

The Credit Connection

November 2009



Message from the President



Things have been really hopping since our annual conference last June. Our website seems to be getting a good share of hits. Questions come in from all over the country requesting information on such things as direct membership, local associations in a given area, our certification program and, of course, solicitations for speaking

In This Issue

President's Message	1
Membership Campaign	3
Government News	4
Delivering a Speech	5
Moving Ahead/Falling Behind	6
People Who Can Help You	7
Credit Education Month	8
Memorials	9
The Un-Comfort Zone	10
Bookmark This	11
Missing Children	12

engagements at our conferences. The updating of our site is a constant work in progress.

I had the good fortune of attending the North Carolina state conference in September. Great location,

great speakers and great hospitality!!! In October, we had our annual trek to St. Louis for our strategic planning meeting, board of directors meeting and foundation meeting. We had some wonderful discussions regarding our association, membership, our marketing efforts, our products and our financial status. We had about 25 in attendance and the participation from the attendees was great.

Because interest in direct membership is growing—thanks to our website—we are creating a new direct membership application. It will help us to get to know our direct members better and enable us to find opportunities to include them more fully in CPI activities, from writing articles to conducting education sessions at our conferences.

Our ever faithful Charlotte Rancilio is on the tail end of her mending from Achilles tendon surgery. We are so appreciative of the work she does for us and are so happy that her surgery was a success and she is now able to get back to the office. Not that she's been completely gone. She took projects home prior to her leave and has been keeping in touch with us by phone and email.

Here are some reminders:

Please remit your association, at-large or direct membership dues to our corporate office. The manuals are ready to send to all who have paid their dues.

District Presidents can get a list of at-large members in your district from our corporate office. Please make contact with those members and invite them to your

spring conferences. Also ask them to serve on a committee and find other ways to keep them involved.

Credit Education month is in March. Keep that in mind when you are planning your events for 2010. It's a good time of year to visit schools, churches and community events where you can promote credit education.

Nona Ellzey, MPCE, is happy to accept applications for certification. Nona has sent out reminders for re-certification, too. If you received yours, please complete the information and get it back to Nona. Re-certification is every 5 years. How time flies. I have re-certified twice, already.

Esther Brinkley, CA/MPCE, our Nominations Committee chairman, will be contacting the Districts soon. If you are interested in running for International office or you know someone who would be a good candidate, please let Esther and your District President know. It's a great opportunity to share your talents with others.

Don't forget to submit your local winner of the Credit Professional of the Year to your District. District Presidents are reminded that there is a deadline for submitting your District winner for the International honor.

If you have any questions, please contact me at cpiipresident@aol.com or you can contact any of our other officers.

Thanks to all of you, my first 120 days in office has been going well.

**Jean Jervis, CCCE/MPCE
President 2009-2010**

GEM

**GROWING IN KNOWLEDGE
EDUCATING IN YOUR COMMUNITY
And
MENTORING OTHERS IN OUR INDUSTRY**

2010 U. S. Census Cautions to Avoid Fraud or Identity Theft

With the U. S. Census process beginning, the Better Business Bureau (BBB) advises people to be cooperative, but cautious, so as not to become a victim of fraud or identity theft. The first phase of the 2010 U.S. Census is under way as workers have begun verifying the addresses of households across the country. Eventually, more than 140,000 U.S. Census workers will count every person in the United States and will gather information about every person living at each address including name, age, gender, race, and other relevant data. The big question is—how do you tell the difference between a U.S. Census worker and a con artist? BBB offers the following advice:

If a U.S. Census worker knocks on your door, they will have a badge, a handheld device, a Census Bureau canvas bag, and a confidentiality notice. Ask to see their identification and their badge before answering their questions. However, you should never invite anyone you don't know into your home.

Census workers are currently only knocking on doors to verify address information. Do not give your Social Security number, credit card or banking information to anyone, even if they claim they need it for the U.S. Census. While the Census Bureau might ask for basic financial information, such as a salary range, it will not ask for Social Security, bank account, or credit card numbers nor will employees solicit donations.

Eventually, Census workers may contact you by telephone, mail, or in person at home. However, they will not contact you by e-mail, so be on the lookout for e-mail scams impersonating the Census. Never click on a link or open any attachments in an e-mail that are supposedly from the U.S. Census Bureau.

MEMBERSHIP, MEMBERSHIP, MEMBERSHIP

We are starting a new year of Credit Professionals International and all Associations and Districts are concerned with maintaining their membership and attracting new members. This is a concern for everyone involved with CPI: what to do about our dwindling membership?

While no one has the magic answer to this question, it is up to all of us, as members of this great organization, to try to find what works for our respective Associations and Districts. We need to question our current members on what they need and expect as members of CPI. What can we do to make their meeting attendance, seminars and conferences worthwhile to them?


It is not enough just to recruit new members, because, while we are adding to the numbers on the surface, we are losing members at the bottom line. Thus we are in a never-ending battle to keep membership growing. We need to work with our current members to find out what their needs are and what they expect to gain from being a member of CPI.

We need to communicate with our members on the local level, District level and International level. This does not need to be a monthly newsletter, as most Associations and Districts have discontinued that method of communication. You can do a blast email to your members, have a conference call with officers of your District, email your International officers on a monthly basis. Contact is a key element in keeping membership informed and involved. The more information they receive regarding CPI, the better.

International Conference and the Strategic Planning Meeting are great venues to explore with other local associations and districts as to what they are doing and what is working for them. You come away from both of these meetings with new and fresh ideas to use in your areas, both locally and on the District level. This is a great time to start thinking about who will

represent you at these meetings, both to voice what concerns you have and to be able to bring back ideas to share about what other Associations and Districts are doing.

My goal this year is to have each District share in this newsletter what is working for them and what they are doing to increase/maintain their membership. We are all in this together and, by working and sharing ideas, we can all benefit. I will be contacting the District Presidents to have them share with all of us their ideas and what they have been doing for membership drives.



MEMBERSHIP CHALLENGE
October 2009 – April 2010

<u>Team East</u>	vs	<u>TeamWest</u>
District 3 & 4 District 5 District 12		District 7 & 9 District 8 District 10

Victory will go to the Team with Highest Increased Membership
(on a percentage basis)

Each team - Pick you Coach, Organize, and Start Building Membership

Membership Chairman Billie Plasker will serve as Referee.
You may contact her at:

Billie Plasker
12019 Lisa Marie Ct
Fairfax, VA 22033
703-568-1735
Bme1949@hotmail.com

We have a great and fun membership contest this year. We have set up a little competition between “East and West” to see who can increase membership by the highest percentage. I hope you are all excited about this contest and ready to except the challenge by

(Continued on page 7)

FEDERAL NEWS

Bank overdraft fees challenged: Senator Christopher Dodd (D-Conn.) has introduced legislation to protect consumers from excessive bank overdraft fees related to debit card and ATM transactions. The bill would:

- Require banks to get customers' consent before enrolling them in an overdraft protection program for ATM and debit card transactions.
- Limit the number of overdraft fees banks can charge to one per month and six per year.
- Require that fees be proportional to the cost of processing the overdraft.
- Require that customers be notified by e-mail, text or traditional mail, when they overdraw their account.
- Require that customers be warned if an ATM or teller transaction will overdraw their account.
- Bar banks from issuing negative reports to consumer credit report agencies if an overdraft fee is paid under the terms of the program.

U.S. Representative Carolyn Maloney (D-N.Y.) has introduced similar legislation in the House.

Note: At press time, the Federal Reserve issued a new rule, effective July 1, 2010, banks will be

required to notify new and existing customers of their overdraft services and give customers the option of being covered.

Bank regulation proposals debated: U. S. Rep. Melissa Bean (D-Ill.) is drafting legislation to continue to shield big banks from state regulations of credit cards, mortgages and savings accounts. Bean opposes a proposal by President Barack Obama and U.S. Rep. Barney Frank (D-Mass.) to allow states to regulate large financial institutions operating nationwide. She argues that subjecting federally chartered banks to state laws would be too cumbersome to implement and would pass on added costs to consumers.

Student loan overall moves forward: The U.S. House approved, in mid-September, legislation to overhaul the student loan market by making the federal government the sole provider of collect student loans. Similar legislation is being drafted in the U.S. Senate. The legislation is backed by President Obama. The non-partisan Congressional Budget Office said ending fees paid to private lenders would save taxpayers \$87 billion over the next ten years.

STATE NEWS

North Carolina: A new state law is designed to help homeowners avoid foreclosure and to protect consumers from unfair debt collection practices. One provision of the law allows a clerk of court to postpone a foreclosure hearing for up to 60 days to allow a homeowner more time to work out a payment plan with the mortgage holder. Under another provision, debt buyers could face lawsuits and civil penalties of up to \$4,000 per violation if they try to collect on a debt that they should reasonably know is blocked by a statute of limitations.

California: Governor Arnold Schwarzenegger (R), recently signed seven bills that provide a range of consumer protections to home-mortgage holders. **AB 260** bars subprime negative-amortization loans, limits fees

mortgage brokers may charge for originating subprime loans, and restricts pre-payment penalties for borrowers who pay off loans early. **AB 329** requires reverse mortgage lenders to provide borrowers with information on the risks and alternatives to such mortgages. **SB 36** sets standardized licensing requirements for all California loan originators. **AB 1160** requires mortgage loan documents to be written in the same language in which the verbal negotiations were conducted. **AB 957** allows buyers of foreclosed homes to choose local escrow officers rather than the escrow company chosen by the seller. **SB 239** makes it a felony to intentionally give false information on a mortgage application. The new crime is punishable to by up to a year in jail. **SB 237** creates a registration program for appraisal management firms.

Deliver a Fantastic Speech With Total Confidence Every Time!

By Claire Carpenter

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Public speaking is a skill that, like any other skill, when practiced becomes easier and easier over time. But there are some tips you can follow to help you develop quick confidence every time you speak.

1. **Know your subject matter—inside and out.** The biggest thing that can shake your confidence when you are speaking in front of a group is the fear that someone will upstage you, ask you a question you don't know the answer to, know more about your topic than you do, or make you look and feel like a fool. The key to derailing all of those fears is to know your topic thoroughly and also to accurately present your knowledge, skills, and credentials. (In other words, don't pretend to be something you're not.)
2. **Keep a few key phrases in mind to help save face.** Sometimes a person in the audience will deliberately try to heckle you or show you up. There is nothing wrong with saying "I don't know the answer to that one. I'll have to do some research and find out" when someone asks you a question during your speech, if you don't know the answer. Another good comment to keep in mind is, "I wasn't aware of that." It's very noncommittal and not argumentative, but it allows you to respectfully acknowledge a person's commentary without necessarily agreeing with it and move on to the next point in your presentation.
3. **Know your audience.** Every audience will be different, but it is helpful to know as much as you can about your audience. How many people will be in attendance? Will they be male or female or a combination? Are they required to attend your presentation or are they coming voluntarily? Do you know what their expectations are? (i.e., Are they coming to learn something from you, be entertained or inspired, etc.) How old will the individuals in the audience be? Any demographic information you can acquire in advance can help you better prepare for your speech and increase your confidence level.
4. **Speak to share.** When you present your speech in an atmosphere of friendly sharing, you automatically break down barriers between attendees and yourself. Talk like you are talking with a friend, and genuinely do your best to impart information to the audience that they can use and benefit from. Be sincere and heartfelt. Don't be afraid to be human.
5. **Work from notes—not a pre-written speech.** When you are thoroughly comfortable with your topic, all you really need is a list of bullet points to remind you what you want to talk about with your audience and in what order. Having a pre-written speech generally means you will want to read directly from it, and that's never a good idea. It is stilted and unnatural, usually results in reading too fast and tripping over words, and comes across as unprofessional. If you know your subject matter, know your audience, and speak to them like you're talking to a friend, you can't go wrong.
6. **Use visual aids.** Sometimes it's hard to know what to do with your hands when you're speaking in front of a group. You can become nervous and start to fidget. Try to relax and use your hands to make natural gestures, and employ additional visual aids that will (a) give you something to do with your hands, and (b) help take some of the focus off of you and your body language. You could use a white board, an easel, photos, tangible objects, a PowerPoint presentation, a slideshow, or handouts. Practice, practice, practice, and employ these tips and you'll be speaking in public with absolute confidence every time!

If you would like to learn how to deliver a fantastic speech every time then please visit <http://www.tipsonpublicspeaking.com>

Article Source:
<http://EzineArticles.com>

Moving Ahead...or Falling Behind?

In these do-more-with-less days, you may not have time to assess your progress—much less your stress level. This quiz will show you how well you are keeping up, and at what cost. For each question below, select the response that best describes how you feel, choosing from “All the time,” “Often” and “Never.”

QUESTION	ALL THE TIME	OFTEN	NEVER
1. Do you find yourself feeling overwhelmed with the amount of work you do?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you feel you are in a no-win situation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Do you think you will miss some deadlines?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Do you feel stressed about mounting priorities and your ability to meet them?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Do you believe things will stay stressful in the future with no end in sight?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Do you feel unable to succeed because of your workload?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Do you become frustrated because people do not see that their expectations of you are impossible.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Scoring: Give yourself three points for each “All the time” answer, two points for each “Often” and one point for each “Never.”

Check yourself:

If you scored 18-21 points, you are in burnout mode. You need to make changes, because you cannot keep up this pace. Your first step is to meet with your boss to align your priorities with your boss’s expectations of you.

If you scored 14-17 points, you feel chronically overwhelmed. You may be keeping all the balls in the air, but you are in constant danger of dropping one. Focus on time management, creating a daily to-do list to ensure that your focus stays on the most important tasks.

If you scored 10-13 points, you are busy but not overwhelmed. Look for opportunities where you could do more.

If you scored fewer than 10 points, you need to increase your contributions to the organization. Let your boss know that you are ready to do more, or you may leave yourself vulnerable to the next round of cutbacks.

Adapted from *How Did That Happen?* By Roger Connors and Tom Smith, Portfolio, <http://penguin.com>. This adaptation was published by Briefings Media Group and is used with permission. www.briefingsmediagroup.com

(Continued from page 3)

supporting your District Presidents to reach the goal of increasing your membership.

So everyone will know where they are starting from, last years membership totals were:

Team East Number of Members

District 3 & 4 107

District 5 54

District 12 20

Team West Number of Members

District 7& 9 58

District 8 14

District 10 47

Let us all start now to challenge each other to make this a great year for CPI and to increase our membership. If everyone gets involved in this challenge we will have a fun and greatly rewarding Membership Challenge this year.

I look forward to working with the membership committee and with all the District Presidents on this Membership Challenge. Remember we are all part of President Jean's GEM of Credit, and together we can all succeed with CPI.

Billie Plasker, PCS
Credit Professional International
1st Vice President/Membership Chairman

6 People Who Can Help You Succeed

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See immediate improvements in your work performance when you commit to this effort over the next 30 days. Spend time listening to what the following people have to say. Included below are questions you can use to prompt conversations that will reveal your pathway to success.

1. **Your friends.** Ask: "What do you see me doing that is not serving me well?" "If you could have me change one thing in my life, what would it be?" "How can I be a better friend to you?"
2. **Your boss.** Ask: "What might I have done to make (a recent project) the best effort you ever saw?" "What is one thing I could do to serve you more effectively?" "What challenges can I assist you with?"
3. **Your employees.** Ask: "What frustrations are you facing right now?" "What are some challenges you are experiencing?" "What do you really like about

your work?" "What is one thing I can do to help you be more effective?"

4. **Your customers.** Ask: "What is one thing we can do to improve your dealings with us?" "What do you need that no one is providing?" "What will it take to keep you as a customer for life?"
5. **Your suppliers.** Ask: "What can you do for us that you are not doing now?" "How can we make it easier for you to serve us more fully?"
6. **Your mentor.** Ask: "Am I doing anything to shoot myself in the foot?" "What am I doing that you think is highly effective?" "What personal development goals should I set for myself?" "How can you help me meet these goals?"

Adapted from "Smart Moves for People in Charge," Sam Deep and Lyle Sussman, Addison-Wesley, www.pearsonhighered.com

HERE ARE GREAT RESOURCES FOR CREDIT EDUCATION MONTH 2010

Now is the time to start planning your celebration of Credit Education Month in March 2010.

Make your work easy by taking advantage of these excellent resources for free professionally prepared credit education materials and program.

Federal Trade Commission

“Read Up! Reach Out!”

www.ftc.gov/bcp/edu/microsites/reachout/readup.htm

“Protect Your Identity Day”

www.ftc.gov/bcp/edu/pubs/consumer/idtheft/id06.pdf

“Read Up! How To Be An Informed Consumer”

centers on a 35-page booklet filled with information for consumers on a wide variety of financial topics. Information is given on how to order related FTC publications.

The *“Reach Out”* section of this website provides credit education ideas.

The FTC’s *“Protect Your Identity Day”* kit includes a CD containing:

- The entire kit contents, for use in customizing and printing
- *Deter, Detect, Defend* videos for computer broadcast
- *Talking About Identity Theft: A How-To Guide*, which offers more sample materials, including a speech, presentation, and template media materials in English and Spanish.

Federal Deposit Insurance Corporation

www.fdic.gov/consumers/consumer/moneysmart

“Money Smart” is a financial education program available free to instructors. There is a version for adults and another for young adults. The first helps adults outside the financial mainstream enhance their money skills and create positive banking relationships.

It has 10 modules, each on a specific topic. Each module includes: a comprehensive, fully scripted guide for instructors; overheads, in Word and PowerPoint formats; and take-home guide for participants.

The *Money Smart for Young Adults* program teaches youth between ages 12 and 20 the basics of handling their money and finances, including how to create positive relationships with financial institutions. Each of the eight instructor-led modules, a fully scripted instructor guide, participant guide and overhead slides.

Credit Education Resources Foundation

“Take Charge of Your Life”

www.creditprofessionals.org

“Take Charge of Your Life,” is a 73-minute audio program covering the basics of money and credit management. It consists of seven lessons.

To facilitate presentations of this program, the Foundation has produced an accompanying PowerPoint presentation and a written Instructor’s Guide. Both can be downloaded from the CPI website: The CDs can be purchased from the Foundation for \$8.00 each.

**Download the
2010 Credit Education Month poster
at www.creditprofessionals.org
It will be available by January 2010**

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

In Memory Of:

Nadine Kennedy
(Int'l. Past President
1983-1984; Mbr. West Central
Ill. CPI and District 5)

Kelly McClain
Daughter of Past District 11
President Jean McClain

Bill Isenhour
Husband of Cabarrus County
President Mary Isenhour

Given By:

District 5
Martha Philip, CCCE
Mary Nebeker, CCCE/MPCE

Mary Nebeker, CCCE/MPCE

Gail Ottinger, CCCE/MPCE

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: 10726 Manchester Road, Suite 210,
St. Louis MO 63122

NADINE E. KENNEDY

Past International President 1983-1984

Nadine Kennedy passed away on October 17, 2009, at age 82, after suffering a massive stroke. Born in Canton, Illinois, Nadine worked most of her adult life as a bookkeeper. She was a very active member of Credit Professionals International, serving as President of the Galesburg, Illinois local association and District 13. She was International President in 1983-1984. At the time of her death, Nadine was living in Houston, Texas, but remained a member of West Central Illinois CPI.

Nadine is survived by her husband of 60 years, George Kennedy; sons Donald and Richard (wife Lynne); daughter Kathy; and grandchildren Tara and Ty Kennedy. Condolences may be sent to George Kennedy, 6007 Bankside Drive, Houston TX 77096.

THE UN-COMFORT ZONE with Robert Wilson

Thrown into the Driver's Seat

©Robert Evans Wilson, Jr.
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On June 29, 1863, a 23 year old First Lieutenant received an unexpected promotion. The freckle faced, strawberry blonde, who graduated at the bottom of his class at West Point, was elevated directly to the rank of Brigadier General in the Union Army. He completely skipped over the traditional ranks in between of Captain, Major, and Colonel. As you can imagine such a promotion was met with skepticism, dismay, and envy by his former peers and superiors. Especially at a time when the South was winning against the North during the American Civil War.

Major General Alfred Pleasonton, who promoted the boy, saw his gamble put to the test just four days later in the Battle of Gettysburg. The young general was put in charge of the Michigan Cavalry and tasked with keeping Confederate General Jeb Stuart from attacking the Union Army's rear.

Was he up to the task? Could he keep that dubious star on his shoulder that so many wanted removed? Motivated by the desire to prove himself, George Armstrong Custer, his gleaming saber outstretched in front of him, led the cavalry charge and held the Union line. His successful leadership served as a crucial contribution to the battle that was the turning point in the North winning the war.

When leadership is thrust upon us, many of us are motivated to rise to the occasion. Sometimes, however, leadership must rise in a vacuum. What motivates us to become leaders when there are none?

A few years ago, five friends and I went white water rafting for the very first time. We went on the upper Ocoee River in Tennessee where the rapids are rated Class Four. Not exactly the best choice for beginners, but we had a competent guide, who gave us plenty of

instructions on when and how to paddle. He was so good that we were the only rafters in a group of ten rafts that did not capsize and get soaked.

Then halfway through our trip, we went over a small waterfall. When our rubber raft hit the bottom it bent in the middle and folded up like a book. When it sprung back apart our guide was catapulted from the boat and landed several feet behind us. As our leaderless raft sped forward, getting further and further away from our guide, five of us thought, "Uh, oh, what are we going to do!" Before we could panic, my friend Bill started barking commands, "Left side four strokes! Right side two strokes!" With great relief we followed his orders and within minutes he had us safely out of the rushing white water and into the calmer water by the river bank where our guide was able to catch up to us.

A leadership role can jump start motivation. When you have the responsibility of guiding others, it forces you to guide yourself first. I have found that volunteering for leadership roles at work and for non-profit organizations to be self-motivating. Back in the early 1990's, I had a particularly bad year. My mother passed away, a business venture failed, and I had a falling out with my best friend. Needless to say, I was in a funk, and seriously needed something to move me out of it. That's when I learned that my community association needed a new President. It was a huge job with a two year commitment that required fund raising, event planning, managing several committees, and supervising dozens of volunteers. It consumed tons of my time, but it also taught me that I could do more in a day than I ever knew. During that same two year period, I launched two new businesses both of which became success stories.

(Continued on page 11)

(Continued from page 10)

As a manager, you can motivate your employees (or your volunteers) by giving them a mantle of leadership. Suddenly he or she will no longer be just another disaffected cog in the wheel. But with a position of responsibility, those persons will be empowered to do more and be more. Sure, it may require a greater effort on your part, but you will challenge their minds, expand their abilities, and imbue them with a sense of accomplishment.

Robert Evans Wilson, Jr. is a motivational speaker and humorist. He works with companies that want to be more competitive and with people who want to think like innovators. For more information on Robert's programs please visit www.jumpstartyourmeeting.com.

2010 International Conference

June 17-20, 2010

DOUBLETREE GUEST SUITES

Bentonville/Rogers, Arkansas

**Plan on being a part of the
GEMS OF CREDIT**

BOOKMARK THIS!

Check Out This Continuing Ed Website for Those in the Financial Services Industry



The Center for Financial Training website at www.cftusa gives information on the center's educational programs that deliver job specific skills and knowledge to people working in the financial

services industry. CFT college-level courses and informational seminars are available in a variety of formats. In addition to the traditional classroom environment, they offer independent study courses, online instructor-led and self-paced courses and webinars. CFT also publishes resources materials. CFT recognizes student achievements by awarding diplomas and certificates that reflect the most popular financial services related career paths. When visiting this website, CPI members can click on their state on the CFT Locator Map to find out what courses and seminars are available in their area.

A Super Site for Kids

Kids.gov is an awesome website. It is the official kids' portal to the U.S. government. With links to over 1,200 web pages from educational organizations, schools, and government agencies, it is geared to the learning levels and interests of girls and boys in grades K-5 and 6-8. There is also a section for educators. Topics in each of these three categories are: arts; careers; computers and technology; fun stuff; government; health, fitness, safety; math; money, science; social studies; and state websites. The links to state websites include sites specifically for kids. We checked out the site for Michigan, home state of CPI President Jean Jervis. It offered safety tips under "Yikes! Central"; an historical "Way Back When" section covering everything from making a corn husk doll to learning cool facts about driving in Michigan; and much, much more. There is lots of solid educational material on kids.gov and on the linked sites but also lots of fun things to do. If you want to explore kids.gov before recommending it to children and grandchildren, allow plenty of time because you will be hooked by all the things to see and do.



International Walk-A-Thon

Bentonville/Rogers, Arkansas

June 19, 2010



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

We Walk For the Children

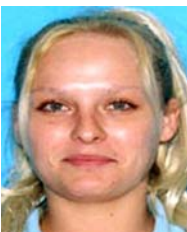


Preston Fontaine—Endangered Runaway

Male. **DOB:** 2/14/1992. Missing 10/14/2009 from Orlando, Florida. Race: White. Blonde hair. Green eyes. Ht: 6'. Wt.: 170 lbs. Preston was last seen on October 14, 2009. Contact Orange County (FL) Sheriff's Office: 407-836-4357..

Christine Booker—Endangered Runaway

Female. **DOB:** 12/19/1992. Missing 10/27/2009 from Clinton, Maryland. Race: Black. Brown hair. Brown eyes. Ht: 5'3". Wt.: 130 lbs. Christine was last seen on October 27, 2009. She has scars on both shoulders and red highlights in her hair. Her nicknames are Christie and Tina. Contact the Prince George's County Police Department: 301-333-4000.



Heather Riggio—Section 5779

Female. **DOB:** 3/11/1987. Missing 5/6/2007 from North Miami Beach, Florida. Race: White. Blonde hair. Blue eyes. Ht: 5'1". Wt.: 120 lbs. Heather has a tattoo of a Chinese star on her lower back and a tattoo on her ankle. Her ears and lip are pierced. She was last seen wearing a pink top, jeans and high heels. Contact North Miami Beach Police Department: 305-949-5500.



Bryan Hayes

Endangered Runaways

Mark Degner

Both missing 2/10/2005 from Jacksonville, Florida. May be traveling together and still in local area. **Bryan:** Male. **DOB:** 12/12/1991. Race: White. Red hair. Blue eyes. Ht: 5'3". Wt.: 150 lbs. Has a scar on the left side of his torso.

Mark: Male. **DOB:** 7/13/1992. Race: White. Brown hair. Hazel eyes. Ht: 5'1". Wt.: 100. Photos are age progressed to 14 years.



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