



The **SHULMAN**
CENTER

For Compulsive Theft,
Spending & Hoarding

The Shulman Center October 2016 Monthly e-Newsletter

Happy Halloween and Rosh Hashanah!

Welcome to our new, streamlined, smartphone-friendly monthly e-Newsletter. our message brief, friendly, and to the point. We are in our 16th year of our e-Newsletter and currently have over 2,500 subscribers. Thanks for your continued interest!



If you or a loved one is looking to make positive changes in life, please consider contacting us at **248-358-8508** for a free consultation. It might be the best call you've made in a while. Please also inquire about our therapist training/certification program.

[View Mr. Shulman's New 2-Minute Shoplifting Addiction Video](#)
[View Late Comedian George Carlin's Famous Rant on "Stuff"](#)
[View Poet In-Q's Recent Rap on This Year's Presidential Election](#)

UPCOMING SEMINARS, WORKSHOPS & PRESENTATIONS of INTEREST

Monday October 3, 2016--Mr. Shulman presents on understanding and treating compulsive stealing, spending and hoarding The 5th International Conference on Addiction Research and Therapy in Atlanta, Georgia. See <http://addictiontherapy.conferenceseries.com/>

Thursday October 6, 2016--Mr. Shulman presents on understanding and treating hoarding disorder at The Franklin, MI Public Library 7-8:30pm. Free.

Monday October 17, 2016--Wednesday October 19, 2016--Mr. Shulman presents on understanding and treating compulsive shopping/spending at the 6th Lifestyle Intervention Conference in Las Vegas, Nevada. Registration required.

October 2016--Date TBA--Mr. Shulman was interviewed as a guest expert on "financial infidelity" on the new Bishop T.D. Jakes Talk Show on The Oprah Winfrey Network. The segment will air this month.

Mr. Shulman to present for Core Learning, Inc. at Jewish Family Services in West Bloomfield, MI:

Friday November 4, 2016 10am-2:30pm compulsive hoarding (4 CEUs hours) \$65 call for info;

Friday November 18, 2016 10am-2:30pm compulsive spending/shopping/shoplifting (4 CEU hours) \$65 call for registration info; and **Friday**

November 28, 2016 9am-3:30pm everyday ethics (6 CEU hours, lunch incl.) \$90 call for info

Monday November 14, 2016--Mr. Shulman presents on understanding and treating hoarding disorder at The Leonard/Addison Township, MI Public Library 7-8:30pm. Free.

Wednesday November 16, 2016--Mr. Shulman presents: "The Best of Times or The Worst of Times? Coping with Holiday Season Stress and Addictive Behaviors" at The Dexter, Michigan District Library. 6:30-8pm. Free but registration recommended.

Monday November 21, 2016--Mr. Shulman presents on understanding and treating hoarding disorder at The Adrian, MI Public Library 7-8:30pm. Free.

Facts, Stats, Quotes & More!

Based on a variety of studies and research methods, here are 17 staggering statistics that articulate our current passion and obsession for shopping:

- 1. The average woman makes 301 trips to the store annually, spending close to 400 hours a year shopping. This amounts to 8.5 years spent shopping during a typical lifespan. (NY Daily News)**
- 2. Americans spend more on shoes, jewelry, watches than on higher education. (Psychology Today)**
- 3. Shopping malls outnumber high schools in America. (Affluenza)**
- 4. 33% of Americans shop online at least once per week. 69% shop online at least monthly. (Mintel)**
- 5. 50% of online shoppers routinely increase their orders to hit the free shipping minimum. (Mintel)**
- 6. About 2/3 of U.S. gross domestic product (GDP) comes from retail consumption. (The Balance).**
- 7. On average, an American between the ages of 18 and 65 has \$4,717 of credit card debt. (TIME)**
- 8. 63% of Americans do not have enough savings to cover a \$500 emergency. (Forbes)**
- 9. When asked about hobbies, girls (age 13-18) identified shopping as their favorite. (Adweek)**
- 10. And 96% of adults and 95% of teens admit they participate in some form of retail therapy. (Yahoo)**
- 11. More than 1/3 of adults and teens said shopping made them feel better than working out. (Yahoo)**
- 12. The average American throws away 65 pounds of clothing per year. (Huffington Post)**
- 13. The \$8 billion home organization industry has more than doubled in size since the early 2000's- growing at a staggering rate of 10% each year. (Uppercase)**
- 14. Americans now spend more money on dining out than groceries. (Fox News)**
- 15. The average American women spends 190 hours each year shopping for clothes, shoes, or window shopping. That same survey found that these same women spend 95 hours shopping for food-this task occupies only half the time of shoe, clothes and window shopping. (Forbes)**
- 16. 50% of Americans will go shopping on Black Friday. (Syracuse)**
- 17. Worldwide, total retail sales were more than \$22 trillion in 2014, according to a report from eMarketer.com. And total annual U.S. retail sales have increased an average of 4.5% between 1993 and 2015, according to the U.S. (The Balance)**

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**Interested in helping start a local
C.A.S.A. Chapter
(Cleptomaniacs And Shoplifters Anonymous) Near You?
New Chapters May Be Starting near these cities:
Lansing, Michigan
Denver, Colorado
Chicago, Illinois
Escanaba, Michigan
Contact Mr. Shulman for More Information
or Help in Starting a C.A.S.A. Chapter Near You!**

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View Mr. Shulman's 2-minute YouTube Video on Shoplifting Addiction:
<https://www.youtube.com/watch?v=N7eNcJhwGwc>

Great New Podcast by Samson Shulman!
Interviews with up 'n coming trailblazers
and their ups 'n downs along their way
<http://www.hustlesanctuary.com/>

Sign Up for The Jack Hayes, International Free Quarterly Loss Prevention Newsletter!
<http://hayesinternational.com/products/the-hayes-report-on-loss-prevention-newsletter/>

Online Course For Shoplifters Helps Them Understand and Stop Stealing
<http://web.3rdmilclassrooms.com/courses/court/stoplifting#section-top>

New Film Highlights Suicide Prevention!
The New Documentary Film "Death Is Not The Answer"
Written, Directed and Produced by Keith Famie
<http://deathisnottheanswer.com/>

New Book Outlines The Wonders of A Minimalist Lifestyle
The More of Less by Joshua Becker
www.becomingminimalist.com

Check out new video clips entitled:
"Confessions of a Repenting Thief"
<https://www.youtube.com/watch?v=ZEY1tLib0QY>
www.unsteal.org

Monthly Articles of Interest

Click on blue hyperlinks to view full articles/videos

[Shoplifting Addiction Public Service Announcement](#)
Do You or Someone You Know Suffer from Sticky Fingers?

[Mr. Shulman Quoted in Article About Library Hoarding Presentations](#)
Turn-Outs for Free Talks Consistently Large and Enthusiastic!

[Do We Make Our Own Luck?](#)
CBS's "Sunday Morning" Show Explores in Article and Video

[Address The Mess](#)
Everything You Wanted to Know About Hoarding... but...

[I Caught The Sheriff, But I Did Not Catch The Deputy!](#)
What Is This: The Wild West?

[I Thought Something Smelled Fishy!](#)
I Guess It Was Better Than Hiding The Cake Inside A Fish!

[Bad Grandma! Candy Theft Leaves Sour Taste!](#)
Warning! Video Shows British Nan Hiding Sweets Up Her Knickers!

[No More Dirty Looks in Grocery Store Express Lanes?](#)
Stores Embrace More Relaxed Approach to Number of Items in Carts!

[Were You A Shy or Socially Anxious Kid?](#)
Teaching Kids (and Adults?) Social Stress Coping Skills

This Month's
Featured Articles

TRICK or TREAT?
Did They Really Think They Could Get Away with It?
Updated Edition from October 2015
by
Terrence Shulman

It must be getting close to Halloween because a lot of skeletons have been coming out of the closet. Is it me, or does it seem like there's more scandals, secrets, frauds and plain stupidities making the headlines than ever before? We have two candidates for president who have the lowest approval ratings (especially on the question of honesty of character) in modern times.

We're living in an age of ubiquitous cameras, hacking, gossip, and Internet Incriminating Information Investigations. And, yet, whether out of greed, expediency, hubris, or a reckless drive to be Number 1, they fall, fall, fall. Especially for individuals and companies in high positions, you'd think they'd never gotten the memo: "Don't do it! It ain't worth it! Learn from the mistakes of others!"

The most recent scandal involved Wells Fargo, one of the largest banks in the world.... What were they thinking? Like Enron, are these the "smartest guys in the room" or the dumbest? The most dishonest or the most ambitious? The most creative or the most delusional?

Last week, federal regulators said Wells Fargo (WFC) employees secretly created millions of unauthorized bank and credit card accounts – without their customers knowing it – since 2011.

The phony accounts earned the bank unwarranted fees and allowed Wells Fargo employees to boost their sales figures and make more money.

"Wells Fargo employees secretly opened unauthorized accounts to hit sales targets and receive bonuses," Richard Cordray, director of the Consumer Financial Protection Bureau, said in a statement.

Wells Fargo confirmed to CNNMoney that it had fired 5,300 employees over the last few years related to the shady behavior. Employees went so far as to create phony PIN numbers and fake email addresses to enroll customers in online banking services, the CFPB said.

So, what does this all mean? Is it simply greed? Do we ever learn? Is humanity as we know it doomed? I hope not. Of course, there are still a lot of good, ethical people out there—we just don't tend to hear about them in the news. For whatever reason, scandal sells. I know that I have had many ethical lapses in my 50 years and try very hard not to hold myself out as perfect: I'm not. But while we all have our Achilles heels, vulnerabilities and temptations, I would hope that we could slow down more—or even come to a complete stop—and "play the tape through" before we commit such terrible mistakes.

As Stephen Dubner and Steven Levitt write in their several bestselling "Freakonomics" books, all human behavior (and, perhaps, animal behavior, too?) can be explained by one word: "incentives." So, yes, there are our more base incentives to cheat, steal, lie, etc; to get ahead, win some reward or avoid defeat or punishment. But aren't there also our higher incentives to "do the right thing" because it keeps our conscience clear, limits the risk of future discovery and crisis, pays in the long run, and builds trust and reputation? Whatever happened to the old saying: your reputation is your most important and valuable asset; without it, you're nothing.

Many theorists believe that most people aren't dishonest at heart nor have been groomed to be dishonest at a young age. Rather, they suggest that it usually takes a certain combination of events to line up that might make even the most ethical person break. If there are certain pressures (financial and/or other), access or opportunity, and a perception of minimal risk of discovery... it's a coin flip.

As a species, are we becoming greedier, more desperate, more impatient, more unsatisfied with anything but the best? The stats and trends are scary. Our youth are exhibiting more and more dishonest tendencies and, even more troubling, don't seem to be that concerned about their own ethics. Why do we think that is? Maybe because most of their role models aren't very good role models? Parents, your kids are watching you! Some studies have drawn a correlation between creativity and "criminality" in that people who are creative often can't help but think outside the box and about new ways to do things, including finding shortcuts and loopholes. It's not that "simple" people are always honest and not all neurotic, intellectual, and complicated people (like me) are always dishonest. I like the 12-Step slogan "keep it simple." Keeping a code of ethics—don't lie, don't cheat, don't steal—seems like it should be so easy, but, obviously, it isn't. So, are we going to be focusing on tricks or treats? All we can do is be the change we wish to see in the world.

**A Report from The 5th International Conference
on Addiction Research and Therapy
October 2-5, 2016 Atlanta, Georgia**

I've just completed three days here in Atlanta at the 5th International Conference on Addiction Research and Therapy. I presented on Monday on compulsive shopping and spending. While the conference was sparsely attended--about 40 researchers and/or clinicians--about half live and work outside the U.S. We had attendees from China, Japan, Iran, Saudi Arabia, India, Israel, The United Arab Emirates, Finland, Canada, Germany, and Australia.

What was clear was that everyone in the room had a passion for their work and that addiction (and recovery) took on a truly global and universal face. I was pleasantly surprised when I asked at the start of my presentation if anyone in the room knew someone who'd been had a shopping addiction, nearly all hands were raised. I got some good feedback afterwards about this interesting topic that, most attendees admitted, they'd known relatively little about.

The next day--during an afternoon break--three Hong Kong social workers ask me several questions about why people hoard and how to help them. I engaged in a 15-minute conversation with them and gave them a copy of my book "Cluttered Lives, Empty Souls." They told me there is no specialized help in Hong Kong (and, perhaps, not even in all of China) that addresses hoarding.

I'm reminded time and time again to be patient. It's hard to believe sometimes that there are so few people who seek and so few people who provide help for fairly prevalent disorders such as compulsive theft, spending and hoarding. At times, I feel that, after 25 years and spreading the word, that we'd be further along. But, then again, even connecting for a few short days with fellow wellness warriors from around the globe is a wonderful sign of progress and hope for a better world.

How Educating Students About Dishonesty Can Help Curb Cheating

by

Linda Flanagan

May 16, 2016 (KQED News/Mind Shift)

Jennifer Tammi teaches U.S. History to tenth graders at the Ethical Culture Fieldston School in the Bronx. A few years ago, she took on an additional role, one with a long-lasting, school-wide impact: she led a task force to study academic dishonesty and to come up with a new way of countering it.

Fallout from a cheating incident at school set the task force in motion. A student had been reprimanded for plagiarism, and the student's parents had rebelled at the school's punishment. At the time, Fieldston imposed a tough three-strikes policy: the first offense resulted in an automatic zero on the assignment combined with a letter of reprimand from the dean, with progressive penalties for further offenses, and ending in expulsion. "They thought our policy was horrible," Tammi recalls, in part because faculty applied the penalties inconsistently. Fieldston's principal at the time wanted to explore other options for the school, and formed a committee, led by Tammi, to look for new ways to think about and address academic dishonesty.

Cheating remains a stubborn problem at many schools. According to the Educational Testing Service and the Ad Council, who define cheating as "representing someone else's work as your own," cheating tends to start in junior high, peak in high school, and occur most often in math and science classes. Men and women cheat in equal measure, both sexes aided by the ubiquity of computers and the internet, and most cheaters aren't caught. Both high- and low-achieving students find ways to misrepresent their work, explaining away their misconduct with familiar rationalizations: everybody does it, it's a victimless crime, and getting the grade matters more.

But academic dishonesty comes in many forms, some more serious than others, a portion of it accidental or driven by systemic pressures. "The mechanisms we're creating at the societal level create tremendous conflicts of interest, and put people in untenable situations," said Dan Ariely, a Professor of Psychology and Behavioral Economics at Duke and author of several books, including *The (Honest) Truth About Dishonesty: How We Lie to Everyone--Especially Ourselves*. "Imagine you're a kid, and you have tremendous pressure from your parents to do well on the exam, and if you do well on the exam, the payoffs are amazing. You might go to a better college. Your parents will be happy for you. And so on. Can you truly overcome the urge to cut some corners?"

When Tammi joined the working group on academic dishonesty at Fieldston, she and the other faculty and student volunteers in the group explored similar ambiguities. "Cheating connotes the idea that something is planned, but sometimes students slip up, or they're confused," she said. Rules about paraphrasing and footnoting can be perplexing, for example. And what happens at home with homework, especially when tutors and even parents participate in completing it, adds further complexity. The group studied the problem for a year, assessing cheating rates at their school and considering other schools' policies, before arriving at their solution: Fieldston would adopt a restorative justice model to handle incidents of academic dishonesty, and a new student

and faculty board would oversee its execution.

The working group wanted students to understand that cheating is an injury to them and to their community. "Cutting corners"-borrowing from a neighbor's exam, passing off paragraphs from Shmoop and Sparknotes as original work-not only deprives students of learning; it also wounds the entire school body by raising teachers' expectations of what kids understand. "Academic dishonesty doesn't hurt teachers," Tammi said. "It hurts students and the community," she said.

Fieldston launched its Academic Integrity Board in the fall of 2015. Consisting of eight students and four adults-two elected kids from each grade, an assistant principal, learning specialist, faculty representative, and a student dean-the board's first duty is to educate rather than punish. When an incident occurs, the body meets to hear about the case in depth. "They're looking for intent and knowledge," Tammi said. "They want to be thoughtful about how they respond," she added. Depending on the offense, a student might be asked to complete an educational assignment-on the correct way to paraphrase, for example-or he might receive a zero or the board might consider other alternatives.* The names of the students who come before the board remain anonymous, but the board shares its findings with the school community, so that all students are reminded of what constitutes academic dishonesty, and what the repercussions might be.

When introducing the new board at the start of the school year, the school also held an assembly for all students to talk about academic integrity. A part of that presentation involved viewing clips from a recently completed documentary on the subject, (Dis)Honesty: The Truth about Lies, and a discussion with filmmaker Yael Melamede. Grounded in Ariely's research, the film is a complement to Fieldston's restorative justice model and was screened in its entirety with the Fieldston community in November. Social science findings on cheating form the backbone of the film, while personal interviews with individuals who have been caught up in lies illuminate how easy it can be to slip into dishonesty. The film educates viewers about scenarios that invite cheating and those that thwart it-something Ariely believes is part of the solution. "We put an emphasis on punishment rather than education, which is a mistake, and we don't understand conflicts of interest," Ariely told me. "If we understood all of those we could not eliminate dishonesty, but we could reduce it substantially," he added. Learning about the conditions in which we're apt to deceive ourselves and others, in other words, may be the best defense against dishonesty.

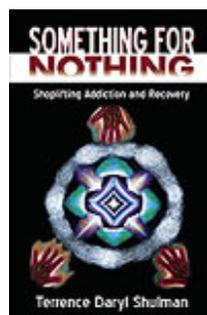
Ariely's social science research involving thousands of individuals revealed that while few cheat a lot-20 of the 40,000 involved in the experiments-many more-about 28,000-cheated a little bit. Most everyone has what he calls a "personal fudge factor" that allows for just a little dishonesty, provided that the conditions are right. For example, if people see others cheating without consequence, they're more apt to do the same; social norms permit it. If cheating seems to benefit a "good cause," even more feel comfortable deceiving. The more distant the reward from actual money, the more likely people will cheat. On the other hand, moral reminders shrink the amount of cheating: Study subjects who were asked to recall the Ten Commandments before participating in the "test" cheated less-regardless of their memory of the commandments or religious orientation. And social norms cut both ways. If the school environment promotes honesty, and students see someone from a rival school engage in a con, they will cheat even less.

The upshot for schools is clear: honor codes work, Ariely said, provided that students write them out and talk about them. Codes signed at the start of the year and tucked away in an administrator's office will flop, however; the same holds true for one-off lectures on moral behavior. To reduce cheating, the honor codes need to be woven into the school's culture, a recurrent nudge that honesty matters.

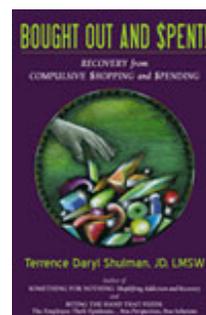
Now closing in on the end of the school year, Tammi is hopeful that students at Fieldston will grow to see the new academic integrity board as educational rather than disciplinary, and will come to welcome the restorative justice philosophy that serves as its foundation. "Being academically honest helps them," Tammi said. To say nothing of the rest of us. "Every time we cheat, we break a little bit of trust in society," Ariely said.

Books by Terrence Shulman

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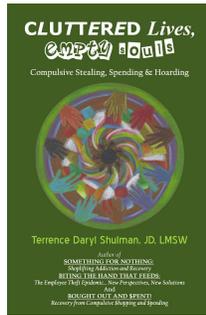


SOMETHING FOR NOTHING:
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The Employee Theft Epidemic

SPOTLIGHTS

OTHER ASSOCIATES ARE DOING GREAT WORK, TOO!

Younique Wellness for Body, Mind and Spirit
<http://youniquewellness.net>

Think Beyond Belief Publishing
<http://kevinalexzander.com>
<http://zantimekoqwanzi.com>

Joshua Becker: Minimalist Activist and Author
<http://www.becomingminimalist.com>

Alabama Court Referral Program
[S.T.E.P.: Stop Theft Education Program](http://www.steep.org)

3rd Millenium STOPLifting Online Education Course
www.3rdmilclassrooms.com

UnSTEAL.org--A Non-Profit Corporation
<http://unsteal.org>

Getting Out From Going Under (Debt)
<http://gettingoutfromgoingunder.com>

April Benson, PhD and Stopping Overshopping
<http://www.shopaholicnomore.com/text-program>

Surviving Suicide with Heart and Humor
<http://writeonmymind.com>

Jack L. Hayes, International, Inc. Loss Prevention
<http://hayesinternational.com>

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