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*A publication of Credit Professionals International*

February 2016



# THE CREDIT CONNECTION

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## Message from the President

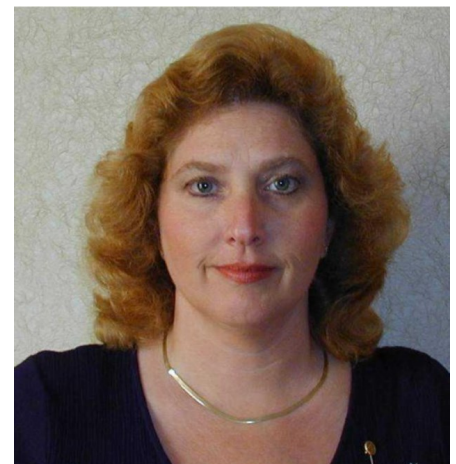
Cindy Westenhofer, MPCE

President - Credit Professionals International 2015-2016

**Our mission is to support our members by providing opportunities for networking, career development and community involvement**

**Cindy Westenhofer**

Credit Professionals International (CPI), was established in 1937 for individuals working in the credit industry. CPI's focus is on strengthening the credit industry and the individual through education and interaction. Our mission is to support our members by providing opportunities for networking, career development and community involvement. We also provide consumer education in the community in partnership with our sponsoring companies. Credit Professionals International is beginning its 79<sup>th</sup> year in existence! We have changed a lot over the years. We now use technology to help us reach more people, however, our basic mission is still the same!



*The Credit Connection is a publication of Credit Professionals International, P.O. Box 220714, St. Louis MO 63122. Phone: 314/821-9393. Fax: 314/821-7171. Email: [creditpro@creditprofessionals.org](mailto:creditpro@creditprofessionals.org). Website: [www.creditprofessionals.org](http://www.creditprofessionals.org)*

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CPI again this year is participating in America Saves. The Week of Feb 22-27, 2016, is the official week of America Saves. <http://www.americasaves.org>

CPI actually supports this concept all year long! On the CPI website

<http://www.creditprofessionals.org> there are many articles regarding saving, budgeting and other credit and financial related matters.

CPI also encourages our members, locals and districts to participate in "March is Credit Education Month"

<http://www.creditprofessionals.org/consumer-education/254-credit-education-month2016>

On our website is a poster that can be used and links to other resources that are available to our members.

One of the changes we have talked about for a while is the magazine. We currently produce a magazine in print for each of our members. We have discussed going to an online format and producing limited printed copies. Soon each of our members will receive an email asking if they would prefer a printed copy or an online copy. As a member, you are entitled to either, your choice. We just want to know which you prefer. Please be sure to let us know when you get the email, so we know your preference!

Soon Districts will begin to have their spring conferences. I am looking forward to attending District 3&4 conference in Charlotte, NC, April 21-23, 2016. District 5 will have their conference at the beginning of the International Conference on June 22, 2016, in Ann Arbor. District 7&9 will have their conference in Hutchinson, KS, on April 14-16, 2016. The date for District 8 conference is yet to be announced. District conference information can be found at <http://www.creditprofessionals.org/conferences> .

June 22—25, 2016, CPI Ann Arbor will host the International Conference! I hope to meet new members at the conference as well as see friends that I have made throughout the years. Ann Arbor CPI has hosted conferences before, and I can say they always provide awesome education and entertainment! If you have not yet made your reservation, please do so now! All the information can be found at <http://www.creditprofessionals.org/conferences/international-conference>

You can register, get the tentative agenda and even pay online! I hope to see you there!

Please let me know if you have any idea or suggestion to make CPI better!

**CPI FUNDRAISER SPONSORED BY DISTRICT 7&9**

**50/50 RAFFLE**

**TICKETS AVAILABLE ON CPI WEBSITE**

**SEND YOUR ENTRY TICKETS AND CHECK**

**BY MARCH 25, 2016**

**Marylyn Tack**

**P.O. Box 866**

**Corrales NM 87048**

**Drawing April 16, 2016, at District 7&9 Conference**

# Some Ways To Grow Our Membership

## Linda Simbeck, CFE/MPCE Vice President Membership Chairman

I hope everyone had a wonderful Christmas and a great New Year.

### New Members

This quarter we have no new members to recognize. I do, however, need to make a correction in my November article. Al Parker was incorrectly listed as Al Porter. Al, please forgive my error.

I would like to introduce Al Parker to everyone. He is an Adjunct Professor at Brown Mackie College and a New Business Development Representative. He also currently is a PayJunction-Reseller of wireless credit card processing services.

Al, Welcome to CPI! We hope to see you in June at our International Conference in Ann Arbor!

### Growing CPI's Membership

I have read and heard that today's technology is the primary reason why most business-related associations are losing members. Why pay dues and go to meetings when you can communicate with people all over the world via your smartphone or laptop?

This argument just doesn't ring true to me. That's because I know it was new technology—the telephone—that gave birth to CPI in 1937. These women, scattered in credit bureaus throughout the northwest and in other parts of the United States, weren't satisfied with just talking with one another on the phone. They wanted to meet face-to-face; get to know one another personally; share knowledge and explore ideas in casual, comfortable conversations.



Their reasons for forming CPI are the same reasons we are CPI members today. I couldn't survive without my smartphone but I also could not survive without my CPI support system—professionally and personally. I'm certain you feel the same way.

So get out there and spread the word. How do you do it? You could invite someone to your local association's meeting. But put yourself in the other person's shoes. What would your response be to this invitation? Likely, "I already have plans that night."

Instead, text your prospect, "I've been wanting to try that new restaurant near your office. Could we meet there for lunch?" You're more likely to get a "yes" response. Arrange for two members of your local association to be at the restaurant at the same time. Have them stop by your table and you introduce your prospective member. Now your prospect knows three members and may be more comfortable saying "yes" to an association meeting.

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# CPI MEMBERS: AMERICA NEEDS YOU TO EDUCATE CONSUMERS NOW!

Four major events in the weeks ahead offer CPI members across the country opportunities to spring into action and educate Americans on money matters. They are:

## **America Saves Week (February 22-28)**

*(sponsored by the Consumer Federal of America and the American Savings Education Council)*

## **National Consumer Protection Week (March 6-12)**

*(sponsored by a number of federal government agencies)*

## **Credit Education Month (March 1-31)**

*(sponsored by Credit Professionals International and the Credit Education Resources Foundation)*

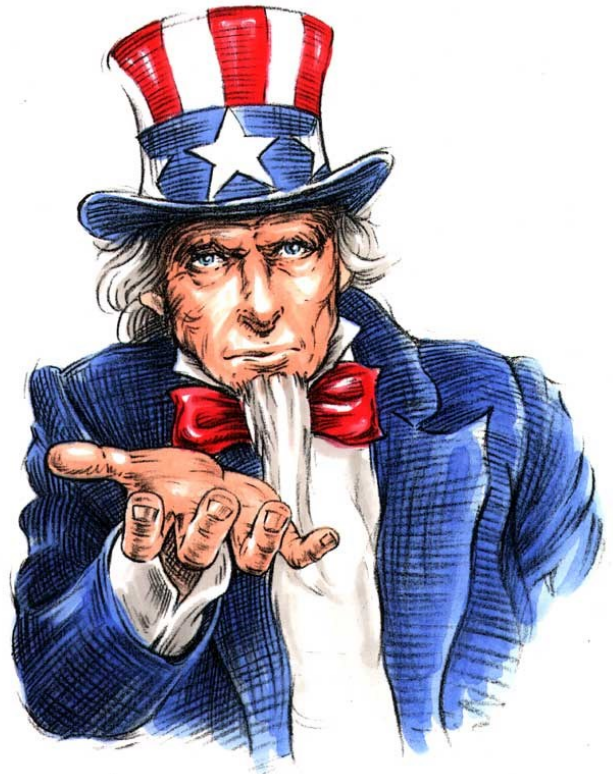
## **Financial Literacy Month (April 1-30)**

*(sponsored by the Financial Literacy and Education Commission)*

It doesn't matter whether you are a member of a thriving local association or an at-large or direct member. Each and every CPI member is being called into action! If you're drawing a blank, don't panic! CPI has you covered. Simply choose one or more of these ideas and go into action.

### **To Do Online**

- Use social media or e-mail to spread the word about these three events. Encourage folks to go to [www.creditprofessionals.org](http://www.creditprofessionals.org) where, on the home page, they will find links to websites for America Saves Week and National Consumer Protection Week.
- Visit [www.americasavesweek.org](http://www.americasavesweek.org) for event ideas and materials to use for this event.
- Visit [www.ncpw.gov](http://www.ncpw.gov), which is the official site for National Consumer Protection Week. Here you will find a variety of celebration ideas. This website has additional links to several government agencies.



- Visit [www.mymoney.gov](http://www.mymoney.gov), which is the official site for Financial Literacy Month.
- Visit [www.publications.USA.gov](http://www.publications.USA.gov) and click on “money” and then, on the next screen, click on “Money Topics” to find free pamphlets on a variety of topics. Order some of interest to you and distribute them in your community.

If you do not have internet access, you can contact the CPI Corporate Office for assistance in getting ideas and materials downloaded and mailed to you.

### **To Do In Your Community**

- Host a Credit Education Month, America Saves Week or National Consumer Protection Week party at your house for friends and family. Distribute free materials from government agencies. (Options: do this with

*Continued on page 5*

- your bridge club, bowling league or other groups to which you belong and with whom you feel comfortable.)
- Set up a display in the lobby of your bank or at your local library. Get friends, family members and someone from the bank or library to help you. Keep it stocked with free materials you can get from government agencies. ([www.publications.USA.gov](http://www.publications.USA.gov))
  - Tie Credit Education Month or one of the other events in with one of your volunteer activities. Do you work at an area food pantry? Are you involved with organizations such as Beyond Housing? Do you volunteer with or belong to a group or organization at your church, synagogue or mosque that serves people in your community? These offer opportunities to distribute materials.

- Give a talk on a credit topic at a meeting of another group to which you belong, such as an AARP chapter, a church organization or your local Chamber of Commerce. Choose a topic with which you are familiar and comfortable. As part of your preparation, read “Take the Fear Out of Public Speaking,” by Linda Bridgeford, CCCE/MPCE, in the April 2014 issue of *The Credit Professional* magazine.

Be sure to send a report on your activities to the Corporate Office for a report to be published in the May issue of *The Credit Connection*.

### Continued from page 3—Membership

If you don't belong to a local association, you can still use the lunch invitation approach. You might bring the prospect a printed copy of an article from CPI's magazine that would be of interest to him or her. Or arrange for a CPI member to call you during lunch.

For example, your phone rings. You look at the screen, “Oh, it's Linda Simbeck in Texas. She's going to be CPI President in June.” You answer my call and, after listening to me, you respond, “Let me think about it. I'll call you tonight.” Now tell your prospect, “Linda wants me to chair a CPI committee next year.” This should open the conversation for more discussion.

Here are ideas to use if you are communicating with a prospective member who doesn't live near you. Tell your prospect, “You're only about 50 miles from Ann Arbor. I'm going to be there June 23-26 attending the CPI International Conference. Can you drive up and meet me for lunch? My treat. I'd love to meet you face-to-face.” You can use this same approach for a District Conference.

Now that I've given you some ideas and tactics to use to recruit new members, share with me ([jsimbeck@satx.rr.com](mailto:jsimbeck@satx.rr.com)) any ideas you have for getting new members or retaining current members. I will be sure your voice is heard by the executive board.

I also want you to try some of my suggested approaches and let me know the results. It is my hope that they will lead to a growth in CPI membership.

Also, keep in mind that you can earn entries in this year's membership contest. You will earn:

1. One entry for every potential member: name and email/or snail mail address required.
2. One entry for any member bringing in a new member. If you get **five** new members you get double entry (10 entries).
3. One entry for any innovative membership promotion. i.e.: Make a CPI promotional video and put it online. Any implemented idea can be entered into the contest!

The winners of the contests will be announced at the International Conference in Ann Arbor in June.

Linda Simbeck, CFE/MPCE

## U.S. Government News

### Consumer Financial Protection Bureau Releases Tool to Help Measure Financial Well-Being

The Consumer Financial Protection Bureau (CFPB) has released a new tool, dubbed the *Financial Well-Being Guide*, that financial educators and others working in the financial industry can use with clients to measure their financial security and overall sense of financial well-being.

While consumers already have a sense of their financial well-being, this tool is designed to allow educators and others who are working with consumers to quantify the consumer's financial well-being. Financial educators can use the scale in a variety of ways:

- **Initial assessment:** The scale can be used to assess a person's financial well-being when a financial educator first begins working with a consumer and to help guide an initial conversation about the consumer's financial situation.
- **Tracking progress over time:** The scale can be used at different intervals to track a consumer's financial well-being over time. Changes in answers to certain questions can provide additional insights to how a consumer's financial well-being is evolving.
- **Assessing program outcomes:** The scale can be used to gauge how well a program is improving the financial well-being of the individuals it is designed to serve.
- **Financial well-being survey research:** The scale can be used in survey research to analyze the relationship between financial well-being and other factors.

The new tool is comprised of 10 questions that financial educators can use when working with clients to measure their financial security and overall sense of financial well-being. The



questions that make up the scale are built around four elements of financial well-being:

**Financial security in the present:**

This element focuses on whether consumers feel they have control over their day-to-day and month-to-month finances.

**Financial security in the future:**

This element focuses on whether consumers feel they have the capacity to absorb an unexpected financial shock.

**Present financial freedom of choice:** This element focuses on whether consumers feel they have the ability to make choices that allow them to enjoy life.

**Future financial freedom of choice:** This element focuses on whether consumers feel they are on track to meet their longer term financial goals.

A copy of the financial well-being guide is available at: [www.consumerfinance.gov/financial-well-being](http://www.consumerfinance.gov/financial-well-being).

# Tame Your Job Interview Terror

By Colette Carlson, M.A.

Attending an interview practically defines the expression, “The pressure is on!”

While it’s completely normal to feel some level of nervousness before and during a job interview, there are several ways to ease our anguished psyches:

## 1. Rehearse with a friend.

You’ve certainly heard this advice before because it really works! Write down the possible questions an interviewer might ask you, and formulate your answers in advance. Practice saying them to a friend who plays the role of interviewer. You’ll feel much more confident and self-assured going in.

## 2. Don’t sweat it—but do exercise!

A good workout can boost levels of the neurotransmitter serotonin in your brain, resulting in increased feelings of calmness and well-being. Furthermore, exercise enhances your confidence, self-esteem and physical/mental strength.

## 3. Limit the java.

The effects of too much caffeine on our body’s central nervous system leads to increased anxiety, headaches, agitation, dizziness, insomnia and other symptoms. Why increase your stress heading into an interview that you already find nerve-wracking?

## 4. Just breathe.

When we are anxious, our breathing becomes quick and shallow, often resulting in lightheadedness, faintness, dizziness, tingling, numbness, chest pain and hyperventilation. These uncomfortable



symptoms, which tend to compound anxiety, will subside if we simply slow down our breathing. Before or during your interview, if you begin to feel uptight, try slowing your inhalations while repeating soothing affirmations to yourself such as, “I am calm,” or “All is well in my world.”

**5. Release the pressure valve.** Even though simply thinking about an upcoming interview might put your heart rate into overdrive, go to a quiet place and try to get a realistic perspective on the situation. You might learn that what you thought was “the job of your dreams” is not, necessarily, and that other opportunities will arise. When you give yourself permission to fail, you let go of fear and your rigid attachment to a particular outcome. Ironically, adopting this attitude will allow you to relax and ace the interview!

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# Working in Retirement

## How to Plan For the Next Stage

### By Megan Craig

Provided by Equifax

Retirement used to be about hard-earned relaxation—lounging on a beach, with golf games and cribbage tournaments as the only appointments on the calendar.

But if a September AARP survey of nearly 5,000 workers ages 50 to 64 is any indication, work may be the new golf. More than one-third of those surveyed expect to work at least part time during retirement, with almost half of those respondents wanting to switch careers for their second act.

If you are hoping to work in retirement, whether in the more common part-time capacity or in a new full-time job, consider preparing for this life shift before you are actually retired.

#### **Decide whether you want or need to work in retirement**

According to the Government Accountability Office, the average American doesn't have enough savings to retire in the traditional sense—that is, at age 62 and without ever having to find ways to earn income again.

It's a generational shift related to increased longevity, says Ric Edelman, an independent financial advisor and CEO of Edelman Financial Services LLC in Glenview, Ill. When Social Security was designed and people started retiring at 62, they weren't expected to live much longer. Now, life expectancy exceeds that retirement age by 20 or 30 years, meaning people have to be able to support themselves for a lot longer.

"People across the country have not sufficiently prepared for retirement—many because they didn't realize they'd have one," Edelman says. "Others procrastinated and didn't save enough to support themselves."

A need for money is only one reason you may work after you've retired from a career. Another reason to rejoin the workforce for many retirees may be the unexpected feeling of boredom that comes with retirement.



"Many people have grandiose ideas of golf or traveling or gardening or engaging in whatever hobby they like, and after a few years they get bored," Edelman says. "They miss the intellectual challenge, the camaraderie they had with coworkers."

Retirees today see work as a vital part of their retirement, says Kimberly Adler, AARP senior vice president of programs, in a blog post on the AARP site. People want "a sense of purpose or role in society" even after retirement, she notes.

#### **Set aside time and money for education and training**

In the AARP survey, four out of ten people who want to work in retirement said training is a key to remaining competitive.

That's particularly true for the many people who don't want to—or can't—stay in the same jobs. People who were airline pilots, firefighters, or police officers, for example, often are not permitted to stay in those careers after retirement. And in other cases, people get burned out, Edelman says.

"People want to learn new skills. They want to engage in something different from what they've done for years already," he says. "That's why

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you see people shifting away from just a college education to lifelong learning.”

This includes going back to school, whether for a full degree or just a few informational classes, after retirement. But school usually isn't free, so be sure you have money set aside for education costs.

### **Explore your options—even the high-tech ones**

Although many retirees may be considering a traditional full- or part-time job, some may find the new so-called “sharing economy” is the best way to stay engaged and earn money without committing a specific amount of time.

The sharing economy allows a retiree to use his or her free time and an underused asset, like a car or an extra bedroom, to earn money. Companies such as Uber, Airbnb, and Sidecar offer retirees a way to contribute to society, help reduce boredom, and may help retirees earn extra money, all without requiring much training or a set schedule. You can cook meals, make deliveries, babysit, walk dogs, or share your power tools.

“There is virtually [an] endless list of ways you can use resources you already have and turn them into opportunities,” Edelman says. “You set your own hours, and you have better control over what you're doing, so for many people it's a better alternative,” he says.

### **Save, save, save**

Although some people working in retirement need the money to live, a Bankrate study found that only about 15 percent of retirees are living off the money they earn in retirement. The rest are saving that money.

Edelman says that this is a good thing. Many people will need a backup plan because they won't be able to work as long as they think after retiring. Illness or a family member's needs may mean people who thought they could work well into their 60s or 70s can't actually continue working.

“I would hope people are setting aside this additional income for the future because one day they will stop working, probably due to health. They will need money to pay bills when they're no longer able to earn money,” he says.

If you're not sure in which kinds of savings accounts or stocks you should invest, be sure to consult with a professional financial planner to assess your situation and determine the best solution for you.

***Megan Craig is a Chicago-based journalist and communications professional who writes mostly about personal finance and consumer issues. She is a former reporter and editor for the Chicago Tribune. Follow her on Twitter @megcraig1.***

## **2016 CPI INTERNATIONAL CONFERENCE**

**June 23-26, 2016**

The members of CPI of Ann Arbor are hard at work preparing for the 2016 CPI International Conference.

Scheduled for June 23-26 at the Holiday Inn on the Boardwalk, the event will include a walking tour of the Michigan Stadium, home of the famous Wolverines, and the Crisler Center, home for the University of Michigan's men's and women's basketball teams, as well as the women's gymnastics team.

Also on tap are six education sessions; a Walk-A-Thon fundraiser; annual business meetings; and the popular Career Club Luncheon.

CPI members can register online, via the CPI website, or obtain registration information and forms from the CPI Corporate Office. The early registration fee, offered through April 30, is \$299.00. After that, it increases to \$349.00.

The special CPI hotel room rate is \$109.00/night for double or 199.99/night for king. Use the File Code CPI to get these rates and make certain to book at the Holiday Inn on the Boardwalk, not any other Holiday Inn.

Direct any questions to Conference Co-Chairs Noelle Grigg or Jean Jervis, CCCE/MPCE.

## STUDENT CORNER

# I'm a Millennial

## Here Are Five Money Tips I'll Actually Use

### By Amanda Reaume

As a millennial, I've never felt like the majority of financial advice circulating in articles and books speaks to me. I find it's often written by people coming from an entirely different generation. They graduated with student loans that were much lower than those people in my generation are struggling with and bought cars and houses. The path to success for them required that they pinch pennies and find ways to move slowly up the ladder at work.

I'm not trying to say that everyone in the generations that came before millennials had it easy when it came to money. However, when you look at the challenges that we face as a generation, it's clear that they are unprecedented.

But it's not just our financial realities that have changed, it's the way we work and interact with money and the way the world has changed that makes typical personal finance advice I encounter less relevant for millennials. I mean, many financial gurus are still recommending that people [track their expenses](#) in budget journals that they carry around with them wherever they go. As a millennial, I want to sit them down and ask them if they've ever heard of an app.

Here is some advice that I've found to be actually helpful to millennials.

#### 1. Being Thrifty Isn't Always the Right Choice

So much of personal finance advice revolves around how you can save a dollar here or a dollar there. It's great to save money and you should definitely try to do so, but it's also important to consider the return on investment of your time. If an hour's worth of work will save



you \$100, then great! Be thrifty. However, if an hour's work will only save you \$10, but you could make more than \$10 in that hour by working a side hustle or second job, then you might be better off doing some freelance work or [starting that side hustle](#). As online and freelance opportunities abound, there are many ways that you can use your time more efficiently to be further ahead than you would be by clipping coupons.

#### 2. Find an App to Make It Simple

Another problem with a lot of personal finance advice is that it's often based on low-tech solutions. If I had a dollar for every time I've read that I need to track my spending in a budget journal or take everything out in cash and put it in different bags or jars based on your budget, I wouldn't need a budget because I'd have so much money! These solutions, however, are incredibly time-consuming. People who attempt them often become frustrated and end up giving up. These days, why bother adding up your budget when you can easily use an app that will track it for you automatically? Haven't these experts heard of Mint, or Level Money or Home Budget?

What Is Your Lifetime Cost of Debt? How much will you pay in interest over your lifetime? You may be surprised.

### 3. Don't Get Into Student Loan Debt

Millennials are facing one huge financial problem as a generation and that is ballooning student loan debt. The old advice to young people—telling them that they will easily be able to pay back their student loans when they graduate—isn't relevant when we're talking about paying off tens of thousands of dollars in student loans.

Instead, millennials should focus on getting scholarships, living cheaply, and maximizing their earning potential while they're in college to keep their student loans to a minimum. That might mean going to a cheap college, or calculating the return on investment of their degrees to get the best deal.

### 4. Get Out of Student Loan Debt

If millennials do find themselves deep in student loan debt, they need to get out of it ASAP. While student loan debt is often said to be 'good' debt because of the relatively low interest rates, there's nothing good about it. Every dollar you spend on student loan interest isn't going toward a down payment on a home or your retirement savings. Young people then lose the opportunity to take advantage of how compound interest can turn money invested in their 20s or 30s into hundreds of thousands of dollars by the time they retire.

Hunker down and pay off your student loans as soon as possible so that you can start saving for your future. Another bonus to paying down your student loans—you'll be building your credit. And better credit can get you access to cheaper interest rates on, say, a mortgage when you're ready to buy a home. You can see how your student loans and other debts are affecting your credit by getting a free credit report summary on Credit.com.

### 5. Don't Climb the Ladder

Prevailing advice suggests you should get out of college and take the best-paying entry-level job you can find. But that isn't always the best advice. Many millennials are finding themselves



unemployed and underemployed once they graduate. Millennials (and younger) might find it a better strategy to start as early as high school, getting work and volunteer experience that could potentially serve them in their chosen profession. If they think they'd like to be an accountant, they may want to get involved in non-profits or campus clubs where they can get experience as a treasurer. If they want to be a journalist, they might start a blog and start freelancing as soon as possible. Once they graduate, they shouldn't necessarily go for the job that will pay them the best. Instead, they may discover that they're better off taking a job that will give them the most responsibility, even if it pays less in the beginning. Once they spend a year or two gaining valuable experience, they can then look for other internal or external job opportunities. Often, they can parlay that experience into a much better paying job, saving them years of working up a seemingly endless corporate ladder.

*Amanda Reaume is a freelance writer and the creator of [Millennial Personal Finance](#). After graduating from university with no-debt, and \$40,000 in savings, Amanda helped others through her scholarship and admission consulting service [Getting In Consulting](#) and wrote the book [The Complete Guide to a Debt-Free Education](#). She's passionate about helping Millennials invest, save, and live their best lives.*

# International Walk-A-Thon

Ann Arbor, Michigan

June 23, 2016

We Walk For the Children



**Sponsored by:** Credit Professionals International  
Credit Education Resources Foundation  
National Center for Missing and Exploited Children



**Cesar Rivera:**

Male. **DOB** 6/8/1999. Missing 10/3/2015 from Boston, MA. Race: Hispanic. Brown hair. Brown eyes. Ht. 5' 5" Wt.: 140 lbs. Cesar is an endangered runaway. He may still be in the local area of East Boston, MA Contact: Boston Police Department (Massachusetts) 1-617-343-4687.

**Michelle Richardson:**

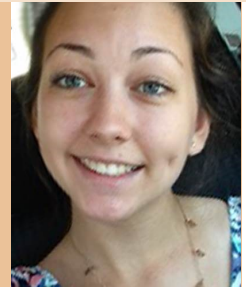
Female. **DOB:** 11/11/1972. Missing: 5/1/1989 from Palestine, TX. Race: White. Auburn hair. Blue eyes. Ht. 5'6" Wt. 160 lbs. Michelle's photo is shown age-progressed to 38 years. She was last seen on May 1, 1989, at approximately 5:30 p.m. and is missing under suspicious circumstances. Michelle has a "U" shaped scar on her left arm and occasionally wears glasses. Contact: Anderson County Sheriff's Office (Texas) 1-903-729-6068.



**Mikayla Miller-Castaneda**

Female. **DOB:** 4/3/1999. Missing: 9/11/2015 from Pearland, TX. Race: Biracial. Brown hair. Brown eyes. Ht. 5'3". Wt: 120 lbs. Mikayla is an endangered runaway. She is White and Hispanic. Contact Gillette Police Department (Wyoming): 1-307-682-5155. Contact: Pearland (Texas) Police Department 1-281-997-4100.

**Kayla Lavoie** Female. **DOB:** 1/23/1998. Missing: 10/15/2015 from Holyoke, MA. Race: White. Brown hair. Hazel eyes. Ht. 5'5" Wt: 130 lbs. Kayla is an endangered runaway. She may be wearing glasses. She may travel to Belchertown, MA. Contact Holyoke Police Department (Massachusetts) 1-413-322-6900.



**ANY ONE HAVING INFORMATION SHOULD CONTACT:  
The National Center for Missing and Exploited Children  
1-800-843-5678 (1-800-THE LOST)**

**Child Find Canada—1-800-513-3463**