

The Credit Connection

May 2008



Message from the President



It is difficult to believe that this is my last message to you as YOUR International President of Credit Professionals International. Thank you for allowing me to **Invest In Our Futures** this year with CPI.

When you receive this message, most of you will have already attended your District Conferences and will be excited to be making the trip to the International Conference in Albuquerque, New Mexico.

The 2008 Conference is going to be FANTASTIC—

Walk-A-Thon, there will be many opportunities to network, renew friendships and make new CPI friends. If you have not sent in your registration, please do it today. Thanks, Los Madrugadoras CPI for your commitment to CPI and for hosting this Conference. On Thursday, after a fun-filled day of the tour and meetings, I would like to invite each of you to attend my President's Reception. Be prepared to enjoy and to have fun.

This year, we encountered several equipment matters at the Corporate Office. Through the efforts of Charlotte Rancilio, the cost involved was much lower than normally would be expected. Thank you, Charlotte, for all you do. I have REALLY enjoyed the experience of working with her this year. She is an ASSET to this association.

The Pre-Conference Capsule has been mailed to each of you. Have you read it? Have you voted??? I hope you have taken the time to do both. As a member of CPI, your participation is VERY important. Please remember, each of you makes a difference as a member of CPI.

I am really excited that, as of this writing, I will be heading to Tennessee to be the International Representative for District 3 & 4. The weather that they have ordered for me has to be a lot better than what we currently have in Michigan. To my own District 5, please understand that my commitment as the International President does not allow me to be with you the same weekend. I will be with you in

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from its affordable cost and outstanding Embassy Suites accommodations to its excellent education program and informative business meetings. Starting with the Tour of Santa Fe (*it's optional but don't miss it*) and moving through breakfasts, lunches, the Installation/Awards Banquet and the

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spirit and will join with you next year in generating the excitement that we need for the upcoming year.

As I am writing this message, the sun is bright and the flowers are starting to grow and some are blooming. This time of the year reminds me of what we, as Credit Professionals, are experiencing—GROWTH—both personally and within CPI. We have had several membership inquiries this year and that is EXCITING. Thanks to Cindy Westenhofer for the website and making us visible to those that are in need of such an association.

I would like to take this opportunity to thank each of you in CPI for being there for me during my mother's recent illness and death. I could not have done it without you. I thank you for your messages, cards, e-mails and contributions. YOU ARE GREAT. I will INVEST IN EACH of you in my future. THANKS for your support and understanding over the past several months.

As I close my final message, I have enjoyed this experience serving you as your International President and thank you for the opportunity. I encourage each

of you to consider taking a leadership role in CPI. It is a growth opportunity and extremely rewarding personally and professionally.

I hope that you will remember what I have tried to instill in each of you as members and would like to leave you on the light side.

We all have a lot to learn from crayons—some are SHARP, some are PRETTY, and some are DULL. Some have weird names and all are different colors, but they all have to live in the same box. As CPI members, we are all in the same box. Let's use our different talents to benefit one another and our organization.

Thanks for giving me the Opportunity to INVEST IN OUR FUTURE WITH CPI.

Barbara J. Chapin CCCE/MPCE
President
Credit Professionals Internationals

Invest In Your Future With CPI

Medical Identity Theft Expected to Increase

The advent of electronic medical records and online health information storage systems is cause for concern when it comes to medical identity theft.

Currently accounting for only about three percent of identity theft crimes, medical identity theft is considered the most difficult to stop. Records are usually scattered among many health providers and there is no medical records clearinghouse.

It is also more dangerous because it impacts not only a victim's credit record but also his or her personal health history. When a thief's health history is mixed with that of the victim, it can affect the victim's future health care treatment and interfere with getting health care coverage.

Most medical identity theft can be traced to employees inside the health care system, rather than persons who need medical care but can't afford it. Insiders download patients' names, addresses, Social Security numbers and health insurance account numbers. They then sell the information to others who file false insurance claims. One case, traced to a front desk clerk, resulted in \$7 million in false charges to Medicare.

While medical identity theft may be difficult to prevent, alert consumers can help nip it in the bud by paying close attention to the "explanation of benefits" statements they receive from their health insurers. They also can ask insurers to provide copies of all such statements annually or more often, if they suspect unusual activity.

Take the Time To Increase Your Membership Through Education, Networking and Communication



This year I have been sharing information from the book **MILLENNIUM MEMBERSHIP** by Mark Levin as he discussed ideas about “How to Attract and Keep Members in the New Marketplace”. As my last column, I have a few more ideas to finish up the year. It is my hope that some of these ideas have helped you in your quest to secure and retain members. Think “out of the box”. Not everything works for everyone. Take some of these ideas and modify them to suite your association.

Again let me emphasize that we want to hear from you on the ideas that you have found helpful.

37. Set up a system that allows members to renew electronically. In the new marketplace, electronic interchange of information has become the

norm. Since the International website offers renewals via the Internet, maybe it is a good time to be sure that all levels of members know how easy it is to renew.

38. Consider allowing members to create their own package. This will take some extra thought. You may have some members who want to participate at a different level. For example, for a basic reduced fee, members can pick two or three services they want included in their membership, with the understanding that any additional services are available for additional fees.

39. When a new member joins, e-mail congratulations from an association leader immediately. Technology allows almost immediate follow-up and contact, so why wait for days or weeks to welcome new members? As new members join, add their e-mail addresses to the membership database. As soon as a member joins—preferably that same day or the next when meetings are held at night—e-mail a brief message of congratulations. Doing this shows the new member he or she is valued by the association and emphasizes that the new member is an individual, not a number. This illustrates the organization’s ability to respond and follow up quickly; and alerts the new member to expect receipt of new member information. This e-mail message can be as simple as: “Congratulations! I just heard from our membership chairman that you have joined our organization. You have just made a great investment in your future, and I hope you get as much benefit from your

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membership as I've received from mine. Welcome to our association.—Bill Smith, President.” The message is short and to the point and doesn't ask the new member for anything. It's just a celebration of the decision to join.

41. **Look into posting results of meetings and conferences on the Internet.** On the International website, we are all learning where to look for information and this has come a long way in educating our members. Each association has an appropriate space to announce upcoming speakers and meetings with specific agendas which can keep the member informed and interested. The website can also be used to give information about how the meeting went and perhaps an outline of the speaker's presentation. The

opportunities when using the website to keep members well informed are limitless.

It is my sincere wish that you have been able to find something in these articles that has helped your association this year with membership. Membership recruitment is an ongoing effort and one that cannot be handled by one member but is the responsibility of every member. When you think of recruiting new members and keeping the members that are on your rolls now, go back over these ideas and put some of them to work for your association. We don't need to reinvent the wheel. Let's just keep it rolling along smoothly.

**By Esther T. Brinkley, CA/MPCE
International First Vice President**

NEWS FROM THE STATES

Arkansas—Most payday loan companies in Arkansas will shut down or stop issuing high-interest loans as a result of action taken by state Attorney General Dustin McDaniel. In a cease-and-desist letter sent to payday lenders in March, McDaniel said they would face the likelihood of lawsuits for violating the state constitution. He based his ruling on two recent state Supreme Court rulings which, he said, made it clear that the high interest rates violate the state constitution and the Arkansas Deceptive Trade Practices Act.

Kansas—Governor Kathleen Sebelius has signed a bill requiring that credit union membership be linked by occupation, association or geographic area. The new law restricts the geographic areas that state-chartered credit unions can serve and places additional requirements on them when they seek to build a new branch, change their fields of membership or merge with another credit union. The bill was introduced by the Kansas Bankers Association, which says some credit unions are unfairly competing with banks by claiming large chunks of the state for their geographic membership.

Maryland—Maryland Governor Martin O'Malley (D) has signed a package of bills aimed at controlling the home mortgage crisis. Among other things, the measures subject the most flagrant mortgage lending schemes to criminal prosecution, lengthen the foreclosure timetable, and prohibit transactions that trick homeowners into signing ownership of their homes over to third parties. O'Malley is expected to launch a statewide education campaign to inform homeowners about the new programs available to them and how to seek help. The legislation has also received a nod of approval from the mortgage-lending industry.

Michigan—Governor Jennifer Granholm (D) has signed legislation creating a program that allows some Michigan homeowners to convert high-interest adjustable rate mortgages to 30-year fixed-rate loans through private lenders, who would, in turn, sell the mortgages to the Michigan State Housing Development Authority.

U.S. GOVERNMENT NEWS

Bankruptcy Judges Can't Touch Mortgage Terms

A proposal to allow bankruptcy judges to ease mortgage payment terms for distressed borrowers has been scuttled by the U.S. Senate.

Introduced by Senator Richard Durbin (D-IL) as an amendment to a massive housing bill being considered by the U.S. Congress, the proposal had the backing of consumer groups but was opposed by the banking industry, which argued it would intrude on contracts and drive up interest rates.

The housing bill does include some provisions to help consumers, including \$100 million for foreclosure prevention counseling, a \$10 billion expansion exempt bond authority for states to help with refinancing subprime mortgages, and a standard property tax deduction, worth up to \$1,000, for the 28.3 million people who do not itemize on their federal tax returns.

Bill Introduced on Credit Card Fees

A bill introduced in the U.S. House of Representatives in March would allow businesses to negotiate interchange fees for Visa and MasterCard.

Dubbed the Credit Card Fair Fee Act, the bill was introduced by House Judiciary Chairman John Conyers (D-MI) and Rep. Chris Cannon (R-UT), the top Republican on the Commercial and Administrative Law Subcommittee, and eleven other members of Congress.

Currently, the banks set the interchange fees, which merchants pay on every Visa/MasterCard transaction. American Express, Discover and other credit cards use a different model.

Merchants argue that the fees are too high. Craig Shearman, vice president of government relations for the National Retail Foundation, says the interchange fee policies are not clear and make it hard for merchants to know what fees they actually pay. Different

types of credit cards under the Visa/MasterCard umbrella get charged different fees. Cards offering cash-back options or airline miles, for example, have a higher interchange fee than those that do not.

The legislation is opposed by the banking/credit card industry, which argues that the interchange fees are simply a cost of doing business and that the bill would not solve anything.

Conyers said the bill is not an attempt to regulate the industry. It "simply enhances competition by allowing merchants to negotiate with the dominant banks for the terms and rates of the fees," he said.

"Bill of Rights" for Credit Card Holders Is Introduced

U.S. Rep. Carolyn B. Maloney (D-NY) introduced The Credit Cardholders' Bill of Rights Act of 2008 (H.R. 5244) in late February 2008.

Maloney, who chairs the House Financial Institutions and Consumer Credit Subcommittee, describes her bill as comprehensive credit care reform legislation, designed to curtail industry abuses while fostering free market competition.

The bill would require card companies to notify customers at least 45 days before increasing rates and prohibit companies from "arbitrarily" changing contract terms. It would require companies to mail credit card statements at least 25 days before payments are due, giving customers more room to avoid late fees.

The bill has the backing of House Financial Services Committee Chairman Barney Frank (D-MA) and 40 co-sponsors. Several senators have also said they would take up the matter.

The banking industry warns that legislative interference could make it even harder for consumers to access credit amid an overall tightening of credit markets.

Seven Factors To Consider BEFORE Filing an Involuntary Bankruptcy Petition

By Steve Bastien

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To many, the thought of filing an involuntary bankruptcy against a debtor appears to be a legitimate debt collection practice, with certain vengeful qualities.

However, while the threat of an involuntary petition might compel a debtor to pay up or work out its debt, you might just as easily find yourself in the defensive role of needing to justify the validity of the involuntary petition. Thus, before filing an involuntary petition, you should become familiar with some of the strategic considerations involved.

There are a number of legitimate reasons to file an involuntary bankruptcy petition. The most significant reasons are discussed below.

1. **Prevent the Removal of Property from the Estate**

At times, debtors take steps to transfer their property, or otherwise reduce their non-exempt assets, in order to reduce the size of the bankruptcy estate available for distribution to creditors. By filing an involuntary petition, you can cut off any further transfers outside the ordinary course of business and recapture transfers made for less than reasonably equivalent value under the avoidance provisions set forth in the Bankruptcy code.

2. **Halt Payments of Debts Guaranteed by Insiders**

Another situation that calls for an involuntary petition occurs when a debtor directs its payments towards those creditors whose debts are guaranteed by principals of the debtor. The debtor's obvious intent here is to minimize the amounts for which its principals will be "on

the hook" in the event the debtor later files a voluntary bankruptcy petition. The filing of an involuntary petition and the subsequent entry of an order for relief subjects future transfers of this nature to increased scrutiny and subjects prior transfers that benefit insiders to avoidance as preferential transfers.

3. **Obtain Avoidance of Preferential Payments**

Similarly, by filing an involuntary petition and obtaining an order for relief, you can "trap" preferential payments made by the debtor prior to the petition date. For example, if the debtor has paid an affiliate, an insider or one of its creditors, an involuntary bankruptcy may be employed to trap the significant payment within 90 day preferential transfer time period. That time period is extended to one year if the creditor, at the time of such transfer, is an insider.

4. **Eliminate Improper Lender Control**

An involuntary petition might be worthwhile when the debtor is being controlled by its lenders, or is otherwise taking actions that benefit its lenders, to the detriment of other creditors. The filing of an involuntary petition opens all such transactions to increased scrutiny and, potentially, subjects an overzealous lender to subordination under 11U.S.C. 510(C).

5. **Preserve Unencumbered Assets**

As a financially troubled debtor slides closer to bankruptcy, its lenders will frequently seek additional collateral, or cross-collateralization

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Let's Talk About Change

By Dr. Joanne G. Sujansky

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Change is a hot topic. Most people today face major changes in their personal and professional lives at rapidly increasing rates. Whether you are a presenter advising leaders and managers about a change process, a motivational speaker inspiring audiences to improve their lives, or a technology expert helping organizations keep pace with the times, your presentations are bound to involve the subject of change. And, since there's no shortage of individuals willing to talk about personal and organizational transitions, you might ask, "How can I stand out?" "How can I deliver a memorable presentation on change?"

As speakers, trainers, and change management consultants for nearly 50 combined years, we've developed four steps for making an outstanding presentation related to change.

1. Expand Your Knowledge and Self-Awareness
2. Customize Your Speech
3. Involve Your Audience
4. Help Your Audience Take Positive Action

Expand Your Knowledge and Self-Awareness

The only way to speak successfully about change is to have expertise and experience on the topic. So, know your subject by thoroughly researching change management theories and reading relevant books.

Then, explore your feelings about change and resolve any fears you may have about unexpected or imposed changes. Be prepared to use personal stories in your speech and to talk frankly about transitions in your life and the effects of your reactions to change. Review your promotions, marriage and family circumstances, and job or career changes for presentation material, asking yourself:

- How do I handle change?
- What have I learned from my past that can help me speak about change?



- How can I use my expertise and personal experience to address others' feelings and thoughts about change?

Customize Your Speech

When the subject is change, your audience is likely to have a wealth of experience. They may have changed their careers or their addresses dozens of times and/or lived through corporate downsizing, mergers and strategic restructuring. They may have been uprooted as children, experienced the loss of parents, siblings or friends, or survived life-threatening illnesses.

Before preparing your talk, find out about your audience's past and present experience with change. Conduct telephone interviews or solicit information via e-mail, summarizing and weaving individual responses into your talk. Ask sample audience members two or three questions, such as:

- What information could this presentation cover to help you handle changes in your life?
- What tip would you give to leaders in your organization to help people accept current changes?
- Of the transitions that you've made in your life, which one was the toughest? What did you learn that you can pass along to others

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- As you think about the changes that you've managed in your work/life, which one makes you the proudest? Why?

When gathering information about or from your audience, let people know that you will not attribute their remarks without their permission. If individuals say something you'd like to use, ask them if you can mention the comments in your speech, or request that they share their insight with the audience as part of your presentation.

Involve Your Audience

If you have been invited to speak about change, chances are that your audience is already deeply involved in a change process. Attendees may be dealing with personal or workplace changes or at different points in a variety of life transitions. They may fear, resist or welcome change. Whatever their position in relationship to change, you can bet that they have feelings, opinions and questions to share. By involving them in your presentation, you acknowledge what they already know and give them opportunities to learn more about themselves and change management. Adults learn best when their inner experience validates newly received information, so when you make an important point, give your audience a chance to integrate what you've said with their perceptions. Invite them to apply or comment on your information. For example, if your audience is large, you might ask a question or two

and have individuals share their answers with a neighbor. If your audience is small, you might instruct small groups to interact around a set of questions related to change. One question that works regardless of audience size is, "Think back to an important change in your life. How has your experience at that time influenced your current reaction to change?"

Joanne G. Sujansky, Ph.D., CSP (Certified Speaking Professional) is the founder of KEYGroup® Consulting and a highly sought-after speaker for keynote addresses, seminars, conferences and workshops. She helps leaders to increase business growth and profitability by creating and sustaining what she calls a Vibrant Entrepreneurial Organization. Earlier in her career, she held management- and director-level positions across several different industries. She is a past national president of the American Society for Training and Development and the recipient of their highest honor, the Gordon M. Bliss Award. She also is an active member of the National Speakers Association. Dr. Sujansky has authored numerous articles and books on leadership, change and retention, including "The Power of Partnering: Vision, Commitment and Action," "The Keys to Conquering Change: 100 Tales of Success," "The Keys to Mastering Leadership: 101 Practical Tips," and "The Keys to Unlocking Your Potential."

INVEST IN YOUR FUTURE

Credit Professionals International 2008 CONFERENCE

June 5-8, 2008

Albuquerque, New Mexico

Download registration form at www.creditprofessionals.org

LIVING MEMORIALS AND CONTRIBUTIONS

MEMORIAL—A lasting tribute to the memory of a deceased relative, friend or CPI member.

SALUTE—A thoughtful way to remember achievements, special occasions, birthdays, anniversaries, to say “Thank You” or to give recognition for an event that is special to you.

CONTRIBUTION—A monetary donation given by an individual or group to support the activities of Credit Professionals International or the Credit Education Resources Foundation.

All donations are entered into our permanent memorial record. An acknowledgement, without reference to the amount of the gift, is sent to the person you designate.

The memorials and contributions listed below are those received since the last issue of *The Credit Connection*.

LIVING MEMORIALS

Enclosed is my contribution to:

____ Credit Professionals International
____ Credit Education Resources Foundation

____ Memorial ____ Salute ____ Contribution

Salute:

Name of honoree _____

Occasion _____

Address of honoree _____

Memorial:

Name of Deceased _____

Please notify:

Name _____

Address _____

Relationship _____

Contribution from:

Name _____

Address _____

Send donations to: 525-B N. Laclede Station Road, St. Louis, MO 63119.

LIVING MEMORIALS

In Memory Of:

Vera Safrit
Mother of
Kathy Casper, CCCE/MPCE

Ruth Ann Aller, CCCE/MPCE
District 10 First Vice President
and Conference Chairman;
CPI Publications Chairman

Bill Gleaton
Husband of Betty Gleaton,
Past President, District 3&4

Jean German
Mother of CPI
International President
Barbara Chapin, CCCE/MPCE

Given By:

CPI of North Carolina
Gail Ottinger, CCCE/MPCE

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District III & IV
Nona Ellzey, MPCE
Gail Ottinger, CCCE/MPCE
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CPI District V
West Central Illinois CPI
Nona Ellzey, MPCE
Sue Heusing, MCE
Gail Ottinger, CCCE/MPCE
Martha Philip, CCCE
Mary Nebeker, CCCE/MPCE
CPI of Central Kansas

WALK-A-THON NEWS

CPI of Atlanta held a benefit card party on March 8, 2008, to celebrate National Credit Education Month. Despite blowing snow and cold weather, it was a huge success with a record turnout of 25 tables, with 100 people attending. They raised \$317.00 for the National Center for Missing & Exploited Children (NCMEC) and the Credit Education Resources Foundation. Attendees helped themselves to a lot of credit education materials and one expressed an interest in joining CPI.

CPI of Central Kansas held a Deliver-A-Thon in February. They delivered Valentine’s Day flowers for a florist and raised \$300.00 for NCMEC and the Foundation.

Make Sense of Your Meeting Notes

How often have you walked out of a face-to-face meeting with an armful of loose papers and a heart full of good intentions? In short order, those good intentions dissipate and the papers become just another pile on your desk.

Put an end to that senseless cycle by using your computer to retain and organize the information. You could type up your notes, but an even easier strategy is to scan paper notes and save them to your computer. But don't just dump scanned notes anywhere. Your computer filing system should parallel your paper filing system.

Benefits: Scanned meeting notes eliminate paper clutter yet preserve important ideas for later reference. And scanned notes are portable. You can quickly share digital information with others. When you

travel, you can carry digital files more easily than paper copies. And if your IT department regularly backs up your office computers, you can rest assured that critical information is safe in case of fire or flood.

Note: Before you start to scan, be sure to identify any commitments you made during the meeting. Enter those items on your to-do list, and add deadlines to your calendar now so they don't become lost.

Adapted from "What To Do With Meeting Notes," Jan Jasper, Work Smarter, Not Harder, Jasper Productivity Solutions, www.janjasper.com

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Hand Tips for Dynamic Presentations

By Jeanette Henderson

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When you speak in front of a group, do you employ your hands to add to your presentation—or do they detract from it by drawing attention from your words or perhaps betraying your nervousness?

In ordinary conversation, you don't think about your hands, so they move spontaneously to create gestures that add rhythm to your words. When you step in front of others to deliver a planned presentation, you may rely on script gestures to replace those spontaneous ones. But that's a mistake. A poorly timed or stiff gesture conveys a sense of discomfort that can make your audience squirm as well.

Choosing to avoid gestures—keeping your hands locked by your side or gripping the lectern—is another common but equally poor choice of presenters. Not gesturing is very unnatural and will make you seem stiff, which could alienate your audience.

Note: You should never lean on a lectern. The lectern serves to hold your notes and possibly a microphone.

Leaning on a lectern makes you appear tired or lazy, which are not traits people admire in a speaker. Further, leaning can make your jacket or shirt bunch up in the back or your neck, making you look sloppy.

Best bet: Don't overthink the issue. Never force or plan gestures, but don't fight the inevitable and overwhelming urge to move your hands.

You may at first feel afraid to do that. While you gain confidence speaking, it's OK to rest a hand on the lectern temporarily. You could also put one hand in your pocket—never two. As you become more comfortable delivering your well-planned presentation, gestures will come naturally, requiring no thinking on your part at all.

*About the author: Jeanette Henderson is co-author of **There's No such Thing as Public Speaking** (Prentice Hall) and a top speech coach, consultant, commentator, writer and speaker. She is also a presenter at Briefings Publishing Groups American Speaker Training Camp (www.speakertrainingcamp.com). To learn more about her, visit her Web site at www.podiummaster.com*

BOOKMARK THIS!



(Here are websites offering credit-related or business-related information that CPI members may find useful. After checking them out, you may want to add them to your bookmarks/favorites list.

The National Foundation for Credit Counseling (NFCC) sponsors **DebtAdvice.org** and its Spanish-language version **TerminoConSuDeuda.org**. Both offer credit information for consumers and provide contact information by state and city for NFCC-member credit counseling agencies. Consumer advice includes tips on what to look for in a credit counseling agency along with a list of questions to ask. There is also a “debt test” consumers can take. Most NFCC members are known as Consumer Credit Counseling Service (CCCS).

DmaConsumers.org, sponsored by the Direct Marketing Association, tells you how to remove your name—or the name of a deceased person or of some-

one for whom you are a caregiver—from mailing, telemarketing, and e-mail lists. It also has a guide on sweepstakes promotions and gives parents advice regarding the safe use of the Internet. Another section discusses consumer rights and provides contact information for other groups and government agencies serving consumers.

Here are some websites for older CPI members who are job-hunting. **Workforce50.com** and **RetiredBrains.com** certify that the employers who list jobs with them really want senior workers. **ExecSearches.com** focuses exclusively on mid-level and executive positions in the nonprofit, government, health and education sectors. **DinosaurExchange.com** lists short- and long-term job opportunities for retirees with experience, including consultant and management positions all over the world. Both **Seniors4Hire.org** and **Retireeworkforce.com** match older workers not ready to retire with companies eager to hire them.

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of its assets, in an effort to better secure their position. To preserve unencumbered assets for later distribution to creditors, an involuntary petition might be filed. The filing “traps” any new liens given within the 90-day preference period or, alternatively, within the one-year period for avoiding fraudulent conveyances.

6. **Replace Incompetent Management**

If a debtor's management is grossly incompetent, mounting losses may reduce or even eliminate any potential distribution to creditors by the time a voluntary bankruptcy petition is filed. After the filing of an involuntary petition and the entry of an order for relief, creditors can move to appoint a trustee for the bankruptcy estate or,

alternatively, seek to replace existing management with more competent individuals.

7. **Control Jurisdiction of the Bankruptcy**

A debtor that does business in Texas and has most of its creditors in Texas, but whose home office is in Bangor, Maine, may file bankruptcy in Maine to make it cost-prohibitive for unsecured creditors to meaningfully participate. If a bankruptcy is eminent, you may want to commence the bankruptcy in the jurisdiction of your choice.



International Walk-A-Thon Albuquerque, New Mexico June 7, 2008



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

We Walk For the Children



Ephram Richeson

Sex: Male
DOB: 3/03/2005
Missing: 10/22/2007
Race: Biracial
Hair: Sandy
Eyes: Brown
Ht: 2' 7"
Wt: 31 lbs.

Missing from Saint David, AZ. Ephram may be in the company of his non-custodial father. They may travel to Mexico, Ecuador, or other locations in Central or South America. Ephram is biracial. He is Hispanic and White. Both Ephram and his father are bilingual; they speak English and Spanish. Contact Cochise Country Sheriff's Office at 1-520-432-9500.

Reachelle Smith

Sex: Female
DOB: 9/10/2002
Race: White
Hair: Light Brown
Eyes: Brown
Ht: 3' 4"
Wt: 40 lbs.

Missing from Minot, North Dakota. Both photos are of Reachelle. She was last seen in at her home in the early morning hours of May 17, 2006. She is missing under suspicious circumstances. Contact Minot Police Department at 1-701-852-0111

ANYONE HAVING INFORMATION SHOULD CONTACT:
The National Center For Missing and Exploited Children
1-800-843-5678 (1-800-THE-LOST)

Child Find Canada
1-800-513-3463