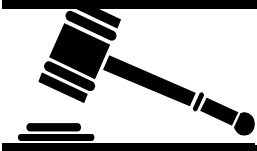


# The Credit Connection

May 2007



## Message from the President

### MESSAGE FROM THE PRESIDENT



Here we are, getting close to the International Conference, and I can hardly believe that I'm almost done with my year as your president.

It doesn't seem like it has been a long journey, but I know it has been. It didn't just begin when I ran for International Office; it began back in 1975 when I joined CPI. Each step along the way has had a hand in making me the person I am today, and I can honestly say that CPI has been one of the greatest influences in my adult life.

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As I "wax nostalgic" here, I remember attending my first meetings as a member of Seattle Credit Women International. I remember how "in awe" I was of those women who had been in the association for years, knew everyone, were so self-assured, and seemed to know everything there was to know

about credit. Of course, now I know that they were just people like everyone else, but to someone as young as I was (in my twenties), and relatively new to the credit industry, they seemed so formidable and unapproachable. I've since learned, of course, that they were happy to show the new kid the ropes, and you couldn't find a nicer group of people than members of this great association that we all belong to.

I hope that as I go into the ranks of the PIPs, that maybe someday I can, in some small way, have a good influence in someone's life, like they, and of course all of you too, have been in mine. There are too many to thank individually, and I think I did a lot of that when I was installed last June in Wichita, so let this be my thank you to all of you and I appreciate what each of you has given this organization.

Now it is time to prepare for International Conference. I attended the District 12 Conference in Virginia Beach, Virginia, a few weeks ago, and Beth Parsons, their District President, was kind enough to arrange a visit to the Renaissance Hotel in Portsmouth where the conference will be held in June. What a lovely facility it is. I know that all of you that are able to attend will feel the same.

I hope that attendance at this Conference is on your "to do" list this summer. A chance to visit Jamestown, the first settlement of the first immigrants here in the United States during the 400<sup>th</sup> anniversary of its founding is something most of us would not be able to take advantage of if not for the Conference Committee arranging the tour. If you are a history nut like I am, it will be a highlight of your trip I'm sure.

*(Continued on page 2)*

*(Continued from page 1)*

On Thursday evening June 21<sup>st</sup>, you are all invited to a party. In your schedule of conference events it is shown as a Reception for President Joyce, but what it will be is a "Whole New Ballgame Party" for us all. We'll feed you (if you like hot-dogs, Cracker-Jacks®, peanuts etc) and we'll tell funny stories about ourselves and each other and generally have a great time. Please come!!

If you haven't sent your registration in yet, there is still time to get it in and get your room reserved. The Conference Committee has some great activities planned and the speakers will provide us with information of benefit to us all.

As I'm sure all of you know, the spring of the year that you serve as president is an extremely busy time. As an International officer, you visit District Conferences. In March I was in Virginia for District 12's

and in April I'll be at District 3 & 4 and also District 10. Preparing scripts for our meetings at conference and getting an agenda ready are also the responsibility of the president and getting ready to preside at our Annual Meeting is another duty. All in all, it's a busy year for me, but it is a labor of love and I love this association of ours too.

I don't know exactly what kind of legacy I'm leaving, but I know that if I've convinced anyone over the years to become a member, stay a member, take a chairmanship or serve as an officer (whether it be on the local, state, district or international level) that it will have all been worth it, even if sometimes you feel like you'd like to sleep for a week.

***Joyce Jones, CCCE/MPCE  
President 2006-2007***

## **THE MEMBERSHIP DROP ZONE**

Do any of the following statements sound familiar to you on why members do not attend your meetings or renew their membership?

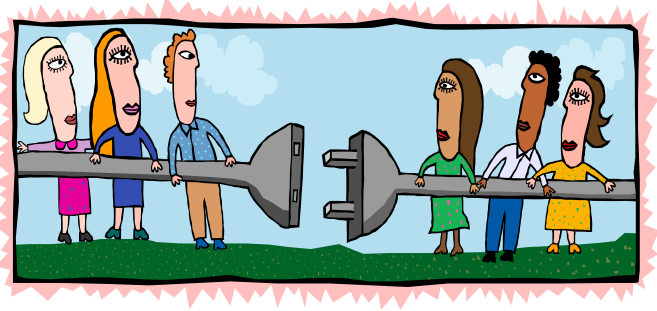
Employer no longer pays  
Membership dues are TOO high  
Too expensive for what is received  
Involved with another association that fits my needs  
It's a clique and I feel like an outsider  
Change of jobs, relocation, not interesting  
No communication on programs or activities  
Programs did not meet my needs for education  
Loss of employment, death in family, mergers  
Thought my employer was going to pay my dues but didn't

It's time for a reality check for all of us. We need each and every member.  
Try very hard not to have this happen to your association.

***Barbara J. Chapin, CCCE/MPCE  
CPI First Vice President/Membership Chairman***

# MEMBERSHIP FORUM

## “Membership Retention”

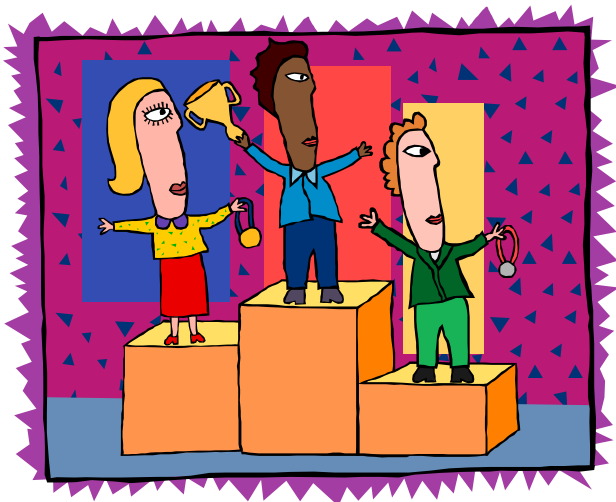


NO association wants to give the impression of giving preferential treatment to one group of members. However, when you are trying to increase overall retention, it does make sense to do something special to retain newer members.

Statistics state that many members never renew after the first year. Your association needs to let new and current members know that they are special and that they are an asset to your association.

Individuals join organizations for a reason. Keep in close contact with new members and make sure that they are satisfied with the decision to join your association. Provide an orientation session to review all of the benefits that CPI has to offer for the members.

Getting members involved in the association’s activities is a major step in retention. Their involvement gives them ownership and recognition. But be careful not to let new members feel overwhelmed.



Recognition for involvement is an important factor in getting members to rejoin. The word THANK YOU FOR A GREAT JOB means a lot to any member.

Send letters of recognition to their employers. Be certain to mention members’ names in news releases you distribute to the media about your organization’s activities. Issue certificates of achievement for years of membership, attendance, or activity successes.

Your association needs to focus on ALL of your members and WHY they joined CPI.

### COMMUNICATE

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### COMMUNICATE

The frequency and timeliness of communicating with your members is key to retention. Members need to be informed of meetings, speakers, activities, and member activities, promotions, members and their families (death, births, etc). You can accomplish this by email, mail or fax.



**Remember:** retention is even more important than recruitment. You can always get new members, but keeping them is a CHALLENGE,

Good Luck with your membership recruitment and retention efforts.

*Barbara J. Chapin CCCE/MPCE  
First Vice President/  
Membership Chairman*

# New Real ID Regulations Do Little To Soothe State Concerns

By Rich Ehsen

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(a free publication available online at [www.statenet.com](http://www.statenet.com))  
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**(This is a follow up to “High Noon for Real ID”, which was reprinted in the April 2007 issue of *The Credit Professional*.)**

After over two years of waiting, the federal Department of Homeland Security recently released its long awaited regulations for states to implement the federal Real ID Act. But while states were pleased to have been granted their wish for an extension for complying with the new statute—from 2008 to 2009 to begin compliance and 2013 for full compliance—few are finding much else to be happy about.

On a positive note, states also finally know precisely what the DHS wants from them in regard to replacing current driver's licenses with new, tamper-proof identification. But, as from the beginning, major concerns continue to revolve around Real ID's ultimate cost and questions over security for the new licenses.

When passed in 2005, the bill's authors estimated the Act would cost states approximately \$100 million to implement, a figure states have long contested is absurdly inadequate. The National Conference of State Legislatures released a report last fall that calculated the actual cost to be more than \$1 billion in the first year and over \$11 billion in the first five years. Based on new estimates from DHS that were released with the Act's guidelines, even those figures were low.

DHS now places Real ID's cost at closer to \$23 billion over 10 years—about \$14.6 billion in state costs, with the balance born by consumers in the form of higher costs for obtaining a license or renewal. DHS director Michael Chertoff said states will be able to spend \$100 million this year and \$37 million next year from their annual homeland security grants to help pay for the changeover.

A big chunk of the expense will be in collecting and verifying the documents DHS will require from license applicants, which will include original birth certificates, social security cards, U.S. passports and visas. DHS will also require state DMV's to verify at least two unofficial documents—such as a utility bill—that show an applicant's street address.

Privacy experts were also not impressed with the new regulations, contending that the system DHS wants is inadequate to secure license holders' privacy. The American Civil Liberties Union, for one, complains that while new licenses will be required to contain the holder's home addresses and other personal information printed on the front and in a two-dimensional barcode on the back, that data will not be encrypted. That would allow just about anyone to scan the card to obtain the person's private information, which could then be vulnerable to identity theft or commercial data brokers. DHS also did not address the issue of how the state and federal databases built to hold the information acquired for the licenses will be managed and secured.

States now have until October 7 of this year to submit a plan for how they will comply with the Real ID Act. If states don't follow through by May 11, 2008, their residents will be unable to use their current license as identification when boarding a plane or entering a federal building. But given the ongoing outcry from both state and federal lawmakers—as well as numerous advocacy groups, including such normally unlikely bedfellows as the ACLU, the CATO Institute, the National Organization for Women and the United Auto Workers—nobody is yet ready to say the Real ID Act is a done deal.

In Congress, New Hampshire Republican Sen. John Sununu and Hawaii Sen. Daniel Akaka (D) have a

*(Continued on page 11)*

### Wal-Mart Drops Bank Bid

#### Delaware

The State Senate is considering a bill to prohibit the use of credit scores in setting auto and homeowner insurance rates. State Insurance Commissioner Matt Denn said using credit scores in setting insurance rates is unfair and unnecessary and has a disproportionate effect on minorities. He added that “insurance companies have plenty of tools to evaluate each of us without using credit scores.” A similar bill in 2006 was amended to ban use of credit scores only on auto and homeowner insurance policy renewals. It passed the Senate but was not brought to a vote in the House.

#### Nevada

The State Assembly Judiciary Committee recently held hearings on a bill (that would allow consumers speaking with collection agencies to record their phone calls without the consent of the agency. The bill, sponsored by Assemblywoman Debbie Smith, is designed to give consumers information they can use if a debt dispute winds up in court. Smith said debt collectors are becoming increasingly aggressive. Speaking against the bill, several representatives from debt collection agencies said their industry should not be singled out. Some debtors, they argued, could “set up” situations where collectors say the wrong thing or use technology to manipulate recordings. Nevada is one of about a dozen states that require both parties to consent before a telephone call can be recorded.

#### Washington

The State legislature has adopted a new identity theft law giving all state residents the right to freeze unauthorized access to their credit reports. It amends a 2005 law, which went into effect last year, that allowed only identity theft victims and people whose information was stolen in a data breach to request a freeze. Under the new law, identity theft victims and seniors ages 65 and older will be able to place a freeze for free. Others would pay up to \$10 to each bureau for placement of a freeze, a temporary lift or removal. The new law has an easy “thaw” mechanism to give consumers the option to allow temporary, restricted access to their credit files.

In March, Wal-Mart dropped its bid to open an industrial bank (ILC) in Utah, succumbing to pressure from the nation’s banking industry, consumer groups and lawmakers.

The announcement came two months after the FDIC issued a 12-month extension to an earlier 6-month moratorium, which expired in December 2006, on considering applications for ILCs by subsidiaries of companies engaged in non-financial activities. Wal-Mart’s decision to rescind its application will not, however, stop the U.S. Congress from taking a closer look at the issues regarding commercial ownership of ILCs.

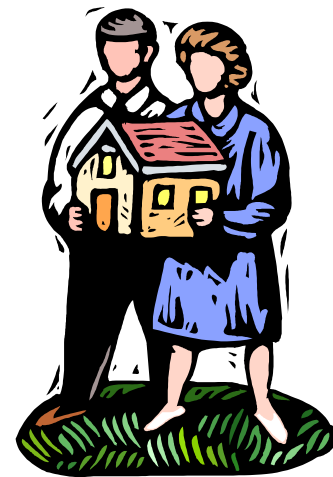
When Wal-Mart filed its ILC application in 2005, the firm insisted it planned to use the bank solely to process its own credit card transactions and loans in-house. Currently, 15 of the 58 existing ILCs are owned by commercial firms, including Target, General Electric and Harley-Davidson, who use them for these cost-saving purposes.

The laws of the chartering state, however, determine the powers of the ILC charter. In some states, ILCs now generally have the same powers as state commercial banks. They may engage in all types of consumer and commercial lending activities.

So the potential exists for Wal-Mart to use its ILC to open branches in its stores that would compete with community banks and credit unions. Red flags went up in the banking industry in early March 2007 when it was learned that Wal-Mart, in leases signed with banks currently operating branches in its stores, reserved the right to offer in its stores future financial services, such as mortgages, consumer loans, home equity loans and investment and insurance products.

In testimony on April 25, 2007, before the U.S. House Committee on Financial Services, FDIC Chairman Sheila Bair said “the FDIC strongly supports efforts to provide statutory guidance on the key issues regarding the ILC charter, especially the issue of commercial ownership.”

# FDIC Recommends Anti-Predatory Lending Standards



In testimony March 27 before the U.S. House of Representatives banking committee, FDIC Chairman Sheila Bair said “we believe that the time has come for national anti-predatory lending standards applicable to all mortgage lenders, including nonbanks as well as banks.”

Carelessness and, in some cases, outright fraud in the subprime mortgage market, experts agree, are the primary reasons behind the significant increase in foreclosure filings in recent months. According to RealtyTrac Inc., foreclosures in the first quarter of 2007 were 35 percent higher than those in the same period in 2006. First American LoanPerformance, a California consulting firm, added that homeowners with standard subprime loans were 10 times more likely to enter the foreclosure process in February than owners with good credit.

Bair said “widespread credit distress in the subprime mortgage market, with especially pronounced problems among independent mortgage lenders, suggest the need for a comprehensive response that assures that all lenders are subject to certain baseline requirements....A national anti-predatory lending standard would help assure basic uniform protections for all borrowers, as well as well as create a more level competitive playing field for regulate entities.”

Bair testified that “Subprime borrowers spend nearly 37 percent of their after-tax income on mortgage payments and other costs of housing—roughly 20 percentage points more than prime borrowers spend, and 10 percentage points more than subprime borrowers paid in 2000.”

She noted that “Prior to 2000, the majority of subprime mortgages were fixed rate loans...In 2006, almost three-quarters of non-agency securitized

subprime mortgage originations were adjustable rate mortgages, primarily 2/28 and 3/27 hybrid loans.”

*(2/28s and 3/27s are hybrid ARMs typically marketed to subprime borrowers. These ARMs are similar to ARMs that are prevalent in the prime market (known as 3/1 ARMs), in that they have a fixed rate for 2/3 years and then adjust to a variable rate for the remaining 28/27 years. However, the spread between the initial fixed rate of interest and the fully-indexed interest rate in effect at loan origination typically ranges from 300 to 600 basis points on 2/28 and 3/27s, versus 100-250 basis points on prime 3/1 ARMs.)*

During the recent housing boom, Bair said “as investor appetite for more volume and competitive pressures increased in the mortgage market, many lenders loosened their underwriting standards in both the prime and subprime markets. Many of these products required little or no documentation of income or were accompanied by practices such as simultaneous second-lien mortgages that create additional layers of risk for lenders.”

She added that prepayment penalties are more prevalent among subprime loans than among prime loans and noted that data from the 2005 Home Mortgage Disclosure Act indicate higher priced loans are disproportionately made to minorities and lower income households.

Bair said “The FDIC recognizes the value and benefits of responsibly underwritten loans to consumers with less than perfect credit profiles, provided that institutions have the necessary expertise and capital support

*(Continued on page 11)*

# Majoring in the Minors

By Boyne McHargue

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Here's a test...what are these? Swing of the Quad Cities, Greenville Drive, Springfield Cardinals, Lynchburg Hillcats, Modesto Nuts, Lowell Spinners.

Or these? Savannah Sand Gnats, Fort Myers Miracle, Montgomery Biscuits.

Or maybe these? Olmecas de Tabasco, Potros de Tijuana, Saraperos de Saltillo.

What do all of these assorted locales have in common? Anything? Well, besides all sharing some strange titles, they are names of minor league baseball teams. (see [www.minorleaguebaseball.com](http://www.minorleaguebaseball.com)) Yes, these are some of the scattered homes that support the 30 teams of Major League Baseball. How many minor league teams does it take to train and feed the BIGS of the great game? 15? 25? Even 50?



You'd be a little light, there. How about 226? That's right. To put it another way, there are about 6,000 minor leaguers working to find their way into one of the 960 major league roster spots. About a 15% chance. And, in any given year, these small town warriors have less than a 1% chance of making the rosters of a World Series team.

Why such an elaborate farm system and massive investment? Why the long, overnight bus rides? Why the goofy marketing promotions in suburbia? Why year-round baseball in unknown places? Development. Growth. And a potential huge payoff. It's all about giving the players with talent and passion *ongoing development, coaching and chances to perform* in game situations.

Most pros don't just walk out of high school or college and slide into a major league starting line-up. In fact, many that do burn out early.

So how about your organization? On a scale of 1-10, how are you doing in the planned, strategic growth of your future leaders? Maybe great, or maybe you see an opportunity here.

Consider the following keys to effective development for your team...

1. **Development must be planned.** Just like any worthwhile endeavor in life, preparation is crucial to future success. Your company or organization will rarely just wander into OZ. "Thinking the future" will always yield a steadier, predictable growth pattern for your team members. Those you lead deserve more planning for *their* futures than they need the time you invest in planning the next company party.
2. **Development must be strategic.** A growth plan for you as a leader or for your team overall, without clear ties to your vision and mission, is simply busy work. A glossy, very expensive TO DO list with little purpose. Personal development for you and your leaders, if it's to impact your organization and move it forward, must mutually support the individual and team purposes.
3. **Development must be given time.** If the goal of growing people is only *the new initiative from corporate for '07*, it is doomed from the start. Development yields few results as a one-time event. What if the Yankees, because

(Continued on page 8)

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of past playoff disappointments, decided to eliminate their farm system? Would it save money? Absolutely. Would it simplify their complicated HR system? Most certainly. Would it be the right thing to do? Hard to imagine.

Providing growth, coaching and in-game opportunities must be activities embedded in your culture. Are your people moving? Changing? Learning? Growing? For your group to remain healthy and dynamic, it must be fed and exercised.

Remember, you're not playing for this inning alone, or even just this game. It is a long season. You can do



little to change today. Commit to tomorrow. Design into your people systems the *development mindset* that will pull you into the future.

Whether it's the Charleston Riverdogs, the Everett Aquasox, or the team you lead, development is essential to advance you from where you are to where you want to be.

© Boyne McHargue, 2006.

For more than 20 years Boyne McHargue has helped develop leaders. For information on Boyne's consulting and speaking practice, visit [www.aplayersonline.com](http://www.aplayersonline.com) or email him at

## 7 Steps for Reacting to Criticism

Receiving negative feedback is never easy. Take these steps to ease the pressure so that you can respond in a way that creates a lasting positive impression:

1. **Breathe.** Before you flinch, respond, defend yourself or roll your eyes, take a deep breath. Use that brief interlude while you breathe to prepare yourself to listen without judging.
2. **Detach.** Mentally separate yourself from the criticism by telling yourself that the feedback is not about you personally.
3. **Listen.** Tune in to what the other person is saying instead of formulating your rebuttal.
4. **Respond.** Reassure the speaker that you are hearing the feedback by saying: "It sounds like you needed..." or "I see what you mean."
5. **Accept.** Take full responsibility for your actions without shifting blame or making excuses. Offer a



diplomatic apology: "I am sorry my actions had that effect. It certainly was not my intention."  
6. **Map** the future. State your intentions for better meeting the person's needs in the future: "I will definitely focus on that next time" or "I will make certain that does not happen again."  
7. **Thank** the other person. Remembering that the feedback was not intended as a personal attack but as a way to improve a working relationship, offer sincere thanks for the sentiment

behind the conversation. Say: "Thank you for bringing that to my attention" or "I appreciate the feedback. Please let me know if you notice something like that again."

Adapted from "Are You Talking to Me?" by Linda Larsen, [www.lindalarsen.com](http://www.lindalarsen.com) and published in *Communication Briefings*, March 2007.

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# 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:

### Given By:

Mary Floyd, MCE/CCCP  
Past International  
President 1981-1982

Credit Association of  
Oregon

Darold Kirk  
Husband of  
Jewell Kirk, CCCE

Gail Ottinger, CCCE/MPCE

Pauline Westenhofer  
Mother of  
Cindy Westenhofer, MPCE

Martha Philip, CCCE  
Barbara Hall, CCCE/MPCE  
Barbara Chapin,  
CCCE/MPCE

C. W. Wease  
Father of  
Loretta Hamrick, MPCE

CPI District III & IV

Charles Albury  
Father of  
Betty Standefer, CCCE/MPCE

CPI District III & IV

P. O. Wilson  
Husband of Margaret Vinson Wilson

CPI District III & IV

Frances Perry  
Mother of Toni Gasper,  
District 5 past president

Martha Philip, CCCE

## WALK-A-THON NEWS

CPI of Gastonia, NC, donated its share of Walk-A-Thon proceeds to fund a scholarship at Gaston College.

CPI of Eastern, NC, donated its share of Walk-A-Thon proceeds, plus some additional funds, to a scholarship for a needy student at East Carolina University in Greenville, NC.

The Central Kansas Business Connection (formerly CPI of Hutchinson) is pooling its Walk-A-Thon proceeds to work this summer with a program on budgeting sponsored by KPTS, a public television station. The program is presented in places such as transitional housing, homeless shelters, alcohol and drug abuse recovery centers, and battered women's shelters.

# Polish Your Communication Skills

By Marjorie Brody, CSP, CPAE Speaker Hall of Fame

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Every day people speak to you. But are you really listening—or are you merely hearing?

Listening skills are especially critical in doing a job accurately and fostering good relationships—not to mention understanding other's needs. Here are five tips to improve your listening skills:



people feel less important than the call you answered.

**Assume an attitude** of listening readiness. Listening is active, not passive. Be mentally and physically ready. Don't answer your phone or check your PDA. It is also rude to answer a cell phone. Doing so shows lack of respect for others and will make



are taking time to note his or her thoughts.

**Write thoughts down.** You don't have to pretend you are writing a novel, but jotting an occasional key word or fact can improve retention. The speaker also will feel flattered that you



**Paraphrase the other person.** That helps you stay alert and attentive, and you will be less likely to misunderstand what was said.



ing needs to be active. When you are too comfortable, you can become passive.

**Assume an uncomfortable position.**

If you are sitting on the edge of your chair or leaning against a wall with your hand, you won't be so comfortable that your mind roams. Listen-



**Listen as though you need to report the information to others.** Ask yourself "What's in it for me?" Then listen to make sure you understand correctly the content and the feeling behind it.

By actively practicing these effective listening pointers, you will be able to improve your communication skills in 2007...and beyond.

*Editorial Advisory Board member Marjorie Brody, CSP, CMC, PCC, is an author, sought-after public speaker and coach to Fortune 1,000 executives. Visit [www.brodypro.com](http://www.brodypro.com) for more information.*

(Continued from page 4)

new measure to repeal portions of the Act, while lawmakers in several states continue to mull bills to officially or symbolically refuse to adhere to the Act's tenets. Missouri Rep. Jim Guest (R), for one, has been actively working to build a coalition of his and many other states to introduce bills to opt out of the Real ID Act. Aside from the funding issues, Guest says he is predominantly opposed to what he calls a lack of oversight of DHS in regard to the Act, and in the potential for the government to use the information acquired in the process to spy on or track American citizens. Guest says he did not see anything in the proposed new regulations to change his mind about those efforts.

"We now have about 45 states that have committed to introducing bills to resist Real ID," Guest says. (According to the State Net database, more than 20 states have followed through with such bills.) Guest

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(Continued from page 6)

to manage them in a safe and sound manner. This does not mean, however, that lenders should make loans that borrowers will inevitably have difficulty repaying, or impost terms that will exacerbate borrowers' credit problems."

She added that, in 2001, the financial institution regulatory agencies identified the characteristics most often associated with predatory lending:

- Making unaffordable loans based on the collateral of the borrower rather than on the borrower's ability to repay an obligation.
- Inducing a borrower to refinance a loan repeatedly in order to charge high points and fees each time the loan is refinanced ("loan flipping"); and
- Engaging in fraud or deception to conceal the true nature of the loan obligation, or ancillary products, from an unsuspecting or unsophisticated borrower.

also says that while he is not surprised the DHS is resistant to making changes to such a landmark statute, he does think the resistance from states is having a major impact on how the final version of Real ID will eventually be enacted. "I think we have their attention now," he says. Guest could be right.

Previous to the release of the new regulations on March 1, numerous lawmakers and other advocates often complained that DHS director Chertoff and the Bush administration seemed less than interested in hearing their concerns over Real ID. But with the cards now on the table, Chertoff has given states and others a 60-day window to weigh in on the new regulations and where everything goes from here. That is good, Guest says, but he also vows that he will keep pushing states to rebel against its implementation unless major substantive changes are made to how the Real ID Act is funded and managed. "I consider this the most important legislation I have worked on since I have been here," he says. "We're not stopping yet."

## **AMERICANS NEED CREDIT EDUCATION**

### **MAKE IT HAPPEN IN YOUR COMMUNITY**

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Created by the  
Credit Education Resource Foundation**

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\$12.00 each (6+ copies)\***

**Instructor Guide: \$6.50 each\***

**PowerPoint Presentation: free  
(contains 70 slides—download at  
[www.creditprofessionals.org](http://www.creditprofessionals.org))**

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CPI Corporate Office.  
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314-961-0031  
[creditpro@creditprofessionals.org](mailto:creditpro@creditprofessionals.org)  
\*free shipping**



# International Walk-A-Thon

## Portsmouth, Virginia

### June 23, 2007



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

# We Walk For the Children



Ella Casey



Marteen Casey



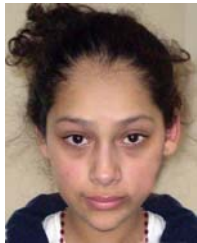
Prisciliano Quinones

Ella and Marteen Casey were abducted by Prisceiliano Quinones from their home in Newark, Ohio, on November 25, 2006. A felony warrant was issued for the abductor on November 28, 2006. They may be traveling in a maroon 1992 Ford Taurus with Ohio license plates DVN4446. They may still be in the local area or they may have traveled to Florida or Mexico. **CAUTION IS ADVISED.**

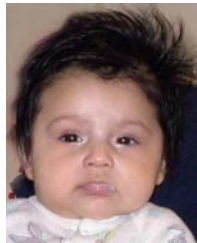
**Ella:** dob 11/21/1990. White, brown hair, blue eyes. Ht: 5' 6". W: 238 pounds.

**Marteen:** dob: 11/25/2006. White, black hair, brown eyes. Ht: 2'. W: 25 pounds.

**Pirsciliano:** dob: 1/4/1997. Hispanic, brown hair, brown eyes. Ht: 5' 5". W: 150 pounds.



Lucia Guillen



SaRiyah Adorno

Lucia Guillen and SaRiyah Adorno were last seen on February 25, 2007, in Manheim, PA. The case is considered a non-family abduction and they may be in the company of an adult male. Lucia and Sakiyah may still be in the local area or they may have traveled to New York City or North Carolina.

**Lucia:** dob: 5/9/1991. Hispanic, black hair, brown eyes. Ht: 5' 2". W: 126 pounds.

**SaRiyah:** dob: 9/19/2006. Hispanic; black hair, brown eyes. Ht: 2' 11". W: 15 pounds

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