

The Credit Connection

May 2010



Message from the President



Spring has sprung in Michigan. That means the snow is gone and we're getting closer to summer. And, with summer comes a bitter-sweet realization that my year as your International President is coming to an end.

This October will mark 30 years since Barb Chapin, CCCE/MPCE, came to Ann Arbor and installed the first officers for Credit Women International of Ann Arbor. I wasn't at that meeting because I wasn't familiar with the association. The following month my boss asked me to attend a meeting for a new association in the area. He not only

signed me up, but he paid my dues and let me know that I would be installed as a member. Little did I know that I was starting on a journey that I will always fondly remember.

A short 10 years later, I was installed as the District President for District 5. After serving as a District President two more

times in almost 20 years, I took the plunge by following so many women that I have admired over the years. Yes, one very short year ago, I took the pledge and promised to lead the association as your International President.

During all of these years I was given many opportunities to learn and grow in my chosen field of credit. Yes, I said, "chosen". No, I didn't grow up saying, "when I grow up, I want to be a collector." I don't think any of us grew up saying that. It just came naturally. I am so glad it did.

This past year has been a whirlwind of activity, starting in June with the International Conference in Washington State, then on to Gastonia, NC, for the North Carolina state conference in September, followed by a trip to St. Louis for the Fall strategic planning meeting. Then in March, it was on to the joint conference of District 5 and District 7&9 held in Branson, MO, and, in April, to Atlanta, GA, for the District 3&4 Conference. The year ends with the 2010 International Conference in Bentonville, Arkansas, in June.

I'm really looking forward to the International Conference and I hope to see many of you there. Bentonville is located in the beautiful hills of northwestern Arkansas. It is the birthplace of Wal-Mart. You can actually visit the Five & Dime store, where it all started.

More importantly, the conference offers us a great education program and an opportunity for all members to participate in CPI business meetings. And there will

(Continued on page 2)

In This Issue

President's Message	1
Membership Forum	3
Federal News Update	4
News From the States	5
The Un-Comfort Zone—The Reward Is in the Eye of the Beholder	6
Are Your Employees Getting Ready to Bolt	7
Money in Motion	9
Living Memorials	10
Bookmark This!	11
Missing Children	12

(Continued from page 1)

also be plenty of time to network, renew friendships and make new friends. I want to thank District 7&9 for hosting this conference and At-Large member Dorothy Utley for taking on the job of conference chairman.

All of you know that our office in St. Louis is run by one person, Charlotte Rancilio. Charlotte has been a godsend. When Charlotte informed me that she was in need of surgery and it couldn't wait, I wanted to say "but I just became president, can't you wait until I'm out of office". But that would have been very, very selfish on my part. Instead, Charlotte had her surgery, it went well, and we got to talk almost every day during her many weeks of recovery. I was absolutely amazed at the stamina she showed. I will thank her until my dying day for being such a loyal, observant and wonderful addition to our CPI family.

This association would not exist if it weren't for the member volunteers who work selflessly day in and day out to serve our members. They include the Foundation board and committees; our district, state and local presidents and officers; the CPI volunteer coordinators who maintain our website, keep our books, monitor our finances, track pending legislation that affects the credit industry, manage

our certification program, coordinate our conferences, order jewelry, and process memorials; and the chairmen and members of our many CPI committees. We have come to expect the best from all of these and we always receive it.

And now, 30 years after that first CPI meeting I attended in Ann Arbor, I have learned that everything we do can be a whole new experience if we let it. Being your International President has given me the opportunity to learn from all of you. I thank each and every one of you for giving me the opportunity to experience first hand what it's like to be an International President.

I do more than thank you, I applaud you for helping me be a part of your 2009-2010 year in CPI and for being the GEMs that you are.

Jean M Jervis
Credit Professionals International President

Growing in knowledge
Educating in your communities
Mentoring others in the field of credit

2010 Credit Professionals International Conference

June 17-20, 2010

Doubletree Guest Suites

Bentonville, Arkansas

Hotel Special CPI Rate ends May 15, 2010

Early Bird Registration ends June 1, 2010

Download registration form at www.creditprofessionals.org

MEMBERSHIP REPORT

I can not believe that we are coming to the end of another year of CPI. It seems like we were just in Silverdale, Washington, for International Conference and now we are gearing up for Conference in Bentonville, Arkansas.

Our overall membership numbers have declined marginally from last year (approximately 2.5%) and our local associations and Districts continue their struggles to gain membership. I know this is very hard for all of our members, District Officers and International Officers. But challenges like this bring opportunity, and I believe we all need to work together to develop and promote ideas that will help attract new members and to maintain the members that we do have.

In speaking with a number of the Districts this year, there seems to be a common thread of concern: that officers are growing tired because they have been called upon to serve two, or in some cases three, times in the chain of officers. It is very hard to get someone to hold an office even one time, a problem that is growing more apparent at every level from the local association to International.

One possible answer to this dilemma is to consider consolidating officer positions. If your association or District has both the secretary and treasurer positions, consider combining the two, similar to what International did several years ago. If you have both a first and second vice president, consider combining those positions. With fewer members overall and communication processes that take less time these days (email, electronic newsletters, etc), it is certainly feasible to consider officer consolidation.

If you have already scaled back on officer positions, consider modifying your bylaws to fill one of the offices by presidential appointment. That way, perhaps you will attract someone to that office knowing they do not need to keep going up the officer ladder to president. The most likely



position to effect this strategy is with the secretary/treasurer position.

Another concern to be addressed is the amount of time and expense involved in participating in CPI. With today's families strapped for both time and disposable income, we need to look at alternatives to accomplishing our mission more efficiently.

One good example is District Ten, which tried doing something different this year with their Winter Board meeting. Typically that meeting is held in February of each year, in or around Seattle, Washington, and requires considerable travel from all participants who are located from Alaska to Montana.

Rather than all meet at a single physical location, this year they held the meeting via conference call, which meant no traveling for officers or board members. That not only reduced the expense of hotel room, airfare and meals for everyone, it also saved each attendee at least one full day of travel time and/or a day of lost productivity in their job.

President Margaret Ewert-Moen, PCE, set this up with everyone calling in to a common phone number, and the business that usually takes one whole day was done in 2—3 hours. The only cost to those calling in was the price of the phone call, but many reported having calling plans that resulted in no additional charges.

Most everyone agreed that, while they missed seeing everyone and catching up on news with everyone, the process worked very well and they

(Continued on page 8)

U.S. GOVERNMENT NEWS

FTC Stops Misleading Ads for Free Credit Reports

The Federal Trade Commission (FTC) has issued a new rule designed to protect consumers from misleading ads for free credit reports. Those ads typically have signed up consumers for a monthly credit-monitoring service that was not free. As of April 1, 2010, websites advertising such “free” credit reports must disclose prominently that consumers have a right to get a no-strings-attached free credit report at AnnualCreditReport.com or by calling 877-322-8228 and provide a link to that website. This must be displayed at the top of every page that mentions free credit reports. Starting Sept. 1, 2010, the companies must also include this disclosure in their radio and television ads. The new rule also requires the consumer reporting agencies—Equifax, Experian and TransUnion—to delay advertising products or services on AnnualCreditReport.com until after consumers get their free credit reports.

More Help Offered Homeowners Facing Foreclosure

On April 5, 2010, the U.S. Treasury launched Home Affordable Foreclosure Alternatives (HAFA) to help homeowners avoid foreclosure. A mortgage modification feature of the Home Affordable Modification Program (HAMP), it is available for homeowners who have already qualified for HAMP but failed mortgage reduction trials. The new alternative forgives the principal difference between the balance of mortgages and the short sale price for borrowers. It also provides \$1,500 in relocation assistance.

Consumers Get More Options to Dispute Credit Report Errors

A new Federal Trade Commission (FTC) rule that takes effect July 1, 2010, gives consumers the right to dispute errors in their credit reports directly with the information furnishers, in addition to disputing those errors with consumer reporting agencies. The new rule requires furnishers of credit-related information, in most cases, to investigate disputes that consumers

submit directly to them regarding the accuracy of items relayed to the credit bureaus.

FTC Seeks To Prohibit Up-front Fees for Mortgage Modification Services

The Federal Trade Commission (FTC) has proposed a new rule that would prohibit companies from charging up-front fees for mortgage modification services. The firms would be required to tell consumers up front the total amount they would be charged but could not collect payment until after the services were provided. The proposed rule also would require mortgage modification firms to tell consumers that they are a for-profit business; that neither the government nor the consumer’s lender has approved their services; and that there is no guarantee the lender will agree to change their loan.

Help for “Underwater” Borrowers Is Expected Soon

In late March 2010, the U.S. Treasury announced a new option under the Home Affordable Modification Program (HAMP) to help homeowners who owe more than their homes are worth. Expected to be implemented in the Spring of 2010, the new program will allow these “underwater” borrowers to reduce their principal to 115 percent of loan-to-value.

New HAMP Guidelines Are Designed to Protect Borrowers

New guidelines providing new borrower protections under the Home Affordable Modification Program (HAMP) will take effect June 1, 2010. The guidelines clarify that borrowers in bankruptcy and those already in some stage of foreclosure can apply for reduced mortgage payments under HAMP. The guidelines also state that, if a borrower already in the foreclosure process is being evaluated for eligibility in HAMP, a foreclosure sale cannot be conducted until after the evaluation is complete and a borrower found ineligible. In addition, borrowers will have 30 days to respond to certain HAMP non-approval notices before a foreclosure sale takes place.

NEWS FROM THE STATES

Utah—The governor has announced a new plan to help families struggling with consumer debt problems. The program—the first of its kind in the nation—permits “means tested,” partial payment programs to be offered by nonprofit Consumer Credit Counseling companies. The program is expected to provide consumers with a safe alternative to unscrupulous debt negotiators. It will use the Debt Resolution Plan™ developed by the Responsible Debt Relief Institute.

Oregon—The Senate has approved a bill that would bar most of the state’s employers from factoring a job applicant’s credit history into their

pre-employment screening. The measure would exempt banks, law enforcement agencies and other businesses that can show credit checks are necessary to evaluate candidates for specific positions.

Vermont—The Senate is considering a bill on credit card fees. Among other things, it would restrict credit card companies from fining merchants who try to limit customers’ small credit card purchases or who try to steer customers to one type of card over others that charge higher fees.

Your Away-From-Work Activities Can Help Your Career

Invest a portion of your away-from-work time in career-related activities and you will likely find yourself at the front of the line for a raise, bonus or promotion at work.

Choose actions that will give a clear signal that you are career-oriented, not job-oriented, and enable you to demonstrate your initiative, leadership and creative skills. Here are some to pursue:

- Join a professional association and be an involved member. Serve on or chair a committee; volunteer to spearhead a special project; or hold an elected office.
- Pursue continuing education in your field. Courses are available online, at area colleges, and, often, through professional associations. If your employer requires continuing education, go above and beyond the requirements.
- Obtain professional certification. Many professional organizations offer a certification program. Find one in your field.
- Write an article for a magazine or newsletter published by your professional association or an organization in your field. For example, an accountant would write an article for a publication read by accountants.
- Volunteer in your community. Make certain, however, that your volunteer work relates to your career. For example, don’t just donate canned goods to a local food bank. Also donate your professional services to help the food bank’s management or its patrons.
- Conduct education programs for consumers on topics related to your job. Your professional association probably has education programs and materials you can use. Such material is also available online and is free from federal government sources. Your employer may also have free material you can distribute to your audience.
- Give visibility to your employer by including the company name and your job title in your written biographical information.

The Un-Comfort Zone with Robert Wilson

The Reward is in the Eye of the Beholder

©used with permission

In the early 1970s I was a young teenager who was completely caught up in the *Zeitgeist*. I admired the long-haired rebels and radicals who were engaged in protesting the establishment and developing the counter-culture. I didn't really know what any of that meant, but to me it was all about empowering youth and declaring our independence from the adults. My parents in particular.

As with any normal teenager, I was trying to grow up as fast as I could. And, because it annoyed my parents, wearing my hair long was its perfect expression. That, and it was *de rigueur* among all the teenagers who wanted to be cool. So, the longer the better—or in the immortal words from the title song to the 1968 Broadway Musical *HAIR*, “Oh, say can you see, My eyes if you can... Then my hair's too short!”

It drove my parents completely crazy. They could not understand why any male would want to wear long hair. We fought about it all the time.

Meanwhile, I was in my first year of high school and the transition to a new school was causing my grades to drop dramatically. My parents saw an advantage, and the law was laid down: keep my grades above a certain minimum or cut my hair. It worked. I brought home a dismal report card, and it was off to the barber shop. Not surprisingly, my next report card met the minimum.

The formula is simple: if you can find out what is valuable to someone, then you have the key to motivating them. For me, at age 13, the length of my hair became the coin of the realm.

A year later, I accidentally made the Honor Roll. I say it was an accident because I was only trying to meet the minimum grades required by my parents and I

somehow exceeded that. When I received the engraved certificate with the embossed gold seal, I was surprised by the feeling it gave me. I felt Important—especially when my teachers praised me. I liked that feeling, and I wanted to experience it again. Suddenly the coin of the realm changed, and it was no longer the length of my hair that was motivating me. It was high grades and the sense of pride they gave me. Oh, my hair continued to grow, but my grades were all about achievement. From that point forward until I graduated, I never failed to make the Honor Roll.



Find out what is valuable to the person you want to motivate. What hobbies do they have? What are they passionate about? How do they spend their spare time? Then when you learn what rocks their world, find a way to tie your goals to it.

If you're not sure what is valuable to someone, you can always make them feel important with an award or some other public acknowledgment. Everyone likes to hear their name announced in recognition at company or association meetings. Everyone likes to read their name in print in the organizational newsletter or website. Many business newspapers have a section where you can post your employees promotions and accomplishments. These low-cost to no-cost incentives truly have the power to motivate.

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.

Are Your Employees Getting Ready to Bolt?

By Jan Ferri Reed, Ph.D.

© 2009 KEYGroup
Used with permission

The latest news reports have given us a glimmer of hope that the economy may finally be recovering. While that's a welcome sign for most organizations, it may not be good news for all. A recent Conference Board survey found that 55% of all employees are unhappy with their jobs—the lowest level researchers have seen in 22 years.

So, managers may find their best workers heading for the door once business starts picking up but that shouldn't be surprising. Bad economic conditions typically lead to downsizing, layoffs, wage cuts, and increased workloads—hardly the kind of conditions that create employee job satisfaction and company loyalty.

Even worse, managers may take their people for granted. They figure that employees are grateful just to be working, and so may downplay the need to manage and motivate their staff. They couldn't be more wrong!

An ongoing study published in the *Gallup Management Journal*® found that the current recession may be driving some troubling trends among employees. ('Despite the Downturn, Employees Remain Engaged,' by Jennifer Robison, *Gallup Management Journal*®, January 14, 2010).

Gallup has tracked employee engagement levels for the past decade, and the news hasn't been encouraging for employers. Their recent research shows that only 28% of workers are engaged, while 54% are not engaged and 18% are actively disengaged. This could spell



trouble as managers who weathered the tough economy suddenly find themselves facing the loss of their best workers. The time to take decisive measures to prevent this excessive turnover is now, before it's too late:

- **Ramp up coaching and feedback.** Now is the time to increase employee feedback, not decrease it. Most workers feel uncertain in times like these and positive reinforcement helps reassure them that they are valued and that things will get better.
- **Balance the workload.** During a recession, remaining employees are left to pick up the slack for terminated or laid-off colleagues. Struggling to get more work done with fewer resources can be demoralizing. Talk to your employees and come up with ways to evenly distribute the department workload. Brainstorm better ways to get things done and to streamline operations.
- **Cross train your team.** It's already possible that your employees have had to learn new jobs to replace employees who have left, but without retraining your team, increasing the workload just increases the strain. By taking steps to teach employees new skill sets you expand their capabilities, maintain their interest, and motivate them to take their resumes out of circulation (hopefully). However, even if you do see some turnover as the economy improves, you'll be ready with team members who are trained and ready to step up.

(Continued on page 8)

(Continued from page 7)

These strategies will do more than just reassure and reengage your people. They could be the very key to long-term employment security. We can surmise that employees will look for better working conditions and career opportunities when the economy starts growing again. But whether they look for (and find) those opportunities within your organization may well depend upon how effectively you manage to re-engage them now. In other words, they'll likely be looking around for new 'pastures' in which more than just the money is green!

About the Author

Jan Ferri Reed, Ph.D.

Dr. Jan Ferri Reed is president of KEYGroup®, a speaking, training, and assessment firm. She is

co-author, with Joanne Sujansky, of *Keeping the Millennials: Why Companies are Losing Billions in Turnover to this Generation and What to Do About It*

(www.KeepingTheMillennials.com, John Wiley Publications). For more information, visit

www.keygroupconsulting.com



(Continued from page 3)

(Membership Report continued)

were able to carry out the business of the District very effectively.

I believe this is a good example of how we must adapt as we lose support from our employers and experience increased difficulty recruiting new officers and members.

Even our local Associations can no longer support their members who hold an office at the District level, especially if it involves travel and time away from work. These types of solutions help everyone by reducing out-of-pocket costs and at the same time help our members see that we are trying to find ways to do business with the new technologies that are available.

Maintaining and increasing membership is going to continue to be our main focus and we need to develop ideas that work and share them with the rest of the membership. I would ask each and every one of you, before your local Association decides to disband, to call your District Mentor and/or your International Mentor and work together with them to see if you can find a way to keep going.

It has been my pleasure serving as Membership Chairman this year and it is my hope that you have found the ideas shared in this publication and through this column helpful and useful to your personal situations.

We are all G E M's of Credit, and without each and every one of you and your support of CPI we would not have this wonderful association.

Billie Plasker, PCS
First Vice President
Membership Chairman

**Stay on Top
of
What's Happening
in
Credit Professionals International
and the
Credit Industry**

Visit

www.creditprofessionals.org

It's THE place to go to connect with fellow members, find CPI materials, and boost your career with credit education. It's waiting for YOU

MONEY IN MOTION

By Jim Lucas

Money in Motion is a great education tool for teaching the basics of how to budget, save, and avoid using credit in ways that can lead to financial problems.

Developed by the American Center for Credit Education (ACCE) in South Dakota, the program was designed for consumers filing bankruptcy but has also proven effective in helping people avoid bankruptcy.

Money in Motion, published in an 80-page book, covers everything from budgeting to what to do when things go wrong. It also includes a pre-test and post-test, along with answer sheets. Priced at \$3.95, plus shipping, it can be purchased in quantity for as low as \$3.00, plus shipping.

Because the book's eight chapters cannot be covered in one session, I choose two or three topics and develop my presentation around them. Then I give each participant a copy of the book to take home. The participants don't pay for the books but neither do I. Instead, I sell the books to the organization that sponsors my presentation.

In fact, I recently used the book to raise \$500 for the CPI District Five Scholarship Fund. My quantity-discount price per book was \$3.33, including shipping. I mailed letters to local businesses, churches, schools and individuals offering the book for \$5.00 each. In addition, with each purchase, I offered to conduct a group classroom or conference call discussion of the book content and other credit related subjects.

I prefer to give face-to-face classes but conference call classes do work. It is best, however, to limit the number of participants to about 30. Keep in mind that there is an added cost for the conference call.

I was fortunate to have a local large automobile dealer contact me to do the class for 70 employees. He purchased the books and I conducted a classroom discussion for 35 employees and then did a group

conference call for the others.

A local church also asked me to speak at a credit conference they were putting together. I offered the *Money in Motion* course and advised them where the proceeds would go. They purchased 15 books and, when I spoke at their conference, I sold eight more. I also had a credit discussion with seven students at a medical technician school. The school's teacher purchased the books.

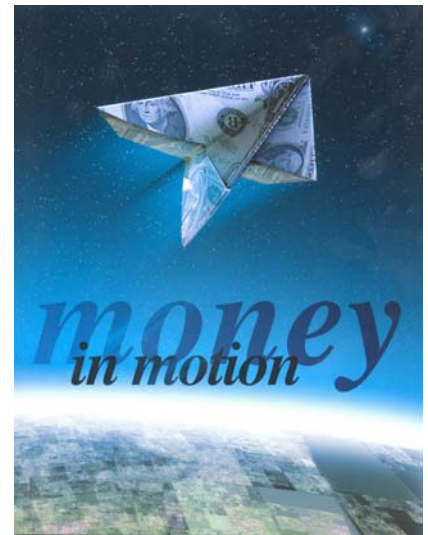
I was able to raise \$500 with this project because I obtained a grant to purchase the 100 books from board members at Advantage Debt Management of America, where I am employed. You may be able to obtain similar grants from employers or non-profit organizations.

I am continuing to look for grants to support this project because I believe that, when the economy improves, there will be more employers wanting to help their employees with credit problems. Employers understand that when employees are distracted by financial worries, they become less productive workers.

To purchase the *Money in Motion* book, contact Larry Johnson at ACCE. ljohnson@acce-online.com. Phone 1-888-830-3104, ext. 108.

If you prefer, you can order the books through me to get the \$3.00 minimum price, plus shipping.

Jim Lucas is president of CPI District Five and a member of CPI of Indianapolis. He works for Advantage Debt Management of America, in Cincinnati.



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: the Foundation or CPI at
10726 Manchester Rd., Suite 210, St. Louis MO 63122

LIVING MEMORIALS

In Memory Of:

John Lowe
Husband of
Marcella Lowe, MPCE
President of the
Florida State Association

Given By:

CPI District III & IV
Gail Ottinger, CCCE/MPCE



NEWS FROM THE NATIONAL CENTER FOR MISSING & EXPLOITED CHILDREN

We are happy to report that Preston Fontaine, who was featured in the November 2009 issue of *The Credit Connection*, was located on March 30, 2010, in Orlando, Florida. Preston, who turned 18 on February 14, 2010, had been missing since October 14, 2009.

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.)

Financial Strategy Software Helps You Plan Your Future

Here are two online software programs to help you determine a financial strategy to help you achieve a solid financial future. ESPlanner (www.esplanner.com) appeals to adults of all ages, while

RetirementWorks (www.RetirementWorks2.com) serves those approaching retirement.

Both require inputting detailed information ranging from assets and debts to insurance and estate plans. Both also charge a fee but are far superior to the free programs available online. And both are getting positive reviews from experts in the field. They are easy to use, walking you through a series of questions. Both help users set financial goals that they, in turn, can use to discuss investments and other financial strategies with a qualified financial planner.

FDIC Consumer News Goes Audio

The FDIC is taking its popular *FDIC Consumer News* a step further by making it available in an audio format. The audio versions of the Winter 2009/2010 issue and the Spring, Summer and Fall 2009 issues are now available for downloading to your computer or other electronic device. Just go to www.fdic.gov/consumers/consumer/news/audi/index.html. You can also use this website link to listen to the audio versions on YouTube. All future issues of *FDIC Consumer News* will include an audio format version.

Of course, you can continue to download print versions of this publication at www.fdic.gov/

[consumers/consumer/news](http://www.fdic.gov/consumers/consumer/news). Each issue provides a variety of financial-related information. The Winter 2009/2010 edition, for example, provides helpful advice on Internet commerce; the new CARD Act; tips for managing medical debt; and ideas for growing a small business.

Take a “Jump Start” to Free Credit Education Materials

Find hundreds of free financial literacy handout materials on the website of the JumpStart Coalition for Personal Financial Literacy. Go to www.jumpstartcoalition.org, and click on Clearinghouse. It is easy to search for materials on a variety of subjects. Contact information for the producers of the materials is also provided.

While on this website, take a few minutes to learn more about the JumpStart Coalition. It sponsors National Financial Literacy Month every April and has a coalition in every state.

Learn the “Ins-and-Outs” of Banking

You may never be asked to serve on a bank’s Board of Directors but you may want to learn more about banking basics. The information can be helpful if you work in banking and want to move up the ladder; if you are seeking a job in banking; or if you want to provide information about banking to consumers.

To learn the ins-and-outs of banking go to this new Federal Reserve website: <http://bankdirectorsdesktop.org>. There you can download, in a pdf format, the new book, “Basics for Bank Directors.” You probably won’t want to read it cover-to-cover but you can still find a lot of useful information.

Share your favorite websites with your fellow CPI members. E-mail addresses, along with the reasons why you like the site, to the CPI Corporate Office: creditpro@creditprofessionals.org



International Walk-A-Thon

Bentonville, Arkansas

June 18, 2010



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

We Walk For the Children



Ariana Davenport

Sex: Female
DOB: 6/26/1993
Missing: 12/23/2009
Race: White
Hair: Brown
Eyes: Blue
Ht: 5' 3"
Wt: 130 lbs.

Missing from Framingham, Massachusetts. Both photos shown are of Ariana. Her ears and nose are pierced. Ariana's hair may be dyed another color. She may go by the nickname Ari. Contact Framingham Police Department at 1-508-872-1212.

Shantease Coleman

Sex: Female
DOB: 8/30/1995
Missing: 1/2/2010
Race: Black
Hair: Black
Eyes: Brown
Ht: 5' 3"
Wt: 109 lbs.

Missing from Chicago, Illinois. She may still be in the Chicago area. She has a pierced lower lip. Contact Chicago Police Department at 1-312-745-6052.

Acacia Bishop

Sex: Female
DOB: 10/19/2001
Missing: 5/25/2003
Race: White
Hair: Blond
Eyes: Blue
Ht: 2' 6"
Wt: 35 lbs.

Missing from Salt Lake City, Utah. Last seen in the custody of a female relative. The relative has since been located but the child's whereabouts are still unknown. Acacia has a birthmark on the left side of her abdomen. She was last seen wearing a pink sundress with a white daisy pattern on it. The image on the right (above) shows how Acacia may look at 8 years old.

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