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city promises "guaranteed," rapid or unusually high returns, examine the investment materials carefully to determine how these assurances can be possible. Keep in mind that high yield securities also carry high risks, including the possibility that you could lose your entire investment. And remember that just because a company has a nice office, attractive brochures and an appealing Web site, does not mean that it is poised for success—or that it's even a legitimate business. The more questions you ask, the more likely you are to discern if the promises are real or if they are whitewashing the risks involved. Here are some of the best questions to ask.

IS THIS COMPANY REGISTERED?

When a company registers its securities with a government regulator, it is required to publish an annual report and a prospectus with details of its financial situation. It is possible to sell securities without registering, but this should be another red flag to potential investors. It may mean the company is trying to avoid regulation—and the kind of disclosure that regulation requires—because it has something to hide. Ask for an investment prospectus and annual report and review them with an objective adviser. If these documents aren't available, it's probably best to walk away from the investment.

DOES THE INVESTMENT HAVE A TRACK RECORD?

Some scammers will offer you the chance to get in on the ground floor of a new opportunity. This may sound

Halman awarded for distinguished service

Susan Hallman, director of Risk Management and compliance officer for Rockdale Medical Center (RMC), was honored by the Georgia Society of Healthcare Risk Management (GSHRM) at its annual conference. Hallman received the "2009 Georgia Society of Healthcare Risk Management Distinguished Service Award."

Each year the Georgia Society of Healthcare Risk Management's Board seeks nominations from members to honor an individual in the Society. The Distinguished Service Award is GSHRM's highest honor and acknowledges exemplary service to the Society and to the profession.

Because of its importance and high esteem, it is only awarded in the years when there is a worthy nominee. The individual must have made significant contributions to GSHRM and to the profession of Healthcare Risk Management. This year the award was given to Susan Hallman RN, BS, CPHRM.

"I am deeply honored by the Society's Award and feel humbled to be chosen by my professional colleagues," said Hallman.

Hallman has worked at RMC for more than seven years as director of Risk Management, the compliance officer, and Patient Safety officer. She has nearly 20 years of experience in Healthcare Safety/Risk Management.

A graduate of Piedmont Hospital School of Nursing, Hallman received her Bachelor's degree from the University of St. Francis in Illinois. She is a Certified Professional Healthcare Risk Manager (CPHRM) through the American Hospital Association.

Hallman, a Douglasville resident, is an active member of GSHRM and is also a member of the American Society of Healthcare Risk Management, the Georgia Hospital Association Corporate Compliance Officers, and the National Health Care Compliance Association.



Contributed photo

Susan Hallman, a resident of Douglasville, has received the Georgia Society of Healthcare Risk Management's Distinguished Service Award.