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May 2013

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Membership Report

*“The membership of CPI
is our greatest network
of people in the industry and
we need to continue to grow
that network”*

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Message from the President

Pat Evans, MPCE

President - Credit Professionals International 2012-2013

I hope you are all excited about coming to San Antonio for the International Conference in June. We are looking forward to seeing everyone and providing you with valuable training and networking opportunities.

Linda Simbeck, CFE/MPCE/BSACS, and Maria Trevino, MPCE, conference co-chairs, are working hard, along with the other District 8 members, to provide an excellent conference filled with education and fun. It is not too late to go to the international website at <http://www.creditprofessionals.org/> or to contact the Corporate Office to register for the conference and purchase a ticket for a bus tour on Thursday to Fredericksburg, Texas, which is a beautiful German community, and the Lyndon B. Johnson State Park & Historical Site. I look forward to seeing all of you there.



I recently had the opportunity to attend the District XII conference in March and was very encouraged by the enthusiasm of our members and their wonderful hospitality.

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I played a small role in installing their 2013-2014 officers and found their guest speaker, Dr. Keith Newby, very informative and educational. New District XII President Mildred Floyd's theme is "Together we will make a difference thru Credit Professionals International". I can't help but believe that this is true for all of us. As we begin building the future of CPI, ask yourself, "What can I do to make a difference and build the membership?" Are you an ambassador for CPI, promoting our organization and what it has done for you?

It was wonderful seeing my old friend, Pat Bivens, MPCE, who is an inspiration to all with her passion for life, work and CPI. She drove Linda Simbeck and me to dinner and talked about the vehicle she was given by her employer for the service she has provided to three generations of family members that own the repo company for which she works. Her 2008 Jeep has 412,000 miles on it! That is a lot of traveling for one person, much less a vehicle!

As my year as International President draws to a close, I want to thank all the volunteers who served as chairmen and members of CPI committees this year, as well as the volunteers

serving as Foundation officers, board members and on Foundation committees. You all did a wonderful job and I really appreciate your support. Special thanks go to our volunteer coordinators who, year after year, give many hours of their time and contribute their talents to CPI. We would be lost without you. I also want to thank Jim Plasker, husband of Past International President Billie Plasker, MPCE, who has so generously shared his technology talents and given us many hours of his time helping us with our website and our office computer.

It has been a privilege to work with the members of the Executive Committee this year. We have discussed situations, brainstormed ideas and made decisions, with each of us bringing our unique talents and experiences to the table. I'm so grateful to have been part of such a great team.

I hope to see each of you in San Antonio and hope you enjoy the Texas heat, food and hospitality.

See you soon!

CPI INTERNATIONAL CONFERENCE

June 13-16, 2013

San Antonio Texas

Menger Hotel

Pursue Continuing Education

Meet Your New CPI Leaders

Be Part of CPI Business Meetings

Enjoy social events

Participate in the Walk-A-Thon

Renew old friendships

Celebrate Award Recipients

Make new friends

Registration form available at www.creditprofessionals.org

or from the Corporate Office

Membership Needs To Grow!

Take Action Now!

Sue Heusing, MCE

First Vice President

When you reached page 39 in the April 2013 issue of *The Credit Professional* magazine, I hope you were as happy as I was to see the listing of 10 new CPI members.

Half of these new members are actively working in the credit and financial industries. The other five are our first student members, whom we hope will be working in these fields within the next few years.

As we welcome these new members, we also have to ask ourselves: are we doing enough to build our membership? President Pat Evans called all of us to **A.C.T.I.O.N** with her theme this year. Can we solve the Puzzle of Budgeting, Borrowing, Saving, Spending, Credit Cards, Banking, Credit Reports and Scores with the same people every year or do we need to find new members to help us? The membership of CPI is our greatest network of people in the industry and we need to continue to grow that network. Each one of us must take an active role in recruiting new members.

This year's Membership Contest, which ended in March, had the added incentive of cash awards for individual local association members, local associations and districts that increased their membership count. Student members are included in the count, even though they don't pay dues! The contest results are in and the

awards will be presented at the International Conference in San Antonio.

To refresh your memory, the contest had three levels for winning:

- Any **local member** that increases his or her local's membership count by:
- Any **local association** that increases its membership count by:
- Any **district** that increases its 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

CPI is backing up your recruitment efforts in a variety of ways. We have given our website a fresh, contemporary look that is not only easier for you, as a member, to use but also presents our professional image to visitors. We have redesigned our newsletter and magazine in both appearance and content to meet the needs of

21st century readers. When some members told us the magazine was a great recruitment tool, we decided to print two issues each year and doubled our print run of each to have extra copies of back issues for members to obtain free for distribution to prospective members.

You have probably noticed that every recent issue of *The Credit Professional* has one or more articles related to



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communicating on the Internet. The current issue has one focused on LinkedIn and another, by Past International President Terry Rowe, CCCE/MPCE, titled "Social Media: CPI's New Frontier." There is a reason for this. We need to direct more of our recruitment efforts to the Tech Generation and prospect for new members online. And we need to learn how to do this and how to be comfortable doing it.

We at the International level don't have all the answers. We need your input. Tell us what you need. What works and doesn't work. Bounce your ideas off of us. You can talk with us

face-to-face at your district conference or the International Conference. As Membership Chairman and First Vice President, I attended the District 5/District 7&9 joint conference in Wichita, Kansas, and will be speaking at the District 10 Conference in Portland, Oregon in May. And all of us on the Executive Committee are just a phone call or e-mail away.

Whether you try something new or use a tried-and-true recruitment method that works for you, the goal is the same:

Recruit! Recruit! Recruit!

Don't Miss the 2013 International Conference

Excitement is growing in San Antonio, TX, where preparations for the fast-approaching 2013 Credit Professionals International Conference are taking shape.

Scheduled for June 13-16 at the Menger Hotel on the famous River Walk, the conference offers attendees a solid education program, important business meetings, networking opportunities and social activities. Traditional events to be held include a Walk-A-Thon, awards program, Career Club luncheon, memorial service and Installation banquet.

For the education program, conference chairmen Maria Trevino, MPCE, and Linda Simbeck, CFE/MPCE/BSACS, have booked Dale Marroquin, speaking on cyber security; Christine Jacobs, discussing the art of communication; and CPI's Webmaster Cindy Westenhofer, MPCE, providing a "cook's tour" of CPI's website.

Maria and Linda are also planning fun social events to give attendees the opportunity to meet and get to know fellow CPI members from across the country. These include a beach-themed reception and a flip-flop decorating contest.

The Conference kicks off June 13 with an optional bus tour through the Texas hill country and a visit to the Lyndon B. Johnson National Historical Park near Johnson City and Stonewall, Texas. The park is the site of the 36th U.S. President's birthplace, including the



reconstructed home in which he was born; the cemetery where he and Mrs. Johnson are buried; and the LBJ Ranch house, which was known as the Texas White House during Johnson's years in office. This is an opportunity to learn more about the contributions Lyndon and "Ladybird" Johnson gave to our country. The visit to the park will be followed by a stop at the German community of Fredericksburg, where CPI members will have a choice of unique restaurants for lunch on their own and quaint shops to visit.

Information on registering for the Conference and purchasing tour tickets (\$55.00 each) is available on the CPI website or by contacting Maria Trevino, MPCE, c/o SACU, PO Box 1356, San Antonio, TX 78295-1356.

U.S. Government News



Bill Addresses Medical Debt

A bill to prohibit companies from using paid off or settled medical debt in assessing consumer credit scores was introduced in the U. S. Senate in late January 2013.

Under current law, high medical debt incurred as a result of an accident or serious illness can result in a significant drop in a person's credit score, even when the debt is paid off or settled.

Sponsors of The Medical Debt Responsibility Act point out that medical debt is not a valid predictor of a person's credit worthiness. It differs from other debt because consumers have little choice over whether to incur medical expenses or over how much debt they accrue.

"After a sudden illness or medical emergency and the skyrocketing cost of critical treatment, the last thing families should have to deal with is a plummeting credit score," said Senator Dick Durbin (D-IL), one of the bill's sponsors. "All too often unresolved medical debt bills, including those stuck in insurance red tape through no fault of the consumer, are provided to credit reporting agencies with serious negative consequences for consumers."

The proposed legislation would prohibit consumer credit agencies from using paid off or settled medical debt collections in assessing a consumer's credit worthiness. It also would require the creditor or credit rating agency to expunge the medical debt from the consumer's record within 45 days from the day it was paid off or settled.

Bill Calls for Change in Bankruptcy Rules for Student Loans

The Fairness for Struggling Students Act of 2013, introduced in the U.S. Senate on January 23, 2013, would reverse a 2005 change in

bankruptcy laws that made it almost impossible to discharge student loan debt in bankruptcy.

The proposed legislation would not affect government-issued student loans, which haven't been eligible for discharge in bankruptcy since 1978. These loans carry mostly favorable terms, lower interest rates, income-based repayment plans and deferment and forbearance options. On the other hand, private student loans often have double-digit interest rates and have no income-based repayment options.

Introduced by Senator Dick Durbin (D-IL), the proposed legislation also includes provisions that will force borrowers to make a legitimate effort to repay the loans before they can be included in bankruptcy procedures.

Proposed Law Targets Gift Card Non-Use Fees and Expiration Dates

In late November, 2012, Senator Richard Blumenthal (D-CT) introduced legislation in the U.S. Senate that would ban gift cards with expiration dates and get rid of all dormancy fees.

Under current law, non-use fees are banned only within the first year of a gift card and expirations are set at a minimum of five years.

The Career Club Wants You

By Betty Nichols MPCE Career Club President

If you are a CPI member who has been employed in the credit industry for an accumulated (not necessarily consecutive) 25 years, it's time for you to join the Career Club.

The Career Club will hold its 59th annual meeting and luncheon, June 14, in San Antonio, TX, as part of the CPI International Conference. Even if you are unable to attend this event, you will, as a Career Club member, be recognized and honored along with fellow CPI members who have achieved lengthy service in the credit industry. This year's theme is "The Winning Team!"

It was in 1954 that Past International President Francie Rowe founded the Career Club in San Francisco. The first annual Career Club meeting was held June 21, 1955, in Louisville, KY, with Catherine Bartlett as President and Nora Arendt as Secretary. To this day, it remains a socially-oriented club, with lifetime membership and no dues.

If you are eligible and not yet a member, join now! As a Career Club member for over ten years myself, and 2012-13 Career Club President, I value my membership and am excited to preside over this year's Career Club luncheon meeting.

Whether or not you can attend the luncheon, your 25 or more years of employment in the credit industry deserve to be recognized, honored and celebrated! When you join, you will receive a certificate to frame and display in your office or home.

I personally and warmly welcome all new members. Our newest Career Club members, by the way, are Rhonda McKinney, MPCE, and Mary Toliver. Rhonda is a member of CPI of Atlanta and of District 3&4. She also currently is the International Second Vice President. Mary Toliver, a member of Mid-Val CPI and District 10, has completed her application and



Celebrating their election as 2012-2013 Career Club Officers are Linda Simbeck, CFE/MPCE/BSACS, (left), secretary, and Betty Nichols, MPCE, (right), president. The 2013 Career Club annual meeting and election of officers will be held at the CPI International Conference in June.

is employed in the auto parts industry in Corvallis, Oregon. Congratulations, Rhonda and Mary!

To become a Career Club member just go to www.creditprofessionals.org for an application form or contact the CPI Corporate Office for a copy. Mail your completed application to: Credit Professionals International, 10726 Manchester Road, Suite 210, St. Louis MO 63122.

For more information, contact me at 541-259-1865, email bnichols@proaxis.com or contact the corporate office.

How to Listen So People Will Talk

By Kathrine Tabener and
Kirsten Siggins

When we listen to others, we adopt one of three mindsets. Which one we choose—intentionally or not—has a dramatic effect on our relationships, because that determines how we respond to the speakers.

The choices are:

All About Me

At this level we listen in the context of “me.” We think only of ourselves, not the speaker. We may not even be listening. We might be multitasking, focused elsewhere, in which case we just want the other person to stop talking.

When communicating from this perspective, we bring the focus back to us, explaining our experience and solving the problem from our perspective. We are inclined to use the word “I” and often say things such as “I think you should...” and “If I were you, I would...”

We may become critical of another person and his or her comments because our experience is different. Here is an example based on a client’s experience:

An employee says to her manager “I’d like to take a course on time management to help me be more effective.”

The manager thinks: “I was never allowed to take courses when I wanted to. I was able to work out my time management on my own and so should she.”



Thus, the manager responds: “When I started 20 years ago I didn’t need that. I was able to manage my time without it. I don’t see why you need that right now. Our budget is limited, and this is not a place where I want to spend money.”

In that conversation the manager interprets what the employee says so it fits into his life and experiences. How much understanding does the manager show toward his employee? What, if any, support does the manager offer? Does the employee feel heard?

You should...

At this level of listening we focus somewhat on the speaker and feel that we can help them do the right thing. We tend to be critical and think we know what is best for them. When we are communicating from this perspective, we focus on the other person and want to lead him or her to a solution, so we ask leading questions that move the other person to the conclusions we think are best.

Again, we may become critical of another person and his or her comments because our experience is different.

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Here's how the scenario would play out in this case:

The employee says to her manager "I'd like to take a course on time management to help me be more effective."

The manager thinks: "This employee is slow at meeting deadlines. I think she needs to spend less time worrying about courses and spend more time focusing on her work."

And so the manager responds: "You don't need that right now. You aren't late for meetings and you seemed organized. I don't think you need it. Besides, I can teach you anything you need to know."

The manager wants to help solve the problem for the employee but is approaching the situation from a judgmental perspective. The manager is telling the employee what to do.

What message is this manager sending his employee? Does the employee feel like her opinion was considered thoughtfully?

We partner

In this state we are truly active in how we listen. We focus on information from all sources, including words, tone, facial expressions, body language and the environment. This level of communication requires focusing our full attention on what is being said and how it is being said. We are curious and open to what is important to the speaker.



Here is how the conversation between the employee and manager might go in this case:

The employee says to her manager "I'd like to take a course on time management to help me be more effective."

The manager thinks: "It appears this employee is concerned about her ability to manage her time well. I wonder why she thinks she is not effective now and how a time management course would help."

The manager responds: "It sounds as if you feel that time management is an issue for you. What are your reasons for wanting to take this course, and how do you think it would help you?"

The use of open questions enables the manager to remain curious without being judgmental, while keeping the focus on the employee.

In this example, the manager is curious about the reasons his employee wants to take a course and how she feels it could benefit her. With no rush to judgment, the manager can dig deeper, learn what is really going on, and allow the employee to feel heard and understood.

When using this approach, we use open questions, which begin with who, what, where, when and how.

How effectively are you listening? The choice is yours.

About the authors: *Kathrine Taberner and Kirsten Siggins are a mother/daughter duo who are both certified executive coaches and founders of Coaching Culture®. They transform communication by giving you the tools to communicate effectively without struggle. For tools and tips, visit www.coachingcultureca.wordpress.com or www.coachingculture.ca.*

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Bookmark This!

New Book Offers Tips for Skip Tracers

Skip Tracing & Beyond is a new how-to guide that reveals the trade secrets and techniques author Susan Nash has used for decades to successfully and lawfully locate anything and everything.

Nash, who is president and founder of Search-Net Management, reveals the latest and most important resources and tools for the skip tracing industry and also gives readers the best methods for reaching their goals. She gives a lot of insight on using your imagination to find a debtor and provides many innovative tips. Her successful locations include bank accounts, stocks and bonds, mutual funds, real property, rental income and more. She also is a great resource in forensic accounting.

Nash, a graduate of Queens College with a degree in accounting, is also a forensic accountant, investigative consultant and auditor. She brings a new and different approach and perspective to skip tracing. Even experienced skip tracers will learn new approaches and methods to reaching their goals.

Skip Tracing & Beyond is available at www.amazon.com and www.barnesandnoble.com in either paperback or Kindle and Nook versions.

Find Career/Job Hunting Advice on the Internet

Whether you are looking for your first job, seeking a career change, or asking for a raise, you will find helpful advice at yahoo.com/career-education.

This website provides job seekers with tips on how to write a cover letter and how to prepare for a job interview. It also offers cautionary advice on the 10 job interview mistakes to avoid; the 10 questions you should never ask in a job interview; and what not to say in a thank you letter after an interview.

For workers aiming for a promotion or a raise, the website discusses the keys to nailing your next job performance review and gives advice on how to get the raise you want.

This website also offers solid advice for those who foresee that their chosen 20th century career path is headed toward oblivion in the 21st century. Advice on rehabilitating a dying career includes focusing on your skill, not your industry; tweaking your resume while avoiding 10 resume red flags; exploring the professions of the future; and embracing the information age.

Much of this information is also useful to new job seekers or future ones still in school but, in addition, they will find advice on student loans and how to dig out of student debt.

MyMoney.gov.

This government website offers a goldmine of financial education material from over 20 different federal agencies and bureaus.

Content is organized in three categories: Life Events (where you are in life); My Resources (who you are); and Tools (specific hands-on tools).

CPI members can use this resource:

- to create credit education programs;
- to find information to answer questions from friends or family members;
- to recommend to consumers as a great resource for them to explore, learn and find answers to their specific questions.

Student Member Corner

Ways to Minimize the Borrowing Costs For College

The average annual cost of higher education has increased dramatically in the last decade. And with education debt continuing to rise along with the increase in costs, many people face a tough financial situation. *FDIC Consumer News* offers these tips to help students and their families avoid debt overload as they plan for—and pay for—college, graduate school or other education.

Start saving early to reduce the amount you may need to borrow. In particular, Section 529 college investment plans, which are mostly offered by individual state governments, are a helpful tool for building a savings fund. One type of 529 plan gives you the right to lock in future tuition at today's prices. The other allows you to place funds in an investment or deposit account and receive tax benefits.

U.S. Savings Bonds are another way to save for the future and, for qualified taxpayers, to benefit from a tax exclusion if the money is used for education expenses. To learn about Savings Bonds, start at www.treasurydirect.gov/indiv/indiv.htm. For information about the tax exclusion, go to www.treasurydirect.gov/indiv/planning/plan_education.htm.

Find ways to cut costs. High school students who take advanced courses or pass special college-level exams can earn college credits before they set foot on campus. "It's never too early or too late to start saving on future tuition expenses and reduce the amount you'll need to borrow for college," said Denise Waters, an FDIC Consumer Affairs Specialist.

Other ways to save include going to a nearby school and living at home; choosing a college regarded as both high-quality and low-cost; and attending a community college for a few semesters before transferring to a more expensive, four-year institution.

If you must take out a loan, understand the different options. Federal student loans usually have lower interest rates and more flexible repayment options than private loans from non-government lenders such as banks and credit unions. Under current law, all federal student loans are obtained through the Federal Direct Loan Program administered by the U.S. Department of Education. The easiest way to apply for a federal loan, as well as federal student aid and most state and college aid, is online at www.fafsa.gov. And, to learn more about federal student loans, start at <http://federalstudentaid.ed.gov/students.html>.

Private loans are available for expenses not covered by savings, financial aid or federal loans, but do your homework before borrowing. "Many private student loans have interest rates that may change periodically, which could increase your monthly payments," said Heather St. Germain, an FDIC Consumer Affairs Specialist. "It also is difficult to find a private lender that provides repayment options as attractive as those offered by the federal government."

"Some private loans can carry high interest rates that may be difficult to repay on the salary of the typical recent college graduate," added Evelyn Manley, a Senior Consumer Affairs Specialist at the FDIC.

Choose the best repayment plan. For federal student loans, a monthly fixed payment over a standard 10-year term is the most cost-effective arrangement and minimizes the total amount of interest you'll have to pay. However, there are alternatives, including repayment periods up to 25 years, graduated repayment plans that start low and increase every year or two, and monthly payments that increase or decrease based on your annual income (for certain loans). For guidance on whether income-based repayment may be right for you, visit <http://studentaid.ed.gov/ibr>.

Past International President Mary Lou Addy Dies



Past International President Mary Lou Addy, CCCE/MPCE, of Silverdale, WA, died March 26, 2013, after a courageous battle with cancer. She was 77 years old.

Mary Lou's knowledge and dedication to excellence served her well in her career in banking. She went from bank teller to chairing the board of directors at the Kitsap Credit Union. She also worked for Thomas Motors Advantage Nissan in Silverdale.

Mary Lou joined CPI in 1970 and served as president of Bremerton-Kitsap CPI and District 10. She was elected CPI International President in 2000 and led the organization into the 21st century. At the 75th Anniversary International Conference in St. Louis in June 2012, she portrayed CPI founder Edith Shaw Johnson in a surprise visit during the opening session. "Dressed to the nines" in suit, hat, purse, gloves

and stockings with seams, she had a great time poking fun with her CPI friends.

Mary Lou was active in the Church of Jesus Christ of Latter Day Saints and the Order of the Eastern Star, where she had served as a Grand Representative to Bolivia, a matron of her chapter and a Rainbow Mother. She also was a member of Beta Sigma Phi. Mary Lou's friends remember her as a great story and joke teller, who could be proud, stubborn and outspoken but who was always loved and respected by others. One of her joys in life was traveling with her husband Tom and friends to see ice skating competitions.

Mary Lou is survived by her husband Tom Addy; daughter Jeannie (Ron) Easley; sons Rich, Rush (Kim) and Todd (Chrissy) Addy; eleven grandchildren; and four great-grandchildren, all of whom she adored.

In Memory Of...

Living Memorials:

In Memory of:

Mary Lou Addy, CCCE/MPCE

Past Int'l. President (2000-2001)

Given by: Mary Nebeker, CCCE/MPCE

Beulah Schofield

Barbara Chapin, CCCE/MPCE

Betty Nichols, MPCE

Helen Huesing

Mother of CPI First Vice President

Sue Heusing, MCE

Given by: Barbara Chapin, CCCE/MPCE

Mary Nebeker, CCCE/MPCE

Bertie Chambers

District 3&4 Past President

Given by: District 3&4

Fred Jewett

Husband of District 3&4 Past President

Phyllis Jewett

Given by: District 3&4

Louise Cox

Mother of District 3&4 Past President

Anita Dingleline, MPCE

Given by: District 3&4

International Walk-A-Thon

San Antonio, Texas

June 15, 2013

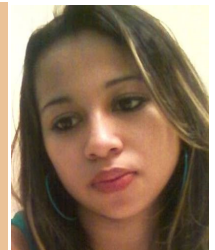
We Walk For the Children



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

Sonia Quinteros

Female. **DOB:** 1/14/1998. Missing: 1/13/12 from Houston, Texas, Hispanic. Black hair. Brown eyes. Ht. 5'3". Wt: 95 lbs. Sonia has pierced ears. She is an endangered runaway. She is believed to be in the local area. Contact: Harris County (Texas) Sheriff's Office: 1-713-221-6000.



Alexander Domenech

Male. **DOB:** 7/1/2009. Missing: 4/15/2012 from Overland Park, Kansas. Hispanic. Brown hair. Brown eyes. Ht: 3'1". Wt: 35 lbs. Alexander may be in the company of his mother. They are believed to be in Mexico. He may go by the nickname Alex. Contact: Overland Park (KS) Police Department: 1-913-895-6300.



Emmanuel Limas (left)

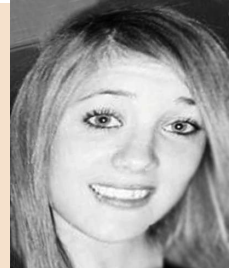
Fernando Limas (right)

Emmanuel: Male. **DOB:** 1/24/12. White. Brown hair. Brown eyes. Ht. 2'. Wt: 15 lbs. **Fernando:** Male. **DOB:** 12/14/2010. White. Brown hair. Brown eyes. Ht. 2'5". Wt: 30 lbs. Both missing: 4/12/2012 from Orange, CA. They are missing under suspicious circumstances. Contact: Orange (CA) Police Department: 1-714-744-7444.



Brittney Wood (both photos are of Brittney)

Female. **DOB:** 9/25/1992. Missing 5/31/2012 from Mobile, AL. White. Brown hair. Blue eyes. Ht. 5'3". Wt.: 105 lbs. Brittney has a tattoo of "Payton" on her left leg. She may still be in the local area. Contact: Mobile (AL) Police Department: 1-251-7211.



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