

The Credit Connection

November 2007



Message from the President



What a beautiful time of the year! Mother Nature has a way of making the colors so vibrant. Each day brings a new scene with the changing colors. The temperatures are almost perfect. I hope each of you is enjoying the fall season as much as I am.

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Fall also brings the installation of officers, and the beginning of a new CPI year. **Invest In Your Future** with CPI was chosen as my theme this year. How fitting this theme is for the challenges that we are facing. Each of us is making an investment for our self and our future by being a member.

Your associations should be investing the time and energy in the right places when recruiting new members. Maybe it is time to look to new markets. What has worked for us in the past may not be the answer for the future. CPI has so much to offer. We have an excellent education manual, professional publications and a convenient website.

So let's start today to invest in the future of CPI, by finding new markets to attract members. Stop and remember back to the day you joined CPI and let the enthusiasm and excitement you felt then ignite your efforts to meet today's membership challenge.

The Executive Committee and the Strategic Planning Meetings were held in St. Louis in October. These meetings were VERY productive. The members that attended came with excitement and new ideas. As a reminder, these meetings are open to ALL CPI members. Start planning to attend these meetings next year.

As a reminder, please complete the change of officer forms and submit to the Corporate Office. Then, the Association mailings will be mailed to the correct officers.

By now, most of you have received your new education manual, membership card and the new user name and password for the website. These are only mailed to members whose dues have been submitted.

As the holiday season approaches, take time to see how you or your association can invest in your community

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by assisting the less fortunate. No matter what you do, your time and energy will be appreciated.

Best wishes to each of you and your families for a safe and happy holiday season.

Again thank you for your commitment to CPI by investing yourself, knowledge and resources for the continued success of CPI.

**Barbara J. Chapin, CCCE/MPCE
President 2007-2008**

INVEST IN YOUR FUTURE

Foundation Awards Grant

The Credit Education Resources Foundation has awarded a grant of \$1,225.00 to CPI of Jackson, Tennessee.

The announcement of the grant was made by Foundation President Martha Philip, CCCE, during a meeting of the organization's board, October 13, in St. Louis.

The money will be used to help fund the local association's community service money management project. The funds are earmarked for purchasing equipment and materials to enhance the curriculum.

CPI of Jackson presents its money management program to a variety of demographic groups. For information on its "Check Writing School" for adults, see the article by Deborah Tyler, MPCE, and June Aldridge in the CPI 2007-2008 Education Manual.



HOW CAN I QUALIFY FOR CERTIFICATION?



There are seven categories in which you can earn points toward certification.

Do Your Job. You can earn 15 credits for each full year of work in the credit industry.

Pursue Education. You can earn points for undergraduate and graduate degrees and course work, as well as for continuing education courses pertinent to credit and/or business. Attendance at CPI education programs and courses related to credit—at local, state, district and International levels—is another way to earn points.

Hold an Office. Earn points toward certification by serving as a committee chairman or holding an elected office at any level within CPI or another credit association.

Teach, Speak or Write on credit related topics. For example, you can speak at a CPI local, state, district

or International meeting; participate in a community credit education program sponsored by your local association; write an article for *The Credit Professional* magazine, *The Connection* newsletter, or the *CPI Education Manual*. Eleven CPI members have articles in this year's manual.

CPI also provides members with consumer credit education opportunities and resources. These include sponsorship of Credit Education Month in March (see pages 5-6 of this newsletter for details); participation in Make a Difference Day in October; the "Take Charge of Your Life" education program; the three CPI publications; and fellow CPI members across the country who can offer advice and ideas.

For more information on the CPI Certification Program, download the application from the website and/or contact Nona Ellzey, MPCE, at nonacpi@bellsouth.net or by phone at 601-372-7931.

TAKE THE TIME TO INCREASE YOUR MEMBERSHIP THROUGH EDUCATION NETWORKING AND COMMUNICATION (PART TWO)

Last quarter I gave you information from the book **MILLENNIUM MEMBERSHIP** by Mark Levin as he discussed ideas about “How to attract and Keep Members in the New Marketplace”. I shared 12 ideas last quarter so will begin with number 13.

If you have used any of the ideas given last quarter or use any of these let us know of your success.

- 13. **Add ordering options to each item on your publications order form.** Whenever members interact with your organization, they want choices on how to create that interaction, whether it’s attending a function or making a transaction. Set up your fulfillment response method—for instance, overnight delivery, fax, regular mail, email. Giving members options helps meet their needs.
- 14. **Develop a written retention plan.** The retention plan can be simple or complicated. It should include goals, specific activities to undertake to achieve these goals, identification of who is responsible for attaining these goals, resources available to implement the plan and an indication of how frequently the plan should be reviewed and, if necessary, modified.
- 15. **Do an e-mail survey of important questions and issues as they arise.** In today’s marketplace, instead of merely informing

members of an issue, organizations can solicit members’ opinions or input via e-mail. Because not all members will have an e-mail system, substitute other means to be able to reach those without e-mail.

- 16. **Establish an involvement committee.** This is another way to keep members involved in the membership process without requiring them to solicit new members. The purpose of this committee is to get members to participate in some way in the organization.
- 17. **Involve the board in retention efforts.** Divide the membership among the board and devise a retention system that awards points to board members for each member of their “team”. Contacts from the board member can come in the form of e-mail, faxes, or phone calls.
- 18. **Establish a member-mentoring plan.** As new members join, assign them to current members who will be their mentors during the first year of membership.
- 19. **Color code correspondence so members can quickly identify types of information.** With various forms of information overwhelming the daily lives of members, organizations need their information to stand out in some way.
- 20. **Institute a “thank you” column in your publication to recognize members for involvement and leadership.** People love to

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- see their name in print even within a list. The "Thank You" column could become a popular addition to your publication.
- 21 Send a member profile form to new members to gain information.** This member profile helps the organization to see the strengths and interests of the new member. It is a good idea to have ALL members fill out a member profile.
- 22 Have a special edition of your publication focus on how your organization is helping members prepare for the future.** Alleviate some of the fears about the future and gain an additional level of members support by acknowledging the changes and helping members cope with them.

- 23 Be sure your Web page has hot links to individual members for business referrals and networking purposes.** Take the lead in enabling people to meet and network electronically by keeping your Web site updated.
- 24 Offer a special listing in the directory to members who renew early.** Any incentive that encourages members to renew early helps an organization manage its retention efforts.

*By Esther T. Brinkley, CA/MPCE
International First Vice President*

STATE GOVERNMENT NEWS

California: New Laws To Protect Home Buyers

In early October, California Governor Arnold Schwarzenegger signed two laws designed to prevent past practices in the mortgage lending field that have led to a recent surge in loan defaults and home foreclosures in the state. One law, which took effect October 8, 2007, prohibits real estate agents from pressuring appraisers to inflate property values. The other, which will be effective January 1, 2008, applies federal lending guidelines to more than 4,800 state-licensed financial institutions, mortgage brokers and real estate agents. These federal guidelines require lenders to clearly disclose the risks and evaluate borrowers' ability to pay based on the long-term cost of the mortgage, not just the introductory rate. Representatives of bankers, mortgage brokers and real estate agents support this new law.

Maryland Narrows Definition of Debt Buyer

A new Maryland law requiring the licensing of collection agencies does not apply to passive debt buyers, says Maryland Commissioner Charles Turnbaugh. He said the debt buyer does not have to obtain a collection agency license provided that all collection activity performed on behalf of such debt buyers is done by a properly licensed collection agency in the state.



FEDERAL NEWS ROUNDUP



Congress Acts on Mortgage Relief

The U.S. House, in October, passed legislation that would permanently exempt from federal taxes any mortgage debt forgiven as part of a foreclosure or a reworking of a loan. Currently, the amount forgiven is considered taxable ordinary income. To help offset the estimated \$650 million tax break to strapped homeowners, the bill also has a provision that makes it harder to get breaks on capital gains taxes for the sale of a second home. The bill, however, faces challenges. President Bush and some Senate Republicans are opposed to limiting tax breaks on the sale of second homes. And the White House wants the mortgage relief limited to three years, not permanently.

Battle over Private Tax Collectors Resumes

In mid-October, the U.S. House voted to prohibit the IRS from using private collection agencies to pursue tax debts. The legislation would ban the IRS from entering any new contract with private tax collection agencies after July 18, 2007. House Democrats argue that the collection of taxes is a core government function and can be done more cost effectively by IRS workers. House Republicans point out, however, that the IRS does not have the staff to pursue tax debts. Since private collection agencies began helping the IRS in September 2006, they have brought in an estimated \$20 million to the tax coffers. They are projected to bring in as much as \$2.2 billion over the next decade. President Bush has threatened to veto legislation that would end the use of the private agencies.

U.S. House Tackles Abusive Mortgage Lending

Rep. Barney Frank (D-Mass.) introduced, in late October, a bill designed to control lending practices that have contributed to the current rise in mortgage defaults and foreclosures. Directed to protecting future borrowers, the bill would: bar mortgage lenders and brokers from receiving incentive payments to sign up borrowers for overly expensive loans; make banks that package securities into investments explicitly liable for violations of lending laws; require mortgage brokers and bank loan officers to be licensed by state or federal authorities; and enact strict limits on penalty charges made to borrowers who make their payments early. Frank's bill encourages states to enact stronger mortgage regulations but also sets up federal-level regulations if they don't do so. Similar legislation, introduced in the Senate in May, remains stalled.

New Law Addresses Loans to Military

Among provisions of the new National Defense Authorization Act of 2007, which went into effect October 1, 2007, are some that protect military personnel and their families from excessive interest, loan fees and practices that trap borrowers in cycles of debt that are difficult to escape. The new law addresses payday loans, vehicle title loans and tax refund anticipation loans. It sets a maximum 36 percent military annual percentage rate on loans, which includes interest, fees, credit service charges, credit renewal charges, credit insurance premiums and fees for credit-related products sold in connection with a transaction. Lenders are also required to provide a "covered borrower identification statement" to be signed by each borrower they know to be on active military duty for 30 days or more or a dependent of such a person.

Congress Looks At Credit Score Use by Insurers

In October, the U.S. Congress began looking into whether the insurance industry's use of credit scores to determine a customer's insurance risk discriminates against certain segments of the U.S. population.

Insurers, who are regulated by the states, began turning from traditional underwriting practices to credit scoring in the late 1990s.

Critics of the practice say use of credit scoring is an arbitrary way to assess insurance risk and set rates. And they argue that credit scoring models negatively impact minorities and low-income Americans.

Insurers point to studies, like one by the actuarial firm Tillinghast, which reportedly show a 99 percent correlation between insurance industry credit scores and what's known as the loss ratio, the cost of claims filed in relation to dollars paid in premiums. They say more than 50 percent of policyholders pay lower premiums than they would if their credit scores were not considered.

A recent Federal Trade Commission study indicates that, indeed, credit-based scores are effective predictors of automobile insurance risk. Yet it also found that use of credit scores is likely to lead to increased premiums for African-Americans (64%) and Hispanics (53%) compared with non-Hispanic whites (38%) and Asians (34%).

Most states have passed laws restricting the use of credit scoring by insurers. About half of these laws are based on model legislation developed in 2002 by the National Conference of Insurance Legislators. This model law allows insurers to use credit scoring but not to base rate and other decisions on credit scores alone. It also, among other things, prohibits insurers from including income or ethnicity in their scoring models and requires them to notify consumers of the reason for any adverse action, such as denial of coverage or non-renewal.

Only four states have banned insurers from using credit scoring outright. California prohibits the use of credit scoring for setting auto insurance rates. Maryland bars the practice in connection with homeowners' premiums. Hawaii has a blanket ban covering both types of insurance. And Delaware this year passed a law prohibiting the canceling of coverage or raising the premiums of existing policyholders on the basis of credit information. Currently, Massachusetts is considering legislation to prohibit the use of credit scoring for setting auto insurance rates.

MSNBC OFFERS CONSUMERS ADVICE ON FORECLOSURE AND BANKRUPTCY OPTIONS

Options open to consumers facing foreclosure or bankruptcy were discussed in an October 29, 2007, article available on MSNBC.com. For those concerned about foreclosure, the article discussed the options of having the loan modified; asking for "forbearance"; a "short sale"; and a "deed in lieu of foreclosure". For those considering bankruptcy, the article briefly covered Chapter 7, Chapter 11, and Chapter 13 and pointed out that not all debts can be wiped clean.

MSNBC concluded by advising consumers considering either foreclosure or bankruptcy to start with a good credit counselor from an accredited, non-profit agency or an attorney who knows real estate or bankruptcy law.

INVEST IN THESE IDEAS FOR CREDIT EDUCATION MONTH 2008

Two federal government agencies have created some great credit education materials and ideas that CPI members can use to celebrate Credit Education Month in their communities in March 2008. AND THEY ARE FREE.

CPI members can download these materials and reproduce them for distribution in their communities. They can also use them as a resource in preparing a credit education talk to be given to consumers or in writing an article or news release for the local news media.

Both the materials and ideas offer CPI local associations many credit education opportunities but they also can be used by at-large and direct members. Take a look at what is available.

FTC: Read Up! Reach Out!

The Federal Trade Commission recently released an exciting program dubbed “*Read Up! How To Be An Informed Consumer*”.

The core of this program is a 35-page booklet filled with information written for consumers. The material is arranged in five sections:

- Managing Your Finances
- Major Purchases and Investments
- Your Consumer Rights
- Avoiding Scams and Rip-Offs
- Information Security.

It concludes with a section on how to order FTC publications and how to file a consumer complaint.

Each section provides an FTC website link where readers can obtain additional information on the topics covered (**READ UP!**) and offers ideas to those, such as CPI members, who are interested in providing consumer education in their communities (**REACH OUT!**).

For example, the section on identity theft offers credit educators the FTC’s “*ID Theft Consumer Education Kit*,” which contains tips on how to talk to others in your community about identity theft and on how to get the word out at work, in your community, and through the media. The kit also has materials to use when speaking to others about identity theft.

In addition to the credit education ideas in the consumer booklet, the FTC has devoted a special section of its website to providing many more credit education ideas. A Calendar of Events available on this **REACH OUT!** website area offers credit education ideas tied to events sponsored by other organizations.

Here’s one example. For October (when CPI members are looking for ways to celebrate Make a Difference Day), the FTC calendar points out that it is National Cyber Security Awareness Month and a great time to talk to people about staying safe online. It refers consumer educators to OnGuardOnline.gov to get ideas on how to promote online safety and to order brochures and bookmarks to distribute.

To tap into this excellent credit education resource, go to:

www.ftc.gov/bcp/edu/microsites/reachout/readup.htm

This will bring up the “*Read Up! How To Be An Informed Consumer*” booklet. Click on the title to bring it up in a PDF file to download.

In addition, click on **Reach Out!** at the bottom of the page to bring up the credit education ideas section, which includes the Calendar of Events.

(see p. 8 for more great resources)

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FDIC Consumer News Special Edition

In August 2007, the Federal Deposit Insurance Corporation issued a special edition of the *FDIC Consumer News*, a quarterly publication, titled “51 Ways to Save Hundreds on Loans and Credit Cards.”

It contains 51 simple, practical tips that can help consumers save hundreds, if not thousands, of dollars on loans and credit cards. Ideas and information are provided on such topics as how to get the best possible interest rates, avoid paying unnecessary fees, find “emergency” cash at affordable prices, and steer clear of credit-related rip-offs and scams.

CPI members can download this publication in a PDF format from the FDIC website and reproduce it for distribution as part of their credit education efforts. The FDIC has intentionally left blank space on the back page of the PDF version so an organization can add its name, logo and a special message.

CPI members can also select an article on a specific topic to use as background in preparing a talk on the subject.

To access this special edition of the *FDIC Consumer News*, go to:

www.fdic.gov/consumers/consumer/news/cnsum07

The FDIC offers many other credit education materials that CPI members may find useful as resources or handouts. For more information on these, visit the FDIC’s homepage at **www.fdic.gov**

CPI members can also access current and past issues of *FDIC Consumer News*, including special editions for senior citizens, teens and young adults at **www.fdic.gov/consumernews**

The FDIC also offers a free subscription service that provides an e-mail about each new issue of *FDIC Consumer News* posted to the website and a link to stories of interest. To subscribe, go to **www.fdic.gov/about/subscriptions/index.html**

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

This 73-minute audio program, created by CPI members for the Credit Education Resources Foundation, is designed to help consumers develop a healthy financial life. Use it to present seminars. Give copies to public libraries and schools for consumer education.

CDs: 1-5 copies \$15.00 6 or more copies \$12.00 (includes shipping)

INSTRUCTOR’S GUIDE: The guide includes presentation notes and handout masters that can be used as handouts or copied onto overhead transparencies. (contact the CPI Corporate Office for availability. Phone 314/961-0031; email: creditpro@creditprofessionals.org)

POWER POINT PRESENTATION: This 70-slide presentation complements the Instructor’s Guide. Download from CPI website: **www.creditprofessionals.org**

Send your order to: Credit Education Resources Foundation, 525-B N. Laclede Station Road, St. Louis, MO 63119. Phone: 314/961-0031. Fax: 314/961-0040. Payment, by check, must accompany orders.

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:
Emma Tinney (Int'l. Historian 1975-76)	M. Helen Luke
Delores Edwards (Mother of Diane Radcliff)	CPI of North Carolina

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.

SALUTE

to



**Past Presidents
Of
District III & IV**

From

Betty Standefer, CCCE/MPCE

WALK-A-THON NEWS

CPI of Fuquay-Varina raised \$495.00 at its annual Eat-A-Thon, held June 2, 2007, at the home of member Carolyn Blackburn. The guest speaker was Randle E. Brim, author of the book, “Tragedy to Triumph.”

CPI of Atlanta secured a \$510.00 Walk-A-Thon matching-gifts donation from the Equifax Foundation, through the efforts of Rhonda McKinney, MPCE.

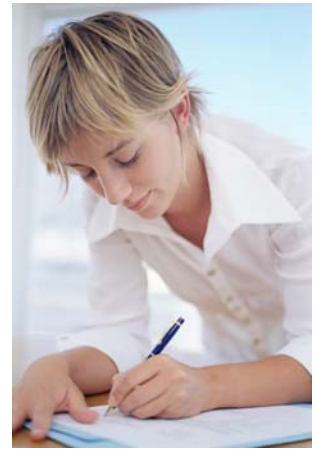
The Credit Education Resources Foundation has donated \$2,302.75 from the proceeds of the 2006-2007 Walk-A-Thons to the National Center for Missing and Exploited Children.

Beyond Spellcheck

Find costly and embarrassing mistakes In every document you write

By Ronnie Moore

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Sue was arranging a corporate meeting. She did what meeting planners do—arranged all the details; contracted space; and lined up speakers, equipment and more. When the annual sales meeting was announced, personnel, vendors and speakers arranged their calendars so they could attend and scheduled their travel.

Business as usual?

Not exactly.

Unfortunately for Sue, her memo announcing the meeting dates contained a critical typo. She accidentally typed the wrong meeting dates. And by the time the mistake was found and everyone was notified, the error had cost those involved more than \$25,000 in airline change fees, additional airfare and other penalties—not to mention the wasted time and embarrassment the mistake caused for Sue and her company.

That scenario might sound extreme. But simple errors like Sue's are exceedingly common. *Here are two examples of everyday errors that have a negative business impact:*

- An ad for a rental house read: "Three bedrooms, two baths, fenced yard and mice eating area."
- An e-mail to a top executive at a Fortune 500 company said: "Management was the driving farce behind the project."

You want to find mistakes like those before your readers do, before those errors erode your credibility and before they cost you and your organization time, money and embarrassment.

Bottom line: No one is immune to striking the wrong key. So finding those potentially costly and

embarrassing mistakes is imperative for every writer. Here are five proven strategies for finding more mistakes in your text:

1. You must proofread your text.

Do not rely solely on Spellcheck. Your computer's spelling program is a fine supplement, but no computer program can supplant careful editing.

Your computer will not find common mistakes like the following:

- **Mistakes that flag as words**—e.g., *mice* for *nice* or *farce* for *force*.
- **Number problems**—the meeting planner's debacle.
- **Left-out letters or missing words**—such as "The budget is available" when you mean "The budget is not available." You must proofread your text.

2. Use multisensory proofreading.

Your eyes alone make for poor proofreading because your brain pushes your eyes ahead, skipping words, anticipating the meaning that's coming. If your eyes don't look at every word, you will miss some of the mistakes inside of words, such as misspellings and typos. Your eyes alone are not enough. Say words out loud, and point to words as your eyes move across text. When you look at, listen to and touch words in text, you create a "checks and balances" system of proofreading. What your eyes don't see, your ears might hear or your finger may touch.

3. Know your limitations.

Often it is easier to proofread someone else's writing than to proofread your own. *Reason:* When you try to

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proofread text you have looked at too many times and for too long, you tend to see what you meant to write, and not necessarily what you actually wrote.

Gain distance from familiar text by taking a break. Don't try to proofread right after you finish creating your draft. If you can call upon someone at home or at work whose skills you trust, ask that person to proofread for you. Most people do a better job at finding mistakes in other people's writing than they do in their own.

4. Change the look of familiar text.

The reason most people struggle with proofreading their own writing is that they are seeing and processing the same content over and over again. That not only is tedious but also tempts you to skip words or to rush through the text because you are tired of it and you know what's coming next. When you are tired or are rushing, you miss mistakes.

You can't do anything about the familiarity of the message; that will not change. But you can change the way that familiar message appears to your tired, nonobjective eyes and brain.

Strategy: If you are proofreading on the computer screen, change the background color of the screen or change the font before you check the text one last time. If proofreading on paper—always recommended, as the screen is harder on the eyes—use a different color paper or change the font and formatting. Alter something to make the document look different from the way it looked all the times you read it before.

Reason: When you change the color, background or texture on which familiar text sits, you trick your eyes and brain into thinking they are seeing something new. Consequently, you will do a much better job of finding those mistakes.

5. Prioritize the potential problems.

Spend whatever time you have finding and fixing the mistakes that, if not found, would cost you the most time, money or credibility.

Tip: When time prevents you from proofreading thoroughly and repeatedly, search for the two potentially most costly and embarrassing mistakes: proper names and numbers.

Using a comma incorrectly or using the wrong word—such as writing *less* instead of *fewer*—is not good. But your reader may not even notice your mistake, and even if the reader does notice, it may not be a big issue. However, if you spell the reader's name incorrectly, that will pop off the page, and it will matter personally to the reader. People are sensitive about their names, especially if you are asking them for their time, money or business.

Similarly, sending out a document containing the wrong date, time, phone number or dollar amount is far worse than using *less* in place of *fewer* or misplacing a comma. When time is tight and you can't look for every possible grammar, punctuation or usage mistake, always scan for proper names and numbers. And devote whatever time you do have to finding and fixing those potentially destructive mistakes in the text.

Ensuring mistake-free text requires a combination of finding what spelling programs cannot find, not depending solely on your eyes when you proofread and knowing what to look for—proper names and numbers—when time is too tight to do it right.

Whether you are searching for errors in a memo, e-mail, letter, report, proposal, resume or contract, your mistakes can cost you, so be sure to find them—before your reader does!

About the Author:

Ronnie Moore, a highly sought-after speaker and trainer, is the author of *Why Did I Say That? Communicating to Keep Your Credibility, Your Cool and Your Cash!* and *Tricks That Stick*, a writing companion. A nationally known expert on spoken and written communication, she has worked with companies such as IHOP, Hyundai, the U.S. Department of Commerce, the EPA, city and state government agencies, and major universities. For more information e-mail

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International Walk-A-Thon Albuquerque, New Mexico June 7, 2008



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

We Walk For the Children



Jack Grifka—Family Abduction

Male. **DOB:** 2/9/1999. Missing 12/25/2006 from Edgeworth, Pennsylvania. White. Lt. Brown hair. Brown eyes. Ht: 4'. Wt.: 62 lbs. Jack was last seen on December 25, 2006. He may be in the company of his non-custodial father and an adult female. They may travel to Orange County, California. **Both photos are of Jack.**



Ana Zelaya—Endangered Runaway

Female. **DOB:** 10/26/1992. Missing 11/28/2006 from Thomasville, NC. Race: Black. Brown hair. Brown eyes. Ht: 5'6". Wt.: 125 lbs. Ana may be in the company of an adult male. They may travel to New York. Ana's ears are pierced.



Kimberly Arrington—Lost, Injured, Missing

Female. **DOB:** 5/23/1982. Missing 10/30/1998 from Montgomery, AL. Race: Black. Black Hair. Brown Eyes. Ht: 5'4". Wt.: 110 lbs. Kimberly was last seen on October 30, 1998, when she left to go to a nearby store. She has a scar on her abdomen and her nicknames are Kim and Kiwi. **Photo is age-enhanced.**

GOOD NEWS

Lucia Guillen and her baby **SaRiyah Adorno**, who were featured in the May 2007 issue of *The Credit Connection*, were found in September 2007. The case had been considered a non-family abduction.

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