

Message from the President



Welcome to fall! I love this time of year with the changing colors, cool crisp mornings and warm (not hot) afternoons. I even like the rain. No matter what we do, the seasons change every year and though there

may be variations from year to year as far as weather is concerned, we know that there will always be a winter, spring and summer to follow fall. It is something we have absolutely no control over.

Even though there are many things in life that we can't control, there is so much in our lives that we have the ability to change, even if it is just our attitude. The old saying about some seeing the glass

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half empty and some seeing the same glass half full is so true. I know people (even some in my own family) that always see that half empty glass and are convinced that whatever happens, the results will be bad so why try to change that result and “woe is me—things are so bad I'll just sit back and complain”. Then there

are others (I try to be among this group), that see that half full glass and think of ways to get it filled to the top. Challenges excite them and another old saying about attitude making the difference really comes in to play.

I guess that's why I chose as my theme this year “It's A Whole New Ballgame”. Each day is “new”—it is never the same as yesterday and tomorrow will be unlike today. That good attitude can carry you far in this world and stepping forward to accept some of the responsibility for effecting change makes you part of the solution instead of part of the problem. We in CPI have many challenges (I prefer that word instead of the word problem) and we need to meet them head on.

By the time you receive this, we will have met in Saint Louis for our Strategic Planning Meeting and Executive Committee Meeting. I hope that those meetings will be upbeat and productive and, having attended them for several years, I'm sure they will be. CPI is loaded with forward thinking members that enjoy working toward common goals and I know that many of you reading this were among the attendees in Saint Louis, and I hope that those that did not attend will consider it in the future. We want you to be involved because as we all know—International is YOU!

If your association has not sent in your dues, now is the time to get that done. Until the Corporate Office has received them, you will not get your manual or user name and password. Local Association Treasurers—you should not wait until all dues have been received to send them in. If you send them in as they are received by you, at least some in your association will have the

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manual and you can begin working on your education programs for the year.

As the holidays approach, I hope each of you and your associations are involved with some project to help those not as fortunate as ourselves. I know that we are not set up to do “charity” work, yet I firmly believe that how you treat the disadvantaged is a reflection on you and your group. I know that many groups already do this—Anchorage AK donates personal-sized toiletries to an abused women’s shelter. Our group in Yakima Valley WA donates either food, money or both to our local food bank. There are many ways that you can help those that need it and if you have not previously taken this on, I hope you will consider it.

Again I want to thank each of you for your continued support and membership in what I firmly believe is one of the finest groups there is—CPI.

*Joyce Jones, CCCE/MPCE
International President*

From the Nominating Committee

Attention all local association Presidents. By now you should have received a package in the mail or via email from your District President requesting nominees for International Office. If you have a nominee, be sure to return the proper forms to your District President **by November 15**, otherwise please let your President know by that date that you don’t have anyone running. Current International Officers planning to move up must also go through the nomination and endorsement process. You can find copies of the forms in the Member's Only section of the International website at www.creditprofessionals.org, and you may contact me if you have any questions. Please encourage your eligible members to consider serving on the International level...it is truly a most rewarding experience.

Linda Bridgeford, CCCE/MPCE,
Nominating Committee Chairman
Racerat@qconline.com
(309) 757-4906

Film on Credit/Collections Industry Set To Debut in 2007

Consumers need a good film on the credit and collections industry but *Maxed Out*, a new documentary scheduled for general release in February, isn’t it.

Based on the views of consumer advocate Bud Hibbs and attorney Jerry Jarzombek, *Maxed Out* throws a negative light on the industry, depicting it as a predator that snares consumers and traps them in financial situations that benefit the industry. It highlights cases involving real people.

In an article in the Fort Worth Star-Telegram, director James Scurlock said, “I started the movie looking at consumerism and how we’re spending too much money, but the project really transformed to how the financial industry has been baiting and hooking people for the past 25 years.”

Plans are to offer the movie to theaters and make it available on a DVD. A companion book is also slated for publication.

Hibbs has appeared on *The Oprah Winfrey Show*, *The Today Show* and other national talk shows. He has written two books, *Stop It!* and *The American Credit System: Guilty! Until Proven Innocent*. His website is www.budhibbs.com

Note to CPI members: If this documentary appears in your community, be prepared to speak out on the positive aspects of the credit industry.

It's Time for a New Direction

How does your association recover after a decline in membership?

How do you keep the remaining members positive?

One of the best ways is to focus on a campaign to recruit new members. Here are steps you can take to enable your association to increase its membership.

Find a starting point.

Find out why the members did not rejoin or do not attend your meetings. As a group you need to review the problems and establish a plan. Remember to keep EVERYONE informed and involved.

Why did this happen?

Recognize and accept what went wrong and what the problems have been. Be open to hearing about mistakes and problems. Be willing as a group to refocus for a better future of your association.

What do the members need?

Don't be afraid to talk as a group about what happened with the loss of members. Communication is very important. Respect everyone's comments. Ask the members what they want from their membership. Remind them of the purpose of this organization and that their commitment will continue this success.

What matters to the members?

Know what motivates your members to belong to your association. Every member should let other members know why they are a member, why they attend the meetings regularly, and what motivates them to remain as members. Spread the GOOD news.

What is your association's next move?

Your association's next move depends on a number of factors: How motivated are your current members to continue their membership to assure the success of your association? How willing are they to change directions and set goals for a successful association?

What knowledge and skills does each member have to contribute to growing your association? Get all your members involved and utilize their knowledge and skills. Most of all:

DON'T BE AFRAID OF CHANGE.



Find your new members.

Use all of your resources. There are no limitations (telephone calls, visits to offices and personalized letters). These are only a few suggestions. NEVER forget the follow up calls and letters. Your goals to add new members CAN be accomplished. Be Persistent. Don't ever give up.

Going in that new direction.

Work as a group to achieve your goals. Let the other members know when someone has successfully recruited a new member. Remember it is up to each of your members to promote CPI and the benefits of membership.

Best of luck to your associations on finding a new direction.

REMEMBER, It's a Whole New Ballgame when you ADD new members to your team.

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



FEDERAL COURT NEWS



Debts Take Priority Over Donations, Court Rules

The U.S. Bankruptcy Court for the Northern District of New York has ruled that, under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, some persons going through bankruptcy must pay off their debts before they can tithe to their church or make other charitable donations.

The old law required bankruptcy court judges to let debtors tithe a portion of their income on a regular basis. The 2005 law, however, does not list charitable donations among the “reasonably necessary” expenses that persons filing a Chapter 13 bankruptcy are allowed. Those expenses include such things as health insurance and disability insurance.

The new law says charitable contributions may be included under the category of “other expenses” only when they fall under IRS guidelines. Those guidelines are very narrow. A minister with an employment contract requiring tithing would be included but members of a church probably would not.

Bankruptcy Judge Robert E. Littlefield Jr. ruled that the new law “effectively closes the door for debtors who are above the median income from deducting charitable contributions as an expense.” He voiced the court’s disagreement with this, noting that “consistency and logic would demand the same treatment of all debtors.”

Court, FTC Halt Debt Negotiation Scheme

The Federal Trade Commission has requested and received a temporary restraining order against five companies involved in a nationwide operation that targeted consumers deep in debt.

The firms are charged with falsely claiming that, for a non-refundable fee of up to 15 percent of a consumer’s unsecured debt, they could reduce all of their

unsecured debts by as much as 40 to 60 percent. In many cases, the firms did not contact a consumer’s creditors to offer a settlement, which resulted in garnishment of wages, additional interest charged to their account, interest rate increases and late fees.

The FTC charged the defendants with misrepresenting how much they could reduce consumers’ debt; not adequately disclosing the likelihood that consumers would be sued if they took the defendants’ advice and stopped making payments to creditors; not disclosing that consumers’ account balances would grow from interest, interest rate increases, late fees, and other charges; and falsely advising consumers that negative information that appeared on their credit report as a result of participating in the defendants’ program would be removed upon completion of the program.

The firms involved are Homeland Financial Services, National Support Services LLC, United Debt Recovery LLC, Freedom First Financial LLC, and USA Debt. Co. LLC.

Court Ruling May Affect Bankruptcy Law

A federal judge in Texas has ruled that, contrary to the new bankruptcy law, attorneys can advise clients to take on additional debt to pay the attorney’s fee or other legal fees related to a bankruptcy filing. The ruling is likely to be appealed, however, and probably will have little effect at the present time.

To Disclose or Not Disclose Debt Collector Status

In a recent Ohio case, the 10th District Court of Appeals ruled that attorneys does not have to disclose its status as a debt collector within a cover letter accompanying the service of a motion or memoranda. The court said that, while such letters may convey information regarding a debt, they also are ordinary lawsuit communications and, therefore, do not violate the Fair Debt Collections Practice Act.

Credit Education Month Affords Great Public Relations Opportunities

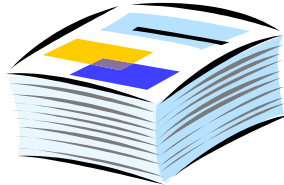
Check out these celebration ideas

By Barbara Fischer



Credit Education Month is a great opportunity to position your local association and the credit industry in a positive light by using a host of public relations tools to educate consumers and businesses about making sound financial choices. Consider participating in one or more of the following ideas during the month of March:

- ◆ Create an easy-to-understand **credit tip sheet** or brochure to help consumers understand the “dos and don’ts” of smart credit usage. Be sure to mention your association and give a brief summary of the services you provide somewhere in the content. Offer the sheet to consumers during all public relations opportunities. If you own your own business, include it in mailings to your client companies and consumers. If you are employed, ask your employer to distribute your credit tip sheet to employees and include it in their mailings to client companies and consumers.



- ◆ Contact a **local college** and offer to set up a cafeteria table to discuss credit options with college students during their lunch hour. Many students receive dozens of credit card offers and often have little or no experience with finance. Also, consider holding a seminar through a fraternity, sorority or other student organization, and use your cafeteria-exhibit opportunity to extend one-on-one invitations to the seminar. Be sure to bring your credit “tip sheet,” other informational material, and your business cards. You may want to extend your visits to high schools as well.



- ◆ Get in touch with your local **Small Business Administration** and/or neighborhood Chamber of Commerce or business association and offer to hold a seminar on finance opportunities and pitfalls for entrepreneurs. You might also volunteer as an SBA consultant and offer to write articles or a question-and-answer column in their publications.
- ◆ Many weekly **community newspapers** welcome short articles on educational topics. Reshape your tip sheet into a news article and contact the newspaper’s editor regarding submission. Be sure to include a quote from yourself, your local association’s president or another member and the name of your local association. Also include your spokesperson’s business credentials. (Example: Sue Smith, credit counselor with the Springfield Credit Counseling Agency) This adds credibility to your message.



- ◆ Contact a **“talk” radio** station in your community, and offer your services as a guest speaker on a locally-originated program. Listener “call-in” shows provide an excellent platform for addressing typical consumer concerns and sharing information on the aspects of your business. Focus your discussion on wise and unwise uses of credit, and offer tips for those who have gotten into too much debt.
- ◆ Propose teaching a **credit seminar** through the continuing education department of your public



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school system or local community college. Many schools offer courses targeted to both the community at large and to small business owners and entrepreneurs. Choose a popular topic and catchy title for your course (such as “Using Credit Wisely,” “Straightening Out Common Credit Problems,” and “Credit Services for the Small



Business”) to communicate the benefits of attendance.

Finally, remember that a good public relations effort is never limited to one month. Plan a few activities to position your local association as a community educator for businesses and consumers throughout the year!

Barbara Fischer is a communications consultant to businesses throughout the country and an adjunct faculty member at St. Louis Community College in St. Louis, MO.

FDIC Issues Two New Consumer Publications

Just in time for Credit Education Month planning, the Federal Deposit Insurance Corporation (FDIC) has introduced two new money management publications—one for teens and another for persons seeking a mortgage loan.

Both are ideal for CPI members to distribute as part of classroom education programs for pre-teens and teens and in adult community education programs designed to help consumers understand the various types of home mortgages available to them today.

The in-depth publications are *Start Smart: Money Management for Teens* and *Interest-Only Mortgage Payments and Payment-Option ARMS—Are They for You?* The latter is a joint project of five federal bank, thrift, and credit union regulatory agencies.

Start Smart: Money Management for Teens can be used in conjunction with the Credit Education Resources Foundation “Take Charge of Your Life” program.

Topics covered include ways to save money daily; the value of a small savings account; tips on shopping for a bank account; the risks and rewards of investing; savings bonds; ways to cut spending; advice on borrowing money and paying off loans; identity theft; banking basics; the risks and costs of gift cards; and making charitable donations. It even includes a final exam titled “Test Your Money Management IQ.”

Interest-Only Mortgage Payments and Payment-Option ARMS—Are They for You? Features a glossary of lending terms, a mortgage shopping worksheet, and a list of additional information sources. This information can help consumers—whether they are seeking or refinancing a mortgage—decide if an interest-only mortgage or an adjustable-rate mortgage with the option to make a minimum payment is right for them.



The mortgage loan publication stresses the importance of understanding key mortgage loan terms, warns of the risks consumers may face, and urges borrowers to be realistic about whether they can handle future payment increases. If consumers are not comfortable with these risks, the publication suggests that they ask about other mortgage products.

Single copies of both publications are available free from the FDIC Public Information Center, 3501 N. Fairfax Drive, Room E-1002, Arlington VA 22226. To order by phone, call 877-ASK-FDIC or 703-562-2200.

The teen brochure can be downloaded from: fdic.gov/consumers/consumer/news/cnsum06 and the mortgage brochure is available at: fdic.gov/consumers/consumer/interest-only/index.html

The CPI website has links to both. Members will find them on the site contents page under new items.

The Curse of Perfectionism

By Dr. Donald E. Wetmore

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There's a rule known as the Pareto Principle. It teaches us that 20% of our efforts produce 80% of our results. The additional 80% of our efforts will only yield an additional 20% of results. The first thrust of effort then is the most productive use of our time. The latter thrust is very costly.

For example, let's say you allocate 2 hours (which we'll represent as 20% of your time) to clean a room, a basement, or a garage. Let's say that you will be able to get it to be 80% clean. It won't be perfect, but it will be acceptable and a job well done. However, to squeeze out an additional 20% of results, to make it perfect, will require an additional 80% of your time, or 8 hours. The additional results are sixteen times more costly than the initial results from 20% of the effort, not to mention that while you're trying to squeeze out those additional results, you are kept from doing a lot of other more productive things.

This rule has a lot of application to you as a time manager. Ever notice if you're in sales how 20% of your customers give you 80% of your sales and the other 80% of your customers give you the remaining 20% of your business? Where then should you be spending 80% of your time? With the 20% of the customers who are giving you 80% of your business.

Ever notice how 20% of your relatives give you 80% of your headaches?

It may not always work with exact mathematical precision, but, typically, the small chunk of input yields the biggest chunk of output or results.

Most of us benefit from this rule intuitively. When you and I approach a task (clean a room, prepare a term paper, write up a project, etc.) we decide to put in a reasonable amount of time and effort to achieve a reasonable result. The result may not be perfect but it will be acceptable and this will release us to devote our time to tackling other endeavors.

We put in a reasonable amount of time and produce a pretty decent report. It may not be perfect, but putting in a whole lot more time to

make it a little better is not cost-effective and therefore not worth the effort.

Those who suffer from the Curse of Perfectionism do not understand this principle. Their goal is always perfection, which, realistically, is unattainable. For example, you cannot clean a room perfectly. As you clean it, it's getting dirty as dust settles. Any written report can be polished and improved upon with more

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time and effort. Striving for perfection is then always stressful and frustrating.

Their overall productivity suffers as they spend an inordinate amount of time on a few things, trying to make them perfect, rather than a lesser amount of time on a lot of things that will multiply their results.

The curse is cured when they abandon the need to do their tasks perfectly, when they understand that excellence in performance is attaining a degree of perfection, not absolute perfection. This does not compromise one's standard of excellence in performance. It enhances excellent performance with increased results.

For information about our exciting Time Management Seminars, available on site, at your location for groups of any size, email your request now to: ctsem@msn.com

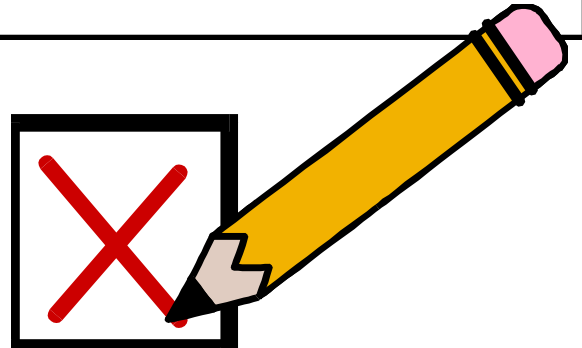
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Are You a Good Delegator? (Take this test and find out.)

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Answer true or false to the following statements:

- I devote more time to working on projects than planning and supervising my unit's direction.
- I feel it's necessary to participate in everything that happens in my unit.
- I often do the work myself because I enjoy it, even though others can handle it.
- My employees come to me with all routine work problems.
- I inspect the work area to check if employees are performing their jobs properly.
- I'm not convinced that my employees can do the job right.
- I withhold information from employees because I doubt they can use it correctly.
- I regularly work late.
- I'm interrupted frequently by workers who need my input or who want me to make a decision for them.
- I miss many of my self-imposed deadlines.



Score yourself:

- 0-1 True answers: You're a master delegator.
- 2-4 True answers: You're getting there, but you need to let go of more responsibility.
- 5-7 True answers: Your productivity is compromised by your inability to share authority.
- 8-10 True answers: Your controlling ways are probably crushing employees' morale. Act immediately by delegating at least one task today.

LIVING MEMORIALS AND CONTRIBUTIONS

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

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

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

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

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

LIVING MEMORIALS

In Memory Of:	Given By:
C. W. Wease (Father of Loretta Hamrick)	Past Pres. District 3&4 Nona Ellzey
Delores Edwards (Mother of Diane Radcliff)	Nona Ellzey CPI District 3&4
Bill McReynolds (Husband of Margaret McReynolds)	Mary Nebeker

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.

Ida Ferris Beia, CCCE Past International President 1974-1975

Ferris Beia died in August 2006 at age 94. A native of Chicago, she was Marquette National Bank’s first woman loan officer and a 50-year member of the Order of the Eastern Star. Several Past International Presidents who knew Ferris remembered her in notes to her family.

Lydia Rodriquez (PIP 1977-1978) wrote, “I will miss Ferris dearly. She was a dear friend and supported me in my endeavor with CPI International. She was a wonderful friend and always there when I needed her help and advice. We spent a lot of time together at Conference.”

Barbara Hall (PIP 1996-1997) said, “Ferris was a wonderful lady—one that I respected very much. She will be missed by everyone. I also will miss her Christmas cards and notes, but especially her special humor. She helped me a lot with CPI.

Mary Jo Mularz (PIP 2002-2003) wrote, “Ferris was a classy lady. She was the one that encouraged me to go into the banking field and to join Credit Professionals. I last saw Ferris in Seattle at the CPI conference. She made a special effort to be there as she knew a lot of her old CPI district would be in attendance. I will miss her Christmas cards and letters.

It's a Whole New Ballgame at CPI So Step Up to the Plate

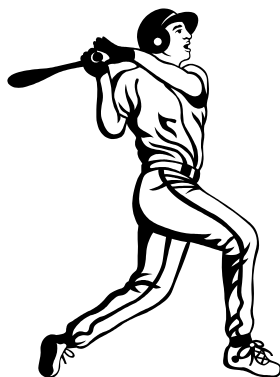
*By Rhonda McKinney, MPCE
CPI of Atlanta*

I was asked by the CPI of Atlanta Education Chairman, Carol Neal, CCBE/MPCE, to present one of the articles from our 2005/2006 Education Manual during a local meeting. The article she selected for me was "You Can Make a Difference," which just happens to be the article she wrote. Well, I created a presentation based on the information but, true to my "orange" personality type based on the True Colors model, I have organized the ideas in a slightly different approach.

"I am ready to give as well as to take." We all say this line each time we recite the CPI creed. The author would hope that each of us takes this to heart, because the truth is that the more you give, the more you get back.

We have all experienced this first hand any time we have volunteered in our community, reached out to another human being, or step up to serve in CPI. President Joyce Jones', CCCE/MPCE, theme for the year is "It's a Whole New Ball Game," and she is encouraging each one of us to step up to the plate.

One way to give to CPI is to serve as an officer on the Local, State, District, and even on the International level. Is it a huge commitment? Yes! It is definitely a commitment of your time, your effort, and let's face it, a commitment of your finances. But it is also a commitment of your unique talents, which may be just what the team needs.



You go up to bat with an idea, a recommendation, or a project, and sometimes you just hit a ground ball, sometimes it may even be a foul ball, so you go back to try again. But sometimes, just when the team has the bases loaded, you come up with something so wonderful, that the ball goes out of the park,



and you score a home run! Just look to our own Michele Rocher, MPCE, with her awareness ribbon idea. What a home run this has become for all of CPI.

Every person on the team is important. Not all of us have what it takes to go to the big leagues, but any baseball coach will tell you that the farm teams are the training ground for the future stars. Therefore, they play a critical role in the successful future of the entire ball club. As a local organization, we play a critical role to the future success of CPI.

In the farm leagues, the players are drilled in the fundamentals of the game continuously until these become second nature. This is also the time when the coaches and trainers are

able to assess the player's strengths and weaknesses. They can specialize training to meet individual needs in order to ensure everyone becomes a better and stronger overall team player, while honing in on their individual talents to determine what player is best suited for which position.



At the local level, our training also starts with the fundamentals—learning the bylaws, understanding the duties of each office and committee, and knowing Roberts Rules of Order. These are some of the basic fundamentals that will help each of our members become a better and stronger team player. The author of the manual article, "You Can Make a Difference," has given us some great tips and suggestions on Parliamentary Procedure. I won't go over them again here, but it is something we should all be using to train our rookies or new members so they know these fundamentals in the future.

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The important thing to understand is that on a team, each individual plays a critical role. At some point in the game, we must all go up to the plate and swing that bat for all it's worth.



Not just for ourselves, but for our teammates. We have to give as much, if not more, than we take, if CPI is to continue to be successful.

There are nine key positions in baseball, in addition to the owners, managers, coaches, physical trainers, doctors, and team psychologist. It is critical for each of us to know which position we intend to play on every level of CPI. You may not want to be a manager—not all of us want to be president—but are you a great Pitcher, that is, someone that can handle a role that



requires great accuracy such as the Treasurer? Would you be a good Catcher—a person who is able to keep track of the business meeting and record the information as Secretary? Maybe you are a good First



Baseman. You can move into position, make decisions, and could lead the team when necessary as Vice President. And if you like running the show, you know what needs to be done, and can delegate, then managing the team as President is the job for you.

But these are just four positions, and remember there are nine key positions, in addition to all the other support roles that make a great ball club. What that means for CPI is that we need to train our teams to



fill all the positions at each level of the organization. No matter what your individual talents are, you can serve on each level. Each position and every committee needs people that are willing to play ball. Are you a great Outfielder? Do you love to serve behind the scenes and make it

happen for those in the spotlight? Each of the local associations has team members who are always will-

ing to work on projects and are faithful members of committees but don't want to be in positions of leadership. That's OK. We need those team members to fill similar positions on the State, District, and International levels. Don't bench your talented team members just because they don't want to take on positions in leadership. Teams need a few good leaders, but every team also depends on the talent and hard work of the relief team to move forward on the vision of the leadership. Leaders need a strong team, and the team needs strong leadership.

In order for CPI to continue to have competent leadership at the International level, it is critical that each Local take the time to ensure its team members are trained and ready to serve at each level—some in positions of leadership and others slated for support roles. Whether you are in line for leadership or moving up to serve on a committee, it is your responsibility and your duty to serve this organization. The team is depending on each and every one of us to play our positions well. Each member should make it their mission to give their best to the team, in order for the team to give its very best to the membership. It is a whole new



CPI President Joyce Jones, CCCE/MPCE, scored a coup in late October when the CPI Strategic Planning Meeting in St. Louis coincided with the final game of the 2006 World Series. Less than 24 hours after the final strikeout pitch, she got a St. Louis Cardinals Champions shirt, which she wore on Sunday to cheer the winners during a parade and rally. On the way to the parade, she met a potential CPI member from California. Now Joyce is hoping to end her "It's a Whole New Ballgame" year with a CPI World Series championship.



International Walk-A-Thon

Norfolk, 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



Julian Hernandez (photo right is age-enhanced to 7 years)—Missing
 Male; **DOB:** 3/31/1997; missing 8/28/2002 from Birmingham, AL. White; Brown hair; Lt. Brown eyes. Julian may be in the company of his non-custodial father. They may be traveling to the Key West or Tampa areas of Florida. The child has a small freckle on his left cheek near his mouth.



Patricia Rubalcaba—Endangered Runaway
 Female; **DOB:** 10/31/1991; Missing 09/18/2005 from Marietta, GA. Black/Hisp. Hair/Eyes Black. Patricia was last seen on September 18, 2005. She has pierced ears. Patricia's nickname is Patty.



Bany Galicia—Endangered Missing
 Female; **DOB:** 05/15/1990; Missing 06/06/2003 from Mesa, AZ. White/Hisp; Brown Hair; Black eyes. Bany may be traveling with a male companion. She may leave the country and travel to Mexico. Bany may use the last name Garcia.



Karen Grojeda (photo right is age-enhanced to 15 years)—Abduction
 Female; **DOB:** 10/15/1988; Missing ;01/11/1996 from Tucson, AZ. White/Hisp; Brown hair/eyes; Karen was last seen playing outside in front of her apartment complex on West Valencia Street in Tucson. She has dark brownish-black hair and her right front tooth is larger than her other teeth. She has pierced ears and was wearing a gold chain with a pendant on it.



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