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*A publication of Credit Professionals International*

November 2012

# THE CREDIT CONNECTION

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## Message from the President

Pat Evans, MPCE

President - Credit Professionals International 2012-2013

A surge of energy and enthusiasm permeated the annual Strategic Planning Meeting, Oct. 19-20, in St. Louis, MO. The 19 attendees—representing key CPI leadership—took **ACTION!!** We explored new avenues, fine-tuned some existing procedures and directed our work toward the goals of serving you, our members, and increasing our membership.



Strategic Planning Chairman and Past International President Barb Chapin, CCCE/MPCE, who facilitated the meeting and kept us on track, had assigned some attendees to research specific topics and present reports on their findings. The information they provided will be useful in making decisions on consolidating responsibilities in various areas.

These included Past International Presidents Jean Jervis, CCCE/MPCE (CPI committees); Sharon DeShazer, CCCE/MPCE, together with District Five President Charles Gordon (volunteer coordinators and the corporate office); and Martha Philip, CCCE (the “Pickle Marketing Program”). CPI webmaster, Cindy Westenhofer, MPCE, gave an enthusiastic

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*“So don’t mess around distributing materials that might be copyrighted. You may be in for some unpleasant surprises. Check first before you publish.”*

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presentation on new technology, such as “hash marks” that can be used to increase CPI’s visibility in the marketplace. And First Vice President Sue Heusing, MCE, spoke on the use and value of Linked In. These presenters made good use of the projector we purchased this spring with funds collected at the 2011 International Conference for a gift for outgoing President Billie Plasker, MPCE, and donated by her to CPI.

A number of items that evolved during the meeting were referred to your Executive Board and District Presidents for review and voting. All motions were approved during a conference call on October 29, 2012. They are:

- Effective March 31, 2013, CPI will no longer offer jewelry for sale. In the past 12 months, we have had only three orders and, with the cost of gold today, most of our districts cannot afford to purchase the jewelry. Past International President Nona Ellzey, MPCE, will be sending out an email blast to provide more details on this.
- The corporate office computer will be reviewed by a tech specialist to determine if it is time to purchase another or if simply moving some large files to archive CD’s will improve performance.
- “Call notes” will be added to our phone system so that calls can be answered remotely by Charlotte, if she is out of the office, or by designated back-up members. This adds a monthly cost of 44 cents to the current phone bill.
- Charlotte will also be replacing the phone in the office for a cost of \$50.00 total.
- The CPI financial review was completed by Nona Ellzey, MPCE, and approved at the Strategic Planning Meeting by all voting members in attendance.
- Dues for At-Large/Direct members, currently due on the anniversary of the past payment date received, are being moved to the same time frame of all other members (Oct. 1-Sept. 30). This will streamline the dues payment/posting process to a 30 day period. All new members will have their dues pro-rated based on their last payment date and in conjunction with our current by-laws requirements.

All funds used to cover the expenses for the above approved motions are coming out of the profit from the 75<sup>th</sup> conference, which made a total of \$6,965.33!

The Bylaws Committee will be quite busy this year aligning the International Bylaws, Standing Rules and CPI guidelines to match for all officer roles and committee duties. Today these documents may have conflicting statements. They will be relying on the copious notes taken at the meeting by Past International President Joyce Jones, CCCE/MPCE, who filled in for Secretary/Treasurer Sherri Perry, who was unable to attend the meeting.

We continue to update our website to enhance the hard work done by Past International President Billie Plasker, MPCE, Jim Plasker and Cindy Westenhofer, MPCE. All District Presidents were emailed a report of non-working email addresses we have on file for some members. Please take a moment to update your email address so we can continue to inform you of upcoming events and news.

Cindy will be sending an email blast out on this with a special promotion that will be running for all members who review and certify that their information is correct. I am donating a Visa gift card for \$50.00 for one lucky winner. All members are eligible to win if they go in an attest that their information is correct. Good luck everyone!

On Saturday morning, we re-convened for a meeting of the Credit Education Resources Foundation. Nona Ellzey, MPCE, Foundation president, led a discussion of the issues, challenges and future needs of the organization.

Foundation Vice President Mary Nebeker, CCCE/MPCE, reported that the Vanguard Investment Account, willed to the Foundation by the late Helen B. Sawyers ( CPI President 1962-1963), for credit education programs, is in solid, not risky, investments. Mary also spoke of the need to explore new avenues of credit education, such as the financial literacy programs of the Girl Scouts and Boy Scouts, that would be worthy of Foundation support.

# How Does Your Membership Grow?

Sue Heusing, MCE

First Vice President

Membership Chairman



The first part of the answer to this question is: by invitation. The second part is: by cultivation.

There is a lot of both going on throughout CPI. The new student membership category is generating interest among high school and college students, as well as enthusiasm within local associations. Nevertheless, inviting and cultivating regular members remains a top priority.

Face-to-face invitations to attend a CPI meeting and to join CPI may still be the most effective way to reach prospective members. But, in this high-tech world, we can't overlook using the CPI website, e-mail and social media, such as Linked In, which caters to professionals, to connect with and invite potential members.

Cultivation is what grows new members into long-time members. The tools of cultivation are mentoring; participating in projects such as Make a Difference Day and Credit Education Month; serving on committees; giving a presentation at a CPI meeting; chairing a program or project; and running for a CPI office at the local level.

Here is a look at CPI membership recruitment efforts in progress in three CPI districts:

**District 5** has recruited two student members in Jackson MI and three in Indianapolis. They are also sponsoring an essay contest in an effort to recruit more student members. At the same time, Ann Arbor CPI is distributing back issues of *The Credit Professional* magazine, along with invitations to attend local meetings, to prospective members currently working in the credit industry.

In **District 7&9**, Hutchison KS CPI is looking to connect with potential members when it hosts the District 5/7&9 MACA conference in April 2013.

Las Madrugadoras CPI invited a prospective regular member to its Installation Breakfast and also invited the guest speaker at the breakfast—a University of New Mexico student—to become a student member. In addition, this CPI local association hopes to recruit student members through a small yearly scholarship it offers at the Central New Mexico Community College (CNM).

Las Madrugadoras CPI is also seeking to become involved with the local Girl Scouts chapter's financial literacy program and invite the older Scouts to become CPI student members. In addition, they are considering adding a teacher category within their local association, as a result of their work with a Title One school.

**District 10** has taken the first step by distributing to their members information on the CPI membership contest and the new student membership opportunity.

I urge all CPI local associations to make membership growth a priority this year and to report your ideas, actions and results to me. Together, we can grow our membership.

## U.S. Government News

### Rules Proposed to Help Consumers Comparison-Shop for Home Loans

By January 2013, the U.S. Consumer Financial Protection Bureau (CFPB) expects to have new rules in place that will make it easier for consumers to choose the home loan option they believe is right for them.

The proposed rules would:

- Require lenders to give consumers a loan offer without discount points or origination points or fees so that borrowers could more easily compare loan offers from a particular lender or competing offers from different lenders.
- Require that consumers must receive at least a certain minimum reduction of the loan's interest rate in return for paying points or fees upfront.
- Prohibit payment of steering incentives to mortgage loan originators, a practice that, in the past, resulted in loan originators directing consumers into higher priced loans based not on the consumer's interest but on the possibility that the loan originator could earn more money.
- Prohibit including mandatory arbitration clauses in mortgage and home equity loan documents and
- Prohibit increasing loan amounts to cover credit insurance premiums.

In addition, the CFPB is proposing changes to make uniform the standards loan originators must meet, whether they work for a bank, thrift, mortgage brokerage or nonprofit organization. This would help level the playing field for different types of loan originators and enable consumers to be confident that the originators are ethical and knowledgeable.



### Government Takes Action Against Three Credit Card Issuers

The Consumer Financial Protection Bureau has fined three banks and demanded refunds to consumers for illegal and deceptive marketing practices.

Capital One Bank (U.S.A.), N.A. was ordered to refund approximately \$140 million to two million customers and pay an additional \$25 million penalty because its call-center vendors pressured or misled consumers into paying for “add-on” products, such as payment protection and credit monitoring which they didn’t understand, didn’t want or, in some cases, couldn’t use. In some cases, consumers were enrolled without their consent.

Discover Bank was ordered to refund approximately \$200 million to more than 3.5 million consumers and pay a \$14 million civil money penalty for deceptive marketing practices, including misleading language in the telemarketers’ scripts and actions of the telemarketers, such as speaking quickly when disclosing the prices and terms of the add-on products.

Three American Express subsidiaries were ordered to refund an estimated \$85 million to approximately 250,000 customers for deceiving consumers who signed up for the American

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Express “Blue Sky” credit card program; charging unlawful late fees; discriminating against new account applicants on the basis of age; failing to report consumer disputes to consumer reporting agencies; and misleading consumers about debt collection.

## **Federal Study Finds Credit Scores Sold to Lenders and Consumers Often Differ**

Consumers who purchase their credit score to use in negotiating a loan may sometimes be doing themselves more harm than good, according to a study released in late September 2012 by the Consumer Financial Protection Bureau (CFPB).

That’s because the score they purchase may not be the same as the one the lender purchased and consults in making a decision. In addition, consumers won’t know about the difference, which can result in their wasting time and effort applying for loans they are not qualified for or accepting offers that are worse than they could get.

One out of five consumers are likely to end up in this boat, based on the findings of the study, in which CFPB reviewed 600,000 credit files (200,000 each from TransUnion, Equifax and Experian).

*(for more information on credit scores, see “What You Need To Know About Vantage Scores” in the October 2012 issue of The Credit Professional magazine)*

## **Federal Bureau Keeps Eye on Credit Bureaus**

The U.S. Consumer Financial Protection Bureau (CFPB) began supervising consumer credit bureaus and other credit reporting companies on Sept. 30, 2012.

CFPB examiners are focusing on an estimated 30 companies—including the three largest—that account for about 94 percent of the market’s annual receipts. Their goal is to verify that the companies are complying with requirements of federal financial law. They are looking at how the companies are:

- **Using and providing accurate information:** This involves looking at how companies screen information that they received for accuracy and how they match incoming information to a particular consumer’s file to make sure it appears on the right consumer’s report.
- **Handling consumer disputes:** Examiners are determining if reporting companies are conducting reasonable investigations when consumers dispute the accuracy or completeness of their files. They also are evaluating the systems, procedures and policies used by the company for tracing, handling, investigating, and resolving consumer inquiries, disputes and complaints.
- **Make disclosures available:** Examiners are determining whether reporting companies disclose to consumers their file information and credit scores when required to do so, and whether they have trained personnel to explain the information in their disclosures to consumers.

## **Feds Sue Banks Over Bad Mortgages**

The federal government is suing Countrywide Financial and Bank of America (which took over Countrywide in 2008) for allegedly dumping defective home loans on Fannie Mae and Freddie Mac. The action stems from a 2007-2009 program dubbed “The Hustle,” that compensated employees solely on the volume of loans while ignoring quality and emphasized shipping loans as quickly as possible to Fannie and Freddie.

When defaults began to soar with these loans, Countrywide and Bank of America refused to buy them back or compensate the losses.

# What to Say With Regard to Pay: How to Effectively Negotiate Your Salary

By Colette Carlson, MA

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Do you find yourself at a loss for words during salary negotiations when the offer or raise is less than you wanted? If so, it's time you learn what to say when it comes to your pay.

If the company is thriving, there are often two main issues at work stopping you from getting the dollars you deserve—lack of negotiation skills or lack of worthiness. Let's start with the latter.

Even Cynthia Good, founding editor of *Pink Magazine*, recently wrote that back when she was a TV reporter and anchor, she found herself quietly accepting her 2-3% raise year after year even though the network was doing well, and she received high ratings and stellar praise from her boss. “Like so many other woman, I didn't ask for additional money. I was just happy to have the job and didn't feel my work was worth any more.”

Ladies, this belief system is not serving any of us! If you possess strong skills and abilities, and your performance appraisals or supervisor's feedback is consistently positive, you are worthy of receiving a salary that reflects your talent. When you accept less, not only are you sabotaging your own financial growth, but you are indirectly hurting every working woman.

For example, in the professional speaking world it's not uncommon for fewer female speakers to receive top dollar as compared to many of their male colleagues. It has nothing to do with their talent, skills, ability to communicate or make an audience laugh out loud. It simply is because too many female speakers sell themselves short, accept ridiculously reduced fees, and make it more difficult for the rest of us to justify and capture the fee we deserve.



Feeling worthy is an inside job, and the most important job you'll ever have! Not feeling it? Read inspirational books, journal, visualize and affirm your worthiness to overcome this mindset.

The second major reason women walk away with less than they deserve is due to ineffective negotiation skills. Let's take a look at a few techniques that can support you in getting more of what you want.

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Those of you that attended my negotiation program know I believe in doing your homework, so it's imperative you research the going rate of your position. Assuming you have, let's talk about what you can say when you're face-to-face with the HR Department or your supervisor.

Think about what's important to the company's bottom line: Increased income, decreased expenses and solid customer service. Since you need factual back-up to justify your fee, decide



what measurable contributions you've made over the past year in each of those areas. For example, "Mr. Jones, I like contributing to this company, and I also recognize that the company is benefiting from my ability to support multiple supervisors without additional help, locate vendors to reduce costs by 3%, and serve as an effective liaison with external clients. Given my contributions, I am asking for a 15% raise."

Negotiating for a new position? When a future employer asks you what type of salary you're looking for, and you're unsure of their range, try to postpone stating an exact fee. In fact, it's best to delay talking about salary until you have a firm offer in hand. If that isn't possible, say, "I'm most interested in working for this company, and I believe I have a lot to offer. I'm sure we can work together to find a salary we can both agree on." If pressed again, simply state a range of what you want with the low end reflecting what you'd be thrilled to receive.

If the employer says, "Our range is between \$45,000 and \$50,000," say, "I was hoping for between \$50,000 and \$55,000." Or you may ask, "Where does that offer fall within the range for

similar positions in the company?" Or, simply repeat the amount out loud, "Mmm, \$50,000." This technique alone often subtly states their need to do better.

If the offer is too low, say, "Based on my understanding of the position, and the skills and experience I bring, I feel I am worth \$\_\_\_ more than you're offering me." After that, zip it. Get comfortable with the quiet—it's making you money!

What has Cynthia Good observed now that she's in the position to dole out the raises? The men use "every opportunity to remind us of their accomplishments and their need for another raise." And now that she's coaching the women on her team, they are too!

If you would like to learn more, check out my latest program, "The Truth About Negotiation: 7 Strategies for Success" (2 audio CD's) on my website at [www.SpeakYourTruth.com/store/](http://www.SpeakYourTruth.com/store/)

**Human Behavior Expert and Motivational Speaker Colette Carlson teaches communication, leadership, sales and stress less programs. Learn more at <http://www.speakyourtruth.com/> Copyright © 2012, Speak Your Truth, Inc., All rights reserved.**

### About the author >>>

*Colette Carlson is a nationally known speaker and author who motivates thousands through the power of "Speaking Your Truth!". She moved from a career as a top-notch administrative assistant to a career in sales. She served as National Sales Trainer for US West, raised two daughters and earned a master's degree in human behavior. She is an author and sought-after motivational speaker.*

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Both Barb and Nona will be posting the committee reports and agenda minutes to the CPI website for your review. Please take time to read them and send your ideas and suggestions to me or Nona. As a CPI member, your talent and input is needed and welcomed.

As we begin building the next 75 years of CPI, I am encouraged that our student membership program is off and running and hope that all districts/members will embrace our new field of membership and encourage new members to join. Our membership chairperson, Sue Huesing, MCE, will discuss this more in detail in her article in this issue.

Lastly, I wish all of our members and their families a safe, joyous Thanksgiving holiday. I feel very blessed to be representing a group of fine credit professionals from all over the country. I admire each of you and hope that we can all grow together to celebrate the future changes that will build our organization for the next 75 years.

### **Foundation Donates Walk-A-Thon Money to NCMEC**

**The Credit Education Resources Foundation donated 1,250.77 to the National Center for Missing & Exploited Children (NCMEC) in September 2012.**

**The donation represented 25 percent of the proceeds the Foundation raised through its 2012 Walk-A-Thons.**

**In response, Virginia Mullins, NCMEC Director of Development wrote: "your support, joined with the support of many others, enables NCMEC to carry on its efforts to locate and recover missing children and raise public awareness about ways to prevent child abduction, endangerment, and sexual exploitation."**



## **Credit Professionals International**

**2013 Conference**

**June 12-16, 2013**

**Menger Hotel**

**San Antonio, Texas**

**Business**

**Education**

**Networking**

**Plan to Attend**

**Watch for More Details in the Months Ahead**

**Hosted by CPI District 8**

*(photo courtesy of San Antonio Convention & Visitors Bureau)*



# Beware of Distributing Copyrighted Material

By Michael R. King, Esq.

**QUESTION:**  
**CAN I REALLY GET IN TROUBLE FOR POSTING THAT CUTE LITTLE POEM ON OUR WEBSITE?**

**ANSWER:**  
**YOU MAY HAVE INCURRED SIGNIFICANT LIABILITIES IF THE "CUTE LITTLE POEM" IS COPYRIGHTED!**

No one thinks about sharing poems or stories in newsletters or on websites. Sending an email with some witty or poignant information is easy and very common. How could anything so innocent cost you money?

Let's look at the case of *Linda M. Ellis, dba Linda's Lyrics v. Eric J Aronson and Dash Systems, Inc.*, from the U.S. District Court for the Northern District of Georgia. Ms. Ellis proved to the court that the defendants infringed her copyright in the poem, "*The Dash.*" (No, I'm not going to quote it for you here!) The court enjoined "infringement through reproduction of the copyrighted [w]ork, both in printed publications and in electronic media...." The court also entered judgment against the defendants for \$150,000 in statutory damages and attorneys' fees of \$114,066.73. (\$264,066.73! See why I won't quote the poem for you!)

## So What Are Copyrights?

Many of the rules involving copyrights are found in Title 17 of the United States Code. Copyright protection exists for "original works...in any tangible medium of expression...." Protected "works of authorship" include works of literature, music, drama, choreography, artwork, movies, recordings and architectural drawings. As you might imagine, the law of copyrights is complicated.



## So What Can The Owner Of A Copyright Do?

The owner of copyrights has exclusive rights to do certain things with the copyrighted works. The owner of the copyright has the exclusive right to reproduce the material and "to prepare derivative works based upon the copyrighted work." The owner of the copyright also has the exclusive right to distribute copies "to the public by sale or other transfer of ownership, or by rental, lease, or lending." The owner may have the exclusive right to display the copyrighted work publicly or to play sound recordings.

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## So How Long Does A Copyright Last?

In general, copyrights in works last until 70 years after the author's death. There are all kinds of special rules and exceptions, however. For example, what happens if you can't figure out when the author died? Ninety-five years 'after the first publication of the work, or 120 years from the year the work was created, you can contact the Copyright Office to get a certified report that nothing indicates that the author is still living. As with all of the rules on copyrights, the rules on the duration of copyrights need to be checked very carefully.

## So Why Should I Care About Infringing On Copyrights?

The infringer of a copyright may be liable for the actual damages suffered by the copyright owner and any profits obtained by the infringer. If you make it impossible for an artist to sell her music because you gave it to everyone for free, then the owner of the copyright has been greatly damaged. On the other hand, if you sold the music and made a lot of money, then you would be liable for your profits. Obviously, these amounts could be substantial.

But you are probably saying so what do I care because what damage could I have caused by posting the poem on the website? And I certainly didn't profit from printing the poem in our newsletter!

websites >>>

## Bookmark This!

As a CPI member, you have likely encountered this situation: A relative, friend, neighbor or acquaintance asks your advice about banking; loans/mortgages, investment options, such as certificates of deposit; saving for retirement; and even financial scams.

Instead of responding, "That's not my area of expertise," tell them "let me mail or e-mail you the latest information on that, so you'll have it for easy reference."

The statute provides for statutory damages of not less than \$750 or more than \$30,000 "as the court considers just." But if the copyright owner proves that the infringement was committed "willfully," the court may increase the award of statutory damages to as much as \$150,000!

So don't mess around distributing materials that might be copyrighted. You may be in for some unpleasant surprises. Check first before you post or publish.

If you need to protect your original works by means of copyright, you need to learn the rules. Protecting your copyright requires diligence and the rules can be quite complex.

If you need guidance in preventing copyright infringement or in protecting your intellectual property, please call me.

### About the author >>>

*Michael R. King, Esq. , is a founding partner of Gammage & Burnham, P.L.C., a Phoenix law firm with diverse areas of practice. His practice centers around bankruptcy, creditors' rights and commercial litigation. He is a member of the Bankruptcy, Real Estate and Construction Law Sections of the State Bar of Arizona. He also is an at-large member of Credit Professionals International and CPI District 10.*

Then go to [www.fdic.gov/consumers/consumer/news](http://www.fdic.gov/consumers/consumer/news), and search current and back issues of *FDIC Consumer News*, a quarterly newsletter written for consumers by government experts. You can download an issue in a pdf format and print the articles that will answer the questions you have been asked.

In other words:

**"Handle it like the pro that you are!"**

## Living Memorials

### In Memory Of:

#### **Bertie Chambers**

**Past President District 3&4**

### Given By:

**Past Presidents of District 3&4**  
**Nona Ellzey, MPCE**

### Former CPI District 9 President Dies

Ruth Gilchrist Bracy of Salt Lake City, UT, died in July at age 98. Ruth worked as the credit manager for a local department store and, later for a surgical supply center. In 1959, she became office manager of Bracy Enterprises, owned by her husband. After his death in 1973, she opened Bracy Brass Rubbing Center, which she closed in 1986. Ruth was a member of Credit Women International and served as president of her local club. In 1968, she was elected president of CPI District 9. She is survived by four children, eight grandchildren, and 17 great-grandchildren, as well as many cousins, nieces and nephews.

## Make A Difference Day 2012

Take a look at the variety of projects CPI members undertook to celebrate Make a Difference Day 2012.

**Indianapolis CPI:** Members provided breakfast for families staying at the Ronald McDonald House inside Riley Hospital. They also took time to visit with the families. Some of the families really took joy in seeing and visiting with CPI student member Danielle Riley, a former patient at the hospital. Seeing her doing so well gave them hope that their child would someday follow in her footsteps. With Danielle were CPI members Sheila Riley and Cindy Westenhofer, MPCE. Support for the project was also provided by Jim and Charmaine Lucas.

**Jackson TN CPI:** CPI members Betty Allen, MPCE, Valrie Butler, MPCE, and Sheila Edwards helped the Jackson Area Relief Ministry pack more than 1,000 backpacks with food that would provide weekend meals for area low-income children. The backpacks, filled with 10 different foods that can easily be prepared by the children, such as ravioli, oatmeal, cereal and mac & cheese, are given to the children when they leave school on Friday. The food was donated by Gannett Corporation, which publishes *The Jackson Sun*.

**Las Madrugadoras CPI:** Six CPI members measured, filled, sealed and labeled 240 two-pound bags of rice and then packed eight boxes (30 bags to a box) for the Roadrunner Food Bank, that helps feed the hungry throughout New Mexico. Participating were CPI members Betty Thorman, Marylyn Tack, Connie Hamilton, Barbara Anaya, Joan Kaiser, CCBE, and Mary Ann Ouellette.

**Mid-Val OR CPI:** CPI members contributed \$160 worth of personal care items to Community Outreach Inc., a nonprofit agency dedicated to housing and helping homeless families and individuals. TWGW Inc., the employer of one Mid-Val member, also donated a large box of items, including toothpaste, toothbrushes, soap, deodorant, feminine hygiene products, shampoo and dish soap.

**Hutchinson KS CPI:** CPI members donated personal care items (toothbrushes, toothpaste, bar soap, shampoo and wash cloths) and over-the-counter drugs (such as ibuprofen and acetaminophen) to be sent to people in Haiti. They gathered enough items to fill two large shipping boxes.

# International Walk-A-Thon

San Antonio, Texas

June 14, 2013

We Walk For the Children



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



### **Haleigh Cummings**

Female. **DOB:** 8/17/2003. Missing 2/10/2009 from Satsuma, FL. White. Blond hair. Brown eyes. Ht. 3". Wt.: 39 lbs. Haleigh was last known to be sleeping in her home in the area of Hermit's Cove in Satsuma, FL. She was discovered missing during the early morning hours of 2/10/2009. Contact: Putnam County Sheriff's Office (FL): 386-329-0801. Photo is age-progressed to 8 years.

### **Jennifer Ha**

Female. **DOB:** 1/29/1994. Missing: 1/1/2012 from Vancouver, WA. Asian. Black hair. Brown eyes. Ht. 5'4". Wt: 90 lbs. Jennifer was last seen on 1/1/2012. She may be lost, injured or missing. Contact: Vancouver, WA, Police Department: 1-360-487-7400.

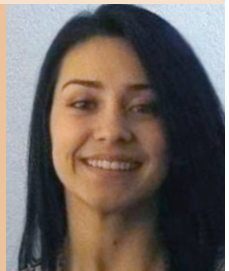


### **Kyron Horman**

Male. **DOB:** 9/9/2002. Missing: 6/4/2010 from Portland, OR. White. Brown hair. Blue eyes. Ht: 3'8". Wt: 50 lbs. Kyron was last seen at school, wearing a black t-shirt with "CSI" in green letters and a handprint graphic and black cargo pants. He may be wearing glasses. His photo is age-progressed to nine years. Contact: Multnomah County Sheriff's Office (Oregon) : 1-503-823-3333; 1-503-261-2847.

### **Sierra Lamar**

Female. **DOB:** 10/19/1996. Missing: 3/16/2012 from Morgan Hill, CA. White. Brown hair. Brown eyes. Ht. 5'2". Wt: 110 lbs. Sierra was last seen leaving her home on her way to school but she never arrived. When last seen her hair was dyed black. Contact Santa Clara County (CA) Sheriff's office: 1-408-299-3233.



**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**