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*A publication of Credit Professionals International*

May 2012

# THE CREDIT CONNECTION

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*“The good news is that our new membership count is up to 17 new members, which is a great accomplishment in a recessionary period.”*

*The Credit Connection is a publication 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](mailto:creditpro@creditprofessionals.org). Website: [www.creditprofessionals.org](http://www.creditprofessionals.org)*

## Message from the President

Diane Radcliff, PCE

President - Credit Professionals International 2011-2012

While I'm in the midst of preparing for CPI's 75<sup>th</sup> Anniversary International Conference in St. Louis, June 14-16, I cannot believe that it was almost a year ago that I was installed in Charlotte, NC, as your International President for the term 2011-2012.



All of the CPI Districts have now completed their respective District Conferences for 2012. In keeping with CPI tradition, these District Conferences provided excellent education workshops, business meetings, the installation of Officers, and much fun and fellowship. Now that's "Keeping Your Spirit Alive with CPI"!!!

In April, I attended my own District 3&4 Conference in Marietta, GA. CPI of Atlanta rolled out the Red Carpet for me and everyone in attendance and, you know, that what it's all about! Talk about "Keeping Your Spirit Alive with CPI"!!!

A few reminders: the Pre-Conference Capsule is available on CPI's Website ([www.creditprofessionals.org](http://www.creditprofessionals.org)) and has been

*Continued on page 2*

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mailed to those members who do not have Internet Access. Please VOTE for the candidates for International Office and the Bylaws and Standing Rules revisions. The deadline for voting is June 4, 2012.

It's not too late to register for CPI's 75<sup>th</sup> Anniversary International Conference to be held in St. Louis, MO., June 14-16. Registration is \$349. Linda Bridgeford, CCCE/MPCE, and Sharon DeShazer, CCCE/MPCE, our Conference Co-Chairs, along with their committee, have been working tirelessly around the clock, exceeding all expectations, to make this a very special 75<sup>th</sup> Anniversary Conference for CPI. I urge you to participate in this MEMORABLE EVENT!!! There will be a guided bus tour of St. Louis on June 14. The cost is \$55. There are only a few seats left so make your reservations now. (I'm going and can't wait!) I'm also looking forward to attending my President's reception, to which all of you are invited. It is guaranteed to be FUN!

A special thank you to all of you VOLUNTEERS for "Keeping Your Spirit Alive with CPI" this year! You are the ones that do all the—as I call it—"BEHIND THE SCENES WORK"! Included in this magnificent group are the CPI Board and Committees; the Foundation Board and Committees; the District and Local Presidents and Officers; and the CPI Volunteer Coordinators. Many of these volunteers also serve as mentors for younger CPI members. Just think, not one of us would be where we are now without the guidance of these MAGNIFICENT individuals. And I speak from personal experience.

A very special thank you to Charlotte Rancilio, who is more than the office manager for CPI, she is one of those rare individuals who exudes a professional attitude and very caring spirit. Charlotte, I thank you for "Keeping Your Spirit Alive with CPI" this year as you ran the Corporate Office in the 100% efficient way that you do with such ease—communicating with all of the Executive Team and committee members, helping us meet our responsibilities and keeping us on track to meet deadlines. You reflected a lot of patience, perseverance and flexibility; a true professional! All of us can learn from Charlotte and, as I have said before, Credit

Professionals International is really fortunate to have you as our dynamic corporate employee. Thank you from the bottom of my heart.

A very special thank you, to you, the members of Credit Professionals International, District III & IV, NC State and the Charlotte Association (my local) for all of your support as I have risen through the ranks these past several years. With the friendships, the memories and the professional and personal growth I have experienced through your help, I considered myself to be very blessed. I have enjoyed every minute of this experience. THANK YOU FOR THE OPPORTUNITY to "KEEP MY SPIRIT ALIVE WITH CPI"!

A heartfelt thank you goes to my husband, Jeff Radcliff, who has been there for me from the very beginning of my climb from my Local to the International Level. Jeff, in a quiet manner, has always encouraged me to better myself (in and with CPI). When he did speak up, he provided sound—and profound—advice. Over the years, Jeff accompanied me on many of my travels to conferences, as his schedule allowed. He did a lot of the "behind the scenes" work for me and the membership in preparing for conferences. He also led an Educational Workshop for the NC State Conference in September 2001 on the 5 W's of the World Wide Web, just as the world was moving into the Computer Age of Technology. Jeff always continues to recognize what Credit Professionals International has done for me, the membership, the community and how we all have remained inspired.

I leave you with one of my many affirmations. This one I received while attending this year's District 3&4 Conference in Marietta, GA:

***Advice from a WILDFLOWER***

*Show Your True Colors,  
Delight in Simple Pleasures,  
Celebrate Your Natural Beauty,  
Open Up!,  
Spread Seeds of Joy,  
It's OK to be a Late Bloomer,  
Be Wild and Wonderful!*

**Thank you for "Keeping Your Spirit Alive with CPI" and God Bless Credit Professionals International.**

# Membership: Off to a Great Start

Pat Evans, PCE  
First Vice President



As of April 12, 2012, we have a total of 230 members in comparison to 243 for 2011, down 5.65%. The summary by district and percentage of change is as follows:

District	2012	2011	Difference
*Direct Members	3	2	33.33
*At Large	10	9	10.00
10	29	28	3.44
5	39	39	0.00
*PIPs without locals	9	10	-1.11
7 & 9	46	47	-2.17
8	15	16	-6.67
12	15	17	-13.33
3 & 4	64	75	-17.19
<b>Total</b>	<b>230</b>	<b>243</b>	<b>-5.65</b>

*\*Direct members live in an area where there is no CPI local association. They enjoy all privileges of membership, except that of holding office.*

*\*At Large members are former members of a local association that has disbanded. They also may be members who have relocated to an area that does not have a local association, although some of these continue their membership in their "home" local association. They enjoy all privileges of membership, including that of voting and holding office.*

*\*PIPs without locals are past international presidents who do not live in an area where there is a local association. Annual dues for all PIPs are waived, although some PIPs choose to continue paying annual dues.*

The good news is that our new membership count is up to 17 new members, which is a great accomplishment in a recessionary period. Here, by district, is a comparison of new member recruitment between last year and this year.

We are off to a great start for 1<sup>st</sup> quarter 2012. At this rate we could essentially have 68 new members by the end of the year!

District	2012	2011
3&4	6	1
5	4	2
7&9	3	3
8	0	0
10	2	1
12	0	0
Direct	2	0
	17	6



My Texas hat goes off to District 5 for maintaining its membership count, to District 3&4 for recruiting six new members, and to all of our districts for their efforts in retaining members and recruiting new ones.

*Continued on page 7*

## U.S. Government News

### Congress Considers Regulating Rent-to-Own Industry

Committees in both the U.S. Senate and House are considering bills to regulate the rent-to-own industry. Both bills are backed by the industry and are considered anti-consumer.

The bills would require rent-to-own stores to “clearly and conspicuously” display certain information, such as whether the item is new or used, the total number of rental payments necessary to acquire ownership and the amount of each payment.

However, they would forbid states to require rent-to-own stores to disclose their annual percentage rate (APR), the standard method for reporting the cost of a loan. While the average credit card APR is about 15 percent, many rent-to-own agreements have an APR of more than 100 percent.

In addition, the bills would prohibit states from treating rent-to-own contracts as credit transactions, which typically come with more stringent regulations than leases or sales. Four states—Minnesota, New Jersey, Vermont and Wisconsin—have such laws now.

Ed Mierzwinski, of the Federation of State Public Interest Research Groups, says the bill is an attempt to trump these four states’ laws.

“We believe that Congress should never take away a stronger consumer law, especially at the request of a powerful special interest group,” Mierzwinski said.

Other critics say rent-to-own stores target customers with little financial wherewithal or savvy and make items seem affordable when they are actually drastically overpriced.



### CFPB Seeks Oversight of Debt Collectors, Credit Bureaus

The new U.S. Consumer Financial Protection Bureau wants to oversee debt collectors and credit bureaus as part of its nonbank authority, making it the first time these two industries would fall under federal supervision.

Under the proposed rule, the CFPB’s expanded supervision would cover the three primary credit bureaus—Experian, Equifax and TransUnion—and other lesser-known consumer reporting agencies that have more than \$7 million in annual receipts. Also, debt collectors with more than \$10 million in annual receipts from debt collection activities would be subject to supervision. The CFPB would apply the same supervision process to the credit bureaus and debt collectors as it does to banks.

The CFPB estimates the proposed rule would cover about 175 debt collection firms, which account for 63 percent of annual receipts from the debt collection market, and about 30 consumer reporting agencies.



## Oklahoma

The State Senate has passed a bill to curb abusive and harassing practices by debt collectors. It is aimed at reining in companies that purchase charged-off debt from banks and use unethical methods—ranging from harassing phone calls to court action—in an attempt to collect from consumers. Written by State Senator Gary Stanislawski and State Representative Steve Martin, the bill was sent to the State House of Representatives in mid-March 2012.

websites >>>

## Bookmark This!

**“Pocket Cents” is a new financial literacy website for kids.** Sponsored by the National Credit Union Administration, it is designed to help elementary and middle-school children learn how to save and manage money. You will find it at [www.ncua.gov](http://www.ncua.gov).

Using terms kids can understand, “Pocket Cents” explains how to start a savings account at a credit union; how dividends grow your money; the value of a dollar; and the time value of money (the earlier you start the more you can save over time). It also teaches kids how to set savings goals, make a budget, open a savings account at a credit union and track their account.

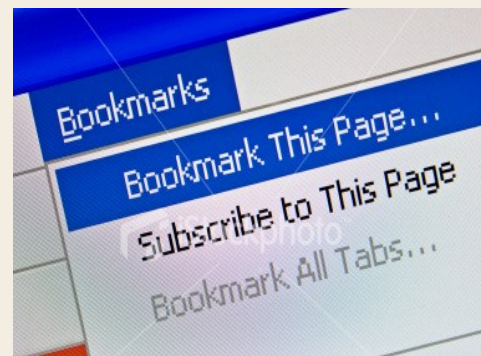
**CPI members can help the new U. S. Consumer Financial Protection Bureau (CFPB)** develop a new interactive tool to help college-bound students and their parents make smarter financial decisions.

CFPB has created a College Cost Comparison Tool to help users make side-by-side cost comparisons tailored to their unique financial

circumstances. Users can adjust the loan amounts, savings, scholarship offers, and more, in order to reflect their individual financial situations.

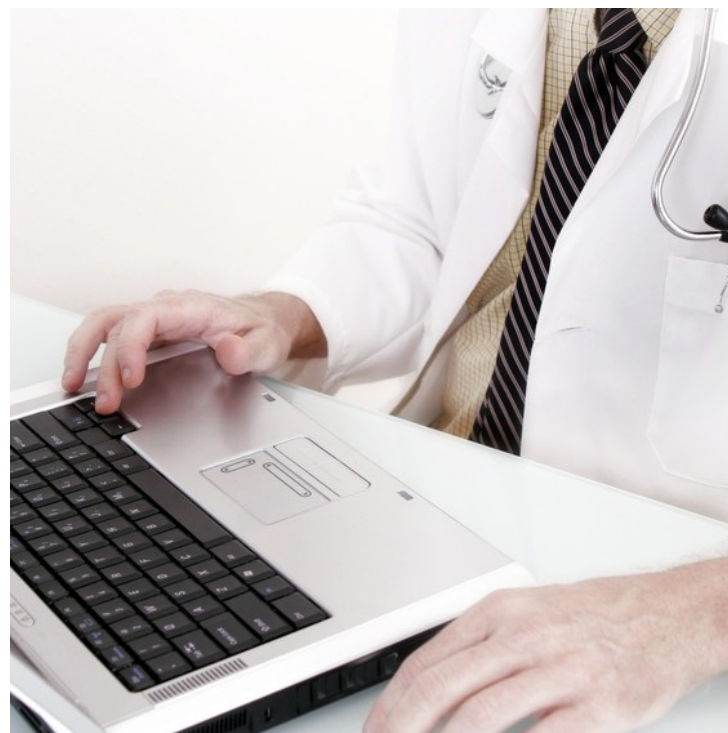
CFPB recognizes, however, that this new tool could be better. Therefore, they are asking users and others with knowledge in the financial world to provide input on how the tool could be improved.

CPI members can provide their input by going to [www.consumerfinance.gov/payingforcollege](http://www.consumerfinance.gov/payingforcollege).



# The Value of an Online Personal Health Record

By Jennie Taylor



We all hate to think about becoming ill while traveling, or being displaced by a natural disaster, but it can happen.

If you had created a personal health record in My Health<sup>e</sup>Vet you would be able to access all of the information you've entered (medications, medical history, allergies, insurance and healthcare providers from any location with internet access. This could literally be lifesaving information in the event of an emergency when far from home.

My Health<sup>e</sup>Vet is the VA's free award-winning online Personal Health Record (PHR). You can enroll and create an account at [www.myhealth.va.gov](http://www.myhealth.va.gov). Once you've created your account, you can self-enter information creating a PHR which will be as complete and comprehensive, as you're willing to make it.

In addition to recording the information mentioned above, you can create "eJournals" to track blood pressures, blood sugars, physical activity, etc. You can use the Health Calendar feature to keep track of medical appointments and other important dates.

To share information in your My Health<sup>e</sup>Vet account with people you trust, use the VA Blue Button. You can use this simple, safe tool to download all information in your PHR in one of three formats: text (.txt); pdf; or Blue Button Text format (.bluebutton file). More information on this feature, as well as information on protecting your health information is available on the My Health<sup>e</sup>Vet website.

The site also provides access to reliable consumer health information provided by the

National Library of Medicine's consumer health website: MedlinePlus®.

MedlinePlus® includes links to drug information, a medical encyclopedia, and health information in easy to understand language. The Research Health page includes access to Healthy Living Centers, including: Healthy Eating, Physical Activity, Smoking + Tobacco Use Cessation, Caregiver Assistance, Healthy Sleep, Emergency Preparedness, Medications, Play It Safe, and Spirituality.

Healthy Living Centers, of special interest to our nation's veterans, include Separation from Active Duty and Spinal Cord Injury.

The Diseases + Condition Centers provide information on numerous common health concerns and conditions including: Mental Health, Stroke, Coronary Artery Disease, High Blood Cholesterol, Hypertension, Breast Cancer, Colon Cancer, Diabetes, Influenza, Cataracts, Glaucoma and Depression.

Much like the Healthy Living Centers, the Disease + Condition Centers include information for Service Related Conditions including Agent Orange, Post Traumatic Stress Disorder and War Related Illness.

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What is District 3&4 doing to bring in new members? They have launched a membership campaign dubbed “Sparkles.” For details contact Deborah Tyler, MPCE, the District’s Vice President and Membership Chairman, at [deborahandmiketyler@hotmail.com](mailto:deborahandmiketyler@hotmail.com).

I asked District 5 President Kathryn Greiner, MPCE, to share some of the things they do to retain members and recruit new ones. Here is her response, which contains some great ideas that you may want to consider implementing.

*Pat, here are a few things that Credit Professionals of Ann Arbor does to stay vibrant and push membership:*

- *We develop an educational program for 11 meetings each year (and have a holiday party/fundraiser in December). We are careful to develop a variety of topics that will appeal to lenders, collectors, and credit counselors. Some members only attend when it is a topic they are interested in—that’s O.K.—others always come.*
- *Jean Jervis, CCCE/MPCE, is a member of another trade association, and she invites them to our meetings. This year she convinced them to change the date of their meetings so they wouldn’t conflict with ours. Three of their members subsequently joined CPI because they like our education programs.*
- *I produce a marketing flyer for each meeting with the name of the topic, the speaker’s name and 2-3 sentences about the presentation (which I ask the speaker to send me a month in advance, or I call them and we construct their presentation description together). The flyers are handed out a month in advance at our meeting and emailed.*
- *I send meeting announcements to about 100 people on my email list and ask those folks to pass on the flyers to others who could benefit from the educational topic. Jean Jervis and Noelle Grigg also forward our flyers.*
- *I recently moved to a downtown office and took my lunch break to walk into six other financial institutions with meeting flyers and brochures and invited the office manager to attend. One bank has sent five people to*

*meetings. Another bank has two staff who have expressed an interest in joining after attending two meetings. In person visits, shaking hands and enthusiasm about the association still works!*

Two other local associations in District 5 have developed some interesting ways to keep their members engaged. Community involvement is the key for the Goshen (IN) association. For information on what they are doing, see the article “Habitat for Humanity Is ‘Changing the Family Tree’” by Darla Kauffman in the 2007-2008 issue of the *CPI Education Manual*.

Barb Chapin, CCCE/MPCE, reports that the Jackson (MI) association holds a January lunch meeting on a Saturday “to give members time to kick back and get caught up on each of the members’ work, family, problems and life.” And the association picks up the tab. In addition, Jackson MI CPI works with Habitat for Humanity, a local hospital and a food bank to provide low-income persons with financial information and advice.

### **Things you as a member should consider to grow the membership:**

- Have you invited any potential new members to your monthly meetings?
- Are there guest speakers that could be potential new members and/or have contacts to new members?
- Are your meetings fun and educational?

**Keep up the good work and don’t get discouraged.**

**Together we can build our future!**

# CPI 75th Anniversary Conference—Be There!

The CPI 75<sup>th</sup> Anniversary Conference, June 13-16, at the Doubletree Westport, in St. Louis, will be an extraordinary event, say co-chairs Linda Bridgeford, CCCE/MPCE, and Sharon DeShazer, CCCE/MPCE.

Assisted by an energetic committee of Past International Presidents (PIPs), they have put together a program that will have attendees exploring their roots, gazing into the future and, in between, having a great time with old and new friends.

The education program starts off with CPI Second Vice President Sue Heusing, MCE, speaking on “Reflection on the Past, Focus on the Future.” She will be followed by Jaye Stovall, of SJM Digital, LLC, discussing how “You Too Can Make Money on the Internet”. Taking the podium next will be PIP Terry Rowe, CCCE/MPCE, with the inspiring topic “The Embers of Adversity Will Rise the Phoenix of Opportunity...

Believe”. Bringing the education program to a close will be PIP Charlotte Maness, CCCE/MPCE, focusing on the provocative question “Where Will We Go from Here?”

A highlight amid the usual business meetings, awards ceremonies and social functions will be a special 75<sup>th</sup> Anniversary Celebration event. Linda and Sharon aren’t giving away all the surprises but there will be a tribute to Past International Presidents, presented by PIP Mary Nebeker, CCCE/MPCE, and great entertainment, under the direction of PIP Nona Ellzey, MPCE.

**Important information:** The registration fee is now \$349. There are also a few seats left for the \$55.00 tour of St. Louis. To reserve a Doubletree hotel room call 866-786-8088. Mention CPI, although the deadline for the special \$110 room rate has passed. The conference registration form is available on the CPI website or from the CPI Corporate Office.

## Hand-Made CPI 75th Anniversary Quilt To be Raffled at CPI International Conference



The CPI 75<sup>th</sup> Anniversary Quilt features a center photo taken at the meeting where the Credit Women’s Breakfast Club of North America was formed in 1937. The photo was originally published in the June 18, 1937, issue of *The Spokesman-Review*, the daily newspaper of Spokane, WA. The photo block is surrounded by quilt blocks created by and representing each of the current CPI Districts, as well as blocks displaying the organization’s first and current logos. Billie Plasker, MPCE, donated the center photo block, and Mary Nebeker, CCCE/MPCE, oversaw the assembly and quilting. Both are Past International Presidents.

**All CPI members can buy chances to win this one-of-a-kind handmade quilt honoring the 75<sup>th</sup> anniversary of Credit Professionals International. Chances are \$5 each or three for \$10.00. Members can buy chances with a credit card through PayPal, on the CPI website homepage. Or they can send a check, made out to Credit Professionals International, to the CPI Corporate Office. Those names will be entered in the drawing. You do not have to be present to win.**



# MAKE YOUR SOCIAL MEDIA TIME WORTHWHILE

Guarantee that you are gaining value, not just losing time, when you log on to sites such as Twitter, LinkedIn and Facebook. Approach your use of social media with a strategy.

*Follow these four guidelines:*

## **Know why you're there.**

Instead of wandering aimlessly in the social network, set goals. For example, you might want to:

- Monitor industry trends.
- Develop your reputation as an expert.
- Increase your skills and knowledge.
- Build your professional network.
- Recruit employees.
- Connect with customers.

Defining what you want allows you to target your efforts. Find out where the people you want to reach are spending their time online.

## **Commit to engaging.**

When you join a new site, lurking is a good practice. Observe how other people behave in the network and learn the unofficial rules for participating. But then you must speak up.

You can use an application like HootSuite (<http://hootsuite.com>) to preload messages, scheduling tweets and status updates well in advance to ensure a steady presence on the site. That will keep you in people's view.

But the most meaningful interactions occur when you respond to other people. That's how you start conversations and build relationships.

Set a time once a day or a few times a week to read through the latest activity and write personal messages. Put that time on your calendar and stick to it. That will keep you from logging in too often and wasting time or forgetting to do it at all.

*Remember:* Make it easy for people to network with you online. Include an invitation in your emails to connect with you, and list your online identities on your business card.

Invite people to follow you on Facebook. Ask people who compliment your work to post a

recommendation on your LinkedIn profile. Organize a hashtag chat on a subject that your Twitter followers will want to discuss and debate.

## **Track and adapt.**

As with every other investment you make, you should track the results you gain from the time you spend with social networking.

Create a log for each site and group that you are active in. Jot down when you gain something from that network, such as an idea or a new customer.

Give social networking time to bear fruit, but do set a deadline. For example, if you see no worthwhile messages on a LinkedIn group after a month, removed yourself from that group and try another.

Ask your colleagues which sites and groups they find most valuable too.

## **Simplify**

Take advantage of tools to minimize the time you spend online. For example, Seesmic (<http://seesmic.com>) offers mobile and desktop dashboard views of all your social networks. And Summify (<http://summify.com>) can send you a daily email summary of the most important activity on your social networks.

Take advantage of others online who monitor certain Twitter feeds and blogs and then retweet or summarize the best from those. Follow that one person or organization and you might not need to follow several others.

Finally, talk with your colleagues about the sites they are active on. Perhaps you can divide up the work and share the results with each other.

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(continued from page 6)

Timely information is provided on the site's login page. Articles available to individuals accessing the login page in January of 2012 included "Dealing with Job Loss over the Holidays," "New Year's Has Passed, but not the Blues?" and "A New Year, A New You...with a Little Help from My HealtheVet." You don't even have to have an account or login to read these articles.

The site has special features available to VA patients. VA patients, who indicate that they are patients when registering, can request refills of VA prescribed medications from their My HealtheVet accounts.

VA patients can upgrade their My HealtheVet accounts with a one-time "In-Person Authentication" process. In-Person Authentication is the process in place to verify the Veteran's identity, in person, by a qualified VA staff member. Once the Veteran has completed the In-Person Authentication Process, his/her account is upgraded.

Once a My HealtheVet account is upgraded, it may include available information from the Veteran's VA electronic medical record. Currently, this includes VA Appointments, Wellness Reminders, Allergies and Adverse Events, and results of VA-performed Chemistry and Hematology lab tests (seven days after being reported to a healthcare team member requesting tests).

An additional feature available to Veteran patients with an upgraded My HealtheVet account, when they have activated providers, is the ability to communicate electronically, using Secure Messaging, with participating VA healthcare team members.

The program was launched nationwide in 2003 as a gateway to web-based tools that empower Veterans to become better partners in their healthcare. The mission of My HealtheVet is to improve healthcare for all Veterans by providing one-stop online access to better manage health, make informed health decisions and store important health and military history information.

By allowing Veteran Advocates/Family Members/Friends, as well as "Others" to register and create My HealtheVet accounts, the VA allows everyone to benefit from this valuable program.

*About the author:*

*Jennie B. Taylor, BA, is the sister-in-law of CPI member Betty Thorman. Jennie has worked with the New Mexico VA Health Care System for 12 years in various capacities. She has worked at that facility as the My HealtheVet Coordinator since August of 2010.*

## **What's New at [www.creditprofessionals.org](http://www.creditprofessionals.org)**

**A full-color CPI membership brochure \***

**A full-color Credit Education Resources Foundation brochure\*\***

**"CPI Ideas" offering a wealth of ideas and full credit education presentations for you to use \***

**\*Go to "Members Only Publications"**

**\*\*Go to "Foundation"**

## Past International President Maurine Watson Dies



Past International President Maurine Watson, died peacefully on April 5, 2012, in San Diego, CA, after years of failing health.

Maurine served as CPI President in 1976-1977. Her son, Don Glover, wrote that she was always very proud of her experience with CPI and the friendships she acquired. Despite being confined to a nursing home in her later years, Don said she always read *The Credit Connection* newsletter and wanted to attend the International Conferences. But her lack of mobility made travel impossible.

Photos from the days when she was CPI President, including one of her installation as President, were hung on the walls of Maurine's room and she always carried her CPI membership card in her wallet.

A small family memorial service was held on April 6 in San Diego, followed by a spreading of ashes ceremony at sea on April 9. Maurine is survived by her son Don Glover, of San Diego, her daughter-in-law, a granddaughter, a grandson, a great-grandson and a great-granddaughter.

## New Kensington CPI Charter Member Dies

Janet Ortman, CCCE/PCS, died on December 26, 2011, at age 77. She was a charter member of the New Kensington (PA) Credit Breakfast Club, which was formed on May 20, 1971, and remained a dedicated member these past 40 years.

Janet was employed in the office of Dr. Samuel Lanzino, where she served as bookkeeper and receptionist. She was a member of the First Evangelical Lutheran Church in New Kensington and a Life Member of the Arnold Volunteer Fire Company Number 2 Ladies Auxiliary.

Janet enjoyed playing bingo and spending time with her family and dogs. She is survived by her husband of 58 years, Richard; their three children: Sandra, Richard Jr. and Roger; and her sister, Melba.

## In Memory Of...

### Living Memorials:

In Memory of:

**Lorna Collins York, CCCE**  
Past Int'l. President (1987-1988)  
Given by: District 3&4

**Maurine Watson**  
Past Int'l. President (1976-1977)  
Given by: Martha Philip, CCCE  
Mary Nebeker, CCCE/MPCE

**Anthoinette Raby**  
District 3&4 Past President (1976-77)  
Given by: District 3&4

**Mike Ellzey**  
Son of Past Int'l. President Nona Ellzey  
Given by: District 3&4

# International Walk-A-Thon

St. Louis, Missouri

June 15, 2012

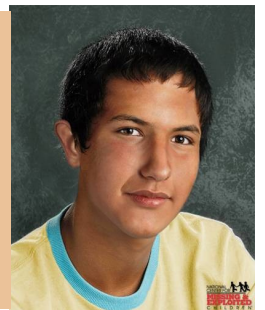
We Walk For the Children



Sponsored by: **Credit Professionals International**  
**Credit Education Resources Foundation**

## Jose Henriquez-Diaz

Male. **DOB:** 11/26/1993. Missing: 6/3/2007 from Tohono O'odham Nation, Arizona. Hispanic. Black hair. Brown eyes. Ht. 5'3". Wt: 130 lbs. Jose's photo is age-progressed to 16 years. He has a scar on the right side of his forehead. Contact: Tohono O'odham Nation Police Department (AZ): 1-520-383-3275.

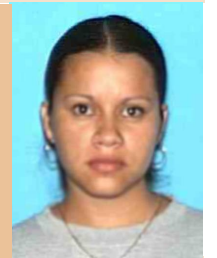


## Angela Martinez

Female. **DOB:** 12/27/2003. Missing: 3/1/2007 from Garden Grove, CA. Hispanic. Brown hair. Black eyes. Ht: 4'0". Wt: 40 lbs. Angela was allegedly abducted by her mother, Erika Cruz. Her photo is age-progressed to 7 years. Contact: Orange County (CA) District Attorneys Office: 1-714-647-7000.

## Erika Cruz

Female. **DOB:** 7/26/1984. Missing: 3/1/2007 from Garden Grove, CA. Hispanic. Brown hair. Brown eyes. Ht. 5'2". Wt: 120 lbs. Erika may have abducted her daughter, Angela Martinez (shown above). A felony warrant for kidnapping is on file. See above for contact information.



## Elizabeth Gill

Female. **DOB:** 8/21/1962. Missing 6/13/1965 from Cape Girardeau, MO. White. Brown hair. Blue eyes. Ht. 2'6". Wt.: 22 lbs. Elizabeth's photo is age-progressed to 44 years. Her nicknames are Beth and Betsy. Contact: Cape Girardeau (MO) Police Department: 1-573-335-6621.

**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**