

The Credit Connection

November 2010

IN THIS ISSUE

Pages 6-7

“All of you are in the front lines, day-after-day. And all of you have a personal responsibility, whether you are a regulator, a banker, a financial educator or a community leader. Each one of you has the power to change the financial landscape, one consumer at a time.”

**Sheila C. Bair
Chairman, FDIC**

Pages 8-9

“Credit Education Month is a big deal to CPI members because it is the only month dedicated to educating consumers—on everything from money management to identity theft—that is sponsored by CPI and the Credit Education Resources Foundation. These are YOUR organizations. This is YOUR exclusive event.”

**Pat Evans, PCE
CPI Second Vice President
and Education Chairman**

Also in this issue

President’s Message—cover
Membership Update—page 3
Legislative News—pages 4-5
Bookmark This—page 5
CPI News/Memorials—page 10
Un-comfort Zone—page 11
Missing Children—page 12

Message from the President

It is hard to believe that it is already Fall and we are on our way to beginning our new year in CPI. It seems like yesterday that we were in Arkansas and I was “Country dancing” my way into being your International President.

I would like to thank all of you who participated in the membership survey that was distributed in August. We have received many helpful and insightful comments, as we consider our members’ needs and desires for continuing education and as we examine our current publications. I thank each of you. With this information, we will be working hard to move this organization forward. This effort falls clearly within my goals for CPI this year.

The three members that won the drawing for the \$50.00 gift cards for participating in the membership survey are Carrie Roberts, Sharon Mueller and Vicki Johnson. Congratulations to each of you. Your gift cards will be sent from the corporate office in the next few weeks.

We also sent out a different survey to those former members whose membership had lapsed during the past two years. Our intention was to identify common reasons why they did not renew. We gained great insight from those who responded to this survey. The areas of concern and reasons for not renewing will be reviewed by our Membership Committee, which will report on the subject during our conference in Charlotte, NC.

We held our Fall Board meeting in St. Louis the second weekend in October. We had approximately 23 officers, members and staff in attendance. This was a very productive session and a number of very good recommendations for moving CPI forward were developed

(Continued on page 2)



(Continued from page 1)

during this meeting. We also had recommendations from the Strategic Planning Meeting that we form committees on the following subjects:

- e-memberships;
- website review;
- developing back-up strategies for critical personnel and volunteer positions;
- offering certification on the Fair Credit Reporting Act (FCRA); and
- doing checks on vendors before we endorse their programs.

These topics reflect just some of the areas discussed during our meeting. While there is always more we can do, I feel we are making strides toward this being a very productive year as we move toward a common view for our vision for the future of CPI.

On another subject, we are in the process of upgrading our computer software system at the Corporate Office, thereby increasing both the efficiency of the Office and the security of our operations. Charlotte does a great job for all of us and she has been working with a very old membership record system. It is probably beyond time to make this upgrade and, once the new software is in place, we believe she will be able to do her job more effectively for all of us.

Nona Ellzey, MPCE, our Financial Review, O.C. Tanner and Certification Chair, is still recuperating at home and was not able to attend our meetings in St. Louis. Nona was greatly missed and we hope that she is getting better every day. We are still anticipating the update of our Certification form and the direct membership form and will work with Nona during the next few months to be sure we continue that effort.

Please remember that membership dues are expected to be paid by October 31, 2010. The 2010—2011 *Education Manual* will be mailed once your International dues are received in the Corporate Office. Please ensure that your dues have been paid, so that you do not miss out on any communications or publications.

We have inserted a new Personal Data form in all *Education Manual* mailings and ask that each of you take the time to complete it and fax or mail it back to the Corporate Office. We need to maintain updated information in the Corporate Office because it is very important to be able to get information out to each of you quickly, and we are finding that we do not have correct email addresses in many cases.

Thank you again for electing me to serve as your International President. I look at this position as a great opportunity to give back to CPI for all it has done for me over the years, and I thank all of you for your continuing support. I am always open to your thoughts and suggestions, and will do my best to work for all of you and to move this organization forward.

Please contact me (email: bme1949@hotmail.com) any time with any and all questions or concerns that you have.

**Billie Plasker, PCS
President
Credit Professional International
2010-2011**

Reflections on the Past Visions of the Future

The Importance of MEMBERSHIP in CPI



Do you remember the first time you became a member of CPI? Wasn't it exciting, exhilarating and, I would bet, fulfilling both professionally and personally.

Whatever the reason, CPI is the best kept secret and it's important that we, as members, get the word out as to the value of CPI to all who work in the credit industry.

President Billie Plasker's theme this year—"Reflections on the Past, Visions of the Future"—reminds us of the benefits of belonging to CPI. It's important to keep ourselves, as current members, refreshed with new ideas in order to move forward. And moving forward is what CPI must do to maintain our current membership and obtain new members.



You need to ask yourself, why are you a member of CPI and what does it mean to you? Having been members for a numbers of years and after careful consideration, I'm sure your answers are phenomenal.

For me, being a member of CPI for the last 16 years has been very rewarding. CPI has provided me with educational information in

and outside of my line of work; the opportunity to meet several individuals in the credit industry who have helped me to soar both in my personal and professional life; and the opportunity to make many friends in CPI throughout the USA. My involvement in CPI has, more importantly, helped me understand exactly how a non-profit organization operates and the need for members to keep it going.

You, as members, know why you continue your membership with CPI. Use those reasons to motivate you to obtain new members. If each one of us recruits just one new member during this CPI 2010-2011 year, CPI will double its membership. I'm confident we can do this!

Don't forget about the Membership Challenge for 2010-2011. All CPI Districts are competing in two races:

Race One: Retain 100% of your District's members

Race Two: Grow your District's membership

Victory will go to the District with the highest percentage of retention and the highest percentage of new members. I will declare the winners at the 2011 CPI International Conference. IT'S A WIN WIN CHALLENGE FOR CPI!

I'm looking forward to seeing all of our Districts compete in this Challenge!

Diane E. Radcliff, PCE
1st Vice President
Credit Professionals International

FEDERAL NEWS ROUNDUP



Feds Go After Debt Settlement Scams on Two Fronts

The U.S. Congress and the Federal Trade Commission (FTC) are taking action to stop so-called debt settlement firms from preying on debt-ridden consumers and driving them deeper into debt and, in some cases, financial ruin.

These for-profit firms aggressively advertise by phone and on radio, television and the Internet that they can negotiate deals with creditors to reduce or cancel consumer debts. In reality, they collect thousands of dollars in fees and do little, if anything, to reduce customers' debts. Some tell customers to stop paying their bills—an action that can lower credit scores and sometimes result in lawsuits filed by creditors.

Federal action on the regulatory side is the FTC Telemarketing Sales Rule—Debt Relief Rule, which became fully effective as of October 27, 2010. It regulates for-profit companies that sell debt relief services over the telephone. It covers both calls to consumers and calls from consumers who respond to debt relief advertising in other media.

On the legislative side, a bill, introduced in April 2010 by U.S. Senators Claire McCaskill (D-MO) and Charles Schumer (D-NY), is moving its way through Congress. Dubbed the Debt Settlement Consumer Protection Act, it is broader than the FTC rule and would regulate the sale of debt relief services online and in person. It also would cap fees the firms can charge and give consumers the right to cancel the contract and receive a full refund of unearned fees.

The new FTC telemarketing rule bans the practice of charging an advance fee for services; prohibits misrepresentations commonly made in this area; and requires debt relief companies to make four specific

disclosures to consumers. These disclosures include how long it will take to see results; how much it will cost; and the negative consequences that could result from using debt relief services.

The FTC rule allows debt relief services to set up dedicated bank accounts for fees and savings but stipulates five conditions the firms must meet. In addition, the firm must provide key information about dedicated accounts to their customers.

Bill Expected To Curb Abusive Debt Collection

In September, U.S. Senator Al Franken (D-MINN) announced plans to introduce legislation that would make it an unfair practice under federal law for private firms to use arrest warrants in debt collections.

His proposed bill would also require collectors to give consumers more information about what they owe and notify them of their rights. In addition, collectors would be required to verify the money is owed, if the consumer challenges a debt.

Franken's proposed bill would update the 1977 Fair Debt Collection Practices Act. It would increase penalties, add triple damages for willful violations and allow judges to issue injunctions to stop continued wrongdoing. Enforcement would largely be left to consumers and private attorneys through civil lawsuits.

The proposed legislation won't limit judges' authority to issue arrest warrants against debtors who can pay but don't show up in court when a creditor sues.

(Continued on page 5)

Banks Pursue Way Around CARD Act

A dramatic increase (256%) in the number of commercial credit card offers to small business has raised concerns that banks are seeking a way around the consumer protections of the CARD Act, which went into effect in 2010. (See the April 2010 issue of *The Credit Professional* for background on the CARD act.)

The CARD act protections apply only to consumer credit cards. Commercial or business credit cards still have penalty rates that begin the day after a late payment, immediate interest rate increases for any reason,

and total payments applied to the balance with the lowest rate first.

There is concern that some of the commercial credit card offers are being sent to consumers, who may be unaware these cards do not carry the new federal protections.

Small business owners, however, are being cautioned about using a personal credit card for business expenses. Interest payments on a consumer credit card are not a business expense tax write-off. And business debt that appears on personal credit cards can negatively affect a person's credit score.

BOOKMARK THIS!



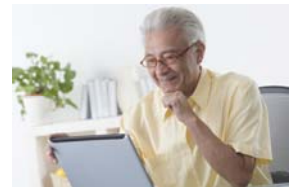
(These websites offer credit-related or business-related information that CPI members may find useful. After checking them out, you may want to add them to your favorites list.)

The National Foundation for Credit Counseling is offering a free consumer education DVD on Avoiding Foreclosure. It is available in both English and Spanish. CPI members will find it a useful credit education tool. To obtain a copy, go to www.nfcc.org. Click on the Financial Education tab on the home page. On the next page, click the "Publications & Products" tab and scroll to the bottom of page. The DVD focuses on four clients who found themselves in mortgage trouble for different reasons and sought assistance from an NFCC-certified housing counselor. Through their stories, consumers are introduced to some of the terms and scenarios they are likely to encounter as they work to save their own home and become familiarized with the process of avoiding foreclosure.

The Federal Trade Commission has a free publication to help consumers who need the help of a credit counseling service. Visit www.ftc.gov to order "Fiscal Fitness: Choosing a Credit Counselor." It can also be ordered by phone at 1-877-FTC-HELP.

Older adults or handicapped persons who have difficulty using the Internet,

will find the search engine www.Good50.com helpful. Designed for older adults by a 16-year-old, it features a larger search box and fonts and has fewer text ads. It even offers a version for people with low vision.



CPI members could spend a day surfing the www.bankrate.com website. It is loaded with information about mortgages, refinancing, CD rates, credit cards, debt management, insurance and much, much more. If you are looking for material to use with your consumer credit education projects, click on "Life & Money" on the home page. Then scroll down to the "Financial Literacy" section. Lots of material is available. If you use it, remember to credit the source.

Core Financial Education

By Sheila C. Bair
Chairman
Federal Deposit Insurance Commission



Remarks by FDIC Chairman Sheila C. Bair to the Operation HOPE Financial Forum: Financial Literacy in the Backdrop of the Global Economic Crisis; Federal Reserve Bank of Atlanta; Atlanta, GA, April 7, 2010

I've made it a priority at the FDIC to bring more consumers into the mainstream financial system, and to protect them from unfair or deceptive practices. I believe that government regulation and enforcement play an equally important role with education. You need both—education and regulation—to build and maintain consumer confidence in our banking system. Ultimately, an educated consumer is our first line of defense. Because at the end of the day, it is the consumer who signs on the dotted line.

A consumer who knows the right questions to ask ... who understands economic fundamentals ... who has the confidence to challenge questionable products and practices ... is a regulator's ally in consumer protection. This is where you come in as financial educators.

As much as any bank regulator, you can help prevent adults and young people from falling prey to costly overdraft fees, to unaffordable mortgages that can lead to financial ruin, or even to fraudsters. It's essential that people of all ages, and of all income levels, and from all walks of life learn to make informed and prudent financial decisions. Financial literacy is very effective in changing behavior.

As many of you know, the FDIC launched the *Money Smart* initiative in 2001. Since then, well over two

million people have taken *Money Smart*. It's now available in seven languages. And versions are available for adults and young people, and for people to use on a computer or portable audio player. We now have more than 1,600 partnerships with national organizations, including Operation Hope, to use *Money Smart*.

Getting smart about money has measurable effects. We hired the Gallup polling organization to measure the impact of our *Money Smart* program on consumer behavior. We found that a majority of people who took *Money Smart* began to save more, had a better understanding of financial principles, and were more willing to comparison shop for financial services. What's more, up to a year after the training, consumers were still on track with good saving and spending habits.

Avoiding Another Crisis

This is a critical time for the American economy, and more and more people are going back to the basics, and learning why sound financial skills are so important. Many are taking action by saving more. And they're spending more wisely. More and more people—both young and old—are paying better attention to economic and financial matters. They want to know more. And all of us in this room have a critical role in helping them.

Let me now offer five ways that financial education can help us avoid another financial crisis.

First, financial education is a tool that empowers

(Continued on page 7)

(Continued from page 6)

consumers. So it's essential that all consumers have access to safe accounts and services that are well-structured, easy to understand, and competitively priced. I know we can count on Operation Hope because your Hope Centers combine education with opportunities for consumers to manage their money.

Second, I hope we see people rediscovering the peace of mind of financial security that comes from: thinking before spending, using credit products wisely, and saving for a rainy day. I think we're already seeing a culture shift in this direction. Now we must make it a permanent shift.

Third, we need to think about what a "good financial education means." Just as we have standards of learning for reading, math and other skills, why



can't we have a baseline for financial knowledge and skills?

Fourth, we cannot assume that a single lesson or one high school class will empower students to confront every challenge they will face in life. To be the most effective, lessons on money should be taught and reinforced in every grade, and incorporated into math, reading, and other core classes.

Finally, our "Financial-Ed" teachers must have a solid foundation in personal finance. Financial education is

no different than any other academic subject. You have to master the fundamentals before you can teach others.

Conclusion

All of you are in the front lines, day-after-day. And all of you have a personal responsibility, whether you are a regulator, a banker, a financial educator or a community leader.

Each one of you has the power to change the financial landscape, one consumer at a time. You can help people achieve a healthy balance between spending and saving. You can help people make prudent decisions and help them achieve their goals: paying their bills without borrowing, saving for an education, or buying a new car or the home of their dreams.

I believe very strongly that if we can arm consumers with enough knowledge about the benefits of long-term saving, if we can get them thinking and planning before spending, if we can get them looking to the future and working toward their personal goals, then we can create a better world for ourselves and for our children and grandchildren for generations to come.



WHAT'S THE BIG DEAL ABOUT CREDIT EDUCATION MONTH?

By Pat Evans, PCE
CPI Education Chairman

Credit Education Month—celebrated every March—is a big deal to CPI members because:

- It is the only month dedicated to educating consumers on everything from money management to identity theft that is sponsored by Credit Professionals International and the Credit Education Resources Foundation. These are **your** organizations. This is **your** exclusive event.
- It offers you the opportunity to not only educate consumers but also to **recruit new members** by turning your community's spotlight on CPI and the Foundation.
- It gives you a way to **demonstrate to your employer** that you are a professional who is willing to go the extra mile in using your knowledge and skills to serve people in your community.

Need ideas on how to celebrate Credit Education Month in your community? Here are some to consider. Take your pick or create your own event. What's important is that **you do something!**

- Send a news release about Credit Education Month to your local news media. (See the CPI Public Relations Handbook, available in the CPI website's "Members Only" section, for how-to-do-this advice.)
- Write a letter to the editor of local daily and weekly newspapers. Keep it short. Mention CPI and Credit Education Month and tie it together with a reference to a recent article about an economic issue. Also direct readers to financial literacy resources, such as these two good federal government websites: ftc.gov and fdic.gov. (Find "how-to" letter-writing advice in the CPI Public Relations Handbook.)

- Extend the CPI/Foundation partnership with the National Center for Missing and Exploited Children (NCMEC) by including the center's handout materials (available in both English and Spanish) as part of your credit education programs. To find out what is available visit www.missingkids.com. Also learn how you can help keep kids safe online by visiting www.netsmartz.org, which is sponsored by NCMEC. It's a great interactive program.
- Go to the above-mentioned government and NCMEC websites to obtain free materials (in English and Spanish) to distribute in your community. Most are available in quantities, without charge. Take the materials to public, high school and college libraries. (While you're at it, donate a "Take Charge of Your Life" CD to them.) Give materials out at meetings of organizations to which you belong. Distribute them at work to customers and co-workers. Offer to do a display at work, at your place of worship or at a community event. Set up and, if possible, staff a Credit Education Month table at your local food bank.



(Continued on page 9)

(Continued from page 8)

- Give a credit education presentation to a group in your community. The Instructor's Guide and PowerPoint presentation for the Foundation's "Take Charge of Your Life" program is available at www.creditprofessionals.org Ready-to-use financial literacy programs are available at fdic.gov and ftc.gov. You'll find everything you need to do a presentation, including complete scripts and visuals. . (Learn how to give presentations by reviewing the articles "Credit Education 101" and "7 Reasons Speakers Flop" in the April 2010 issue of *The Credit Professional* magazine. The CPI Education Manual also often carries articles on public speaking. Back issues of both the manual and magazine are available online.)
- Read the "Bookmark This!" feature in this issue of the newsletter for more online credit education resources.

Start planning your Credit Education Month activities now. Implement them in March and send your report to the CPI Corporate Office as quickly as possible. Then see your report published in the May 2011 issue of *The Credit Connection* newsletter.

TAKE CHARGE OF YOUR LIFE A Great Tool for Credit Education Month

This 73-minute audio program helps consumers develop a healthy financial life. Use it to present seminars. Give copies to public libraries and schools.

CDs: \$8.00 each (includes shipping)

INSTRUCTOR'S GUIDE: Includes presentation notes and handout masters that can be used as handouts or copied onto overhead transparencies.

POWER POINT PRESENTATION:
A 70-slide presentation that complements the Instructor's Guide.

Download Guide and Power Point from CPI website: www.creditprofessionals.org

Send CD orders to: Credit Education Resources Foundation, 10726 Manchester Road, Ste. 210, St. Louis MO 63122. Payment, by check, must accompany orders.

FACEBOOK'S VIRTUAL FARMERS CAN GROW REAL DEBT



Farmville, a popular Internet social game on Facebook, can be free fun but, as some players are learning, it can also be a costly habit.

Initially, players are given virtual coins (dubbed "farm cash" or "farm currency") to set up their farms and then earn virtual revenue from crops to

maintain or prosper in the farming community. Players can limit themselves to the free play but

they also have the option of buying more "farm cash" via credit cards, PayPal, or Facebook Credits.

When the competitive spirit kicks in or a player becomes addicted to the game, however, it's possible to rack up some large expenses, such as the \$830 tab a 12-year-old ran up on his mother's credit card.

Parents and grandparents can control young gamers' spending with prepaid game cards available at most well-known retail stores. The prepaid cards are also a great gift for adult Farmville farmers.

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:

William Brinkley
(Husband of Past International
President Esther Brinkley,
CA/MPCE

William Brinkley
(Husband of Past International
President Esther Brinkley,
CA/MPCE

Given By:

District 3&4
Past Presidents

Nona Ellzey, MPCE

LIVING MEMORIALS

Enclosed is my contribution to:

Credit Professionals International
 Credit Education Resources Foundation

Memorial Salute Contribution

Salute:

Name of honoree _____

Occasion _____

Address of honoree _____

Memorial:

Name of Deceased _____

Please notify:

Name _____

Address _____

Relationship _____

Contribution from:

Name _____

Address _____

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

WALK-A-THON NEWS

CPI members pinned photos of missing kids to their backs at the International Walk-A-Thon, June 12, 2010, in Bentonville, AR. The National Center for Missing & Exploited Children (NCMEC) reports that 25 of the children in those photos have been found. In September, the Credit Education Resources Foundation sent NCMEC a check for \$1,984.75 to help support the work of this organization.



THE UN-COMFORT ZONE with Robert Wilson

Attaboy!

©Robert Evans Wilson, Jr.. used with permission

Seventeen years ago, I became the president of my community association. It was a lively organization with scores of activist members who were busy gentrifying an inner city neighborhood. One of my responsibilities was to deliver a monthly speech and conduct a formal meeting with a loud and raucous crowd.

Over the course of my two year stint, I always spoke from behind the lectern with my hands firmly attached to the sides in a white knuckle grip as I read from my notes. When my term ended, I felt that I might have been a more effective leader if I had some real speaking skills, and if I wasn't so afraid of being in front of an audience.

So, I joined a Toastmaster's club and began my training as a public speaker. A year later, I had completed ten speeches and the basic program, but I was still firmly attached to both the lectern and my notes. My mentors encouraged me to work without notes and to move away from the lectern. "At least stand to one side of it!" they cajoled. But I was not about to leave my comfort zone. I was plenty uncomfortable just giving a speech. Besides no one could see my legs shaking behind the lectern.

Then the club held a speech contest. A humorous speaking contest. Now, I can tell jokes, so I was game! Four of us entered the competition, and I managed to win the third place ribbon without venturing an inch beyond the safety of the lectern. I can't recall who placed second, but I'll never forget the winner. Les Satterfield talked about an airplane flight and he soared about the room with his arms spread wide and the audience roared in laughter at his comic yarn. Later on, as I watched him receive his shiny gold statuette for First Place, I knew I had to have one. I was motivated—but not quite enough.

The next contest was for a motivational speech. Once again, I sought refuge behind the lectern. I managed to win the second place ribbon, but the gold went to

Doris Posey, who moved about the room and interacted with the audience.

I finally took First Place with the Tall Tales contest. I wrote my speech then practiced, practiced, practiced. On the day of the competition—I did it—I stepped out from behind the lectern! I told how I would pretend to be Tom Hank's younger brother whenever I flew first class, and how much fun it was to fool my fellow passengers, that was until the time I sat next to his mother.

I loved the recognition that came with that First Place trophy. It motivated me to go further; and forced me to get better. In order to win at higher levels within Toastmasters, I had to develop excellent speaking and speech-writing skills.

I went on to win 13 contests. Years later, when I was hired to give my first professional speech, I wondered whether or not I was truly worthy of getting paid to speak. As I began to have doubts, I looked at those 13 gold trophies in my office bookcase. They represented the acknowledgment that I was indeed worthy.

A few years ago, I visited successful professional speaker, David Greenberg, in his home. I smiled in understanding as I saw, prominently displayed in his living room, several Toastmaster contest trophies.

Recognition doesn't have to be tangible to be effective. A clap on the back, a verbal "Good Job!" in front of peers and co-workers, or a blurb in the company newsletter works too. Even so, nothing works quite as long or as powerfully as something hard and shiny with a name engraved on it. However, you don't want someone resting on their laurels; to keep them motivated, put a date on those plaques and trophies. Then encourage them to renew it every year.

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, please visit www.jimpstartyourmeeting.com



International Walk-A-Thon

Charlotte, North Carolina

June 18, 2011



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

We Walk For the Children



Brittany Warden—Endangered Runaway

Female. **DOB:** 10/12/1994. Missing 11/27/2009 from New Braunfels, Texas. Race: White. Blonde hair. Green eyes. Ht: 5'4". Wt.: 102 lbs. Brittany may travel to San Antonio, Texas. She may be in need of medical attention. Contact the New Braunfels Police Department office: 1-830-221-4560.



Brittany Godfrey—Endangered Runaway

Female. **DOB:** 9/4/1993 Missing 5/17/2010 from Jacksonville, Florida. Race: White. Blond hair. Brown eyes. Ht: 5'2". Wt.: 133 lbs. Brittany may still be in the local area. Contact the Jacksonville Sheriff's Office: 1-904-630-0500..



Kyron Horman—Lost, Injured, Missing

Male. **DOB:** 9/9/2002. Missing 6/4/2010 from Portland, Oregon. Race: White. Brown Hair. Blue Eyes. Ht: 3'8". Wt.: 50 lbs. Kyron was last seen at school. He was wearing a black t-shirt with "CSI" in green letters and a graphic. Also was wearing black cargo pants and Skechers Sneakers with orange trim. Contact the Multnomah County Sheriff's Office: 1-503-823-3333 or 1-503-261-2847..



Korina Marsha—Endangered Runaway

Female. **DOB:** 8/26/1993. Missing 10/31/2009 from Omaha, Nebraska. Race: White. Sandy Hair. Green Eyes. Ht: 5'5". Wt.: 145 lbs. Korina may have traveled to Portland, Oregon, or to Palm Springs, California. Contact the Omaha Police Department: 1-402-444-5600.

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