

*Credit  
Professionals  
International*



*2007-2008  
Education Manual*

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## CREDIT PROFESSIONALS INTERNATIONAL

### “INVEST IN YOUR FUTURE” ADD NEW MEMBERS TO YOUR TEAM!

Announcing awards for the 2007-2008 Membership Campaign

#### INDIVIDUAL

Every member who **recruits a new member** will receive \$5.00. Please notify the Corporate Office when the new member’s dues are paid to receive your funds.

#### LOCAL

A Certificate of Appreciation will be awarded to each local association that:

**retains its membership**  
**adds new members**  
**increases its membership**

A separate drawing for each of these three categories will be held at the 2008 International Conference. Locals will be entered in their respective category only. The local drawn in each category will receive \$50.00.

#### DISTRICT

The District with the largest percentage of local associations **maintaining their membership** will receive \$50.00. The District with the largest percentage of local associations **increasing their membership** will receive \$50.00.

The Corporate Office will retain the records and calculate the winners at the local and District levels. Campaign ends May 31, 2008.

## WHAT IS CPI?

The association now known as Credit Professionals International (CPI) was established in 1937 for individuals working in the credit industry. CPI's focus is on strengthening the credit industry and the individual through education and interaction. Our mission is to support our members by providing opportunities for networking, career development, and community involvement.

Membership benefits include this educational manual with articles written by outstanding members of the credit industry; a website—[www.creditprofessionals.org](http://www.creditprofessionals.org)—that has a special members-only section loaded with helpful information; local monthly meetings with educational speakers, programs and networking opportunities; and the opportunity to attend state, district and international seminars and conferences.

Members also receive *The Credit Professional*—an annual 40-page magazine filled with articles relevant to those working in the credit industry; the online CPI Membership Directory; the Pre-Conference and Post-Conference capsules; and the August issue of *The Credit Connection* newsletter. Members can subscribe (cost \$15) to receive the three additional issues of this quarterly newsletter, which contains a legislative update and valuable information of interest to every CPI member.

Credit Professionals International also offers a four-level certification program, which provides a vehicle for members to receive recognition for participation in continuing professional development through courses in the workplace, attendance and participation in seminars, conferences, college courses and activities at all levels of the association.

**Visit our website at [www.creditprofessionals.org](http://www.creditprofessionals.org)**

## INVEST IN YOUR FUTURE



Congratulations to Esther Brinkley for compiling the 2007-2008 Manual. The articles are OUTSTANDING!!!! This manual will provide a foundation to the membership for their educational programs and will also assist in attracting new members. A VERY special thank you goes to Charlotte Rancilio of the Corporate Office for her continued hard work and dedication to CPI. The manual would not be possible without her assistance in the layout and editing of this education manual. Our authors also deserve a thank you for sharing their knowledge and expertise with such diverse articles.

The theme this year is INVEST IN YOUR FUTURE with CPI. In any form of investing, there is an element of risk, fluctuations of the market, profit and loss, and long-term and short-term growth. As members, we need to review where our time and effort has been spent. Perhaps find new markets in which to invest. Change is the key. We need to find new markets for CPI. I am asking each of you to find the time and energy to invest in your future and the future of Credit Professionals International by promoting this organization. As in any investment, we will have our ups and downs, but with our membership's commitment and knowledge, the success of our programs and the involvement in the communities, we will have long-term growth.

I am investing in each of you for the upcoming year. Will you INVEST IN YOUR FUTURE WITH CPI? I know our market will soar with your involvement.

Thank you for your commitment and continued dedication to Credit Professionals Internationals.

*Barbara Chapin, CCCE/MPCE  
International President, 2007-2008*

## THE 2007-2008 EDUCATION MANUAL



It has been a great opportunity and an education in itself securing authors and topics for the 2007-2008 Credit Professionals International educational manual. I have a new appreciation of those who have preceded me in preparing the manual.

Many of the articles came from experts who had spoken at local, state or district meetings and did such a great job that the members recommended them as authors. Other articles came from local associations who had used their efforts to reach out into the community to educate. This not only has proved to be a help to the community but has become a tool to add to their budget.

The articles come from different areas but I trust that you will be able to find experts in your own communities who can present the program that you need to educate and grow your membership. Always be alert to new topics that you feel should be used in the publications and share the topics and authors with the Education Chairman and the Corporate Office.

Thank you each for the enthusiasm in which you have been a part of securing authors and topics. A special thanks goes to Charlotte Rancilio at the Corporate Office for her help in putting this manual together and getting it out in a timely manner.

Now it is TIME TO INVEST IN YOUR COMMUNITY, through EDUCATION, NETWORKING AND COMMUNICATION. Have a great year in CPI.

*Esther Brinkley, CA/MPCE  
First Vice President, 2007-2008*

## PROFESSIONAL CREDIT CERTIFICATION



**Take advantage of the CPI certification program and gain recognition for your efforts in pursuing professional development through continuing education and leadership activities.**

**You can advance your career through four levels of professional credit certification:**

- ◆ **Professional Credit Associate**
- ◆ **Professional Credit Specialist**
- ◆ **Professional Credit Executive**
- ◆ **Master Professional Credit Executive**

**For an application form and additional information, contact:**

**Nona Ellzey, MPCE  
915 West Lake Dockery Drive  
Jackson MS 39272  
Phone/Fax: 601-372-7931.  
Email: nonacpi@bellsouth.net**

**Go to the CPI website to download the new brochure:**

***Professional Credit Certification:  
The Key to Your Future***

**[www.creditprofessionals.org](http://www.creditprofessionals.org)**

**INVEST IN YOUR FUTURE**

*His professional qualifications include Microsoft Certified Systems Engineer 20093 with Security Competency, MCSE+S; Certified Information Systems Security Professional, CISSP; Checkpoint Certified Security Expert, CCSE; Certified Novell Engineer, CNE; and Six Sigma Greenbelt / Financial, Banking GBA.*

*He enjoys spending quality time with his family—wife Aimee and son Sam; and friends, with as many activities outside as possible.*

## **2008 DISTRICT CONFERENCES**

### **District 3 & 4**

April 17-19, 2008  
Jackson, TN

### **District 5**

TBA  
Lincoln, NE

### **District 7&9**

March 13-16, 2008  
Bentonville AR

### **District 8**

*Dates and location to be announced*

### **District 10**

April 24-26, 2008  
Pocatello ID

### **District 12**

March  
Charlottesville, VA

## **WIN, WIN THROUGH MEDIATION**



*by Eddie Mitchell*

Mediation is different from any other form of conflict resolution. Since the inception of the mediation program in the North Carolina Judicial system, judges, attorneys, the General Assembly that initiated the program and parties, have seen that it works. Mediation helps to resolve disputes early on and gives the individuals involved more control over the outcome of a case than litigation. Cases can be resolved without the delay, risk and expense that often accompanies litigation. You may not get everything you want in mediation, but you can resolve many, if not all, of the issues between parties through customized agreement, free of statutory constraints which allows everyone to move forward with their lives.

Mediation is informal and private and participants are encouraged to dress casually and comfortably. It is an opportunity for the parties to settle issues between themselves. The mediator is not a judge and is not able to give legal advice to the participants, although he is the only one who can begin or conclude, either by settlement or impasse, the mediation. The mediator's job is simply to act as a facilitator to assist the parties in reaching an

amicable (friendly) resolution. Mediation substantially reduces the expense of litigation, especially by reducing attorney's fees, expert witness costs and the loss of income by the participants when they miss work.

Settlement occurs in over 90% of the family law litigation in which I am involved, whether my participation is as a mediator or an attorney representing one of the parties. One major reason for the high success rate is that during the mediation conference, the lawyers, the clients and the mediator are present, at the same time, in the same office, and are focused on the case.

Often times a husband and wife may choose to try mediation before filing a lawsuit. If each party has an attorney, the attorneys will agree on a mediator and, working with the mediator's office, find a mutually convenient time to conduct the mediation. Domestic, or family law cases, involving issues such as child custody and support, alimony, equitable distribution and division of assets and debts can involve several hours, a full day, and in some cases, several days of mediation. However, because all parties are together and not distracted by outside occurrences, they are most often able to reach a settlement.

In Forsyth County, upon filing of a lawsuit, all Civil Superior Court cases are referred to the Mediated Settlement Conference Program. Once a lawsuit has been filed in District Court raising the issue of equitable distribution, it is referred to the Family Financial Settlement Program for mediation prior to trial. Although rarely waived, the Court, on its own motion or upon motion by either party, can waive mediation. I would say most attorneys urge their clients to give the mediation process a try. At the time of mediation, whether ordered by the Court, or voluntarily agreed to by the parties, all outstanding issues between the parties (custody, child support, post-separation support, alimony, and equitable distribution) are generally open to mediation and usually are amicably resolved during the process.

always verify is whether or not the statute of limitations for enforcing the debt has expired. Doing so allows you to make an informed decision.

**Important:** Bill collectors are usually able to validate debts fairly quickly on delinquent accounts less than a few years old. However, as the debt ages, it becomes harder to validate because the original creditor may have deleted some accounts or the records have been lost or misplaced due to the business being sold or going out of business. Another reason is that debts are sold on the junk debt circuit so many times, the original creditor information may have been lost along the way.

When collectors cannot validate a debt, they often sell the debt to another junk debt buyer. Because the FDCPA does not require collectors to tell you when they sell your account and the law prohibits collectors from sharing your information with other collectors, you can expect to be contacted by a different collection agency! When this happens, expect to dispute the debt all over again.

### **Remember “knowledge is power”**

Learn as much as you can about the FDCPA and your rights so you are better prepared to deal with collection situations as they come up. Protect yourself by learning your rights and by reporting violations to your state attorney general.

#### ***About the author:***

*Mike Hillier has been employed at Bank of America, in Charlotte, NC, since 2004. He is presently Vice President. Within the bank, he is in charge of Corporate Audit and acts as a consultant. He performs applications in technology control audits across multiple lines of business as subject matter expert. He focuses on encryption compliance for critical applications throughout expansive financial global infrastructures.*

FDCPA, you must keep in mind that, until they receive your written dispute, they can continue their collection activities and, if you fail to respond within the 30-day limitation period, they can ignore your dispute altogether.

In order to prove debt collectors have violated the FDCPA, you'll need accurate records. Therefore, keep all written correspondence, including envelopes and mail receipts. Record all phone calls BUT TELL the caller you are taping the call. With proof in hand, contact your state attorney general and file a formal complaint. (If you need legal help fast, use the LegalMatch Priority Service to find pre-screened lawyers in your area.)

The FDCPA also requires collectors, upon receipt of your written "stop calling" letter, to cease all contact with you, except for specific types of contact. Any contact after receiving your stop calling letter CANNOT include a "demand for payment".

It's possible to stop bill collection efforts using your state's Statute of Limitations (SoL) for enforcing debts!

**Most debts expire!** That's right. Almost all debts eventually expire. Put another way, the legal time limit for enforcing the collection of a debt can expire. It's called the Statute of Limitations and every state has its own SoL rules.

Most unsecured debts expire 4-6 years after going into default. Some debts, such as federal student loans and federal and state taxes, never expire. Judgments may have a Statute of Limitations as long as 20 years and, in some states, overdue child support never expires!

If you've been contacted about an old debt AND you're sure it's yours, then you need to decide whether to pay the debt or not. Although there are many moral, personal and legal issues to consider before making a decision, one thing you should

I find that many cases are amicably resolved even though the parties may have initially come to mediation with a firm position regarding their demands and intend to adhere to them no matter what. One advantage of mediation is that it gives each party an opportunity to express themselves. Much patience is required of the mediator in these instances, but this is a significant factor in helping to bring the case to a resolution. Once they have had their "say", it seems an individual is better able to move forward toward resolving a matter. In most settlements, neither party is delighted with the results but both have decided it is better than the alternative, to continue litigation with an uncertain result.

After the case is referred by the Court for mediation, the parties, through their attorneys, have an opportunity to select the mediator. If a mediator is not selected within the time provided by the Court, a mediator will be appointed from an approved list. Most attorneys prefer to agree on the mediator rather than having a mediator with whom they are not familiar appointed. It has been said that 10% of the mediators do 90% of the mediations.

Once a mediator has been selected, or appointed, the mediation conference is scheduled, usually by the mediator, for a date, time and location that is mutually convenient to everyone. Prior to entering any family law mediation, I have the parties sign an agreement stating they are entering into mediation in good faith and have made a full disclosure of all information necessary to facilitate the negotiation and mediation. Each represented party agrees to pay his or her pro-rata share of the mediator's fee which is normally due at the end of each day of mediation. The average cost of mediation varies among mediators and usually is in a range of \$175 to \$225 per hour for all time expended in mediation itself and in any necessary post-mediation matters, plus their share of the administrative fee (a one-time payment) which is generally between \$150 and \$200. However, if it is a court-appointed mediation, the administrative fee and hourly rate is currently \$125 each. On occasions, the parties will also negotiate payment of these expenses and one party may agree to pay all, or a larger share, of these costs.

Hopefully, the parties have discussed the mediation process with their attorney and understand the role each must play to successfully complete mediation of the issues to be addressed.

After a brief introduction to the process, the mediator, with the help of the parties and their attorneys, will determine the issues involved for mediation. During this opening process, I remind the parties that I am here as a facilitator to assist them in resolving their issues, but I have no decision making authority and they are in total control of the outcome of this mediation. In the opening joint session, I give all parties and their attorneys, an opportunity to make any opening statement they wish. I point out that any statements made at this time are not confidential, but when we break away into separate groups (known as caucuses), I will give each party another opportunity to make any other statement they wish about the case outside the presence of the other party. The major difference is that upon request, either before or after any statements are made in separate sessions, the party, or their attorney, can request the same be kept confidential and I will honor that request.

Usually at some time during the joint session, I generally tell the parties “If you have anywhere you would rather be today than here with me and your lawyer (and we enjoy your company and hope you enjoy ours as well) or anywhere you would rather spend your money than with us (and I expect they appreciate it as much as I do) then today is the day to settle this case. After mediation, the court, rather than the parties, controls the litigation and both time and costs will substantially increase.”

I emphasize that I must remain impartial through the process and I cannot make a decision nor can I insist that the parties resolve the case. However, I will, upon request, after the parties have broken away into separate groups, express an opinion as to the strengths and/or weaknesses of their respective legal positions and provide the parties with a neutral evaluation of the facts and the law pertaining to the case. When I am representing a party in a mediation, rather than serving as a mediator, I want the

### **1. What types of notification letters are legal?**

All collection agents and certain attorneys must comply with section 12 of the FDCPA, which clearly regulates the type of letters and the language that collection agents can use. Section 807 explains what collectors can and cannot do and provides sixteen specific examples of false or misleading tactics. Bill collectors face fines up to \$1,000 per violation and, if you or your reputation is damaged, the FDCPA allows for punitive damages as well.

If you’ve received a deceptive collection letter and want to pursue legal action, you’ll need an attorney. Legal/Match is an on-line company that allows you to present your case for free and then attorneys from your area, who are well versed on debt and credit issues, respond to you via email. **You choose your own attorney!** Find pre-screened lawyers in your area now!

### **2. How to take action?**

The FDCPA requires bill collectors to make sure they have the right person and that they are collecting the legal amount of money. Collectors have the right to try and locate debtors and this sometimes results in calls to the wrong person because of inaccurate information and record keeping. Although contacting the wrong person is not a violation of the FDCPA, continuing to call that same person after being informed they have the wrong person is a serious violation. Just as serious is calling and using harassing and abusive tactics especially when the debtor disputes the debt.

### **3. What if they continue to call?**

The FDCPA requires collectors, upon receipt of your written dispute, to stop all collection efforts and to cease all contact with you until they comply with section 809—validation of debts.

Although bill collectors who continue to demand payment without validating the debt can be sued for violating the



## **What can you do if you believe a debt collector violated the law?**

You have the right to sue a collector in a state or federal court within one year from the date the law was violated. If you win, you may recover money for the damages you suffered plus an additional amount up to \$1,000. Court costs and attorney's fees also can be recovered. A group of people also may sue a debt collector and recover money for damages up to \$500,000, or one percent of the collector's net worth, whichever is less.

## **Where can you report a debt collector for an alleged violation?**

Report any problems you have with a debt collector to your state Attorney General's office and the Federal Trade Commission. Many states have their own debt collection laws, and your Attorney General's office can help you determine your rights.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit [www.ftc.gov](http://www.ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters internet, telemarketing, identity theft, and other fraud-related complaints into consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

Stop bill collectors and debt collectors in their tracks! When collection agencies or bill collectors harass you over invalid, inaccurate or outdated debts or debts that are not yours, you have the right to dispute these debts under the Fair Debt Collection Practices Act (FDCPA).

The FDCPA is your most powerful weapon against unfair and illegal collection practices. Bill collectors, as defined by the FDCPA, must follow the rules when contacting you and when you contact them. Here are three important FDCPA rules.

mediator to give me, and my client, his confidential neutral evaluation of all of our positions to assist me in advising my client as to settlement.

During the mediation, any party has the right to request that the mediator terminate or suspend the process and reconvene at another time. Although the mediator controls these issues, I certainly consider the wishes of the parties on these issues and will never continue mediation unless I feel progress can be made.

To become a certified mediator, one must complete a 40-hour continuing legal education course and observe a specified number of mediations. Annual renewal of their certification is required.

If a settlement is reached during mediation, the agreement of the parties may be made formal by their entering into a written agreement, or signing a memorandum of agreement, which will be formalized in an Order to be sent to the Court. Once mediation is concluded, the mediator is not required to enforce any agreement. His job is completed.

The two biggest reasons cases are not settled in mediation are (1) lack of preparation and (2) failure to allow sufficient time to complete the process.

I have stated, and am convinced, that whatever mediation skills I have were developed as much from selling automobiles to working my way through law school, as from the courses studied or other legal training. It is a give and take proposition and if the parties are not willing to compromise their positions, settlement is impossible.

**About the author:**

*Eddie Mitchell graduated from East Carolina University and the University of North Carolina at Chapel Hill Law School, and has practiced law in Winston-Salem for nearly 40 years. He and Kara Quadland Helms, a graduate of the University of North Carolina at Chapel Hill and the Wake Forest University Law School, have a practice of law with special interests in the areas of domestic and family law, traffic cases, DWI defense and especially mediation (family and civil Superior Court cases).*

## Congratulations

To

**Barbara Chapin, CCCE/MPCE  
International President**

And

**Jean Jervis, CCCE/MPCE  
International Second Vice President**

**We are proud to support you!**

**District 5 CPI**

Debt collectors also may not state that:

- You will be arrested if you do not pay your debt
- They will seize, garnish, attach or sell your property or wages, unless the collection agency or creditor intends to do so and it is legal to do so
- Actions, such as a lawsuit, will be taken against you, when such action legally may not be taken or when they do not intend to take such action.

Debt collectors may not:

- Give false credit information about you to anyone including a credit bureau
- Send you anything that looks like an official document from a court or government agency when it is not
- Use a false name.

**Unfair practices**—Debt collectors may not engage in unfair practices when they try to collect a debt. For example, collectors may not:

- Collect any amount greater than your debt, unless your state law permits such a charge
- Deposit a post-dated check prematurely
- Use deception to make you accept collect calls or pay for telegrams
- Take or threaten to take your property unless this can be done legally
- Contact you by postcard.

### **What control do you have over payment of debts?**

If you owe more than one debt, any payment you make must be applied to the debt you indicate. A debt collector may not apply a payment to any debt you believe you do not owe.

owe; the name of the creditor to whom you owe the money; and what action to take if you believe you do not owe the money.

### **May a debt collector continue to contact you if you believe you do not owe money?**

A collector may not contact you if, within 30 days after you receive the written notice, you send the collection agency a letter stating you do not owe money. However, a collector can renew collection activities if you are sent proof of the debt, such as a copy of a bill for the amount owed.

### **What types of debt collection practices are prohibited?**

**Harassment**—Debt collectors may not harass, oppress, or abuse you or any third parties they contact. For example, debt collectors may not:

- Use threats of violence or harm
- Publish a list of consumers who refuse to pay their debts (except to a credit bureau)
- Use obscene or profane language
- Repeatedly use the telephone to annoy someone.

**False statements**—Debt collectors may not use false or misleading statements when collecting a debt. For example, debt collectors may not:

- Falsely imply that they are attorneys or government representatives
- Falsely imply that you have committed a crime
- Falsely represent that they operate or work for a credit bureau
- Misrepresent the amount of your debt
- Indicate that papers being sent to you are legal forms when they are not
- Indicate that papers being sent to you are not legal forms when they are.

## **BASIC FINANCE 101**



*by Kathryn Greiner, AFC/MPCE*

Do you sometimes feel like no matter how much you earn there's never enough? If you dread the thought of setting up a budget, take heart. Those who have succeeded in organizing their finances will tell you that working with a flexible budget actually reduces the stress of feeling like you never have enough.

To get a handle on your finances, start by getting your income and expenses down on paper. Use the following directions and two forms (*pp 16/17*) provided and you'll have a clearer picture of your money situation. (Note: you may want to copy these forms first, or use a pencil so you can make changes easily.)

### **Step 1 is finding out where your money goes.**

A budget, like a roadmap, helps you get where you want to go. However, you can't plan the best route to your destination until you figure out exactly where you are now. Using the budget analysis form provided, fill in each line by **averaging** out your basic monthly living expenses. You can use this form as a planning tool when considering what life will be like in the next

12 months. Your **Total Monthly Expenses** gives you a picture of what it typically costs to live.

Next, write down the amount of your take home pay plus any other predictable sources of income.

Subtract the total of your average monthly living expenses from your monthly take home pay to see the **Amount Available for Debt** and other goals.

Now go to the next section of this form and make a list of all debts (i.e. home equity loans, car loans, credit cards, medical bills etc.) by creditor name, balance owed and required monthly payment. Tally up the balances and the monthly payments. Subtract the total of your **Monthly Debt Payments** from the **Amount Available for Debt**. The answer is your own “bottom line”. If you end up with a negative number, you will clearly see why there is “never enough”.

Now that you have defined what is “enough”, you can decide how to solve the shortage. Start by looking at your basic monthly living expenses to see where you can spend less, and then find ways to earn the difference. Some ways to cut costs:

- Reduce phone expenses with fewer services
- Plan weekly menus, to buy what you need, and reduce meals out
- Barter to exchange something you can do for a service someone else provides
- Use clothes, furniture and toys from second-hand sources. (Recycling is good for the planet too!)
- Find inexpensive ways to enjoy holidays and have fun:  
Treasured gifts from the heart:
  - **Write down** a few fond memories; the words to a shared favorite song; or pictures from the past
  - **Offer to** help with a chore
  - **Offer free** babysitting for an evening

## **Who is a debt collector?**

A debt collector is any person who regularly collects debts owed to others. This includes attorneys who collect debts on a regular basis.

## **How may a debt collector contact you?**

A collector may contact you in person, by mail, telephone, telegram, or fax. However, a debt collector may not contact you at inconvenient times or places, such as before 8 a.m. or after 9 p.m., unless you agree. A debt collector also may not contact you at work if the collector knows that your employer disapproves of such contacts.

## **Can you stop a debt collector from contacting you?**

You can stop a debt collector from contacting you by writing a letter to the collector telling them to stop. Once the collector receives your letter, they may not contact you again except to say there will be no further contact or to notify you that the debt collector or the creditor intends to take some specific action. Please note, however, that sending such as letter to a collector does not make the debt go away if you actually owe it. You could still be sued by the debt collector or your original creditor.

## **May a debt collector contact anyone else about your debt?**

If you have an attorney, the debt collector must contact the attorney, rather than you. If you do not have an attorney, a collector may contact other people, but only to find out where you live, what your phone number is, and where you work. Collectors usually are prohibited from contacting such third parties more than once. In most cases, the collector may not tell anyone other than you and your attorney that you owe money.

## **What must the debt collector tell you about the debt?**

Within five days after you are first contacted, the collector must send you a written notice telling you the amount of money you

## FAIR DEBT COLLECTION



*by Mike Hillier*

If you use credit cards, owe money on a personal loan, or are paying on a home mortgage, you are a “debtor”. If you fall behind in repaying your creditors or an error is made on your accounts, you may be contacted by a “debt collector”.

You should know that, in either situation, the Fair Debt Collection Practices Act requires that debt collectors treat you fairly and prohibits certain methods of debt collection. Of course, the law does not erase any legitimate debt you owe.

This article answers commonly asked questions about your rights under the Fair Debt Collection Practices Act.

### **What debts are covered?**

Personal, family and household debts are covered under the Act. This includes money owed for the purchase of an automobile, for medical care, or for charge accounts.

**Take a** class together or make a date for a walk in the park

- Consider cheaper housing and/or transportation
- Check out magazines, books and websites that offer articles on ways to spend less

Now that you’ve taken a look at where the money goes, you’re ready for:

### **Step 2: A Monthly Plan for Spending, Bill Paying & Saving.**

Using the form provided, list what bills (creditors) must be paid this month. Add these up to get your bill-paying total. Next, fill in the amount you want to save for long term goals, precautionary savings and short term goals. It is always easier to save when you have something concrete in mind. Start by setting up three savings accounts:

**Retirement:** open a Roth IRA of your own. What you are saving through your job and the Social Security income you anticipate may not be enough.

**Emergency:** Establish a fund for times when your income stops, perhaps because of injury, illness or job loss. Aim for one month’s rent, and then expand that to one month’s take home pay, putting away a little each month. This fund tides you over until you can get disability pay, unemployment benefits, another job, etc.

**Set Aside:** Begin a separate account for basic living expenses that don’t hit every month, like car and house repairs, furnishings, holidays, travel, annual insurance premiums, etc. (For example, if you estimate the yearly cost of your car repairs to be \$600, set aside \$50 each month to be used anytime you need to fix your car.)

**Hints:** If it seems overwhelming to think about saving anything, start by putting aside small amounts (so small that you would

never tap into it—even your loose change can add up). Once you get going, it's easier to manage the three different funds if you establish three different accounts. Start now and start small. Remember, it's difficult to get out of a rut if you don't plan ahead. As you get more financially stable, you can increase your savings as you decrease your debt.

Finally, to finish your monthly plan, add what you want to save to the bills that must be paid (your creditors), and subtract this sum from your take home pay for the month. What is left is what is available for spending. Divide that number by four to determine your weekly spending allowance for food, gas, haircuts, laundry, donations, entertainment, gifts and clothes.

Congratulations! You have now developed a bill-paying and saving plan that allows you to relax and enjoy your spending allowance!

***About the author:***

*Called the "Budget Guru" by the Ann Arbor Observer, Kathryn Greiner has been helping people improve their budgeting skills since 1976. Through the University of Michigan Credit Union, Kathryn provides budget counseling as a free service to UMCU members.*

*Trained and certified as a credit counselor, Kathryn developed a Credit Education Program to teach consumers the skills needed to establish workable budgets, avoid bankruptcy and improve creditworthiness. In private counseling sessions, she teaches how to control spending, reduce debt, begin to save—and still enjoy life! With her unique blend of compassion, realism and humor, she helps them find sensible, workable answers to their financial problems.*

*As a follow-up to the budget analysis, Kathryn provides a Money Management Skill Building Workshop, where clients learn a simple system for personal financial management. Participants receive Greiner's Bill Book, which guides them through the learning process and provides an on-going method for budgeting and bill paying.*

*Darla has been a member of CPI since 1995 and has held all local offices. Her mother Joyce Rider has been an active member of Goshen CPI since Darla was young, so she can't remember a time without CPI!*

*She enjoys spending time with her family; husband Kent and daughter Jade, doing paper crafts and scrapbooking.*

## **INTERNATIONAL CONFERENCE**

### **CREDIT PROFESSIONALS INTERNATIONAL**

**JUNE 5-8, 2008**

**Albuquerque, New Mexico**

**Renaissance Hotel**

**Come join us for  
Education  
Business Meeting  
Networking  
Entertainment**

**DON'T MISS THIS GREAT OPPORTUNITY**

**Hosted by**

**Las Madrugadoras CPI**

of all ages beginning as early as age three. There is also a class series focused at a high school level that supports the areas of making wise financial decisions, being good stewards, future planning and living debt free.

In addition to the financial freedoms gained by Habitat partner families since beginning FPU classes, some have been able to go back to school to complete courses for licensing that they had previously abandoned. Some have gone to college or back to complete degrees to pursue careers they had once thought could never happen. They have also encouraged their children to set their goals higher and aspire to go to college and have a rewarding career. There is a new level of confidence seen in this group—the confidence of having a “game plan”. This Habitat affiliate takes an even greater pride in what these families have accomplished before they even start swinging hammers for the “sweat equity” they are required to invest in their new homes.

Credit Professionals of Goshen is thrilled to be able to promote such a wonderful program. It is truly a heart-warming experience when lives are changed for the better following such practical principles that had once seemed lost to the world. Dave Ramsey’s Financial Peace University is simply 13 steps to “changing the family tree”.

***About the Author:***

*Darla Kauffman, PCS, has been employed at First State Bank of Middlebury in Middlebury, IN, for the last 16 years. Within the bank, she has worked with a Cash Flow Management product for businesses and now handles Electronic Banking and other Electronic services for consumer and commercial customers. She has been involved with Business Networking International as well as CPI and also volunteers time with Jr. Achievement, The American Cancer Society and her church. She has recently completed her sixth year on the Habitat for Humanity of Elkhart County Board and plans to stay active with the Habitat sponsored projects in their area.*

*Kathryn hosted a call-in radio talk show called “Credit Line” on WAAM Radio for two years, has produced four credit education videos and her articles have been published in several credit union newsletters. She is the editor of ON MY OWN, a newsletter on the wise use of credit by and for high school students. She also has provided Financial Survival Workshops for credit union staff and members throughout the state of Michigan. She also teaches financial counseling skills throughout the country through the Credit Union National Assn.*

*Kathryn serves as Credit Professionals International District 5 President, and she received the 2006 International Credit Professional of the Year award. In addition, Creditors International-Great North Central District presented Kathryn with a Distinguished Service Award in 2001 because of the credit education she provides.*

***(See pages 16-17 for forms referenced in this article. )***

**Note: CPI members who want to use these forms as handouts for a credit education presentation to students or adults in their community, can download these forms from the CPI website: [www.creditprofessionals.org](http://www.creditprofessionals.org).**

**Those without internet access, can obtain a copy of each form, suitable for reproduction from:**

**Kathrn Greiner, AFC/MPCE  
Director of Credit Education  
University of Michigan Credit Union  
305 E. Eisenhower, Suite 200  
Ann Arbor, MI 48108  
(734) 662-8200, extension 2741  
[kathryng@umcu.org](mailto:kathryng@umcu.org)**

### Step 1 – Budget Analysis or Where the Money Goes

Average Monthly Expenses	
<b>Housing:</b>	
Rent/Mortgage	\$ _____
Heat (Average)*	\$ _____
Electric	\$ _____
Water	\$ _____
Phone/Internet	\$ _____
Property Taxes	\$ _____
Household Expenses/Furnishings	\$ _____
Repair/Improvements*	\$ _____
Home Insurance	\$ _____
<b>Food:</b>	
Groceries	\$ _____
Paper/Cleaning Supplies	\$ _____
Mid-week Shopping	\$ _____
Meals Out	\$ _____
<b>Transport:</b>	
Gas/Fares	\$ _____
Maintenance	\$ _____
Parking	\$ _____
Car Insurance	\$ _____
<b>Personal:</b>	
Clothing	\$ _____
Medical/Dental/Vision	\$ _____
Education*	\$ _____
Life Insurance	\$ _____
Gifts	\$ _____
Donations	\$ _____
Entertainment**	\$ _____
Child Care	\$ _____
Vacations*	\$ _____
Grooming Supplies	\$ _____
Haircuts/Laundry	\$ _____
Pets*	\$ _____
Cable/Satellite TV	\$ _____
Other	\$ _____
Other	\$ _____
<b>Expense Subtotal:</b>	\$ _____
<b>Savings:</b>	\$ _____
Emergency Fund	\$ _____
Other	\$ _____
<b>Monthly Living Expenses:</b>	\$ _____

Average Monthly Income		
Monthly Take Home Pay	\$ _____	
Partner's Take Home Pay	\$ _____	
Other Income	\$ _____	
(include roommate, second job, child support, alimony, Social Security)		
<b>Total Monthly Income:</b>	\$ _____	
Monthly Income:	\$ _____	
less Monthly Expenses:	- \$ _____	
Amount Available for Debt:	= \$ _____	
<b>Debt:</b> (i.e. credit cards, home equity loan, car payments, student loans, medical bills)		
<b>Creditors</b>	<b>Balance</b>	<b>Payment</b>
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
<b>Total Debt Owed:</b>	\$ _____	
<b>Total Monthly Debt Payments:</b>	\$ _____	
Subtract from Amount Available for Debt (see above)	- \$ _____	
<b>This is your Bottom Line!</b>	= \$ _____	

\*Take year's estimated total and divide by 12 for the average monthly expenses. \*\*Entertainment includes: Reading, Videos, Music, Hobbies, Going Out, and Sports.

they're bound to happen), there were several important points that attendees have carried away from their classes.

Some have learned the importance of budgeting, beginning with "What is a Budget"? In Dave's plan, budgeting doesn't mean that you have to give up everything and live in a hole in the ground for the rest of your life. Budgeting here means that you spend money with "intention", writing down where every dime goes before it gets there. Attendees have been pleasantly surprised to find some freedoms in spending money as long as it was a budgeted item to begin with.

Another one of Dave's biggies is the "Debt Snowball". Most will look at outstanding debt and struggle to pay off the highest interest rate item first when, in actuality, paying off the smallest debt first and working up will create momentum and produce the best results in the long run. Dave says "personal finance is 20 percent head knowledge and 80 percent behavior". You must stay focused intently to accomplish the goal.

Through the collective thoughts of many Habitat Partner Families who have completed FPU, the biggest, most important common thread is the children. What does this do for them? What does this do to help the family find a new, more focused path?

Well, children do not understand why money is such a problem or why it creates concern. They are usually more concerned with the latest and greatest toy, most up-to-date video game, cell phone, iPod or the most stylish clothes. Why can't we go to McDonald's today? As Dave would say, "we're going home to make supper peanut butter breath".

Now that they see Mom and Dad behaving in a positive financial manner, they want to follow suit. Some are prompted to start savings accounts of their own, do jobs to earn money or, on a higher level, pay cash for their first car rather than financing. Parents now ask the question, "What does Dave Ramsey offer for my child?" Well, there are now products and classes for children





## CYBER-TECHNOLOGY HOW TO NAVIGATE THE CPI WEBSITE

[www.creditprofessionals.org](http://www.creditprofessionals.org)



*by Cindy Westenhofer, MPCE  
International Webmaster/Web Coordinator*

Our website is devoted to our Credit Professionals International members. Its purpose is:

- To give our CPI Members a convenient and non-costly way to advertise for their Local & District, and
- To provide a 24/7 resource for our members to obtain complete information about CPI, at their convenience.

Let's take a walk through our website. Now keep in mind the layout of the web will change from time to time as we update this site.

First go to [www.creditprofessionals.org](http://www.creditprofessionals.org). This will take you to our homepage. There you can launch yourself to any information that you want to see. If you are not familiar with browsing the web, the navigation bar will get you to any place listed. Just Click!

- 7 Understanding Insurance** will help us learn the types of coverage we need when it comes to health insurance, homeowner and care insurance, life insurance, and disability insurance.
- 8 Retirement and College Planning** teaches about the new Roth IRA, how much to put into the SEEP and 401(k) or 403(b) plans and how to best fund your child's college education.
- 9 Buyer Beware** warns about how we are being marketed to and teaches the keys to developing power over purchases.
- 10 Real Estate and Mortgages** teaches the best way to BUY and SELL a house and the difference between a 15- and 30-year mortgage, plus the best ways to finance a home.
- 11 Careers and Extra Jobs** teaches the importance of doing with our life that which we love.
- 12 Collection Practice and Credit Bureaus** teaches how to check and clean up our credit report and deal with collection agencies.
- 13 The Great Misunderstanding** teaches the importance of being good managers.

Week 5 begins planting the seed for a credit card cutting ceremony!

So how does this help Habitat for Humanity? Potential partner families of Habitat for Humanity many times come to the table with a multitude of debt that has become a way of life for them. In many cases, it's what they've grown up with and, in return, what they are teaching their children. They are more often than not in a bad rental situation with sub-standard living conditions.

message that seems to be taking the nation by storm, he uses a 13-week study course as a no-nonsense approach to dumping debt and building wealth. Many churches and non-profit groups have endorsed this system, as well, for use with their congregations and communities. Individuals can educate themselves on the concepts of the program to become facilitators within their own organization. Next comes “marketing” or finding the right people to take the classes. The beauty part of it all is that there is no right or wrong person for FPU. Everyone at every economic level stands to gain from the basics presented. And since information is gained through a group setting, there is a much higher level of accountability in putting the plan into action.

What does the class teach? Well, each week is focused on a different concept.

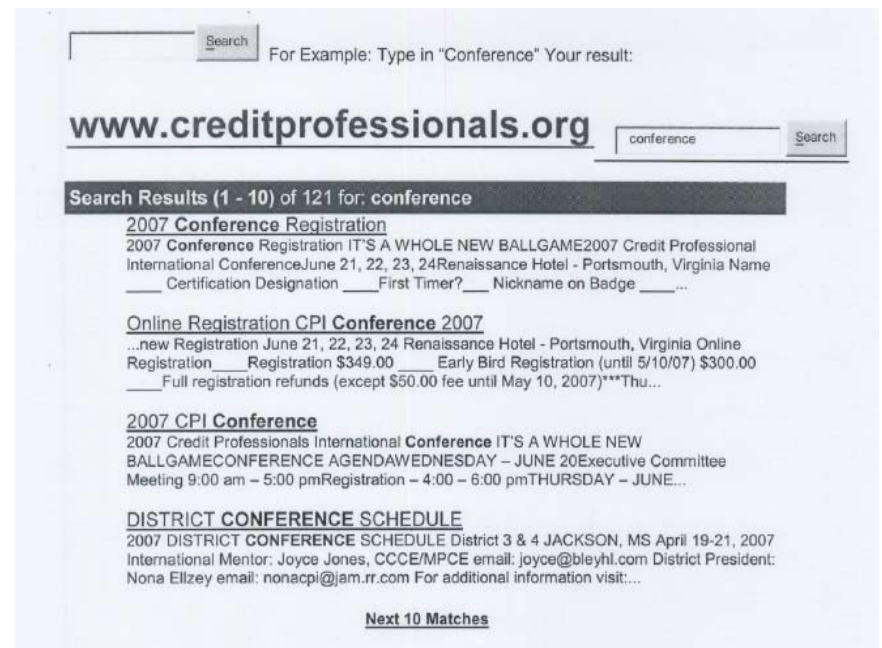
- 1 Super Savers** teaches the importance of saving money and how to get the best return on your money.
- 2 Cash Flow Planning** teaches step-by-step how to put together a zero-based monthly budget and walks through how to complete all of the financial management forms with samples included
- 3 Relating with Money** is about the importance of working together in relationships and how we handle money.
- 4 Buying Only Big, Big Bargains** teaches Dave’s personal techniques on how to negotiate and get the very best deals when buying something.
- 5 Dumping Debt** teaches how to get out of debt and stay out of debt.
- 6 Understanding Investments** teaches the difference between stocks, bonds, mutual funds, CDs, annuities, and where we can get the very best return on our hard-earned money.

*(keep in mind that the look of the navigation bar may change, but the action will be the same)*

HOME	ABOUT CPI	MEMBERSHIP BENEFITS
CONTACT US	SITE CONTENTS	MEMBER’S ONLY

For Example: Just Click Site Contents & it will take you to the list of contents of the site. “Member’s Only” will take you to the section of the site restricted to members. You will need your user id & password to get into that section of the site. *(Member’s user id & password are changed each year. When your dues are received in the corporate office, a new user id & password are mailed to each member, along with your CPI Manual.)*

If you do not see what you are looking for, you can type in a keyword in the search field and it will give you a list of all of the possibilities on the site.



Then you would just click the hyperlink to go to the page you wish to preview.

Another way to retrieve conference info is on the site contents page, where there is a link to conferences. That link will take you to a page linking you to either International or District conferences. Several months prior to International conference, there will also be a link on the home page of the web to click for your convenience. It will give you the agenda. You can register online, pay online, or print the registration and agenda and mail in your registration, if you choose. You can also retrieve information about District conferences. It is up to the individual District to determine what information they will put on the website.

There are too many pages of the site to discuss all of them; you need to go to the pages and review. It is not difficult. Just take a look and go from there.

Here are a couple of examples of what you can find:

- If you want to know the history of CPI—go to **About CPI**.
- If you want to know why our members believe in CPI—go to **Membership Benefits**.
- If you wish to contact the corporate office, the address, phone numbers, and email are listed on the site.
- Also, you can go to **contact us** and just fill in the blanks and an email will be sent to the webmaster to forward to the appropriate person (corporate, an executive officer, district or local officer.)

**One of the most recent developments (that is still under construction) is that ALL Locals now can have their own page available on the web site.** Many have taken advantage (no cost to the local) and have a page set up. Click: **Districts & Locals** and look at a few listed to get some ideas. If your local has not set its page up, you can get ideas of what to put on your page. If you have a page set up, it may give you an idea of something to add or change to make your page look better or be more functional.

## HABITAT FOR HUMANITY IS “CHANGING THE FAMILY TREE”



*by Darla Kauffman.*

In January of 2005, the leadership of the Elkhart County, Indiana, Habitat for Humanity affiliate decided that a pro-active approach to debt management was needed to increase the successfulness of the partner families enrolled in their program.

This also could be seen as a jump-start for those potential partner families who did not yet meet the financial guidelines of the program. Studies of past & present partner families in that county revealed that those who entered the partnership with some sort of financial training were more willing to partner with Habitat, support other families on their journey and give themselves the confidence they needed to make a fresh start. The effects of these changes are life-long, including new possibilities in employment and education for themselves and future education for their children. Thus starts the process of “changing the family tree”.

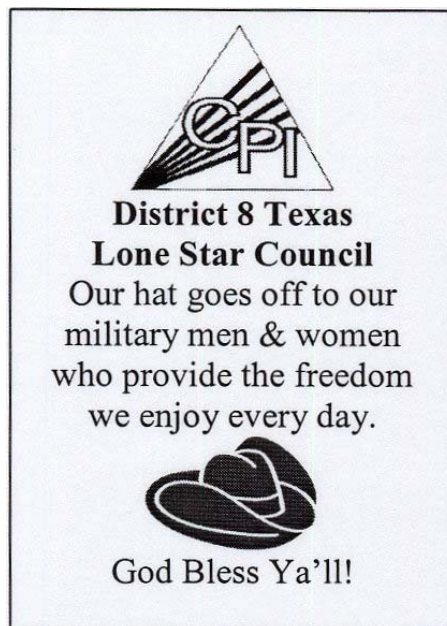
The real hero in this story is Dave Ramsey and his Financial Peace University series. For those unaware of Dave’s debt free

**Marsha Thompson, PCS**

*Marsha has worked for First National Bank of Hutchinson KS since 1983. After wearing many hats at FNB, she is currently a Personal Banker.*

*Marsha has an Associate of Arts degree from Hutchinson Community College and is currently a student at Ft. Hays State University. She credits Credit Professionals for much of the knowledge she has obtained and been able to use in her job.*

*Marsha has two daughters and four grandchildren who are the light of her life. She has a great interest in giving back to the community by holding classes at the correctional facility and teaching banking classes in Spanish. This fall, she will start teaching advance English classes for Hispanics through the Hutchinson Educational Cooperative.*



**You can even set it up to pay online for your dues.** *(All money goes directly to your local bank account. Your treasurer handles dues just as before, but it is a convenience for individual members).* This is done through [www.paypal.com](http://www.paypal.com). This requires your local or district to first set up the Paypal account. Then just inform the webmaster what you wish to do. You can set it up to accept registrations for your meetings, conferences, dues, whatever you wish. *(Paypal does charge a small fee for this service—see their website for the amounts.*

**Locals or Districts can change their pages as they wish.** To set up a page or change an existing page you can either email the web coordinator at [host@creditprofessionals.org](mailto:host@creditprofessionals.org) or go to the “Member’s Only” section and click:

**Click Here to change your Page!**

Another section—accessed through “Member’s Only”—is Our CPI Directory. Since member information changes and new members join throughout the year, this is a way to keep it current. Just click on one of these

**2006/2007 Membership Directory**  
**Alpha By District Membership Listing**

Our new Directory is published on the web in January. This gives time for dues to come in and information to be updated. Throughout the year, the directory is updated monthly with changes and additions. This is a printer friendly format of .pdf. You can print the list whenever you wish! Since this list contains personal information you will need your user id & password to access this information. If at any time you cannot remember your id and password, you can always email the corporate office and get it sent to you. Since this information is restricted to members only, we encourage members not to share their user id & password with non-members.

**Members can now update their information on the directory**  
**Please check to make sure your info is up to date. Click on:**  
**Click Here to update.**

This is also accessed through the “Member’s Only” section of the site. A form containing the updated information is sent to the webmaster. It will be changed in the directory with the next monthly update.

If your local or district is planning an event, a great way to advertise is email. No cost! To do this, go to the “Member’s Only” page and click on the following:

**Also for Marketing the Directory is available in MS Excel**

With this list, you have access to emails, mailing addresses or phone numbers, all of which can be easily exported to use in mailing labels or email lists.

You have probably noticed by now that there is a lot of information on the website. All private information is found in the “Member’s Only” section. Also any information that only the members would need is there as well. For example, a link to Forms can be found on the “Member’s Only” page. It is not restricted to “member’s only” but generally only members will need these items, such as dues forms, officer’s manuals, sample by-laws, tent cards, etc. These are just a few examples; you can look at the list at your convenience.

Another thing to remember is that the website is constantly in development. If you see something that is wrong (typo or content), please inform your web coordinator. Every member should help with this effort. Every member is on the team of proofreaders. Also, if you cannot find something, please inform either me or an executive officer and we will either let you know where to find it on the site or add it to the site.

We already discussed that the Locals and Districts all have a presence on the site. If you would like to be a part of the web team, just email [host@creditprofessionals.org](mailto:host@creditprofessionals.org) and volunteer. All volunteers would be greatly appreciated. You do not have to have previous web building experience but you will need a working knowledge of computers. If you are interested, training can be

First National Bank of Hutchinson. The inmates are taught how to manage checking and savings accounts. We use information and overheads from the Take Charge Of Your Life materials provided by the Foundation. Current changes in the banking environment are taught, since some of these men have been behind bars for many years. They also learn the importance of maintaining a positive relationship with their local banks and credit unions upon their release. Money management is also a topic that is covered.

On the credit side, we discuss ways of establishing credit and the importance of maintaining good credit. Also covered is how important it is to read the fine print in credit card offers. Again, information from Take Charge of Your Life is used. We also emphasize the pitfalls of payday loans and costly overdraft protection.

Rudy Rodriguez, who is in charge of the Pre-Release Program, states, “These ladies have been an asset to our program.” Sharon, Sharol, and Marsha will be behind bars again in 2007 for the Pre-Release Classes....guess you can say we are practicing our own form of recidivism!

#### ***About the authors:***

##### ***Sharon DeShazer, CCCE/MPCE***

*Sharon is Vice President of Retail Lending at First National Bank of Hutchinson, KS, where she has worked for 28 years. She attended both Kansas University and Hutchinson Community College and received a Bachelor’s degree from Newman University.*

*Sharon has taught Consumer Lending classes at Hutchinson Community College and has assisted in the banking information classes in the pre-release program at the Hutchinson Correctional Facility.*

*She has been a CPI member since 1982 and is a Past International President and a past recipient of the International Credit Professional of the Year Award.*

Classes are held in the evening at the Career Development Unit. All classes are taught by members of the Hutchinson and Wichita communities. The curriculum consists of:

- Banking
- Credit
- Planning for Your Financial Future
- Fatherhood Project
- Life Skills
- Parole Interactions
- Community Resources
- Conflict Resolution
- Risk Taking
- Culture Diversity
- Career Exploration/Job Seeking
- Offender/Law Enforcement Relations
- Job Applications & Interviews
- Employment Strategies
- Domestic Violence
- Family and Parenting
- Where Do I Go With My Life

In addition to the above classes, the following motivational speakers have been included:

- Susan Peters, KAKE-TV news anchor
- Bruce Haertle, KWCH-TV sportscaster
- Carlos Mayan, mayor of Wichita
- Gene Stephenson, WSU baseball coach
- Mike Bell, former KC Chiefs player
- Frank Carney, founder of Pizza Hut
- Reg Boothe, Wichita developer

Donald Beggs, Wichita State University President, will be speaking to the next graduating class at the end of March.

Our banking class is taught by Sharon DeShazer, CCCE/MPCE, Sharol Rudolph, and Marsha Thompson, PCS, from

arranged. We would like to have a person from each District handle their District's site. Also Locals should arrange to have a person be a contact for their site. This person only needs to know how to email. You just email the information you wish to put on your page to the coordinator and it will be added.

I hope this article helps you in your navigation of **[www.creditprofessionals.org](http://www.creditprofessionals.org)**.

Keep in mind that, when you are inviting guests and speakers to attend your meetings, it is a great marketing tool!

Thank you for allowing me to be your webmaster. I am proud to be a member of this great organization!

Please remember this is our website. It belongs to **ALL of our members**. If you want something changed, just ask! And please take advantage of this member benefit. You won't regret it!

#### ***About the author***

*Cindy Westenhofer, MPCE began her career at L.S. Ayres, a local high-end department store, in the new accounts department. She worked at Ayres for 14 years in all areas of the credit department. After May Company purchased the store and moved the credit department to St. Louis, she took a position with Sexton Companies that lasted for the next 10 years. In December 2001, she acquired her current position with IMC Credit Services, managing the legal preparation department.*

*Cindy has been a member of Credit Professionals International since 1993. She obtained her Master Professional Credit Executive (MPCE) certification through the Foundation. She has held all officer positions within her local association of Indianapolis. She is a past District 5 President. She has also served on the Strategic Planning Committee for several years.*

*In June 2007, Cindy received the International Honorary Membership Award for her dedication and hard work in developing and maintaining the CPI Website.*

*As the current Volunteer Web Coordinator/Webmaster for CPI  
www.creditprofessionals.org, Cindy encourages any member that  
would like to be part of the web team to contact her at  
host@creditprofessionals.org.*

## **WHERE CAN A CPI MEMBER FIND:**

### **Resources**

**Fellow CPI Members**

**Credit Education Materials**

**Career Enhancement Information**

**And news at Every Level:**

**Local**

**State**

**District**

**International**

**THE CPI WEBSITE—THAT'S WHERE**

**www.creditprofessionals.org**

**Visit It Often  
To Keep Abreast of  
What's Happening in CPI**

**INVEST IN YOUR FUTURE**

In 1994, the US Department of Justice tracked former inmates for three years after their release from prisons in 15 states. Re-arrest rates were:

Robbers 70.25%  
Burglars 74.05%  
Larcenists 74.6%  
Motor Vehicle Thieves 78.8%  
Possessing or selling stolen property 77.4%

Within three years, 2.5 percent of released rapists were arrested for another rape, and 1.2 percent of those who had served time for homicide were arrested for another homicide..

In May 2004, the State of Arizona did an inmate recidivism study. They found that of the 54,660 inmates released between 1990 and 1999:

- 42.2% returned to custody within 3 years
- 24.5% returned to custody with a new felony conviction
- Approximately 80% of inmates who return to custody will do so in the first three years.
- The recidivism rate is higher for men than women
- Rehabilitation program involvement was found to reduce recidivism by 25% after two years of release. That means 2,171 fewer inmates were recommitted within two years of release as a result of rehabilitation programming..

The Hutchinson Correctional Facility has established this type of rehabilitation training. The Pre-Release Program at Hutchinson Correctional Facility is a three month program for inmates who will be released within the next 18 months. The offenders range in age from 20 to 60 and their offenses range from burglary to murder.



## TAKING CHARGE OF YOUR LIFE WHEN STARTING OVER



*by Sharon DeShazer, CCCE/MPCE (left)  
and  
Marsha Thompson, PCS (right)  
Central Kansas Business Connection*

***Authors' comments: It's true...members of the Hutch Bunch finally landed behind bars. This is a good thing! This is the second year we have had the privilege to make a difference to the inmates at the Hutchinson Correctional Facility who are preparing to rejoin the community. We hope in the long run this will also help every one of us with lower crime rates and help add productive members to our country.***

What is recidivism you might ask? According to Wikipedia, it is the act of a person repeating an undesirable behavior after they have either experienced negative consequences of that behavior, or have been treated or trained to extinguish that behavior. In the justice system this means they are let out, commit another crime and are re-incarcerated.

## FINDING INDEPENDENT SENIOR LIVING



*By Kelly Carlson*

As the medical profession becomes more advanced we find that our seniors are living longer and healthier lives. With this advancement comes the challenge of finding housing for our loved ones. It is common for seniors to find themselves in unfortunate situations, such as the death of a spouse or perhaps the physical demands of a home have become too much for them. Whatever the reason, the experience of having to find independent housing can be stressful and taxing on not only the senior but their loved ones as well.

No matter what age a person is, change is always difficult. For a senior, it is extremely difficult because they are leaving behind familiar places and lots of memories. Having to start over and make new friends in a new location can be overwhelming. When a loved one experiences change and loss they may have feelings of helplessness, vulnerability, and anger.

We all want what's best for our loved one but sometimes it can be difficult to know what that is. The most important thing to remember is that family should help the senior gain as much

information as possible to help them make a good decision about what will best meet their needs, rather than taking over their lives and making decisions for them. If they are of sound mind, they should actively take part in finding housing. After all, a high priority in life is to remain independent for as long as possible.

### **Assessing Needs**

Before decisions can be made, it is a good idea to help assess your senior's needs. For example, what type of community is needed? Some communities offer many amenities while others provide housing with minimal services. Begin to create a list with your senior to find out what's important to them. For example, a swimming pool, library, walking path, bus service, or perhaps planned social activities are just a few to get started.

### **Cost**

Pricing for housing varies from one community to the next. Most communities provide market rents, however, there are some that are subsidized by federal, state or local agencies to help seniors who may be on limited incomes. Knowing their financial position and creating a budget will help to eliminate any assumptions that "somehow it will work out" and discourage devastating consequences. Creating a budget will help to define what can realistically be afforded.

### **Visiting Communities**

Once a list is created, now is the time to plan on where to visit. The best places to search are in the phone books, online, village hall and word-of-mouth. When planning a visit, it is always a good idea to bring another person along to ensure that nothing gets overlooked. While touring a community, pay particular attention to the following:

- 1) Is the building clean and are the grounds well manicured?  
The inside of the building should smell fresh, look clean and be free of maintenance concerns.

*June has been married to Steven Aldridge since 1982 and has one son, Josh, born in 1989. She is currently the director of children's ministry at Browns United Methodist church and has been since 1998. June enjoys watching her son play football, baseball, and basketball. She also enjoys doing needlepoint and other craft hobbies.*

### **Deborah D. Tyler**

*Deborah has been the Financial Secretary for Jackson Storm Window & Door Co., LLC, a building materials wholesale/retail company, for 11 years. Deborah is a Graduate of West Tennessee Business College and has worked in accounting and credit positions for 31 years.*

*Deborah joined Credit Professionals in 1984. She has served the local association as President, First Vice-President, Secretary, Treasurer, Parliamentarian and several committee positions. She is currently the local's President and Jackson's Credit Professional of the Year.*

*Deborah and Michael have been married 32 years. They have two grown children: Audrey and Adam.*

The class should not be mistaken as a seminar. With only two hours to capture their attention, we are only able to spend a minimal amount of time on each area of interest. There is a lot of information presented; and yet we do have time for discussion, time for working on a budget, and a break, if desired..

Most people come to our class without a clue as to how their financial well-being is affected by unwise money choices. They did not choose to be there. The best we can hope for is that each one will take a real interest in "checking up" on their finances.

Class sizes vary monthly. Historically, we have found that, on average, 70 percent of those sentenced attend. For those who do not attend—since the class is court ordered and made part of the check writer's probation—a bench warrant is issued for their arrest for violation of probation. Although those coming to the class have been sentenced and some do not want to be there, we have found that most are very appreciative of what they learn.

If you would like more information, or a copy of our booklet, please write to Credit Professionals of Jackson, P.O. Box 82, Jackson, Tennessee 38302. Please enclose \$5 for the booklet and mailing costs.

***About the authors:***

***June Aldridge***

*June has been a member of Credit Professionals of Jackson TN since 1995 and has held the positions of President, Vice-President, Treasurer, Corresponding Secretary and Parliamentarian on the local level.*

*June graduated from Jackson State Community College with an Associates degree in Business/Computer Science. She has worked in collections since 1991 and has been employed with the Madison County General Sessions Court Criminal Division since 2001.*

- 2) How is the staff's attitude? Do they interact with the residents, calling them by their first names? Are they willing to go the extra steps necessary to ensure that people are completely satisfied?
- 3) What are the lease terms and agreements? At times it may be necessary to terminate a lease. Find out what you may be responsible for in the event of an illness or death. A month-to-month lease with a thirty-day notice is ideal. This would also be a good time to find out more information about residency agreements such as the monthly cost, if a security deposit is needed, or if there are additional maintenance fees or any out of pocket monthly expenses. If there is anything vague or confusing about the lease terms stop and ask questions.
- 4) Are there choices for your senior to be active and involved with planned social events and activities? Often times there will be an activity director on site. Their role will help to bridge the gap between the senior and their new environment. Ask and see if a welcome visit could be scheduled to help them become acclimated to the building. Some communities create monthly newsletters that are distributed to residents outlining various programs and activities. Review the newsletter to get a bigger picture of what the community has to offer and see if it fits their lifestyle.
- 5) When viewing an apartment make certain that what you are viewing is what is available. Pay close attention to the accommodations so that your senior can remain as independent for as long as possible. Find out if decorating is allowed. This will often help the senior feel more at home and comfortable with the change by personalizing their surroundings by simply painting, hanging pictures or putting up a border.

The best way to learn about a community is to ask the residents directly. They will often share with you their relationship with management, the maintenance staff and their overall personal experience with living in the community.

### **Applying for Housing**

Generally, an application process is required for interested prospects and there is usually a processing fee. The following may be needed in order to process an application for housing:

- Current and Past Landlord Verification
- Credit Check
- Check Writing History
- Background Check
- Employment Verification (If Applicable)
- Copies of financial information supporting your ability to afford housing

It is always much easier to deal with changes if a plan is in place. By preparing ahead of time, finding independent senior living can be a pleasant experience. Remember, always include the senior in the decision-making process so that they can maintain independence and attain their full potential in a community they have chosen.

Home Sweet Home!

### ***About the author***

*Kelly Carlson is the Assistant Property Manager at Edenbridge Apartment in Tinley Park, Illinois, which is owned and managed by A&R Katz Management, Inc. The community where she has worked for the past 6 years is comprised of 309 units, of which 65 percent are dedicated to independent senior living. She received her Bachelor of Arts degree from Governors State University and Master of Arts degree in Curriculum and Instruction from Olivet Nazarene University. She is married to Don and they have a one-year-old son, Donnie.*

### **The School**

You may ask, "What do you say about writing checks?" Well, the class title is deceiving. Offenders are instructed on the legal penalties they risk, budgets they need to plan, and records they should keep.

Here is the basic course outline:

#### I. Introduction

- A. Purpose and expectations for class
- B. Consequences of bouncing checks

#### II Budget

- A. The need to budget
- B. Individual counseling
- C. Effects on individual credit and the credit report

#### III Check Writing

- A. Procedures to follow to keep checking and credit accounts in good standing
- B. Individual training and procedures

### **For Further Information**

More than just talking about how to write a check and keep a checkbook, our class is on basic money management. Shortly after we started the classes, we printed a booklet to use in conjunction with the class. Our "*Managing Your Money*" booklet is a compilation of information on the different areas of money management.

The booklet includes sections on Credit Laws, Credit Questions, Pointers for Planning a Budget, a Budget Worksheet, Savings, Checking, and Investing. A reprinting will include Identity Theft.

This is a short seven-page booklet containing very basic information. But this is what many people need to begin with financial management.

The booklet can be adapted for any group. We also speak at schools, church and community groups—just from a different perspective.

## **Holding the Class**

Our local community college donates the classroom through the Division of Continuing Education and Extended Services. We were able to apply for and obtain the room through Non-Credit Programs and Services. We also submitted the course proposal form and were approved. In addition, we obtained written approval for scheduling from the community college and the Court.

Our class is scheduled for the last Monday night of each month, except December. It is held from 7:00 p.m. until 9:00 p.m. We allow 30 minutes prior to this time for registration and assembly in the room.

Any CPI local association considering a project like this needs to ask: "Will we have the volunteers needed to create and teach this class and, once started, will the association be able to continue to provide this tool of credit education for an indefinite period of time." The location also needs to be considered. While the local community college worked for CPI of Jackson, alternative locations are possible.

## **Funding for the Class**

When we began the class in 1994, there was no cost to those attending or to the court. The class is sponsored by several area businesses. Our program coordinators agreed to charge sponsors \$100 each per year for our funding. Our goal was twenty sponsors. We sought this funding from local banks, credit unions, the credit bureau, and other businesses. Of course, the most obvious sponsors were our employers. However, we were not limited to them; we sought out any that were interested in the credit welfare of the community.

In April 2003, with the decline of sponsors; we sought the Judge's approval and began charging the attendees a minimal fee (more if they have to reschedule).

The funds collected are distributed for class expenses, our general funds, and a scholarship that we provide for a non-traditional student of the college.

## **DISASTER PREPAREDNESS**



*by Gail Ottinger, CCCE/MPCE*

Disaster Preparedness is a subject that none of us wants to think about. When we see on the news or read in the paper the hardships and devastation happening to others, we sympathize with their plight and are thankful it didn't happen to us. But the truth of the matter is that a disaster can happen to any of us at any time and being prepared is half the battle to surviving a disaster that may hit us.

In our area, hurricanes are our greatest threat and, although we have weathered many over the years, never did I think I would be so affected by one as I was in 1999.

Hurricane Dennis came up the coast dumping a great deal of rain on us, then decided to turn around and head our way again, dumping more rain. Right behind Dennis, Hurricane Floyd headed for our area. Floyd made a direct hit on our area with the winds and rains—far more than our already rain soaked area could handle.

Not being in a flood zone, I was so naïve that I never feared that my home would flood. Little did I know that a couple of large ponds in our area were nearing their capacity and that when

Hurricane Floyd reeked its havoc, they just couldn't hold, causing massive flooding in areas that had never been affected before. We lost our home and personal effects but, due to the fact that we were somewhat prepared, we had no loss of life.

Hurricanes may not be a threat to your area, but no area is immune to a natural or human-caused disaster. A disaster can strike suddenly, at anytime and anywhere and without warning. It can force you to evacuate your neighborhood or confine you to your home. What would you do if basic services—water, gas, electricity or telephones were cut off? Local officials and relief workers will be on the scene after a disaster, but they cannot reach everyone right away, thus the importance of being prepared.

It seems that this year all parts of our country have been plagued with unwelcome weather and/or disasters and how we survive depends on just how prepared we are for the unexpected or the expected. Families can and do cope with disaster by preparing in advance and working together as a team.

The American Red Cross is an excellent source for information to help you with your preparations. They have free brochures with checklists to make your preparations easier. Once a disaster hits, you won't have time to shop or search for supplies. But if you've created a family disaster plan and gathered supplies in advance, your family can endure an evacuation or home confinement.

### **CREATE A FAMILY DISASTER PLAN**

To get started:

1. Contact your local emergency management or local Red Cross chapter.
  - Find out which disasters are most likely to happen in your community.

for \$501 and up are felonies. In addition to possible jail time, there is a court cost for every bad check you write as well as bank charges, and of course, restitution.

CPI of Jackson (TN) has a community service project that is a rehabilitation tool for bad check writers. The court sentences offenders to this school. We work with General Sessions Court (misdemeanors and first-time offenses). Credit Professionals members donate their time to teach the school. This is a major fundraiser for the association.

### **Getting Started**

In the fall of 1993, our Finance Committee was challenged to raise funds for our association. The Chairperson had worked with collections and the courts on returned checks, and saw the need for a rehabilitation tool that would not be a monetary burden on people who were already having financial problems.

The committee went to work. We contacted our local courts to learn how they handled bad check offenders. We learned they would be interested in utilizing our CPI association to help reduce the number of bad check writers.

We set our goal and purpose for the class. We located a place to conduct the class. Our purpose was to provide an opportunity to school many first-time offenders regarding the consequences of writing bad checks and instruct them in basic credit and money management. While keeping this in mind, we determined a way to approach the fund-raising portion of our project.

Curriculum for the class was determined, as well as who would and could be instructors. We contacted local businesses about being sponsors. Rules were set for the class. Then we prepared our proposal.

We approached the Judge of our County General Sessions Court with our proposal and outline for the program. We also sought the approval of the District Attorney. Guidelines were set for communicating with the court and Judge's staffer clerk's office. The first "Check Writing Class" was held in February, 1994.

**CHECKING UP  
'CHECK WRITING SCHOOL'  
for Basic Money Management**



*by Deborah Tyler (right)  
and  
June Aldridge (left)  
CPI of Jackson, Tennessee*

Included under non-violent property crimes in Tennessee Law are offenses involving the writing of bad checks.

Specifically, the law reads: *"1. Bad Checks (90A)—Knowingly and intentionally writing and/or negotiating checks drawn against insufficient or nonexistent funds. This offense includes fraudulent checks and insufficient funds but not counterfeited checks or forged checks."*

You may ask, "what if the problem was caused by mistakes made in the checking account?" Mistakes are one thing, however, not resolving the issue before being prosecuted for it is another thing.

According to Tennessee law, writing bad checks can lead to criminal and civil charges. Bad checks under \$500 are misdemeanors, while checks

- Ask how you would be warned.
  - Find out how to prepare for each.
2. Meet with your family.
    - Discuss the types of disasters that could occur.
    - Explain how to prepare and respond.
    - Discuss what to do if advised to evacuate.
    - Practice what you have discussed.
  3. Plan how your family will stay in contact if separated by disaster.
    - Pick two meeting places:
      1. A location a safe distance from your home in case of fire.
      2. A place outside your neighborhood in case you can't return home.
    - Choose an **out-of-state** friend as a "check-in-contact" for everyone to call.
  4. Complete these steps.
    - Post emergency telephone numbers by every phone.
    - Show responsible family members how and when to shut off water, gas and electricity at main switches.
    - Install a smoke detector on each level of your home, especially near bedrooms; test monthly and change the batteries two times each year.
    - Contact your local fire department to learn about home fire hazards.
    - Learn first aid and CPR.

**REMEMBER TO PRACTICE AND MAINTAIN  
YOUR PLAN**

Now that you have your Plan you should prepare a **Family Disaster Supplies Kit**. There are six basics you should stock in your home: water, food, first aid supplies, clothing and bedding,

tools and emergency supplies and special items. Keep enough supplies in your home to meet your needs for at least three days.

Keep the items that you would most likely need during an evacuation in an easy-to-carry container, such as a large, covered trash container, a camping backpack, or a duffle bag. Store your kit in a convenient place known to all family members. Also, it is a good idea to keep a smaller version of the Disaster Supplies Kit in the trunk of your car. If you become stranded or are not able to return home, having some items with you will help you be more comfortable until help arrives.

Your Family Disaster Supplies Kit should include the following:

- A three-day supply of water (one gallon per person per day) and food that won't spoil.
- One change of clothing and footwear per person, and one blanket or sleeping bag per person.
- A first aid kit that includes your family's prescription medications.
- Emergency tools including a battery-powered radio, flashlight and plenty of extra batteries.
- An extra set of car keys and a credit card, cash or traveler's checks.
- Sanitation supplies.
- Special items for infant, elderly or disabled family members.
- An extra pair of glasses.

Other things to consider are:

- Keep important family documents in a waterproof container or safe deposit box.
- Keep items in air tight plastic bags.
- Change your stored water supply every six months so it stays fresh.
- Rotate your stored food every six months.

Through its use, you will be more confident, knowing what you are doing. Your members will enjoy attending an organized, informative, and timely meeting, where they are part of the decision making process. Your guests will also appreciate the timeliness and flow of your meetings. They may just want to come back, or better yet, they may decide to join you in the future.

Adjourned.

***About the Author:***

*Terry J Rowe, CCCE/MPCE, is the Magic Valley Regional Manager of the Twin Falls, Jerome, and Gooding branches of Pioneer Federal Credit Union. She is their Corporate Trainer and she travels as a speaker, workshop facilitator, and consultant throughout the United States. Terry is a Past Local President, Past State of Idaho President, Past District President of District 10 twice, a Past International President, and Past International Credit Education Resources Foundation President—the last being an office she held for several years. She has served as both a District and International Parliamentarian, Advisory Chairman, and Human Resources Chairman. She has held numerous other offices and served on numerous other committees. She has been the recipient of many State, District and International awards for International Credit Association, District Credit Association, Credit Professionals International on all levels and in her community and state work. Terry was the recipient of the 2006 Helen B Sawyers Hero Award in recognition of excellence in leadership, a tenacious spirit and a wonderful sense of humor.*



agenda for attention by either the Board or the next regular meeting of the membership.

Treasurers are to give the report of the finances, but the report is not adopted. It is filed for audit. The annual audit report however, is voted on and is usually done on a quarterly, semi-yearly or yearly basis.

Be prepared: Just in case one of the officers or committee chairmen is unable to attend, who will be presenting the reports? If the President is not going to be there, who will preside?

Robert's Rules of Order also address the functions of the Executive Board and the Board of Directors, as well as how to conduct the business of those boards. Remember, your Board of Directors meetings are to be kept confidential until reported to the membership as a whole.

The formality of meetings will vary greatly, depending on the size and type of organization. However, following basic and orderly procedure will keep the meeting timely and the business conducted and reported in a consistent and effective manner. Some differences for a casual meeting might be:

- A. Board members may make motions while seated.
- B. Motions will not require a second.
- C. Debates are not limited.
- D. The chairman can make the motion, debate and vote without leaving the chair.

Discussion is still limited to the subject or motion on the floor and only one person may speak at a time.

There is so much information, history and help for all types of organizations in this book. Make sure that your organization is investing in the most recent and revised version available. Adopt the use of this tool, work with it, teach it and become comfortable with it.

- Re-think your kit and family needs at least once a year. Replace batteries, update clothes, etc.
- Ask your physician or pharmacist about storing prescription medications.

I hope that you will never experience a disaster but, if a disaster strikes, remain calm and patient and above all **PUT YOUR PLAN INTO ACTION**. Listed below is a reminder of some things to do immediately after a disaster strikes:

1. Check for injuries. Give first aid and get help for seriously injured people.
2. Listen to your battery powered radio for news and instructions. Evacuate, if advised to do so. Wear protective clothing and sturdy shoes.
3. Check for damage in your home.
  - Use flashlights—do not light matches or turn on electrical switches, if you suspect damage.
  - Check for fires, fire hazards and other household hazards.
  - Sniff for gas leaks, starting at the water heater. If you smell gas or suspect a leak, turn off the main gas valve, open windows, and get everyone outside quickly.
  - Shut off any other damaged utilities.
  - Clean up spilled medicines, bleaches, gasoline and other flammable liquids immediately.

### **REMEMBER TO**

- Confine or secure your pets.
- Call your family contact—do not use the telephone again unless it is a life-threatening emergency.
- Check on your neighbors, if possible, especially the elderly or disabled persons.

- Make sure you have an adequate water supply in case service is cut off.
- Stay away from downed power lines.

I have only hit the highlights of disaster preparedness. More detailed information and detailed check lists can be obtained at your local Red Cross or visit the American Red Cross web site [www.redcross.org](http://www.redcross.org).

***About the author:***

*Gail H. Ottinger, CCCE/MPCE, is Office Manager and Real Estate Broker with East Carolina Auction Company, where she has worked for the past 35 years. She is also a bookkeeper for Howard & Carter Funeral Home, W. B. Taylor Co. and Right-on Signs, has a tax business and is a Mary Kay Consultant.*

*Gail has been an active member of Credit Professionals International since 1974 and has served in all offices in her local, state, district and international. She served as North Carolina State President (1984-85), District 3 & 4 President (1993-94) and International President (1998-99).*

*Gail was awarded Honorary Membership from her local in 1998, State 2005, District and International in 2006. She was inducted into the CPI Hall of Fame in 2007. Currently she serves as CPI's volunteer bookkeeper and is President of the Career Club.*

*Gail attended St. Louis University, Lenoir Community College and is a graduate of Realtors Institute in Chapel Hill, N.C., and the American Institute of Banking.*

*Gail is very proud of her family. She is married to Ralph; has one great son, Bernie, a wonderful daughter-in-law, Laura, a beautiful granddaughter, 12-year-old Megan, and a handsome grandson, 7-year-old Cole. Gail spends a great deal of time attending pageants, dance competitions, ball games and Cub Scout activities and enjoys the time she can spend with her grandchildren.*

are being provided at the meeting, who provided this time and who will be furnishing at the next meeting. Five minutes.

**Program:** Programs should be no longer than 25 minutes and allow five minutes for questions if appropriate. A good rule is: Keep Them Wanting More. If the program is one of importance and requires more time, let the membership know ahead of time as to the longevity of the meeting coming up and the topics so they can adjust.

Ending the meeting does not require motions and seconds. Just say:

**With no further business to come before the assembly, this meeting is adjourned.**

Thirty minutes for your meeting and another thirty minutes for the program will allow an easy fit into most attendee's schedules. Visiting is for before and after the meeting. Committee meetings are work sessions and do not have the rigid time element restraints a formal meeting does. It is also a good idea to have brainstorming meetings for interaction of the membership and to see what ideas do come up.

As an organization, it is important that all are trained in the running of a meeting. Everyone should know how to make and word a motion; amend a motion, and how to vote, presenting the amendment first and then the motion as amended. Keep motions short, concise and to the point. Ask for a second if you do not receive and discussion is always addressed before the vote. Please check on motions coming from committees, since not all require a second.

Robert's Rules of Order covers the duties of the secretary and the manner in which to keep minutes, what to include, and what is to be left as discussion. Remember secretaries, it is your job to get a copy of the minutes to the presiding officer and to discuss any items that were not settled or need to be included in the next

- 10. Announcements: Programs, memorials, fun items
- 11. Adjournment

Some general reminders for meetings:

**Opening:** God is always before country for the order of invocation and the Pledge to the Flag. Other countries often include a toast.

**Call to Order:** the opening with the invocation and Pledge should take no longer than five minutes.

**Minutes:** Since some organizations prefer to mail or email minutes in order to cut the time used at the meeting, it will require a motion to accept or correct the minutes as emailed or mailed as the case may be. If read, they should take no longer than two minutes.

**Report of the Executive or other Boards:** These are summarized and reported on by the Secretary who will present the highlights and include items requiring actions. Items requiring actions will be taken care of under the appropriate order of business. Three minutes.

Reports of Standing Committees and special committees are just that, reports. This is not the time to work out details. Details are the work of the committee assigned to the project. So reports should be kept short and to the point. Five minutes.

**Unfinished Business:** Items left from previous meetings not resolved. This could be an upcoming event or it is time to take action on a matter. Five minutes.

**New Business:** Most will come from the board meeting. Five minutes.

**Announcements:** Include the next meeting date, place and time. Introduce the program and who is giving it and, if refreshments

## WHAT IS IDENTITY THEFT?



*by Michael A. Michel*

Everyone has heard of identity theft but do we really know what it encompasses? You may be surprised at the answer. Most people are aware of identity theft as it relates to their credit cards or bank accounts. But, there is much more to identity theft than just the financial aspect.

Let's start with a definition. Identity theft is the unauthorized use of your personal information in order to fraudulently obtain goods or services or to escape punishment. To fully understand the extent of identity theft that we, as a society, are facing, it is important to identify the various components that make up identity theft.

There are five types of identity theft. Anyone can be a victim of one or more of these types of identity theft. It is appropriate to indicate that, even though everyone is talking about the problem, there are currently no real solutions and this crime is becoming more and more of a threat to us as individuals and to businesses as well.

## **Financial Identity Theft**

Though this is the most widely known, financial identity theft accounts for fewer than 30 percent of all known identity theft. Financial identity theft occurs when a credit card or bank account has been compromised. Credit card balances can be topped out, bank accounts can be cleaned out and new accounts can be started in our name without our knowledge. We, as individuals, can do little to stop this from happening because so many businesses and government entities have our information on file that can be and is being compromised. Years of outstanding credit history can literally be ruined in hours if not in minutes.

## **Criminal Identity Theft**

Someone committing a crime can use your name and identification. When this happens, you can literally be arrested for crimes you did not commit. You can have a criminal record you are not even aware of that can hinder employment opportunities and you can even be fired for a crime you did not disclose because you did not commit the crime. There can be outstanding arrest warrants for you that you are not aware of until you find out about them in a most unfortunate manner—by being arrested.

## **Social Security Identity Theft**

We have been hearing more and more about this form of identity theft in recent months. There are cases where the same Social Security number is being used by over fifty individuals. If this is your Social Security number, there are IRS tax implications you could be faced with and there are major concerns when it comes time to retire and draw your benefits. This form of identity theft has been more and more prevalent due to the ease of forging a Social Security card and the need for illegal immigrants and others requiring identification that they can get no other way.

## **Medical Identity Theft**

Who would have thought that someone would use our identities when obtaining medical services? It is happening more and more. Someone can go to a doctor, use someone else's identification and find out that they have a major disease or health problem.

1. Check with all officers and chairmen who will be giving reports at the meeting and insure their attendance, with copies of the reports with them to serve as reference material and to give to the secretary for the minutes.
2. Have agenda, hand out material, a copy of the last meetings minutes, introduction order for those seated at head table or officers, chairmen and others to be introduced.
3. Convey a confident not dictatorial manner. You control the floor.
4. The order of the meeting is in your hands.
5. Keep sideline talking squelched, be kind yet firm.
6. You are not to show favoritism or partiality.
7. Exercise a general supervision over the association's affairs.
8. You are, as President, ex-officio on all committees.

### **Agenda:**

This is the outline of your meeting. It is the business that must be conducted to properly run the association, keep your timeline, while following any instructions addressed in your by-laws and standing rules.

A sample agenda could be:

1. Call to order
2. Opening
  - a. A welcome by the Presiding Officer
  - b. Invocation or thought for the day
  - c. Pledge of Allegiance to the Flag
3. Minutes of the Previous Meeting (note: they may have been mailed or emailed)
4. Reports of Officers
  - a. Treasurer's Report
5. Report of the Executive Board Meeting
6. Reports of Standing Committees
7. Reports of Special Committees
8. Unfinished Business
9. New Business

The formal beginning was with Thomas Jefferson, who compiled a manual of parliamentary practice, which was adopted formally by the House and the Senate. The newly adopted rules, being complex and cumbersome for the average politician, not easily read by others, and understood by few, left them not at all helpful for church or other organizational meetings. Henry Martyn Robert wrote a book of rules that he designed to be used by the non-legislative organizations. Thus we have Robert's Rules of Order.

His basics, which are now universal and translate the boundaries of any state, country, or universe, are:

1. The minority must be heard, but the majority must rule.
2. Parliamentary Procedures' insure the rights of the majority to decide.
3. They serve to protect the rights of all individual members and those of the absentee member.
4. The laws of Parliamentary Procedure are to insure a fair and impartial balance between the organization's officers and its members.

Let's proceed to our first meeting and that dreaded first rap of the gavel bringing all to order.

We will review some basic officer duties as we run through an efficient and timely meeting.

Presiding officers, start at the appointed time, providing a quorum is present. Come early to ensure set up is correct. Put all information at each place setting and, if your organization dictates, put place cards. As the enforcer of the organization, you must maintain order and see that the membership is well represented. Control behavior that is cliquish or that of splinter groups, such as past presiding officers trying to overtake the meeting or to push an issue through. You will not have a vote unless it is to break a tie, and you will not discuss items unless you leave the Chair first, which requires your vice president to preside while you address the issue.

They may even pay for the services but it is your medical file that indicates you have that disease or health problem. Going to the hospital to receive an operation under someone else's identity is a way many people get the services they could not afford or would otherwise not qualify for. You will get the bill. This form of identity theft is becoming more and more of a concern because of the frequency this is occurring. It is extremely difficult, and almost impossible, in some jurisdictions to correct medical records.

### **Driver's License Identity Theft**

Driver's licenses are being professionally forged. Your information on a driver's license and someone else's photo can equal major problems. When someone is stopped for a traffic violation with your forged information and when they fail to show up on their court date, guess who has to deal with the police, the court, the state, and the insurance company? This is a common form of identity theft due to the need of illegal immigrants or other individuals who cannot otherwise get a driver's license to be able to drive a vehicle.

As you can see, the problem is bigger than most people realize. There are some things we can do to protect ourselves against identity theft but there is nothing we can do to completely prevent it. Here are some of the safeguards that we, as individuals, can do to help minimize the opportunity for us to be a victim:

- Report lost/stolen credit cards, driver's license, social security cards immediately
- Sign credit cards immediately before someone else does
- Don't put your driver's license number on checks
- Don't carry your Social Security card in your purse or wallet
- Never leave transaction receipts at ATM machines, on counters at financial institutions or at gasoline pumps
- Don't disclose credit card or other financial account numbers on a web site unless the site offers a secure transaction feature

- Closely monitor the expiration dates on your credit cards and contact the issuer if you don't receive a replacement prior to the expiration date
- Beware of mail or phone solicitations that offer prizes or awards
- Match your credit card receipts against your monthly bills for accuracy
- If you fail to receive a bill, contact the sender
- Do not put mail in a mailbox overnight with the red flag up
- Burn or shred with a cross shredder any mail or financial papers with personal information on it
- Call 1-888-5OPTOUT to stop credit card companies from sending pre-approved credit card applications to your home
- Ask your credit card company to cease delivery of "convenience checks"
- Monitor your credit regularly
- Delete emails that ask for personal information online
- Limit the number of credit cards you hold

Some statistics indicate that one out of four will be a victim of identity theft. Other statistics are even more astounding and indicate the extent of the problem. We can no longer have our head in the sand thinking it will not happen to us. It will happen to us or someone we know. It is a major problem and we need to take action to understand the scope of identity theft and to respond when it happens.

The costs to deal with identity theft are also staggering. Some estimates suggest it can take 200 to 600 hours of your time to repair your identity, over \$1200 in costs, and additional legal fees on top of everything else. It is not uncommon for the process of repairing your identity to take up to two years. As frustrating as it is, and as a potential innocent victim, we have no choice but to understand what is happening and to deal with these issues as best we can.

## **MOVE IT, DISCUSS IT, AND VOTE ON IT**



*by Terry Rowe, CCCE/MPCE*

If you are a chairman of a committee, a newly elected presiding officer or an interested and committed member, this is for you.

Robert's Rules of Order and Parliamentary Procedure can assist you, along with a copy of the bylaws, standing rules and previous minutes of your association. Now comes the getting acquainted with Parliamentary Procedure. Not quite as simple as a quick how do you do and a handshake.

Show some respect to your elders, for Parliamentary Procedures are the rules that were implemented to facilitate the democratic transactions and the decision making that governed the pre-elected and elected bodies of our government hundreds of years ago. They are historically dated back to the beginning of this country.

*She is a Past President of Albemarle Lions International and owns her own businesses, which include travel and human resource consulting, as well as her speaking career.*

*Charlotte enjoys life to the fullest, has two wonderful children, Jimmy and Jeanina, and two marvelous granddaughters, Logan and Lena. She believes that life gives back as much as we give to it.*

## **\$\$ Take Charge of Your Life \$\$**

**This 73 minute audio program covers the basics of money and credit management. Designed by members of Credit Professionals International, it is ideal to use in presenting credit seminars to help today's consumers learn to take charge of their financial future.**

**Available on tape and CD and accompanied by an Instructor's Guide, it also can be placed in public and school libraries.**

Tape	1-5 copies	\$11.00 each
	6+ copies	\$8.00 each
CD	5 copies	\$15.00 each
	6+ copies	\$12.00 each
Instructor's Guide		\$6.50 each

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Download, at no cost, the Instructor's Guide along with a 70-slide PowerPoint presentation from the CPI website:

**[www.creditprofessionals.org](http://www.creditprofessionals.org)**

Mail orders, with check, to the CPI Corporate Office, 525-B N. Laclede Station Road., St. Louis MO 63119

Or e-mail orders to [creditpro@creditprofessionals.org](mailto:creditpro@creditprofessionals.org) and pay via PayPal, available on the CPI website.

Businesses are also being targeted—not just by the criminals but by the government as well. Some recent statistics indicate that if an employer experiences a security breach and customer/employee information is compromised, 20 percent of the affected customer base will no longer do business with the company, 40 percent will consider ending the relationship with the company, and another 5 percent will be hiring lawyers. This can be a backbreaking event for some businesses. *(source: CIO Magazine, "The Coming Pandemic" May 5, 2006)*

Unfortunately, companies cannot know when they are hiring a "mole" (someone who targets employment with a company in order to get confidential information to use or sell from the company's database), a dishonest employee, or an employee who gets mad at the company and simply wants to get even.

Companies try to protect their sensitive data but hackers and other criminals can sometimes override the safeguards the company has in place. A security breach then occurs causing the company and its customers major problems.

On one front, companies are trying to protect themselves and their information from criminals and on another front, our government is trying to also hold the line against identity theft and security breaches of sensitive information affecting the general population by regulations and penalties affecting companies.

The government has enacted several pieces of legislation that directly impact businesses—both large and small.

**FACTA (Fair and Accurate Credit Transaction Act)** applies to all businesses that maintain, or otherwise possess, consumer information for a business purpose. Failing to properly secure and maintain this information can result in substantial fines and class action lawsuits with no statutory limitation, and can literally hold the company financially accountable for the actual losses to individuals involved.

**Gramm, Leach, Bliley Safeguard Rule** applies to any organization or business that maintains financial information regarding its clients or customers. Failing to protect that information properly, according to government standards, can result in fines up to \$1,000,000 per occurrence, up to ten years in jail for executives, removal of management, and executives of the company being held accountable for non-compliance both civilly and criminally.

**HIPPA Security Rule** applies to medical information lost under the wrong set of circumstances and can result in fines up to \$250,000 per occurrence and up to ten years in jail for executives.

These are only some of the ways companies are being held accountable by the government in an effort to thwart identity theft problems that are so commonplace today.

Identity theft is here to stay for the foreseeable future. Some estimates are that only one in seven hundred get caught—making this crime very lucrative for criminals. Much of the activity is overseas, making it more difficult for law enforcement. It is costing society billions of dollars and we need to understand how to best protect our families, our businesses and ourselves.

It is not only time to be defensive in this volatile crime but it is time to be proactive as well. Insure compliance with government regulations, put into place as many safeguards as possible, and use common sense when dealing with sensitive issues that could evolve into identity theft.

## ATTITUDE

Charles Swindoll

**“The longer I live, the more I realize the impact of attitude on life. Attitude, to me, is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than successes, than what other people think or say or do. It is more important than appearance, giftedness or skill. It will make or break a company...a church...a home. The remarkable thing is we have a choice everyday regarding the attitude we will embrace for that day. We cannot change our past...we cannot change the inevitable. The only thing we can do is play on the one string we have, and that is our attitude...I am convinced that life is 10% what happens to me and 90% how I react to it. And so it is with you.”**

### WE ARE IN CHARGE OF OUR ATTITUDES

#### *About the author:*

*Charlotte Freeman Maness, CCCE/MPCE, has enjoyed a long and diverse career in banking, with experience in operations, lending, human resources, total quality process, and various levels of management with her most recent role, from which she retired, as Senior Manager in Human Resources at First Union National Bank (now Wachovia). She has done extensive work in training, both in her professional career and in various organizations. She has enjoyed serving at all levels, including International President of Credit Professionals International, and serves as a motivational speaker for many types of organizations.*

*Charlotte is a musician, has served as organist for Central United Methodist Church in Albemarle, N. C., for 27 years, and teaches an Adult Sunday School Class, named after her late husband who taught the class for 20 years. She also is Chairman of the Board for the Stanly County Community Concert Association and is serving as Executive Director of the OASIS program, Older Adults Services in Stanly County.*



affect our work, our personal lives, and our health? I truly believe it does. So, we can choose one of the three choices: POSITIVE, NEGATIVE, OR NEUTRAL. It is a choice that we each make and there are habits that can help us. From a study by Remez Sasson—The Power of Positive Attitude—we find some great examples:

- Choose to be happy
- Look at the bright side of life
- Choose to be and stay optimistic
- Smile often
- Choose to associate with positive people
- Affirm yourself and your beliefs


I will end this study with two quotes, one a cute little story, and the other, the essay by Charles Swindoll, called **Attitude**. I kept this on my bulletin board in my office for many years and read it every day.

First, the cute little story. It appears that there once was a woman who woke up one morning, looked in the mirror, and noticed she had only three hairs on her head. “Well,” she said, “I think I’ll braid my hair today.” So she did and she had a wonderful day. The next day she woke up, looked in the mirror and saw that she had only two hairs on her head. “Hmmmmm”, she said, “I think I’ll part my hair down the middle today”. So she did and she had a grand day. The next day she woke up, looked in the mirror and noticed that she had only one hair on her head. “Well”, she said, “today I’m going to wear my hair in a pony tail.” So she did and she had a fun day. The next day she woke up, looked in the mirror and noticed that there wasn’t a single hair on her head. “YEAH!!” she exclaimed. “I DON’T HAVE TO FIX MY HAIR TODAY.”

This may be a little corny but it sends the message:  
ATTITUDE IS EVERYTHING.

### *About the author*

*Michael Michel has worked in management for Sears for eleven years and was a Director of Security in New Orleans for five of those years. He has worked in various management positions with several small and medium sized companies. He worked with Dun & Bradstreet as a Business Consultant before starting his own business as an Independent Consultant with Pre-Paid Legal Services, Inc. He and his wife (Ann) have five children, six grandchildren and reside in Winston-Salem, North Carolina. His website is: [www.prepaidlegal.com/hub/mamichel](http://www.prepaidlegal.com/hub/mamichel)*



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## THE FOUNDATION MAKES A DIFFERENCE



by Martha Philip, CCCE

I would like to tell you how the Foundation is making a difference to you as a member of Credit Professionals International, enabling you to enjoy many benefits.

The first and probably the most important benefit is to let the world know that we exist, because I sometimes think that we are the best kept secret, by participating in two major events each year—our International Walk-A-Thon in partnership with the National Center for Missing and Exploited Children and the Make A Difference Day.

The Foundation annually supports Credit Professionals International financially each year by contributing a portion of the expenses of maintaining our office and daily services to our local members and associations.

Our participation in the “Make A Difference Day”: on October 28, 2006, sponsored by USA Weekend and cosponsored by the Points of Light Foundation, provided a positive impact in our

- Glass half full
- Seeing problems as opportunities
- Seeking solutions

This does not mean that life is a bowl of cherries and that all is right with the world for a positive person. Absolutely not!! I’m sure you, as do I, know many people who have been the greatest examples of positive attitude in the toughest of circumstances.

Helen Keller said, “When one door of happiness closes, another opens; but often we look so long at the closed door that we do not see the one which has been opened for us.” Amazingly, this came from someone we have all heard about all our lives who lived in total darkness. One of the most famous lines from the beloved “*Sound of Music*” is when Maria tells the Von Trapp children, “When a door closes, God opens a window”.

M. Scott Peck, the author of the best seller in the 1970’s, *The Road Less Traveled*, said “The truth is that our finest moments are most likely to occur when we are feeling deeply uncomfortable, unhappy, or unfulfilled. For it is only in such moments, propelled by our discomfort, that we are likely to step out of our ruts and start searching for different ways to truer answers”.

This leads us to the results of a positive attitude. These can and often will include:

- Achievement of goals
- Attainment of success
- Happiness
- Energy
- Ability to motivate and inspire others
- Respect from others

Is it really important to keep our attitude in check? I believe that it is imperative for a happy, productive, and fulfilled life. Is it easy to always have a positive attitude? No, not really, but it is something that we must constantly work toward. Does this

at Duke University, that has been done by bioethicists and clinicians, over concern that patients being asked to submit to experimental treatments for cancer have unrealistic expectations of benefits from what could be a risky therapy with significant side effects. What was learned was that the patients most often understood the risks and side effects just fine. So, then why did they have the higher, perhaps unrealistic, expectations? The results showed that patients who express high hopes that a clinical trial can help them aren't ignoring the risks; they just believe that a POSITIVE ATTITUDE might improve their chances. WOW!! This is a tremendous message to us all.

Personally, I do not like to be around negative people and I love to be around positive folks. Do you agree? Why is this? It's an easy answer. A positive attitude and enthusiasm for life is contagious. But, it is also true about negativity. If you don't believe it, just watch. Have you noticed what happens in a group of people when one person has a negative attitude? At the same time, have you noticed the lift you receive when a positive attitude, even by facial expression, shows acceptance and cooperation? Surely, you have and many times. I challenge you to be more aware of this cause and effect exercise. Then, I challenge you to act accordingly for your own good. Either one can be contagious—for good or bad.

At this point, I think we have established that it is important to monitor our attitude, what it is, and the effects of positive or negative behavior. I prefer to concentrate on the positive, knowing full well that the opposite will occur in the case of the negative.

Let's look at signs of a positive attitude:

- Positive thinking
- Constructive thinking
- Optimism
- Motivation to accomplish one's goals
- Displaying self-esteem and confidence

communities and gained recognition and visibility on the national level. Our support of this project is a joint effort of the Credit Professionals International and the Credit Education Resource Foundation Marketing Committees.

We had eleven associations from New York to Hawaii participate by giving our "Take Charge of Your Life" CD to local schools, libraries, Consumer Credit Counseling Agencies, Habitat for Humanity, and a Hispanic Shopping Center.

Our members presented credit education workshops to high school students, college students, the staff of the University of Michigan, and inmates of a correctional facility.

We also collected funds to underwrite the cost of printing additional copies of the "Teachers Guide": for use with the "Take Charge of your Life" credit educational CD.

The Foundation is developing a process for local associations to apply for a grant to underwrite the expense of programs that were written, such as the Jackson, Tennessee, Bad Check Program, which is used by the District Court for Consumers who write bad checks.

Another part is to reactivate the scholarship program, which provides funds to attend the International Conference to first time attendees.

We will continue our involvement with The National Center for Missing and Exploited Children through our local and International Walk-A-Thons. The funds that are raised are shared with the Center, local associations to expand our public education programs, and the Foundation to develop and enhance our educational programs for all Credit Professional International members.

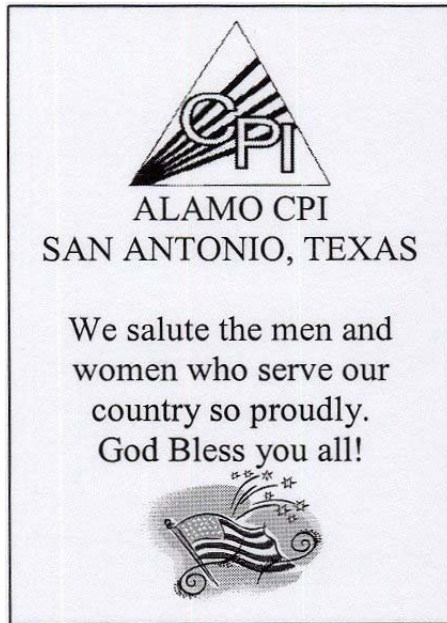
INVEST IN YOURSELF by continuing to support the CREDIT EDUCATION RESOURCE FOUNDATION.

***About the author***

*Martha Philip, CCCE, is the President of the Credit Education Resources Foundation. She is a Past International President.*

*Martha spent her career in banking initially with First National Bank Chicago Heights and completed her career with Great Lakes Bank as a Branch Manager. Following her banking career, she became active with Weight Watchers. Her own success with the program led to a position with the company.*

*Martha began serving in various capacities in the Chamber of Commerce eventually becoming the MACC volunteer and recently received the Chamber Choice Award for 2007.*



- Have you checked your financial accounts?  
Your stocks?
- Have you checked your Email? Your voice messages?

You get the point! There are just so many areas in our lives that need constant review and often repairs. If we let them go, we pay the consequences, which often can be costly, frightening, or even deadly. This is not a pleasant thought, of course, but it is true. We must measure those areas of our lives that need to be kept in a positive level and running smoothly.

What about the question, “Have you checked your attitude lately?” We may say that this is under control and we don’t need to worry about keeping this under observation. Let’s talk about this.

Just what is attitude? Many definitions have been written and printed in numerous books and articles on attitude. We talk about it but do we know what it is? Have you ever said, “Well, you have an attitude!”? Have you ever said, “She has a great attitude!!”? Just what do we mean when we make comments like this? The first comment is usually very sarcastic and reflects the exhibition of a negative one. The latter comment usually means that the person has a very positive one, whatever it is????

Webster says that attitude is a noun, “posture of a person; pose—mental or moral disposition”. In his book, “*Your Attitude: Key to Success*”, John Maxwell states that attitude is an inward feeling expressed by behavior. He also says that often attitude is expressed by our body language and by the looks on our faces. Our attitude often is the determining factor that will determine our success or failure. Isn’t this good reason to check it once in awhile?

Recently, in my hometown newspaper, *The Stanly News and Press*, I read an article in the health section, titled “Duke Study Shows Attitude Matters”. This article recounted a study

## HAVE YOU CHECKED YOUR ATTITUDE LATELY?



by Charlotte Maness, CCCE/MPCE

*“You cannot tailor make the situations in life but you can tailor make the attitudes to fit those situations before they arise.”*

*Zig Ziglar*

How often are we asked questions concerning the checking or evaluating of various areas of our lives such as our home, our car, our health, our finances, and others?

These questions could include:

- Have you checked your air conditioning system?
- Have you checked the batteries in your fire and carbon monoxide alarms?
- Have you checked the oil in your car? The air in your tires?
- Have you checked your blood pressure? Your cholesterol? Your sugar?

## DO YOU KNOW WHAT’S KILLING YOU?



by Joan Ezinga, MSN/RN

Do you know your risk for heart disease? Heart disease is America’s number one killer, claiming more lives than the rest of major causes of death. Overall, there are an estimated 79.4 million people—37.3 million men and 42.1 million women—in the United States living with cardiovascular heart disease. This results in more than 870,000 deaths annually compared with more than 550,000 cancer deaths. Most people think that heart disease is something that won’t happen to them.

According to a report published by the Center for Disease Control (CDC) in February 2007, residents of Alabama, Arizona, Florida, Kentucky, Louisiana, Missouri, Oklahoma, Tennessee, Texas, and West Virginia have the highest prevalence of heart disease. Many of those states are known to have a high proportion of residents with multiple heart disease risk factors and a disproportionately high number of heart disease deaths.

The states with the lowest level of heart disease prevalence are: Nebraska, Wisconsin, Wyoming, New Mexico, Montana, Minnesota, Utah, Hawaii, Colorado, District of Columbia, and the

U.S. Virgin Islands ([www.cdc.gov](http://www.cdc.gov)). The CDC report also identified differences in prevalence based on educational levels. Heart disease prevalence was nearly twice as high in individuals with fewer than 12 years of education (9.8 percent) compared to college graduates (5 percent).

Many think heart disease only affects men. However, women of all ages should be concerned about heart disease. Only 20 percent of women consider heart disease to be their greatest health risk but heart disease is the #1 killer of women over 25. As a woman, or someone who loves and cares for a woman, action needs to be taken.

When women have heart attacks they are less likely to survive than men and, of those who survive, two-thirds don't make a full recovery. Cardiovascular disease kills nearly half-a-million women a year—about one per minute. This is related to several factors. Women often don't seek or receive treatment as soon as men, and have smaller hearts and blood vessels that are more easily damaged.

While there are many different forms of heart disease, the most common cause of heart disease is narrowing or blockage of the coronary arteries. This can be due to plaque buildup, called atherosclerosis, which consists of cholesterol and other substances. The narrowing or blockage is called coronary artery disease, and happens slowly over time. When plaque builds up in an artery to the heart, the heart muscle's blood supply is reduced, and can cause chest pain, which is called angina pectoris. If the plaque ruptures, the artery may become completely closed by the formation of a blood clot. When a part of the heart doesn't get the blood supply needed, that part begins to die causing a heart attack. A stroke occurs if brain cells don't get the blood they need and start to die. This can happen when an artery to the brain becomes clogged or ruptures.

Many heart attack and stroke risk factors speed up atherosclerosis. The risk of heart disease can be decreased by first becoming

Health of Foote Health System offers a free online women's heart health screening. To complete the screening complete the following:

1. Log onto [www.footehealth.org](http://www.footehealth.org)
2. Click on Department & Services
3. Click on Passages, Center for Women's Health
4. Click on Women's Heart Program
5. Click on Free Heart Screen/Profile

To obtain the most accurate screening results, you will want to have the following personal clinical values: blood pressure, resting pulse rate, total cholesterol, and body fat percentage. If you would like assistance interpreting your report, please call Joan Ezinga MSN, RN at Passages (517) 784-8665, or call for an appointment at Passages, Center for Women's Health at 3305 Spring Arbor Road, Suite 400, Jackson, MI. 49203.

***About the author:***

*Joan started her nursing career more than thirty years ago working in the Emergency Department. After obtaining a Masters degree in Communications from Western Michigan University, she became the Director of Foote Health System's Wellness Center, Health Education Resource Center, and Wellness Resource Department which included corporate, community, and employee wellness. After receiving a Masters degree in Nursing from Andrews University, Joan assumed responsibility for the Diabetes Center and Cardiac and Pulmonary Rehabilitation Departments. Currently, she is an Assistant Professor of Nursing at Spring Arbor University and is on the staff of Passages, Center for Women's Health of Foote Health System, where she provides patient care and education to women as a registered nurse.*

*There are a number of health topics, heart disease, osteoporosis, stress, etc., that Joan frequently addresses both in articles and presentations. For more information, you can contact Joan at Passages 517-784-8665.*

- **Eat healthy: Eat nutrient-rich foods with vitamins, minerals, fiber.**
  - Limit how much saturated fat, trans fat, and cholesterol you eat.
  - Choose lean meats and poultry without skin, and prepare them without added saturated and trans fat.
  - Select fat-free, 1 percent fat, and low-fat dairy products.
  - Cut back on foods containing partially hydrogenated vegetable oils to reduce trans fat in diet; use liquid vegetable oils and soft margarines in place of hard margarine or shortening.
  - Try to eat less than 300 mg of cholesterol each day. One egg yolk contains about 200 mg.
  - Cut back on beverages and foods with added sugars.
  - Choose and prepare foods with little or no salt. Aim to eat less than 2,300 mg/day (about a teaspoon of salt).
  - Choose whole-grain, high-fiber foods. Choose breads and other foods that list whole grains as the first item in the ingredient list. Aim for about 25 grams of fiber/day.
  
- **If you have diabetes:** Regular medical check-ups are critical. Even when glucose levels are under control, diabetes greatly increases the risk of heart attack and stroke. Diabetes is usually linked with high cholesterol and triglyceride levels.

If you would like more information on making healthier choices to reduce your risk of heart disease call toll-free 1-800-AHA-USA1 (1-800-242-8721), or contact your nearest American Heart Association office. You can also visit the website:

**[americanheart.org](http://americanheart.org)**

If you would like to know your own risk factors or your chances of developing heart disease, Passages, Center for Women's

aware of your personal risk factors. Risk factors are traits and lifestyle habits that increase your risk of disease. The same risk factors that increase your chance of developing heart disease also directly or indirectly raise your risk of stroke. Some you can change, some you cannot. How many of the following risk factors do you have? Put a check mark by all of your risk factors listed below:

Risk Factor	Yes	No	Not Sure
Increasing age			
Sex (gender) Men greater risk			
Race (Mexican Americans, American Indians/Alaska Natives)			
Family History (father, brother, or grandfather) before the age of 55 or mother, sister or grandmother before age 65)			
Heart disease or stroke medical history			
High Blood Pressure (>120/80 mmHg)			
Smoking			
High Cholesterol (>200 mg/dL)			
Lack of physical activity (30 min/day, Most days of the week)			
Overweight (BMI & waist measurement)			
Diabetes			
Stress			
Post menopausal			
Excessive alcohol intake			

**The more risk factors you have, the greater your risk of having a heart attack.**

The American Heart Association suggests you start to reduce your risk for heart disease by taking the following small, simple actions:

- **Celebrate with a checkup:** Use your birthday as a reminder to have a yearly checkup, and talk with your healthcare provider about how to reduce your risk for heart disease. If you don't know your blood pressure and cholesterol levels, schedule an appointment with your healthcare provider.
- **Get off the couch:** Increase your physical activity, which can help control blood cholesterol, diabetes, lower blood pressure, and obesity, and reduce your stroke risk.
  - Moderate activities such as walking, gardening, housework, and dancing for at least 30 minutes on most or all days of the week can help your heart.
  - If you've been inactive, start with 10 minutes then work up to more.
  - Before starting a vigorous exercise program, check with your healthcare provider.
- **Quit smoking and avoid other people's smoke:** Smoking is the single most preventable cause of death in the United States.
  - The nicotine and carbon monoxide in tobacco smoke reduces the amount of oxygen in your blood, damages blood vessel walls which causes plaque build up, reduces HDL (good) cholesterol, and may trigger blood clots to form.
  - If quitting, do so in four steps. Cut the number of cigarettes each day in half, then cut that number in half, cut in half again, and finally, cut down to zero!
- **Drop a pound or two:** Too much body fat, especially around the waist, increases your risk for heart disease, even if you have no other risk factors.

- Cutting out just 200 to 300 calories a day—about one candy bar's worth—can help you lose up to two pounds per week and gradually bring you closer to a heart-healthy weight.
- The waist measurement and the body mass index (BMI) are the recommended ways to estimate a person's body fat. A high-risk waistline is more than 35 inches for women and more than 40 inches for men.

- **Know your cholesterol and triglyceride levels and maintain normal ranges:** A high cholesterol level can build up in the walls of arteries bringing blood to the heart and brain. This narrows the arteries and reduces blood flow. There are no symptoms for high cholesterol. Know your cholesterol and triglyceride levels and lower them if necessary.
  - There are two main types of cholesterol. The low-density lipoprotein (LDL) is "bad" because it increases plaque buildup when it is deposited in artery walls.
  - The "good" cholesterol is called high-density lipoprotein (HDL), and carries excess cholesterol back to the liver for removal from the body.
  - A high triglyceride level combined with low HDL or high LDL cholesterol seems to speed up atherosclerosis.

Level	Category
Total Cholesterol	Less than 200 mg/dL desirable
LDL Cholesterol	Less than 100 mg/dL optimal
HDL Cholesterol	60 mg/dL and above lowers risk
Triglyceride	Less than 150 mg/dL normal