

**in this issue >>>**

*Financial Education with Libraries*

*The Un-comfort Zone*

*Make a Difference Day*

*2013 International Conference*



*A publication of Credit Professionals International*

**August 2012**

# THE CREDIT CONNECTION

**current topics >>>**

*Message from the President*

*Membership Report*

*U. S. Government News*

*Strategic Planning Meeting*

## **New CPI President's Acceptance Speech**

Pat Evans, MPCE

President - Credit Professionals International 2012-2013

Greetings from Texas!

A big Texas thank you goes to Linda Bridgeford, CCCE/MPCE, and Sharon DeShazer, CCCE/MPCE, our 2012 Conference co-chairs, for all the hard work and planning by them and many others too numerous to name. All of us benefited from the four education sessions. We also learned a lot about CPI's history, through a visit into the past that featured historical books provided by each district and by International. The "Tater Sisters" skit, which dates back to 1978, was wonderful.



A special thank you goes to the Lone Star Council, District 8, and my local, Alamo CPI, for their support with my nomination/election and the 2013 upcoming conference. I also want to thank my employer, San Antonio Federal Credit Union,

*Continued on page 2*

*"While we must center our actions  
on our future, we cannot ignore  
our past because our strength  
comes from our roots."*

**Pat Evans, MPCE**

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of Credit Professionals International,  
10726 Manchester Road, Ste. 210,  
St. Louis MO 63122. Phone: 314/821-  
9393. Fax: 314/821-7171. Email:  
creditpro@creditprofessionals.org  
Website: www.creditprofessionals.org*

*Continued from page 1*

for their generous support of the welcome bags, pens and funding my trip for past and future conferences. I also want to thank Diane Radcliff, PCE, and Esther Brinkley, CA/MPCE, for guiding me throughout this process.

Congratulations to all the award winners, the lucky winner of the beautiful anniversary quilt, and the winners of the other fundraisers. It was great to be able to network with some amazing members and guests this week. St. Louis was beautiful and the tour of the Fox theatre was amazing. I felt like I was at the academy awards.

The San Antonio Conference Committee will have some hard shoes to fill and we look forward to seeing everyone in San Antonio in June 2013. Please go to the International website for the registration form and information regarding next year's conference.

Before we get to next year's conference, however, we have a lot of work ahead of us. I am honored to serve as your International President and to work with you as we take ACTION!! to meet the challenges all professional organizations face in today's fast-paced world of communications.

**ACTION!!** Is my theme: **Act now**; **Commit to grow**; **Team up**, **Inspire others**; **Opportunities are here**; **Never give up!**

To me, this theme spells out what we need to do to transform CPI into a 21<sup>st</sup> century organization that meets the educational, networking and on-the-job needs of those working in the credit industry today and those who will be joining our industry in the years ahead.

We need to **Act now**. We can't wait for tomorrow. As you can see from this past year's membership report, there are some "hot spots" of membership recruitment in CPI. We need more of those. And that is why each one of us must **Commit to grow**. This is not the time to let "Jane or John do it". Each of us has a part—big or small—to play. Each of us is needed to grow our membership.

None of us, however, needs to do this alone. We can **Team up**. Today's communications tools make it possible for at-large and direct members to be an active member of a team and for scattered local associations to connect, share ideas and work together. This is how we **Inspire** others. And as we work together, we are making new friends, appreciating old friends and learning from each other while having the time of our lives. This is what we professionals do in our workplace, in our industry and in our lives. It is also what CPI members have been doing for the last 75 years.

The **Opportunities are here**. And we have so much industry talent and experience within our membership to take advantage of those opportunities. We also have strong support from our forward-thinking Board of Directors. You elected us to lead you and we are committed to serving you. We will **Never give up**.

While we must center our actions on our future, we cannot ignore our past because our strength comes from our roots.

I'm the fifth Texan to serve as president of this organization. Since we are recalling our history this anniversary year, I decided to see what I could learn from my four fellow Texan presidents.

Lois Huey of Austin was installed in 1951. Our Corporate Office was opened in St. Louis during her term. Together with the presidents who immediately preceded her, Lois broke new ground. We are breaking new ground now with a newly designed website, webinars and social media. Billie Plasker, MPCE, Diane Radcliff, PCE, and Cindy Westenhofer, MPCE, have laid the groundwork and I will carry forward with your help.

Mary Morgan of Houston was installed in 1958. Increasing membership was her goal, just as it is ours today. Her goal was 50,000 members. She ended her term with 13,398 members. Maybe she was too optimistic. Lydia Rodriguez of San Antonio, who was installed in 1977, didn't set a specific goal but witnessed one of the largest membership increases during her year in office. I like Lydia's approach.

*Continued on page 5*

# New Campaign Helps Us Commit to Grow Membership

**Sue Heusing, MCE  
First Vice President  
Membership Chairman**

President Pat's theme calls all CPI members to "act now" and "commit to grow." To give all of us an incentive to respond to those commands, the CPI Membership Committee, when it met at the International Conference, created a membership contest with monetary rewards for members, locals and districts.

Of course, the greatest incentives are the rewards we receive from our new members, such as building new friendships; getting new ideas and input; learning new things; exploring new avenues; and receiving a boost of energy and enthusiasm. But adding some small monetary rewards adds some fun to the mix.

In addition to me as chairman, the CPI Membership Committee consists of Betty Thorman, and representatives from each district. We urge you to share your recruitment ideas with us, as well as any questions you have. Our contact information is in the CPI Membership Directory.

Here are the contest details. The contest begins July 1, 2012, and ends March 1, 2013. A membership brochure will be attached to the contest announcement when it is rolled out to all members. The contest will be posted on the web and we will send reminder announcements bi-weekly or at least each month that will include ideas on how to find new members.

Any **local member** that increases membership count by:

- Two new members will receive \$10.00
- Three new members will receive \$25.00
- Four new members will receive \$50.00
- Five new members will receive \$100.00



Any **local association** that increases membership count by:

- Two new members will receive \$10.00
- Three new members will receive \$25.00
- Four new members will receive \$50.00
- Five new members will receive \$100.00

**Districts** will track the new membership counts and be eligible for prizes outlined below:

- Two new members will receive \$10.00
- Three new members will receive \$25.00
- Four new members will receive \$50.00
- Five new members will receive \$100.00

Only one prize will be awarded to the local member, local association, and the District, but if local members bring in two or more members, they increase the prize level for the local and their District.

## **Let's help CPI grow!**

### Membership Committee

Sue Heusing, MCE, Chairman  
Betty Thorman (District 7&9)  
Mary Lou Addy, CCCE/MPCE (District 10)  
Sherri Perry (District 12)  
Connie Hamilton (District 7&9)  
Jewel Kirk, CCCE (District 3&4)  
Kathryn Greiner, MPCE (District 5)  
Diane Gallimore, MPCE (District 3&4)  
Lee Ann Seale, MPCE (District 8)  
Barbara Anaya (District 7&9)  
Joan Kaiser, CCBE (District 7&9)



## U.S. Government News

### Federal Regulatory Action

**The new Consumer Financial Protection Bureau (CFPB)** will begin closely supervising the 30 largest credit reporting agencies, including Equifax, Experian and TransUnion, on September 30, 2012. The companies will face reviews of compliance systems and procedures and on-site regulators. They also will have to produce reports for regulators. CFPB will also post information on its website ([www.consumerfinance.gov](http://www.consumerfinance.gov)) to help consumers determine what to look for in credit reports and how to dispute errors.

**The U. S. Department of the Treasury** has released new proposed rules that would prohibit debt collection activities in the emergency department or in other hospital locations where collection activities could interfere with treatment. Rules currently in effect require hospitals to have a written policy committing the facility to provide emergency medical care without discriminating against patients who may need financial assistance.



**The Federal Deposit Insurance Corporation (FDIC)** is launching an investigation into bank-originated small-dollar loans, which are akin to payday loans. More than 37 percent of small financial institutions—including banks and credit unions with less than \$100 million in assets—already offer these loans in one form or another. The FDIC is taking a look because of concern over the use of third-party software used to manage the loans.

## State News

### Arizona

Governor Jan Brewer has signed into law a bill that allows collection agencies to use final billing statements as a basis to show amounts owed and interest rates when seeking court judgments and wage garnishments. The new law helps debt collectors who buy delinquent accounts from banks and credit card companies but receive only minimal information from those sources.

### California

Governor Jerry Brown has signed into law legislation to protect homeowners seeking to avoid foreclosure. The new law, which goes into effect Jan. 1, 2013, bans so-called dual tracking,

when mortgage loan services allow borrowers to open an application for loan modification to lower their payments while, at the same time, move forward with the foreclosure process. It also gives owner-occupier, first-mortgage holders a right to sue financial institutions, under limited conditions, if the lenders have willfully, intentionally or recklessly violated the law.

### Illinois

Governor Pat Quinn is expected to sign legislation to protect debtors from being taken into custody if they fall behind in paying off a debt. The legislation also helps clarify practices attorneys, creditors and courts must employ when the judicial system is called upon to resolve debt issues.

Continued from page 2

Margie Smith of Cleburne was installed in 1966. We had a new name—Credit Women International—and she promoted it on the radio and in newspapers. One of her interviews was taped and broadcasted around the world by the Voice of Freedom.

I sensed Margie’s “PR” spirit and enthusiasm in my conversations with members this week; in the presentations I heard; and in the actions your executive board and members approved. Here are some high level highlights:

**Combining the Publications Committee with the Education Committee.** Second Vice President Rhonda McKinney, MPCE, will be chairman of the Education Committee and, starting in October, Linda Bridgeford, CCCE/MPCE, will be the Volunteer Coordinator of Publications.

**Combining of the *Education Manual with The Credit Professional magazine.*** We will publish two issues of the magazine a year, in April and October. What does this mean to you? This will enable you to learn what is impacting our credit

industry on a timelier basis and give the authors of the articles the ability to disclose what trends are going on right now, instead of a year ago. If you would like to write an article or know someone who can, please send the articles to Rhonda or Linda.

**A new student loan membership program** allowing students to join CPI and learn firsthand how to run a meeting, take minutes and serve on a committee, while gaining knowledge of the credit industry. More details regarding this new membership program will be coming.

**A new website**, which is being developed with the help of Billie and Jim Plasker, Cindy Westenhofer, MPCE, and Charlotte Rancilio. You will be hearing more about this in the near future.

Should you have any comments, suggestions or concerns, I am an email ([pevans@sacu.com](mailto:pevans@sacu.com)) or phone call away (210-258-1241).

I look forward to working with all of you and look forward to an exciting year.

Act Now Commit to Grow Team up Inspire others Opportunities are here Never give up!



*Linda Simbeck, CFE/MPCE/BSACS, of Alamo CPI, is the happy winner of the 75th Anniversary Quilt that was raffled at the 2012 Conference. A total of \$1,309 was raised by the raffle.*



# Use Caution When Adding Names to Bank Accounts



Widowed, divorced and other single people often want family members or friends to be able to withdraw funds from their bank account or documents from their safe deposit box if, for example, they become ill or incapacitated.

One way to do this is to add another person as a co-owner of the account or joint owner of the box. This, however, may not be a good idea.

"You need to remember that by establishing a joint account with another person, you are giving him or her equal ownership of the funds," said Kathleen Nagle, a supervisor with the FDIC's Division of Supervision and Consumer Protection. "This other person will have as much right to the money as you do, and you shouldn't take that fact lightly."

The same holds true if you jointly rent a safe deposit box with a relative or anyone else who would have unrestricted access to the box, now or when you die. That person would own whatever valuables you had stored in the box.

There are other ways you can give someone access to your accounts or safe deposit box

without bestowing shared-ownership on them. You can make an arrangement with the bank to specify in the account records that you are giving someone the right to withdraw money on your behalf. Or you can grant the other person a "power of attorney," which gives him or her the legal authority to handle transactions and make financial and other decisions for you.

**"This other person will have as much right to the money as you do, and you shouldn't take that fact lightly."**

You can also arrange with your bank to permit someone to access your safe deposit box as a convenience to you, not as full or partial owners of the contents. "It isn't enough to tell someone where to find your key to the safe deposit box," noted Janet Kincaid, FDIC Senior Consumer Affairs Officer. "He or she must be on the bank's

records to be able to get into the box."

It is also important to periodically review who has access to your safe deposit box. Circumstances may change and you may no longer want that other person to have access to your accounts or safe deposit box."



## THE UN-COMFORT ZONE

With Robert Wilson

### What's Keeping You Awake?

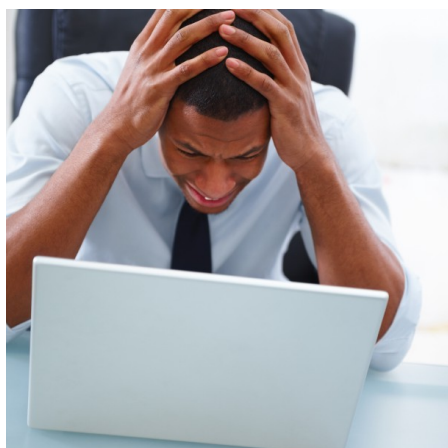


The other day on the radio I heard these lyrics from the Shinedown song, *If You Only Knew*: "It's 4:03 and I can't sleep... I toss and turn like the sea." I thought, "Yeah, why is it always 4AM that I wake up when I'm worried about something?" The singer of this top 10 pop rock song was troubled by a woman. What's keeping you awake?

Most of us, at one time or another, have spent sleepless hours in bed worrying about something. Then making it worse, you're tired the whole next day.

Over the years, I've ruminated over all sorts of things. Big issues I have little or no control over like politics, the environment, terrorism, and the economy. Personal issues that I need to affect such as my business, my family, and my relationships. I have even worried over my volunteer work. Churning the same thoughts over and over again.

Some of us worry about the past—what could've been if only we had done something differently. Others worry about some future problem that hasn't even occurred yet.



Worry feels like motivation because it is rooted in the desire to fix a situation, but it is actually a de-motivator. It robs us of valuable energy we need to live a productive life. I love this modern update to an old proverb: "Worry

is a brisk ride on a rocking horse; you burn a lot of energy, but you don't get anywhere." It is an

amusing proverb that creates an accurate metaphor, but it does not offer us an answer on how to deal with worry.

For a simple solution on countering worry, I've always enjoyed the lyrics of this Irving Berlin song from the movie *White Christmas*: "When I'm worried and I can't sleep, I count my blessings instead of sheep; and I fall asleep, counting my blessings." Although, I must admit that I didn't really hear these sage words or make use of them for years.

When I finally did, I found that it really works. Sometimes we have to start with the basics, and remind ourselves of all that we do have and all that is going smoothly in our lives in order to put the troubling matter into perspective: "I have a roof over my head, I have my health, I have food in the house, I have a car, I have friends, etc."

I recently revisited Dale Carnegie's book, *How to Stop Worrying and Start Living*. It was written during the Great Depression and World War II, a period of time when most people had plenty to stress over. The advice still holds up today.

The trick is to divert your pensive energy into practical projects. Carnegie suggests that we focus on doing our best one day at a time and the future will take care of itself. In other words, keep busy! Get so caught up in your work that you have no time to ponder all the "What ifs" that have been running like a broken record in your mind.

Continued on page 12

# Financial Education Through Libraries

Libraries aren't just repositories of books and magazine articles that can help consumers do a better job managing their money. They also can be partners for financial educators in reaching local residents at branch libraries and through the Internet. A growing number of public libraries are actively involved in the FDIC's *Money Smart* financial education program, including teaching classes, circulating educational materials, providing space for local banks and non-profit organizations to conduct their own sessions, and making the curriculum available for learning on computers.



## Potential Benefits for Financial Educators

FDIC staff point to several reasons why banks, non-profit organizations and other financial educators should consider teaming up with local libraries to offer classes or workshops. Depending on the circumstances, these benefits may include:

- **The use of meeting rooms and other space.** Libraries often allow outside organizations providing educational services to use space free of charge or rent it for a reasonable fee.
- **Familiar locations and easy access for different target audiences.** "Libraries are generally already conveniently located in neighborhoods of all income levels," said Luke W. Reynolds, an FDIC Community Affairs Specialist.
- **Library employees or volunteers who may be willing to teach sessions or otherwise help.** The FDIC knows, for example, of *Money Smart* classes being taught in Spanish by staffers or volunteers at public libraries in Riverside County, CA, approximately 50 miles south of Los Angeles, and in Roanoke, VA. In a novel twist, staff at the Dallas Public Library in Texas have not only taught *Money Smart* classes to consumers, but for the last four years they have also conducted annual "train the trainer" sessions jointly with the FDIC for library staff and other aspiring educators. "In partnership with community volunteers, Dallas library staff are continuing to hold these classes," said FDIC Community

Affairs Officer Eloy Villafranca. "This library's commitment to financial education is an excellent role model for others."

- **Opportunities for free or low-cost publicity for the educational sessions as well as for the organizations offering them.** Libraries may be willing to post advertisements in branches, in newsletters or on Web sites. Local newspapers and other media also may be willing to provide advance publicity or follow up with a story after the event. The Roanoke library was able to advertise a *Money Smart* class free on the city's public access television station and get announcements of the upcoming classes in local newspapers and radio stations. FDIC officials added that this kind of publicity, as well as the impressions left by the educational events being promoted, may benefit both financial institutions and libraries.

## Lessons Learned from Libraries

How can a financial educator make the most of a partnership with a library? Here are some tips and lessons learned based on discussions with FDIC staff and outside educators and librarians:

- **Think about a series of one-time programs instead of one long "course."** Among the reasons: Individual workshops can appeal to people who don't have time to commit to more than one event, are only interested in certain topics, or have already missed a class and fear they'll be "lost." Paulina Moreno, Outreach Coordinator for the Riverside County Library System, said of their *Money*

*Continued on page 9*



*Smart* sessions, "Most people wanted to come in and learn what they had to learn to resolve their problem and leave. The participants didn't seem to want to come to the library once a week for 10 weeks." The FDIC's Reynolds



offered another reason to favor individual sessions. "Many educators report that financial education classes frequently are best received if their title and subject matter focus on a specific need, rather than have a more generic, possibly unappealing title such as 'financial literacy' or 'financial education' class," he said. And with *Money Smart's* 10-module format, financial educators have ready-made segments from which to develop individual programs.

- **Avoid information overload.** "I pick and choose which materials to include in each workshop, because time constraints prevent us from being able to cover everything," said librarian Allen from Lodi.
- **Discuss options for computer-based education.** Libraries can do more than circulate paper copies of educational materials. Libraries are making *Money Smart* available online and on CDs. The latter comes in two versions, one for use by classroom instructors, the other for students who want to learn the material on their own and at their own pace. A library also may be willing to link from its website to an array of consumer material from a government agency or nonprofit organization, not just educational text matching a particular program being offered through the library.

**Consider creative partnerships as ways to increase publicity and attendance.** Moreno from the Riverside library suggested that libraries and financial educators "collaborate with various community groups and newspapers—organizations the community respects and responds well to—so people feel at ease and less hesitant to attend."

*(note: The information in this article was provided by the Federal Deposit Insurance Corporation.)*

## Bookmark This!

### A Library Online

If you have Internet access, there is no longer a need to clutter your home or office with dictionaries, the white or yellow pages, encyclopedias, grammar books, almanacs, a thesaurus or other reference materials. Just go to [www.libraryspot.com](http://www.libraryspot.com). Here you can access all of these, plus much more, for free.

Also just a mouse-click away is access to the Library of Congress, public records, statistics, maps, newspapers, magazines and much more.

LibrarySpot.com, based at Northwestern University, is a free virtual library resource center for everyone. It brings the best library and reference sites together in one user-friendly spot. Sites featured are hand-selected and reviewed by the editorial team for quality, content and utility. It's an extensive and easy-to-use information resource for use at home and on the job.

# CPI MEMBERS ENCOURAGED TO ATTEND STRATEGIC PLANNING MEETING

With the 75<sup>th</sup> Anniversary Conference behind them, CPI leaders and members will gather in St. Louis, Oct. 19-20, to discuss, develop and launch projects and programs that will strengthen and grow the organization far into the 21<sup>st</sup> century.

“Unlike some organizations, CPI doesn’t restrict its strategic planning meeting to just the top brass,” says Barbara Chapin, CCCE/MPCE, Strategic Planning Committee chairman. “We are well aware that any member can have a great idea or significant input to share with us.”

Members unable to attend can send their ideas, suggestions and comments to Barb at [chapin@modempool.com](mailto:chapin@modempool.com) (or 3121 Daggitt Drive, Spring Arbor MI 49283) but she stresses the value of attending the meeting, if at all possible.

“It’s an exciting atmosphere as we bounce ideas off one another; reshape them into viable actions that will bring results; and work out the details to implement them,” she said. “Everyone has an opportunity to participate and have input.” The meeting agenda will be posted on the CPI website soon.

Barb said CPI chose the Drury Inn St. Louis Airport for the meeting because it has an atmosphere that brings attendees together socially outside the meeting room. This includes a free hot buffet breakfast every morning and a 90-minute “kickback” event with free hot food and beverages each evening. In addition, CPI members go out to dinner at a local restaurant on Friday night. This year, the dinner will be at Amici’s restaurant, near the CPI Corporate Office. View the menu at

[www.amicisrestaurant.com](http://www.amicisrestaurant.com). Barb said there are plenty of cars to provide free transportation.

“You can arrive as late as Thursday evening and leave by noon on Saturday,” Barb said. “We’ve negotiated a room rate of \$99.95, which is good through Sept. 16. So book early. You can have up to four people in a room for the same rate. It saves money and helps us get to know one another better.” The rooms are equipped with free wireless Internet access. There is also one



hour of free long distance for each room. And the hotel has a free airport shuttle.

To make hotel reservations, call 1-800-325-0720. The group number is 2133866. Or you can reserve online at [www.druryhotels.com](http://www.druryhotels.com). Deadline for the \$99.95 rate is Sept. 16, 2012.

**Photo above: CPI International President Pat Evans, MPCE, (standing) gives direction to the new CPI Strategic Planning Committee at its meeting during the 2012 International Conference in June.**

## 2013 CPI International Conference Has It All



The 2013 CPI International Conference, June 13-16, will be held right where the action is in San Antonio—the River Walk.

When conference sessions or events aren't underway, attendees can step outside the Menger Hotel to find a wide variety of restaurants and shops, where they can shop, relax with CPI friends at umbrella-covered tables or take a refreshing stroll to enjoy the River Walk's natural beauty.

“Many cities can't offer this opportunity but San Antonio can and we wanted to take advantage of it,” said Maria Trevino, MPCE, who is co-chairing the conference with Linda Simbeck, CFE/MPCE/BSACS.

Maria and Linda are currently contacting potential speakers for the education program and working on the details of the various conference social/networking events. Meanwhile, CPI International President Pat Evans, MPCE, and her committees are hard at work on programs and projects, the results of which will be discussed at the 2013 conference's business meetings.

CPI members can register for the conference now. The earlier you register, the more you save. The registration fee is \$300 through the end of 2012. It will be \$325 from Jan. 1 through April 30, 2013, and, thereafter, will be \$350.00.

Registrants have until May 13, 2013, to reserve a room at the Menger Hotel. The special CPI room rate is just \$120.00 per night (with up to four to a room). Those who reserve rooms by May 13 and want to extend their stay, can get the same rate for up to three days both before and after the conference.

The 2013 Conference registration form is available on the CPI website. Members who do not have Internet access can request a copy from the CPI Corporate Office.

## Pendleton CPI Charter Member Dies

Loleta C. Vogt, a charter member of Credit Women International of Pendleton, OR, died March 1, 2012, at age 85. Loleta served two terms as president of Pendleton CPI and received the Local Education Award in 1981. She was Credit Woman of the Year in 1985 and was a past member of the Consumer Credit Association of Oregon. In 1982, she was certified in the Society of Certified Consumer Credit Executives (CCCE). Loleta worked as a registered nurse and served as superintendent of nurses at Pioneer Hospital Heppner, Oregon, before joining a medical practice in Pendleton as office manager, a position she held for 35 years. She enjoyed friends, camping, crocheting and traveling. She is survived by cousins and a host of friends.



Continued from page 7

He also suggests that you ask yourself, "What is the worst that could happen?" Then he says to either accept that or seek out the answers you need to fix it. If you choose the latter, you must collect all the facts, analyze them, make a decision, then act on it.

I think his best suggestion is to spend your time helping others. When you focus on what you can do for others, you cannot at the same time focus on yourself. Or in the words of one unknown author, "When you dig another out of their troubles, you find a place to bury your own."

Eventually you can utter the immortal words of Alfred E. Neuman, "What, me worry?"

### About the author >>>

Robert Evans Wilson, Jr. is a motivational speaker and humorist. He works with companies that want to be more competitive and with people who want to think like innovators. For more information on Robert's programs please visit [www.jumpstartyourmeeting.com](http://www.jumpstartyourmeeting.com).



## Make A Difference Day 2012

By Cindy Westenhofer, MPCE

It's time to start planning your local association's project for national Make a Difference Day, October 27, 2012.

With the addition of Student Membership to CPI, you have a dual opportunity to increase your student membership and Make A Difference at the same time.

You can recruit student members while helping your community. Mentoring young adults is a key to America's future!

There are so many projects that you can do within your community. If you need ideas go to <http://makeadifferenceday.com>. This site offers many ideas and tools for success:

- ◆ Download the toolkits on the site to help you plan your service project.
- ◆ You can enter your project into this website to recruit volunteers.

- ◆ You can utilize the web banners, media advisories and social media tips in the toolkit to promote your project.
- ◆ You can join forces with projects in your area

**Make A BIG Difference on Oct. 27, 2012.**

Then: Take pictures of your project and submit them along with your write up to me.

I look forward to hearing from all of the associations, so please send your information to my email [cwestenhofer@iquest.net](mailto:cwestenhofer@iquest.net) or mail to Cindy Westenhofer 5534 Epperson Ct. Indianapolis, IN 46221. Remember to get the updates to me within a week of "Make A Difference Day" so your project can get updated!

**Good luck and let's MAKE A DIFFERENCE!**