding

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Call (248) 358-8508 for a free consultation!

Our Web Sites:

[The Shulman Center](#)
[Shoplifting Addictions](#)
[Kleptomaniacs Anonymous](#)

[Something For Nothing](#)
[Shopping Addictions](#)
[Shopaholics Anonymous](#)
[Bought Out and Spent](#)
[Employee Theft Solutions](#)
[Biting the Hand that Feeds](#)
[Hoarding Therapy](#)
[Hoarders Anonymous](#)
[Terrence Shulman](#)

Books by Terrence Shulman:

[Something for Nothing:Shoplifting Addiction and Recovery](#)
[Biting The Hand That Feeds:The Employee Theft Epidemic](#)
[Bought Out and \\$pent! Recovery from Compulsive \\$hopping and \\$pending](#)
[Cluttered Lives Empty Souls: Compulsive Stealing, \\$pending and Hoarding](#)

All book are available for \$25.00 each (includes shipping and handling).

[Click here to purchase](#)