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A publication of Credit Professionals International

November 2013



THE CREDIT CONNECTION

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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. Website: www.creditprofessionals.org

Message from the President

Sue Heusing, MCE

President—Credit Professionals International 2013-2014

Hello, CPI members! As I write this, I'm just back from our Strategic Planning Meeting in St. Louis. We covered a lot of ground in a very short time but Strategic Planning Chairman Barb Chapin, CCCE/MPCE, kept us on target. I think that all of us attendees are charged up and ready to take action in new, as well as tried-and-true, directions.



For starters, we introduced Skype into our meeting. Using computers or mobile devices with a microphone, speakers and a webcam, CPI members in several cities were able to listen and contribute, as well as to see and be seen, in real time. We encountered a few glitches but we will overcome them. We anticipate that, in the near future, this technology will enable more members to participate in this and other CPI meetings.

We also took action in several areas that needed our attention. Publications Coordinator Linda Bridgeford, CCCE/MPCE, pointed out that our magazine advertising rates were not realistic. So we established new rates and you

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will find more information about them in this newsletter.

In another area, Certification Coordinator Linda Simbeck, CFE/MPCE/BSACS, is chairing a special committee to revamp the certification program. The members of this committee are Jean Jervis, CCCE/MPCE; Diane Radcliff, PCE; Pat Evans, MPCE; and Charles Gordon.

And the Credit Education Resources Foundation, under the direction of President Mary Nebeker, CCCE/MPCE, is revamping its grant program. If you have any thoughts or ideas to contribute in these areas, please contact the persons involved.

Growing our membership was a key topic of discussion. This is a concern for all associations, not just ours. We discussed some great ideas on how to recruit new members, including student members. We formed some special task force committees that are assigned to come up with some plans and ways to implement them. You will find more information on this topic in this newsletter's column by First Vice President and Membership Chairman Rhonda McKinney, MPCE/CSM.

As your president, I am counting on you, the members, to help **Membership Actively Grow In CPI**. And it may take more than **MAGIC** to do

that. My theme this year is *Stars Are Magic*. The Stars acronym stands for **Situation, Task, Action, Results and Success**. We have identified the *Situation*—a decline in membership—and the *Task*—identify ways to stop the decline and methods to help us grow. Our *Action* tools include *The Credit Professional* magazine and increased use of social media, specifically Facebook and LinkedIn. Once we introduce potential members to the benefits of CPI, we can be certain that the *Results* and *Success* will follow.

I'm looking forward to seeing many of you current members, as well as some new members, at the 2014 International Conference in Albuquerque in June. You will find information about the conference, as well as the registration form, posted on the CPI website. Take advantage of registration discounts by registering now. The Las Madrugadoras CPI members are hard at work to make this a great educational, networking and social event.

Thanks, again, for your confidence in me as your president. And I'll see you in Albuquerque in June!

Sue Heusing, MCE
Sue-heusing@tx.rr.com
Cell 214-585-3547

websites >>>

Bookmark This!

In late October, 2013, The Consumer Financial Protection Bureau released four booklets to help financial caregivers. These are the folks who are managing money or property for a loved one who is unable to make financial decisions.

The *Managing Someone Else's Money* guides are for people who have someone's power of attorney or are acting as a guardian, trustee or government fiduciary (Social Security representative payees and VA fiduciaries.) The guides are available now for free downloading in a pdf file. Free print copies (including bulk orders) will be available for ordering online soon.

CPI members can distribute these booklets in conjunction with credit education programs in their communities and make them available through their workplace. Typical business distribution locations include banks, credit unions, attorneys, financial planners, insurance firms, funeral homes, health care facilities, and doctors' offices.

To view and download these booklets, go to www.consumerfinance.gov/managing-someone-elses-money.

MEMBERSHIP

The Magic Is “YOU”

Rhonda McKinney, MPCE/CSM

First Vice President

Membership Chairman



It is early November and membership dues, including some from new members, are coming in the mail daily but that doesn't mean we can take a break from membership recruitment. The more members we have, the more vibrant CPI will be.

Every year we unveil a new membership campaign which, we hope, will energize our local associations and members to focus on recruiting new members. Some campaigns work very well, others not so well, but each year we try. What is the magic formula?

The answer is this: there is no magic formula. The magic is you and me. The magic is created when WE engage with others every single day at work, over a meal, on Facebook and LinkedIn, at the gym or various social events, while volunteering in our community, and at CPI meetings. Always keep in mind that retaining current members is just as important as adding new ones.

We have wonderful benefits of membership to bring up in conversations—education, networking, certification, leadership training, community outreach, travel and life-long friendships. You probably have more to add.

I urge you to do more than just talk about these benefits. Demonstrate them. Plan and execute specific activities and events in each of these areas and invite potential members, as well as members who have drifted away, to attend. Give them the gift of first-hand experience and they will want more.

Remember to find ways to utilize social media and new technologies as you plan events and

activities, such as promoting your events and extending invitations to attend. I am personally giving \$25 gift cards to any local that submits a write-up on how they used technology in their membership strategy for retention or recruitment.

Membership retention is equally important. Members who feel that their input is valued, that their talents are recognized and that they are a key member of the team are likely to not only renew their membership but also to invite others to join. Association leaders should give everyone, and I do mean everyone, a role to play in the organization. Roles may be big or small, temporary or permanent, but the key is that we all want to contribute and it is a responsibility of membership. Every voice should be heard. Every hand should be involved.

Attention also needs to be given to recruiting student members. This is a great opportunity for high school and college students to learn how to handle their finances at their current stage of life, as well as at future stages of life. They also can explore the many career options that are open to them in the credit industry. Student members do not pay dues.

A good way for CPI members to recruit student members is to volunteer to give talks on financial literacy and budgeting to members of church youth groups, Big Brothers, Big Sisters, YWCA, YMCA, Boys and Girls Clubs, Scouts, Junior Achievement and other similar organizations.

The Membership Campaign this year is going to reward each existing member who successfully

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U.S. Government News

FHA Sets New Limits on Reverse Mortgages

Starting in January 2014, the Federal Housing Administration (FHA) will begin implementing tougher qualifications for reverse mortgages, officially known as the Home Equity Conversion Mortgage (HECM) Program.

The goal is to strengthen the FHA's Mutual Mortgage Insurance fund, which backs reverse mortgages. In recent years, the FHA fund has suffered losses as a result of borrowers maxing out available drawdowns with their reverse mortgages. Younger borrowers with more debt and stagnant home prices have also contributed to the added risk.

The reforms include:

- Changes to initial mortgage insurance premiums and principal limit factors;
- Restrictions on the amount of funds senior borrowers may draw down at closing and during the first 12 months following closing;
- Requiring a financial assessment for all HECM borrowers to ensure that they have the capacity and willingness to meet their financial obligations and the terms of the reverse mortgage; and
- Requiring borrowers to set aside a portion of the loan proceeds at closing (or withhold a portion of monthly loan disbursements) for the payment of property taxes and insurance based on the results of the Financial Assessment.

Through the Reverse Mortgage Stabilization Act of 2013, the U.S. Congress authorized the U.S. Housing Secretary to establish any additional or alternative requirements to improve the soundness of the reverse mortgage program.



Warning Issued on Misuse of Payroll Cards

The U.S. Consumer Financial Protection Bureau (CFPB) recently warned employers that they must adhere to federal law on the use of payroll cards or face charges from the CFPB.

Payroll cards resemble prepaid debit cards but are funded by wages paid by the employer. Employers cannot, by law, require their employees to receive wages on a payroll card. The law also protects employees who do agree to payroll cards by requiring that they receive disclosures outlining all fees associated with the card; have access to the card account's history; and information on the liability limits for unauthorized use and error-resolution procedures.

CFBP Issues Reminder on Fixing Credit Report Errors

Creditors and others that furnish data to credit bureaus were recently reminded by the Consumer Financial Protection Bureau (CFBP) that they have a legal obligation to investigate consumer disputes forwarded by the consumer reporting companies; review all relevant information provided with the disputes; and report the results of their investigation to the national consumer reporting companies. Furnishers also have to modify, delete or permanently block disputed information that is incomplete, inaccurate or cannot be verified.

Make A Difference Day



District 8 and Alamo CPI Make a Difference Day 2013

District 8 and Alamo CPI chose the San Antonio Food Bank as our "2013 Make A Difference Day" project. On Saturday, October 5, 2013, members, family and friends met at the San Antonio Food Bank at 9:00 a.m. We, along with other volunteers from the community, sorted pallets of frozen foods. We sorted, checked for freshness and verified the frozen food had not been compromised (no holes, no freezer burns, not expired).

The group of volunteers sorted 7,003 pounds of frozen food, which is 5,471 meals.

The San Antonio Food Bank (SAFB) provides food and grocery products to more than 500 partner agencies in 16 counties throughout Southwest Texas. Each week the SAFB provides 58,000 meals.

Who receives emergency food assistance?

- 36% of the clients are children, under the age of 18 years old
- 14% of the clients are elderly
- 46% of households include at least one employed adult
- 67% have incomes below the federal poverty level during the previous month
- 8% are homeless



From left to right: Tiffany Arrambide (Pat's niece), Don English, Pat Evans, Christopher Ruiz (Maria's Grandson), Maria Trevino, Linda Simbeck, Marisela Gonzales, and Jesus Bernal

This project reminds me of one of my favorite quotes by Mother Theresa, "Do small things with great love". We made a small difference in our community and in someone's life.

By Linda Simbeck, CFE/MPCE/BSACS

LAS MADRUGADORAS CPI MAKES A DIFFERENCE

Six members of Las Madrugaroras CPI in Albuquerque bagged 1,800 bags of pinto beans in just two hours at the Roadrunner Food Bank on Saturday, October 26, 2013.

Three members of the CPI team filled the bags with 20 ounces of beans. The remaining CPI team members sealed the bags; stapled a sheet giving ingredients and cooking instructions to each bag; and packed the bags in boxes.

The speedy CPI assembly line volunteers were Barbara Anaya, Betty Thurman, Joan Fox, Roasalie Aguado, Mary Beecher and Mary Ann Ouellette.

**See page 11 for more
Make a Difference Day Activities**

Student Member Corner

Experts: Social Media Use Puts Young People at Risk for ID Theft

By Kyle O'Donnell

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Having only a debit card, Jagar Carrillo said he didn't realize that as an adult under 30 he's part of a group that accounts for a quarter of all identity-theft victims.

A recent identity-theft seminar for students at Arizona State University's West Campus left him concerned about social media use and other factors that can make younger people targets. He planned to check his credit score immediately.

"All that information is what they use to get a credit card under your name, and so it really puts you at risk," Carrillo said.

People younger than 30 accounted for 27 percent of identity-theft complaints nationally in 2012, according to the Federal Trade Commission's Consumer Sentinel Network report.

Kathleen Winn, director of the Community Outreach & Education Division in the Arizona Attorney General's Office, points to information that young people give out on social-media websites. For example, a photo or check-in showing that someone isn't home can tip thieves looking to steal documents needed for identity theft, she said.

"All the different places that young people communicate, they make themselves vulnerable to those that are professionals in finding out about people and using it," she said.

Eva Casey-Velasquez, president and CEO of the San Diego-based Identity Theft Resource Center, a nonprofit dedicated to preventing identity theft, said young people don't have the same



Jagar Carrillo said he was surprised to learn from a recent identity-theft seminar at Arizona State University's West Campus that as an adult under 30 he's part of a group that accounts for a quarter of all identity-theft victims.

Photo by Karina Chavez/Cronkite News Service

perspective as older people when sharing information online.

Sharing a photograph of a driver's license is obviously a bad idea, she said, but photos naming pets and identifying connections to parents and grandparents can tip thieves to passwords and security questions.

"They just don't think about privacy issues," Casey-Velasquez said. "It's become so ubiquitous to share every aspect of your life."

Winn said software that reveals a person's location and tagging others in photos can also put friends and family at risk for identity theft.

"Thieves don't care who they access," she said.

Beyond social-media use, Winn said, younger people are often more susceptible to phishing scams seeking personal information through

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fake emails because they are often new to checking accounts. Providing information to get a fake ID increases the risk of identity theft as well. “There’s actually brokers out there that take information when they create the fake ID and get your real information and use that against you also,” she said.

Winn recommended that people be discreet about social-media postings and to not friend strangers.

Casey-Velasquez said people should protect their passwords and not use the same password across multiple platforms, adding that people should also handle personal information with care and shred documents.

Both recommended checking credit reports.

Even with so much information available on how to avoid identity theft, “youthful hubris” often prevents young people from thinking that they could become victims of identity theft, Casey-Velasquez said.

“It’s very hard to change that behavior until you feel a direct consequence,” she said.

About the author and photographer >>>

Kyle O’Donnell and Karina Chavez are students at Arizona State University’s School of Journalism.

CPI OFFERS ADVERTISERS MORE EXPOSURE AT GREAT RATES

Credit Professionals International is adjusting advertising rates for its publications and expanding ad exposure with a complimentary ad on the CPI website.

“Buy an ad in *The Credit Connection* newsletter or *The Credit Professional* magazine and we will post your ad on our website homepage at no additional charge,” says CPI’s Publications Coordinator Linda Bridgeford, CCCE/MPCE. In addition, CPI will throw in a free link to another page, such as the advertiser’s website, on request. Magazine advertisers will get six months of exposure on the website. Newsletter advertisers will also get six months of exposure on the website, plus an ad in two consecutive issues of the quarterly newsletter.

The new advertising rates for either black-and-white or color ads in either the magazine or newsletter are:

| | |
|---|--|
| Full Page | \$100.00 |
| Half Page | \$75.00 |
| Quarter Page | \$50.00 |
| 1/8 Page | \$25.00 |
| 1/8 Page | Free to magazine authors in the issue in which their article appears |
| Non-member set-up fee: \$25.00 | |
| <i>(prices listed are for camera-ready art)</i> | |

“Color ads for the magazine will appear in black-and-white in the printed version, which is mailed to all members, but will appear in color in the online version posted on our website,” Linda said. “Newsletter ads will be in color in both the online version and the printed version mailed to members without Internet access who have signed up for this service.”

In addition to the new advertising rates, CPI is now offering advertisers the opportunity to put a video on the website’s homepage. The cost for this is \$25.00. The video will be available on the website for six months.

“We hope CPI members, locals, states and districts will take advantage of this new low pricing and expanded coverage,” Linda said. “Advertise a special event, congratulate someone, or use the free magazine ad to entice experts you know to write articles for our magazine.”

Ads and videos should be sent to the corporate office at creditpro@creditprofessionals.org. Payment can be sent via PayPal or by check to Credit Professionals International, 10726 Manchester Road, Suite 210, St. Louis MO 63122. CPI does reserve the right to refuse ads at its sole discretion.

Membership: continued from page 3

recruits five new members with a 5R pin and \$100 gift card! Here are some more ideas to help you reach this goal:

- Post details about your next meeting and the speaker's presentation topic, along with an invitation to attend, on social media sites, blogs, company bulletin boards, or office break rooms.
- Connect with LinkedIn and, if you see a promotion, send a congratulatory note with information on CPI and invite them to a meeting.
- Approach local businesses for donations to the Foundation, and explain how our members support the National Center for Missing and Exploited Children.

- If your community has Fun Runs, festivals, etc, set-up a CPI booth and give out free financial literacy information from the FTC or CFPB, as well as copies of the CPI newsletter and/or magazine.

I would love to hear what each local association is doing so that we can share success stories. I say this emphatically: this organization is **NOTHING** without the time and talents of each and every member! You are not too old, too slow, too weak, too timid, too busy, too tired, too *anything* to do something that would bless your organization, your community, and ultimately yourself. **YOU** are the magic that makes everything we have done and continue to do possible. I still believe in magic and I am counting on the fact that you do as well!

CREDIT PROFESSIONALS INTERNATIONAL

2014 International Conference

June 12-14, 2014

Albuquerque, New Mexico



Business

Education

Networking

Hosted by Las Madrugadoras CPI

IS BILL COLLECTING ILLEGAL?

By Michael R. King, Esq.

QUESTION: IS BILL COLLECTING ILLEGAL?

ANSWER: NO, BUT THE FEDERAL TRADE COMMISSION SOMETIMES MAKES IT SEEM ILLEGAL TO COLLECT DEBTS!

Expert Global Solutions was fined a record \$3.2 million by the Federal Trade Commission ("FTC")! *United States v. Expert Global Solutions, Inc.*, 3-13 CV2611-M (U.S. Distr.Ct., N.D. Tex, July 16, 2013). What did Expert Global Solutions do to deserve a \$3.2 million penalty? I'll give you a clue. Expert Global Solutions is the world's largest debt collection operation.

The FTC accused Expert Global Solutions of numerous violations of the Fair Debt Collection Practices Act ("FDCPA"). Beyond the usual litany of FDCPA violations, the FTC seeks to place new restrictions on telephone calls by bill collectors. Telephone calls and telephone messages are basic tools for debt collectors.

Communications by telephone are very different today than when the FDCPA was first enacted. Today, fewer individuals have traditional wire-connected home phones. Nearly everyone has a voicemail recording device of some kind. The need for hands-free telephone calls has required even our smart phones to have speakers. Making sure that your message is only heard by the intended recipient is practically impossible!

What did the FTC say about voicemails?

Regulating the content of collection messages to consumers is expected under the FDCPA. The FTC now wants collectors of consumer accounts, using even appropriate messages, to confirm that the messages are only being delivered to and heard by the intended debtors. Expert Global Solutions and its agents are enjoined from:

Leaving recorded messages, such as on the voicemail, answering machine or



messaging service of any person, in which (Expert Global Solutions or its affiliates) state both (1) the first or last name of the debtor, and (2) disclose that they are a debt collector, are attempting to collect a debt, or that the debtor owes a debt.

If there is a chance that your message could be going to the wrong voicemail, then you have problems. If your message could be overheard by someone else, other than the intended debtor, whether a visitor, a secretary, a family member checking messages, or anyone who can hear the debtor's speaker-phone, you have problems!

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How can anyone possibly guaranty that a message will only be received by and heard by the intended recipient? Beats me! Maybe all collectors can do when they reach voicemail messages is to avoid leaving messages with any names, either of the debtors or of the collection agencies. Or maybe collectors simply need to hang-up and leave no messages at all. Either solution would seriously hamper collection efforts.

What if the debtor answers the phone and denies owing the debt?

The FTC says that if debtors dispute debts during telephone calls or conversations, Expert Global Solutions is required to cease collections communications and efforts until it makes reasonable efforts to verify the debts and provide that information to the debtors. As to Expert Global Solutions, the consent order states that:

*There shall exist a rebuttable presumption of an intent to annoy, harass, or abuse if (Expert Global Solutions or its affiliates) place more than one call to any person about a debt after that person has notified (Expert Global Solutions or its affiliates) either **orally** or in writing that the person refuses to pay such a debt or that the person wishes to cease further communication. (emphasis added.)*

Industry practice has been only to take those steps when a consumer disputes the validity or amount of the debt in writing. Now, prudence would dictate that, upon hearing of a dispute, the collection agency either close the account and end collection efforts, or suspend collection efforts. The collector must conduct a reasonable investigation and verify that the information about the debt is accurate and complete before proceeding with any more collection steps. Again, "dialing for dollars" has become more hazardous for collectors.

What else can't collectors do in collecting debts?

In addition to penalizing Expert Global Solutions \$3.2 million, the FTC consent

order requires Expert Global Solutions to comply with the FDCPA. Every third-party debt collector collecting consumer debts should follow these rules to comply with the FDCPA. Cease communications if a consumer debtor tells you to stop communicating about the debt. Stop communications with the debtor if the consumer refuses to pay the debt, except in limited circumstances. Don't communicate with third-parties about a consumer's debt. Don't engage in harassing, abusive or oppressive communications while attempting to collect debts. Don't falsely represent that you won't call a number to collect a debt.

Add to the list:

Don't leave voice messages unless you are very careful that no one else can hear them; and

Stop communications and collection efforts if the debtor tells you over the phone or in a conversation that he or she disputes the validity or the amount of the debts.

After all, you don't want to be the recipient of the next record penalty from the FTC. If you have any questions about collecting debts, please call me.

Michael R. King
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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.

Living Memorials

In Memory Of:

Gary DeShazer

**Husband of
Sharon DeShazer, CCCE/MPCE
CPI Past International President**

Given By:

**Mary Nebeker, CCCE/MPCE
Barbara Chapin, CCCE/MPCE**

Spouse of CPI Past President Dies

Gary DeShazer, husband of Past International President Sharon DeShazer, CCCE/MPCE, died Oct. 18, 2013, in Hutchinson, KS., at age 72. A graduate of Washburn University and Kansas Newman University, Gary was a football coach and a teacher. He also worked as a mortgage broker and insurance agent and was the owner of DeShazer Insurance Agency. He was a member of First Presbyterian Church, where he was a church elder. Gary is survived by Sharon, their three sons (Gary Jr., Eric and Dennis) and five grandchildren.

Foundation Donates Walk-A-Thon Money to NCMEC

The Credit Education Resources Foundation donated \$2,388.88 to the National Center for Missing & Exploited Children (NCMEC) in September 2013.

The donation represented 25 percent of the proceeds the Foundation raised through its 2013 Walk-A-Thons.

In response, Linda Krieg, NCMEC Vice President and Chief Operating Officer 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.”

CPI OF THE TRIAD MAKES A DIFFERENCE

CPI of the Triad members in North Carolina strive to “Make a Difference” throughout the year. Here are some of their recent activities:

Eva Nifong, MPCE, provided school supplies for backpacks distributed by the He Cares Ministry; helped with a Community Back to School Bash at the First Baptist Church; coordinated and hosted a Red Cross Blood Drive; supplied canned goods and staple items for the Ward Street Mission’s Food Pantry; and coordinated a workday and cleanup project at the Wards Street Mission.

Jewell Kirk, CCCE, volunteered at the local YMCA and took baked goods to nursing home Residents, with whom she stayed and visited.

Betty Foster, also volunteered at the local YMCA. In addition, she arranged for two students from the Guilford County Middle Schools to job shadow her.

International Walk-A-Thon

Albuquerque, NM

June 13, 2014

We Walk For the Children



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



Ssamali Kwatia

Female. **DOB:** 8/20/2008. Missing 3/31/2013 from Lake Bluff, IL. Black. Black hair. Brown eyes. Ht. 3'6". Wt.: 40 lbs. Ssamali was allegedly abducted by her mother, Joan Kiyenje (photo right). A felony warrant for child abduction was issued for Joan on 4/11/2013. Joan: Black. Black hair. Brown Eyes. Ht. 5'4". Wt.: 115 lbs
Contact: Lake County, IL, Sheriff's office: 847-549-5200. .



Dylan Redwine

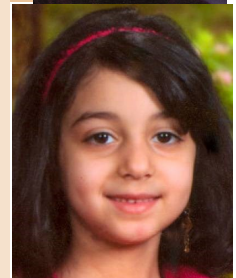
Male. **DOB:** 2/6/1999. Missing: 11/19/2012 from Bayfield, CO. White. Blond hair. Blue eyes. Ht. 5'. Wt: 105 lbs. Dylan was last seen wearing a black Nike shirt, black basketball nylon shorts, black Jordan tennis shoes, and a two-tone blue and white Duke Blue Devils baseball hat. Dylan may still be in the local area. Contact: La Plata County (CO) Sheriff's Office: 970-385-2900.



Banine Almusawi

Female. **DOB:** 10/18/2005. Missing: 2/17/2013 from Dearborn, MI. White. Black hair. Brown eyes. Her ears are pierced. Banine may be in the company of her father. They may travel to Iraq.
Contact: Federal Bureau of Investigation (Michigan) 313-965-2323..

(both photos are of Banine Almusawi)



Imere Williams

Male. **DOB:** 11/6/2003. Missing: 1/31/2013 from Bismark, ND. Black. Black hair. Brown eyes. Ht. 4'6". Wt: 60 lbs. Imere may be in the company of his grandmother, Yvonne Wright (photo right). They may travel to New York. They may be traveling in a white 2013 Hyundai Accent with Wyoming license plate 2233290. Yvonne may use the alias last name Morrow. Contact Bismarck (ND) Police Department: 701-223-1212.



**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