

The Credit Connection

May 2009



Message from the President



The year has flown by so fast that it is hard for me to believe that this is my last message to you as YOUR International President of Credit Professionals International. You are a special group and it has been such a privilege to serve you this year as we have continued on our **DESTINATION: EXCELLENCE** journey.

By the time you read this message, you will have already attended your District Conferences and will be excited to be making the trip to the International

Conference in Silverdale, Washington.

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The 2009 International Conference is going to be a very special time you will not want to miss. The Silverdale Beach Hotel offers many amenities plus affordable prices and a lovely beach view. The outstanding educational programs, the informative

business meetings plus the Leavenworth Tour will give you the opportunity to enjoy the Great Pacific Northwest in a way you will not soon forget. The activities from the tour, breakfast on Friday and Saturday, lunches, the Installation/Awards Banquet and the Walk-A-Thon will provide you with many occasions to network and renew friendships and to make new CPI friends. Thank you District 10 Credit Professionals for hosting this conference. You are a special group. On Thursday, after a fun-filled day on the tour and meetings, please come to my President's Reception Luau. Everyone is invited to enjoy a time of fun and fellowship.

There is still time to register and make reservations. See the website for registration and look for information concerning transportation from the airport to the hotel. The address is www.kitsairporter.com. This transportation runs every hour and reservations should be made in advance. They offer round trip tickets at a discount.

Thanks to those who donated funds at the 2008 Conference and to volunteers, the Corporate Office was successfully relocated to the suburbs in the early fall. Through the organizational skills of Charlotte Rancilio, the move went off without a hitch and with less overall monthly expenditure to CPI. Charlotte is a tremendous help to all the officers and is always looking for ways to save money for Credit Professionals. Even with some health issues this year, she has not missed a deadline and is able to keep the association on schedule. It has been my GREAT pleasure to work with her. She is an ASSET to this association.

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The Pre-Conference Capsule has been mailed to you. Have you read it? HAVE YOU VOTED? I hope that you have taken the time to do both. This is YOUR association and it is very important that you participate in the business of Credit Professionals. YOU DO MAKE A DIFFERENCE.

Due to our unusually rainy spring, the flowers are even more beautiful than in years past. Somehow I think that it is also a way of nature telling me that everything is OK. Thank you for your support this year during the declining health of my mother and her recent death. Without YOU, this time would have been so much harder. Thank you for your thoughts, prayers, messages, cards, calls, emails and contributions. Lila Moody has been on this CPI journey and loved all those that she knew. She has reached her DESTINATION: EXCELLENCE.

I want to extend a special "THANK YOU" to our wonderful staff of volunteers who make our organization what it is. Gail Ottinger, CCCE/MPCE is our bookkeeper. Nona Ellzey, MPCE, oversees our financials, jewelry sales and certification program. Mary Jo Mularz, CCCE/MPCE, makes sure our memorials are always up to date and Cindy Westenhofer, MPCE, does a tremendous job with our website. Sue Heusing, MCE, is our Conference and Strategic Planning Coordinator, who keeps us in line with conferences and strategic planning. I can't say enough for what all these volunteers do.

In closing I want to thank you for giving me the opportunity to serve as your International President. Twenty-one years ago when I joined Credit Professionals, Lorna Collins, now Lorna York, CCCE, was International President. I so admired her and looked up to her, never thinking that I would be serving in that same position today. I want to encourage you to consider taking a leadership role in Credit Professionals. The opportunity for growth both personally and professionally is unlimited and it is very rewarding to you as an individual.

It is my wish that you continue to seek EXCELLENCE as you journey down your road toward your DESTINATION. You are all very deserving of all the good things that life has to offer and I wish you the best. I have a little book entitled "The Pursuit of Excellence" compiled by Ted Engstrom, and one of the entries says, "Today is the today to start giving up your small ambitions. Right now, you can begin living your life with a vigor, enthusiasm, and intensity you never before imagined."

Thank you for the opportunity to travel this journey toward DESTINATION: EXCELLENCE with you. It will be a pleasure to carry your memories with me as the years come and go. Credit Professionals are the BEST!!!!!!!!!!

THANK YOU!!!!!!!!!!

**Esther T. Brinkley, CA/MPCE
President
Credit Professional International**

REACH FOR DESTINATION: EXCELLENCE

Membership Recruiting and Retaining (Part Four)

In Part 1, we looked at ourselves through a Self Analysis, offering growth, development opportunities, team building, member participation and recognition. We also looked at getting organized and staying organized.

In Part 2, we talked about recruiting being everybody's responsibility and an ongoing process.

In Part 3, we reminded ourselves to make sure our association is worth the time to join and how to create a positive and welcoming environment.

We have looked at what we, as an association, should be doing to get that member. Now let's look at what our members, both present and future, expect from us:



(Current CPI Officers, Esther Brinkley, CA/MPCE; Jean Jervis, CCCE/MPCE; Billie Plasker, PCS)

GROWTH—Getting the opportunity to develop or increase skills and competencies, in order to become more experienced and confident.

RECOGNITION—Gaining respect from others in our industry, receiving recognition and praise for a job well done, and receiving feedback on their work within the association.

(2007 Hero Award given to Nona Ellzey, MPCE)



ACHIEVEMENT—Getting the opportunity to solve problems, seeing the result of our efforts, being given meaningful responsibilities, and seeing our ideas become reality.

(CPI of the Triad participates in Make a Difference Day.)

PARTICIPATION—Planning and scheduling work, making a contribution in important decision making, and being “active”, not just a member.

(One of many meetings at the CPI International Conference.)



ENJOYMENT—Having fun, working as part of a team and feeling a part of something important.

(CPI of Great Falls, MT, members planned, executed and enjoyed a Walk-A-Thon.)

For membership information visit
www.credirprofessionals.org

**Jean M. Jervis, CCCE/MPCE
International First Vice President
Membership Chairman**

U.S. GOVERNMENT NEWS

With news regarding the financial industry making national headlines daily, we urge you to keep abreast via your favorite news media—print, broadcast and Internet. The CPI website—www.creditprofessionals.org—has links to several credit-related news sources, such as Credit & Collection Headline News.

IRS To Hire More Debt Collectors

The Internal Revenue Service plans to hire more than 1,000 new collection employees by September 30, 2009. They will replace private debt collectors who were retained under a controversial contract program.

The IRS is ending that program because a recent study showed that in-house collection efforts are more cost-effective. The IRS automated collection system cost seven cents per dollar collected, compared with 24 cents per dollar collected for private contractors. The IRS system collected 11 percent of the balance due, while the private contractors collected just 4 percent.

Watch for Changes in Bankruptcy Law

Congress is expected to change some of the provisions added to the Bankruptcy Code in 2005. Most relate to businesses filing under Chapter 11. Of concern are provisions giving companies less time and money to reorganize their businesses and, as a result, are making Chapter 11 a less hospitable option. Among provisions likely to be revisited are:

- The 210-day deadline for companies to assume or terminate store leases;
- A requirement that companies provide utility providers with adequate assurance of future payments within 20 days of entering Chapter 11;
- A requirement that companies in Chapter 11 protection must pay in full for goods received within 20 days prior to their bankruptcy filing.

Experts say that, as a result of these provisions, almost every retailer that has filed since 2005 has either sold their assets or been liquidated.

Another 2005 change under the microscope is one that added credit-default swaps, repurchase agreements, mortgage-backed securities and other derivatives to the list of financial contracts exempted from the Bank-

ruptcy Code's automatic stay, which blocks creditors from immediately seizing property for the payment of a debt. Some experts have said the exemption of these contracts can kill reorganization chances and may even increase systemic risk to the financial system.

FTC Calls for Changes to Fair Debt Collection Practices Act

The Federal Trade Commission (FTC) has asked the U.S. Congress to update the Fair Debt Collection Practices Act to reflect changes in technology and improve consumer protections.

In reviewing more than 78,000 complaints received in 2008 about third-party debt collectors, the FTC found "major problems in the flow of information within the collection system." The FTC's recommended changes to the act include:

- Requiring collectors to issue "validation notices" to consumers disclosing the original creditor as well as a breakdown of the debt, including principal, fees and total interest. This notice would also inform consumers of their rights under the act.
- Requiring that collectors conduct "reasonable" investigations in response to a consumer's specific dispute.

Among FTC recommended changes related to technology are:

- Forbidding collectors from contacting consumers through their cell phones, including text messaging, without first receiving prior consent.
- Requiring collectors to obtain authorization from consumers before accessing their accounts through new payment technologies.

FTC Goes After Mortgage-Aid Scam Artists

The Federal Trade Commission (FTC) has won a \$1.2 million U.S. District Court settlement against Mortgage Foreclosure Solutions for using televised ads and the Internet to scam consumers facing foreclosures. The FTC is expected to file more such suits.

NEWS FROM THE STATES

Oregon—Governor Ted Kulongoski has signed a new law moving oversight of collection agencies from the Department of Consumer and Business Services to the state Department of Justice.

The Law places collection agencies under Oregon's Unlawful Trade Practices Act and enables the Attorney General to sue firms for unlawful debt collection practices. In pushing for the law, State Attorney General John Kroger said consumers often cannot afford to pursue a private lawsuit. He noted that complaints about debt collection practices have been on the attorney general's Top 10 Consumer Complaint List since 2001.

The proposed legislation was backed by consumer advocacy groups. The Oregon Collectors Association opposed it and recommended the legislature give more authority to the Department of Consumer and Business Services, which licenses debt-collection agencies and regulates third-party debt collection.

New Jersey—The New Jersey legislature is considering a bill to limit college credit card offers. Under the proposed law, credit card companies would be

required to tell potential customers about the dangers of debt before issuing credit cards on college campuses. The bill would also end the use of incentives to entice students to sign up for cards.

In addition, credit card companies would be required to register with colleges each year before visiting campuses in search of new customers. The companies also would not be able to sign up students for new cards without a certificate proving the students had completed a credit card education program.

Texas—Texas Attorney General Greg Abbott has filed a suit against Credit Solutions of America Inc. (CSA), accusing it of failing to negotiate settlements with its customers' creditors. Abbot's office said an investigation revealed "that the defendant failed to negotiate settlements with creditors for most accounts entered into its program" and that "when CSA did negotiate settlements with creditors, its clients did not always receive the 60 percent reduction they were promised." The AG's office received 140 complaints against CSA in the past two years and the Better Business Bureau received more than 1,600 in the past 36 months.



Aces for Credit—Raising the Stakes

Credit Professionals International 2009 CONFERENCE

June 18-21, 2009

Silverdale Washington

Download registration form at www.creditprofessionals.org

Baby Boomer—Millennial Workplace: Divide may be narrower than believed

By Dr. Joanne G. Sujansky

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Executives say the darnedest things.
Managers do, too.

And that is how Joanne G. Sujansky, Ph.D., founder and principal of the Pittsburgh-based KEYGroup® consulting firm first began to notice there was a common theme emerging in the offhand comments her clients sometimes offered after the formal interviews had ended.

When she and her staff realized they were hearing the same two comments voiced in casual conversations with corporate leaders of a certain age, it became clear the executives were on to something, albeit unknowingly, Sujansky said. The topic was the “Millennial” workers who notoriously are challenging workplace norms and frustrating their supervisors. The speakers were the Baby Boomer managers feeling the stress.

On the one hand, the Boomers insisted that Millennials (born between 1980 and 1995) can be maddening to manage, given their much-noted propensity for resisting traditional workplace attitudes and structures.



On the other hand, however, most of the Baby Boomers were quick to point out that *their own offspring* were the exception to the rule.

For Sujansky—whose business is built on understanding the unique culture of each workplace and finding strategies to make that culture both more fulfilling and more productive—those contradictory perceptions pointed to less than obvious conclusions.

“For one thing, the belief that ‘everyone is below average but my kid’ obviously doesn’t hold water, statistically,” she said. “It sounds a lot like Garrison Keillor’s Lake Wobegon, where all the children are *above* average.

“More important, though, it also shows that at least a portion of the workplace tension between the generations has as much to do with expectations and perceptions as with reality,” she said.

What that can mean in the workplace is that not only the older workers but members of both generations need to set aside the natural—but misguided—tendency to see the age divide in terms of their own family relationships.

Numerous studies show that what Millennial workers want most from their managers and older colleagues is respect, and they are resentful when it doesn’t come. Likewise, those casual conversations with Baby Boomers suggest that the traits they are most likely to complain about in their young employees really aren’t so foreign after all.

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When pressed, Sujansky said, the generation that came of age in the rebellious 1960s and 70s often admits that it went into business wanting the same things today's young workers want, including their elders' respect, autonomy, opportunity and financial rewards. The difference is that a Millennial is more likely to assert itself to get those things.

Quite often, that can lead to raised eyebrows and resentment from the Baby Boomers, who see a sense of entitlement in Millennial's attitudes—unless the assertive Gen Y employee happens to be their own deserving son or daughter. In that case, they are likely to praise the same characteristics they resent in their own employees.

In Sujansky's view, it all adds up to an opportunity to bridge the generation gap just a bit.

“When Baby Boomer managers and executives begin to recognize they have more common ground with Millennial's than they thought, it gives them a new perspective,” she said. “What once seemed like huge differences begin to look a lot more familiar.”

Joanne G. Sujansky, Ph.D., is a Certified Speaking Professional and CEO and founder of Pittsburgh-based KEYGroup®. For 28 years, KEYGroup® has worked with leaders to make their workplaces more productive and profitable. To contact Joanne please call 724-942-7900 or go to her web site at: www.keygroupconsulting.com

CPI OF GOSHEN 'MAKES A DIFFERENCE'

CPI of Goshen, IN, included the celebration of Make a Difference Day 2008 in their hosting of the CPI District 5 Fall Education Seminar, Oct. 24-25. They gave each speaker a copy of the “Take Charge of Your Life” CD and promoted the donation through a news release giving details of the “Take Charge” program.

Topics covered during the seminar were:

- identity theft, presented by Detective Al Mackowiak of the Goshen Police Department; Anna Yoder from Elkhart County Victims Assistance; and Martha Packer from Interra Credit Union.
- youth financial literacy, presented by Greg Moeller of TCU.
- challenges facing small business owners when competing against larger conglomerates, presented by Cindy Lederman of Dollar Daze.



(left to right) Barbara Hall, CCCE/MPCE, CPI District 5 president; Martha Packer, Farm Bureau Credit Union; Anna Yoder, of the Elkhart County Prosecuting Attorney's Office; and Al Mackowiak, Goshen Police Department.

(left to right): Jim Lucas, CPI District 5 vice president; Greg Moeller of Teachers Credit Union; and Martha Philip, CCCE, a member of the Credit Education Resources Foundation Board of Directors.



Making the Call

By Michelle Dunn

Each time you pick up the phone to execute a collections call, arm yourself with a positive attitude. The energy you portray in your voice will unconditionally dictate the results you receive. Keep a smile on your face, although the person you're speaking with may not be able to see it, they will inevitably hear it in the tone of your voice.

Give the debtor your undivided attention, refrain from putting them on hold if you get a call on another line, this is considered bad phone etiquette, and with good reason. The last thing you want to imply is that the debtor's time is less than valuable. Allow the answering machine to retrieve the other call, you can always return the other persons call as soon as you are finished. A prompt reply to a phone message leaves a good impression. Consider how it makes you feel when you are put on hold.

Timing is everything; take into consideration what time of day the person you're calling starts their day. If the office opens at 9:00 give them a little time to settle in, have their first cup of coffee, check their



messages etc. Consider calling about 9:30 or shortly thereafter. Making calls during a typical lunch hour should be avoided. It's likely you're not going to reach anyone at this time of day. When the debtor indicates a call back is necessary, ask them when

the best time to call would be, then make a note of it as a reference for the next time you call. A good rule of thumb is to call early in the day, the last thing anyone wants to hear after a hectic day is "You owe money, now pay up!" and that may very well be the way they interpret your call.

Never discuss a financial issue with anyone other than the debtor. Money is a sensitive subject, and is commonly considered private and confidential.



When you're making a call that requires you to leave a message, make it brief. Simply state your name and leave your number when you request a call back. Legal issues may arise if the wrong person intercepts the message. Always assume someone other than the debtor may retrieve your message, this will alleviate any chance of repercussions.

Speak with the person who's responsible for the bill. If the CFO approved the bill then discuss the account with the CFO. Go directly to the source, eliminate the middle man. If you are unsure if you are speaking with the appropriate person, ask if they are the person who approves payments. If they are not, politely request to speak with the person who makes those decisions. Ask for their full name and extension, or direct number for future reference. Your goal is to get the invoice paid. You can't accomplish this if you continually get the run around. Getting the full name of the decision maker eliminates the need to ask "May I speak with John please?" Getting an extension or direct line gives you the advantage of going directly to the source.

When calling a business, do not indicate to the receptionist that you are calling Mr. Smith about an unpaid bill. Be especially careful in choosing your words. Contrary to popular belief, a debtor may indeed take you to court and successfully sue you based on what you said. The bill you are calling about is nobody's business other than the one who owes it. Discrediting the debtor will not assist you in achieving your goal.

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When following up on a delinquent aging report, start your conversation by saying you were concerned the invoice was not received, or ask if there was a problem with the product, or service you provided. The debtor will more than likely know the reason for your call. This will prevent the debtor from becoming automatically defensive.

A 20-year debt collection industry veteran, entrepreneur, award winning author, one of the Top Five Women in Collections for 2007 & 2008 and one of the Top 50 most influential collection professionals of 2007, Michelle Dunn is the founder of her 10-year-old Credit & Collections Association, the author of seven books and a regular contributor to the Wall Street Journal. Learn more at www.Credit-and-Collections.com & www.MichelleDunn.com



Marsha Thompson, PCE, President of CPI of Hutchinson KS, staffs her local's educational booth at the local Women's Show on March 29, 2009. Visitors received tips on household cleaning and budget meals, along with credit education information.

CPI of Atlanta Offers Creative Ideas

CPI of Atlanta uses a four-pronged approach to get publicity (and new members), raise funds, provide consumer credit education, and help the less fortunate.

Johnnie's House

This local television program on WATC 57 gives organizations public service announcements (PSAs) in exchange for food donations for Johnnie's House and Atlanta Day Shelter, which serves women and children. A minimum of 100 cans of food must be donated and the more donated, the more time you are given. CPI Atlanta's President and Vice President taped a PSA telling the purpose of CPI and inviting people to call or contact the CPI Atlanta website for more membership information. The PSA aired 10 times.

Benefit Card Party

CPI of Atlanta replaced its Walk-A-Thon with two card parties held in a county senior center. They pay half-price rent for the space but Chick-Fil-A donates lunch for one of the events and CPI of Atlanta caters the other. Per person cost is \$10 and each table

receives a \$2.00 cash prize and a door prize (donated by CPI members). Credit Education materials are also distributed.

SpringFest

CPI of Atlanta also raises Walk-A-Thon funds with a SpringFest held each May at an area church. Last year's had 28 vendor booths; food provided by Chick-Fil-A and Ben and Jerry's; and live entertainment from a local dance studio. Over \$1,500 in prizes were donated for a raffle and more than 300 persons attended.

Angel Project

Every Christmas, CPI of Atlanta members contribute clothing, toys and/or gift cards for foster children in Clayton County. Members also save cosmetic items collected from hotel stays during the year and contribute these items for the children to give to their parents. Each year, they provide gifts for more than 30 children.

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:

Lila Moody
 Mother of CPI President
 Esther Brinkley, CA/MPCE

Pauline Wells
 Mother of Brenda Peeler, CCCE

Alex Wilson, Sr.
 Father of CPI of Gastonia
 President Tammy Rucker, MPCE

Edith Misenheimer
 long-time member of
 Cabarrus County CPI

E. Jean Davis
 long-time member of District 5

Given By:

CPI District III & IV Past
 Presidents
 Nona Ellzey, MPCE
 Joyce Dove, CCCE/MPCE
 Mary Nebeker, CCCE/MPCE
 Tammy Rucker, MPCE
 Gail Ottinger, CCCE/MPCE
 Martha Philip, CCCE
 Cabarrus County CPI
 CPI District III & IV

Tammy Rucker, MPCE

Gail Ottinger, CCCE/MPCE

Cabarrus County CPI

Martha Philip

CONGRATULATIONS

**Credit Education
 Resources Foundation**

1989-2009

Celebrating 20 Years

Of Service to Credit Education

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.)

Want to help consumers spot financial scams?

Visit the FTC's website for solid information to help consumers spot, stop and avoid the many new scams related to the downturn in the economy. Go to www.ftc.gov. Check on "Money Matters" and then Scam Watch. You'll find information on scams related to credit card marketing, the stimulus package, advance-fee loans, credit repair, and foreclosure rescue, as well as work-at-home schemes. This is good material for credit pros to pass on to consumers.

Looking for more ways to educate consumers? Go to www.fdic.gov/consumers/consumer/news/cnwin0809 to read and order the Winter 2008/2009 FDIC Consumer News titled "Managing Your Money in Good Times and Bad." You can also order two free copies by calling 1-888-878-3256. You can reprint all or part of the newsletter without advance permission. It's an easy way to educate consumers.

Tired of dealing with junk mail glut? Then check out these Internet services that can help you decrease your unwanted snail mail. For a \$20.00 annual fee, www.GreenDimes.com pledges to reduce your junk mail 90% within 90 days—by pulling your name off a broad range of lists—and to follow up monthly to make sure you stay off them. Or try www.ProQuo.com, a free service that lets you opt out of credit-card solicitations, catalogs, sweepstakes announcements and other junk mail. This site also has a plan in the works to let consumers specify the kind of offers they actually want to receive.

Can't find the time to read a good book? You need to check out www.dailylit.com. It's an online library that sends you five minutes of reading each day via email or RSS feed to your Blackberry or iPhone. You can choose from over 1,000 classic and contemporary books. Search by category, title or author. The site offers fiction, non-fiction, even children's books. Most of the books are free, although there may be a small fee for more recent works. If you have extra reading time available on some days, just click on the "send the next installment immediately" button for another five minutes of your chosen book.

Don't forget to share your favorite websites with your fellow CPI members via this column. Send your favorites to creditpro@creditprofessionals.org.

Add Contacts To Your Network

Freshly returned from a conference or networking event, you have fistful of business cards and plenty of ideas. You need a follow-up plan to take the next step. **Use these comments if you plan to send e-mails or letters:**

- "I'm glad the trade show gave me a chance to meet you. I would like to get to know you better."
- "Thinking over the comments you made, I have some ideas I'd like to share with you."

If you plan to call your new contacts, use lines like these to reconnect:

- "I had another idea after we spoke but I didn't see you after the presentation. Have you thought about...?"
- "I couldn't wait until the next meeting to get back in touch with you. I just couldn't stop thinking about..."
- "I thought of some more strategies on top of the ones we talked about during the luncheon. When can I have 10 minutes of your time to discuss them?"

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International Walk-A-Thon Silverdale, Washington June 19, 2009



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

We Walk For the Children



Ashley Daly

Sex: Female
DOB: 5/26/1991
Missing: 6/16/2008
Race: White
Hair: Brown
Eyes: Brown
Ht: 5' 4"
Wt: 110 lbs.

Missing from Saginaw, MI. She may have traveled to Florida. She has four piercings in her right ear, five in her left ear and one in her left nostril. Has a tattoo of her name "Ashley" on her right wrist and a tattoo of the name "Spencer Yves" in a butterfly on her right shoulder. Contact Thomas Township Police Department at 1-989-797-4580.



Claudie Yat

Sex: Female
DOB: 10/20/1993
Missing: 19/19/2008
Race: Hispanic
Hair: Brown
Eyes: Brown
Ht: 5' 0"
Wt: 105 lbs.

Missing from Los Angeles. She may be in the company of an adult male. They may be traveling in a grey or silver Kia with Cambio written on the back window in white paint. Claudia was last seen wearing a purple shirt, blue jeans, and black sandals. Contact Los Angeles Police Department at 1-877-529-3855.



Rachael Grodin

Sex: Female
DOB: 7/20/1992
Race: White
Hair: Brown
Eyes: Hazel
Ht: 4' 4"
Wt: 112 lbs.

Missing from Inver Grove Heights, Minnesota. Both photos are of Rachael. She is believed to be in St. Paul or Minneapolis, MN. When last seen, her hair was dyed black. She has scars on her legs and abdomen. She also has a mole on the right side of her face. Contact Iver Grove Heights Police Department at 1-651-322-2323.



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