

in this issue >>>

Foundation Boosts Grant Program

Avoid Credit Card Mistakes

Support Credit Education Month



A publication of Credit Professionals International

February 2014



THE CREDIT CONNECTION

current topics >>>

Message from the President

Government News

Bookmark This!

Membership Recruitment

Message from the President

Sue Heusing, MCE

President—Credit Professionals International 2013-2014

Welcome to CPI in 2014. We have reached the mid-point in my term as your president. But this is no time to kick back and relax. We have a lot of work to do and it involves you—the CPI member.



At the top of the list is the celebration of Credit Education Month in March. CPI is the sole sponsor of this national event and we need every CPI member to get involved. Read this newsletter's article (pages 7-8) and implement one or more of the celebration ideas. Also be alert for our Credit Education Month e-blasts, which contain more ideas and information. By the way, we are mailing the e-blast information to CPI members without Internet access who have signed up for our free-subscribers mailing list.

We suggest that you kick-off Credit Education Month by participating in National Consumer Protection Week (March 2-8), which is sponsored by the FDIC, FTC, FCC and some major organizations, including AARP and the Consumer Federation of America. The link to their website is on the CPI

continued on page 2

“This organization is

NOTHING

without the time and talents

of each and every member”

The Credit Connection is a publication of Credit Professionals International, 10726 Manchester Road, Ste. 210, St. Louis MO 63122. Phone: 314/821-9393. Fax: 314/821-7171. Email: creditpro@creditprofessionals.org. Website: www.creditprofessionals.org

website home page. But don't stop with the first week's celebration. Continue throughout March.

Credit Education Month gives us the opportunity not only to carry out our mission of educating consumers but also to give CPI visibility in our communities. Through this visibility, we have the potential to draw new members to CPI.

While we are on the subject of consumer education, I urge you to read the article on page 10 about the Credit Education Resources Foundation's grant program. Made possible by a generous grant from Past International President Helen B. Sawyers, this program enables CPI organizations and members to obtain funding for credit education programs in their communities. The newly updated guidelines and grant application form are available in the members section of the CPI website, under the Foundation's area.

At the end of March, send reports of your Credit Education Month activities to the CPI Corporate Office to be included in a report in the May 2014 issue of *The Credit Connection*. We will

also post the information on the website for future reference and use by your fellow CPI members. The sharing of ideas is a key benefit of CPI membership.

I urge all of you to attend your District Conference this Spring. Dates and locations are listed on our website. Take advantage of the educational and networking opportunities they offer. And I hope to see a good number of you at the International Conference in Albuquerque, NM, June 12-14. The members of Las Madrugadoras CPI are hard at work to provide you with a strong education program and a number of networking events. The registration form is on our website.

My theme this year is STARS are MAGIC. You are the stars who assess the **S**ituation, determine the **T**ask, take **A**ction and generate **R**esults and bring **S**uccess. Let's all do our part to make MAGIC—that is, grow our membership.

Sue Heusing, MCE
Sue-heusing@tx.rr.com
Cell 214-585-3547

websites >>>

Bookmark This!

Find tax tips and strategies at finance.yahoo.com/taxes. This site provides information regarding recent changes in tax laws; a review of deductions and credits; a heads-up on the 10 most common tax-filing mistakes; and answers to tax-related questions concerning mortgages, annuities, stock options and savings plans. It also covers basics including what to take to your tax preparer, how to avoid costly tax penalties and audits, and how long to keep your tax records.

Consumers with questions about credit cards will likely find the unbiased answers they need at www.cardhub.com. Owned and operated by

Evolution Finance, this website helps consumers search, compare and apply for all kinds of credit card products. These include cards for students and small businesses; rewards and balance transfer cards; and prepaid and gift cards. Card Hub is not a credit card company nor is it affiliated with one. But it offers information and tools to help a consumer find the right card for him or her. It compares interest rates and rewards for various cards and provides a list of the best credit cards, as selected by the site's editors. Another handy tool offers a way to opt out of receiving credit card offers via junk mail.

MEMBERSHIP

The Magic Is “YOU”

Rhonda McKinney, MPCE/CSM

First Vice President

Membership Chairman



Signs of CPI membership “Magic” are springing up everywhere. I know it is February and many of you are in a winter deep freeze but this year’s membership campaign is blossoming.

Please join me in welcoming seven new members—Amber Bailey, a loan administrative assistant with First State Bank in Goshen, IN; Christopher Kingsley, who is a financial capabilities program coordinator with LaCasa, Inc., in Goshen, IN; Jason MacDougall, the credit manager at Behler Young Company in Ann Arbor, MI; Gwendolyn Hawkins, PCE, a manager at CPFUCU in Chicago, IL; Michelle Inskeep, vice president and branch manager of Peoples Bank & Trust in Hutchinson, KS; Rosalie Aguado, who is retired in Albuquerque, NM; and Geraldine Entienza, PCS, regional credit supervisor—APAC, MEC & Europe at Brightstar Logistics Pte, Ltd. in Singapore. Amber, Christopher, Jason and Gwendolyn are in District 5; Michelle and Rosalie are in District 7&9; and Geraldine is a direct member. All of us in Credit Professionals International are happy to have you as members and we look forward to meeting each of you soon—hopefully at the International Conference in June in Albuquerque!

In my last column, I pointed out that there is no magic formula to recruiting new members and retaining current members. The magic is you and me. The magic is created when WE design and execute a plan for engagement with others, and then work the plan every single day. The plan should always include a strategy for engagement to retain current members, as well as a defined level of engagement for the

recruitment of new members. Here are some ways to do this.

A Two-For-One Opportunity

I know many of you are already making plans and preparations for Credit Education Month in March. As you finalize your plans, I challenge you to find a way to include some membership outreach activity in those plans. Credit Education Month is a great time to focus on the Student Membership program while you are out in the schools, churches, youth groups, etc. sharing financial literacy information with kids. It is also a great time for CPI members to participate in the planning and execution of credit education projects. There are a number of great credit education programs CPI members can use easily. You don’t have to be a trained public speaker or certified teacher to use them.

One I have used is Practical Money Skills for Life. I encourage you to visit their website https://www.practicalmoneyskills.com/foreducators/lesson_plans/highschool.php

This website has a dynamic new financial literacy curriculum for specific age groups. It features an engaging design, student-centered activities, research projects, discussion points, and tools and resources—all designed to engage students in learning the personal finance skills they need to succeed in life. The materials are designed for educators. For each lesson, there is a presentation; teacher notes, including activities and speaking points; and student quizzes. I recently used four lessons with a group of 9-to-12-year-olds at AME Antioch

continued on page 11

U.S. Government News

Federal Ability-to-Repay Mortgage Rule Takes Effect

The federal government's new rule to protect consumers from getting in over their financial heads when buying a home went into effect on January 1, 2014.

Created by the U.S. Consumer Financial Protection Bureau (CFPB), the new rule implements a section of the Dodd-Frank Wall Street Reform and Consumer Protection Act that requires lenders to take more into consideration when making mortgage loans.

To enable banks to determine a potential buyer's financial status, consumers now will need to provide information on their current income or assets; current employment status; credit history; monthly payments on other mortgage loans they may have; and monthly payments for mortgage-related expenses such as property taxes; and other debts.

If the borrower meets the ability-to-repay requirements, the lender can make a qualified mortgage. Such mortgages cannot contain any toxic loan features, such as an interest-only period; negative amortization; balloon payments; and loan terms that are longer than 30 years.

A qualified mortgage will generally require that the borrower's monthly debt, including the mortgage, isn't more than 43 percent of the borrower's monthly pre-tax income. In addition, it will have limits on the amount of upfront points and fees that the consumer can be charged.

CFPB Offers Help in Finding Housing Counselors

The U.S. Consumer Financial Protection Bureau (CFPB) has a new tool on its website that makes it easy for consumers to find a housing counseling agency in their local area.



The new tool was launched to help consumers connect with housing counselors who can provide independent advice, often at little or no cost to consumers, on buying a home, renting, defaults, foreclosures and credit issues. The new tool:

- Uses a search box and mapping function to show the consumer the ten closest counseling agencies in their zip code.
- Provides contact information for HUD-approved counselors.
- Displays the services that are offered by counseling agencies.
- Lists the languages that each housing counseling agency offers.

The new search tool can be accessed at:

www.consumerfinance.gov/find-a-housing-counselor/

CFPB Puts Pressure on Auto Loans

Although, thanks to lobbying efforts, the auto industry's financing arm is not under the watchful arm of the U.S. Consumer Financial Protection Bureau (CFPB), the bureau is putting pressure on banks, which are under CFPB regulation, to monitor auto loans for evidence of possible discrimination against customers on the basis of race or gender.

As a result, banks are sending warning letters to dealers when they find evidence of possible unfair treatment by the dealers. In addition,

continued on page 5

finance companies owned by vehicle Manufacturers, including Toyota Motor Corp. and Honda Motor Co. Ltd., have been producing data on auto-dealer lending at the request of the agency.

CFPB has told the banks it supervises—those with assets above \$10 billion—that they will face lawsuits if they buy discriminatory loans made by dealers. As a result of this scrutiny, dealers may start to do more business with

lenders who do not fall under the agency's direct watchful eye, such as smaller banks, credit unions and non-bank lenders.

In a related area, the CFPB is looking into how consumers are being treated with such products as theft protection and service contracts, which dealers often sell on behalf of third-party vendors and that are financed with the car loans.

FAIR ISAAC OFFERS CONSUMERS FREE CREDIT SCORES

Fair Isaac Corp. (FICO), the company that developed the FICO credit score, is changing its policy to allow consumers to see their FICO scores at no cost.

The FICO credit score is widely used by lenders to assess borrowers' financial status. But until now, consumers who needed to check their FICO score before applying for a loan have had to pay as much as \$20.00 to do so.

Consumers can get free credit scores from websites such as Credit.com, CreditSesame.com and CreditKarma.com. These three-digit scores are similar to the FICO score but are derived differently and may not be accepted by some lenders. Nevertheless, the free access makes them popular among consumers.

Lenders also pay a fee to Fair Isaac to see the credit scores of potential borrowers but, those who sign onto the new policy, will be allowed to share the credit scores with the consumer. Since Fair Isaac will not increase the lenders' cost, the likelihood of lenders signing on is increased.

So far, three credit card issuers—Discover, Barclaycard US, and First Bankcard—have signed up to allow 35 million cardholders to check their FICO scores every month at no cost.

As of January 2014, Discover Financial Services began putting the credit scores of cardholders of its "Discover It" branded credit cards on their monthly statements. Discover will do the same for the holders of its other credit cards within the next few months. The score will be featured prominently at the top of statements and will be available on paper and online.

Barclaycard and First Bankcard customers will have to log on to the credit card's websites to view their credit scores. Barclaycard also provides credit cards for retailers such as Barnes & Noble, and airlines such as US Airways and Frontier. All Barclaycard customers will have this access early in 2014.

First Bankcard began rolling out FICO score access to its customers in December 2013 and will have that access available to all its customers within the first few months of 2014.

Although knowing credit scores is useful, consumers should continue to monitor their credit reports which are available free, from the three national credit reporting agencies, every 12 months. To access them go to www.annualcreditreport.com.

Student Member Corner

Credit Cards: How to Avoid Costly Mistakes

When you're just starting out on your own, credit cards offer a convenient way to make purchases and build a credit history. But it's also easy to make costly mistakes and damage your credit record. Here are tips for responsibly managing credit cards.

Read the fine print. "Before you apply for a credit card, read all the terms and conditions so you know exactly what you're getting into," said Susan Boenau, Chief of the FDIC's Consumer Affairs Section. "This is especially important if the card offers a low introductory Annual Percentage Rate, because you need to know when the introductory rate ends and what the new, higher rate will be."

You can avoid fees by being aware of your card's credit limit. If you want your credit card issuer to permit transactions over your credit limit to go through, you must notify your lender that you want that service in advance and will pay the resulting fees. "To avoid the fees from going over your credit limit, don't ask for the service and instead allow the transactions to simply be turned down," said Heather St. Germain, an FDIC Consumer Affairs Specialist.

Try to pay the entire balance in full and on time every month. That way, you will avoid interest charges and save money. However, if you can't pay the balance in full, pay at least the minimum monthly payment amount, and do so before the due date. Remember that late payments can result in fees and hurt your credit score

Think twice before applying for more credit cards. Special promotions, such as low introductory rates or discounts on purchases, make it tempting to apply for additional credit cards. But every time you apply for a card, it appears on your credit report. Multiple applications (called "inquiries" on a credit



report) or new cards opened within a short time period can lower your credit score. One reason is that this scenario could suggest that you may be about to take on more debt than you can manage.

Take advantage of automated alerts from your card issuer. Many lenders and other companies can send customers messages by cell phone or e-mail, such as payment reminders; balance notifications to let you know if you're close to your credit limit; and information on suspicious activity that may indicate fraud. Check with your card issuer to find out if it offers alert services and whether there are any associated fees.

This information was provided by the Federal Deposit Insurance Corporation (FDIC)

EVERY CPI MEMBER IS NEEDED TO CELEBRATE CREDIT EDUCATION MONTH 2014 SO BE A STAR! IT'S MAGIC!

Every CPI member has a role to play in the celebration of Credit Education Month this March. It doesn't matter whether you are working or retired, Internet savvy or pen-and-paper reliant, part of an active local association or an at-large member. YOU are needed to take part in this important event sponsored by Credit Professionals International and the Credit Education Resources Foundation.

CPI President Sue Heusing, MCE, and her Executive Committee team recommend launching your activities with involvement in National Consumer Protection Week (NCPW), March 2-8, 2014. Sponsored by the federal government, this event is a shooting star CPI members can grab onto and ride throughout the month.

If you are Internet savvy (or you're not but know someone who is), visit the NCPW website: www.ncpw.gov. In the "information to read and share area," explore under the subheads "banking" and "financial education." You will find great free information you can download and distribute in a variety of ways, such as on your district's or local's website, on your personal social media page, in your community (church, bank, library, favorite pizza parlor, etc.), by mail or in conjunction with an event. Be certain to include your district's or local association's contact information on handout materials. At-large and direct members can use CPI's website and e-mail address, if you prefer not to use your personal information.

If you are a pen-and-paper CPI member, write a letter to the editor of your local newspaper. Tell readers about Credit Education Month and National Consumer Protection Week. Don't forget to direct them to the www.ncpw.gov and www.creditprofessionals.org websites.

Internet savvy CPI members can post information about Credit Education Month and



NCPW on their social media pages and/or e-mail information to friends and family. Pen-and-paper CPI members can spread the word through handwritten notes sent by mail.

The NCPW website also provides opportunities to order quantities of free pamphlets, which CPI members can distribute in their communities. Potential distribution centers include public libraries, community centers, banks, credit unions, senior centers, YMCA, small businesses where you are a regular customer, churches and other places of worship, community food banks and organizations that provide services to people in the community. The NCPW website offers links to various government agencies offering such pamphlets. A good choice for CPI members

continued on page 8

is www.publications.U.S.A.gov. On this site, click on “money” and then, on the next screen, click on “Money Topics”. From there, choose topics of interest to you.

CPI members in local associations may want to consider presenting a credit education program in their community. But at-large and direct members can also do this by recruiting friends and family members to help. Local libraries are a good place to hold such events. People are familiar with the location and feel comfortable attending programs there. In addition, libraries usually provide free publicity in their calendar of events.

As a CPI member, you can also volunteer to speak on a credit topic at a meeting of a

another group to which you belong, such as an AARP chapter, a church organization or local Chamber of Commerce. Choose a topic with which you are familiar and comfortable. Consider, for example, a topic related to your job. Articles in *The Credit Professional* magazine are another good resource. You can also research a topic online for additional information to use in your talk.

When March ends, send a report on your Credit Education Month activities to the CPI Corporate Office by mail or e-mail for inclusion in an article to be published in the May 2014 issue of *The Credit Connection*.

HOW CONSUMERS CAN REPORT ABUSE BY LENDERS

Consumers who suspect or realize that they are being treated unfairly by a lender can now get help by filing a complaint with the U.S. Consumer Financial Protection Bureau (CFPB).

It is a simple and secure easy process to file and track complaints with the bureau about credit cards, mortgages, bank accounts and services, student loans, vehicle and other consumer loans, and credit reporting.

“Every complaint helps us in our work to supervise companies, enforce federal consumer financial laws and write better rules and regulations. You speaking up gives us important insight into the issues you face as a consumer,” said Scott Pluta, CFPB chief of staff and acting assistant director for consumer response.

Complaints can be filed either online or by phone. Online, consumers should go to consumerfinance.gov/Complaint. If they need help online, they can chat with one of the bureau’s team members on the site. Once the complaint is filed, its status can be checked at this site. CFBP will also send consumers e-mail updates on a complaint’s status.

Consumers can submit a complaint over the phone by calling 855-411-CFPB (2372), toll free.



The CFPB’s U.S.-based call centers can help consumers in more than 180 languages. They can also take calls from consumers who are deaf, have hearing loss or have speech disabilities. This same phone number can be used to check the status of a filed complaint.

The best complaints, says CFPB, are those that explain clearly and concisely:

- What happened, including key details and documents
- What you think would be a fair resolution
- What you’ve done to try and resolve it.

Living Memorials

In Memory Of:

Gary DeShazer

Husband of

Sharon DeShazer, CCCE/MPCE
CPI Past International President

Given by: Linda and Larry Zenor
Sharol and Ed Rudolph
Vickie and Kenneth Nuss
Delores and Jerry Sorrick
XI Beta Sigma
Elizabeth and Gerald Dixon
Gail Ottinger, CCCE/MPCE

Dowd Maye

Great Nephew of Helen Neil

Given by: Gail Ottinger, CCCE/MPCE

Bettie L. Martin

Past President of District 3&4 and
of Jackson, MS, CPI

Given by: Nona Ellzey, MPCE
CPI District 3&4 Presidents
Gail Ottinger, CCCE/MPCE

Marilyn Landers

CPI Past International President

Given by: Mary Nebeker, CCCE/MPCE
Martha Philip, CCCE
Gail Ottinger, CCCE/MPCE

Ursie Radcliff

Mother-in-law of Diane Radcliff, PCE

Given by: Gail Ottinger, CCCE/MPCE

Past International President Marilyn Landers Dies



Past International President Marilyn Landers died January 5, 2014, at her home in Fort Scott, KS, at age 75.

Marilyn served as CPI President in 1985-1986, when the organization was known as Credit Women International (CW-I). A native of Minnesota, she was also a past president of the Minneapolis CPI and of District 5. Throughout her years of holding offices and as CPI President, Marilyn promoted the value of CPI membership, with an emphasis on education. In one of her published President's columns, she wrote: "I know some of us feel we talk about nothing but CW-I, but you would be surprised at how many people and businesses have never heard of us. Keep talking about CW-I and our primary reason for existence—EDUCATION."

Marilyn was a cancer survivor and involved with Relay for Life and Care to Share (Sharing Bucket). She was a member of Pioneer Kiwanis and the Poppy Top Red Hats. She also served on the Fort Scott (KS) Library Board and was a deacon and elder in the First Presbyterian Church.

She was preceded in death by her husband Homer "Sam" Landers and a step-daughter. She is survived by three step-daughters, eight grandchildren, six great grandchildren and two great-great grandchildren.

The Foundation Boosts Funding Support For Credit Education Projects

Celebrating its 25th anniversary this year, the Credit Education Resources Foundation is spearheading an all-out effort to stimulate CPI members to conduct credit education programs in their communities.

“Remember those old Judy Garland/Mickey Rooney “let’s put on a show” movies?” asks current Foundation President Mary Nebeker, CCCE/MPCE? “Well, in a way, that is what we are urging CPI members to do. What’s more, we are offering you the funds you need to make it happen.”

To that end, the Foundation board created a Special Task Force, chaired by Foundation Vice President Charles Gordon, to develop a new grant application form and guidelines that would make it easy for CPI members to submit program proposals for funding. Both are now available in the Foundation’s section of the CPI website or from the Corporate Office in St. Louis.

“The Foundation’s mission is to provide credit education to consumers by utilizing and enhancing the talents, education and expertise of CPI members“, says Mary. “Thanks to CPI members’ fundraising efforts through Walk-A-Thons and a generous donation bequeathed by the late CPI President Helen B. Sawyers, we have the money to sponsor credit education programs.“

The Foundation will consider funding a wide variety of education programs—from a talk before a meeting of older adults to an interactive game format in an elementary school classroom; from a webinar for college students to an essay contest for teens; or from an information booth at a local festival to an adult education course at a community college. CPI members are urged to be creative. All ideas will be considered.



Mary emphasized that The Foundation’s grant program is ongoing and not just for 2014. She also pointed out that while the grants will be given only to CPI local, state or district organizations or to individual CPI members, the grant recipients can involve others in implementing their programs or projects. In fact, she encourages them to do so.

“Asking co-workers, for example, to help with your education project can be a good way to introduce them to CPI,” Mary said. “When they experience how rewarding it is to be a part of CPI, they are more likely to become a member.”

She added that, because grant recipients will be required to file reports, The Foundation can use the information in them to create a resource of credit education ideas and “how we did it” guides for sharing with members in The Foundation’s section of the CPI website.

Direct any questions to Mary Nebeker, CCCE/MPCE, maryneb@yahoo.com or Charles Gordon, cwgbeer@twc.com

continued from page 3

Church in Stone Mountain, GA, and it was a huge success.

Every Member Involvement

One of the best ways to retain members in local associations is to make certain that every member's voice is heard and that every member has a role to play. This responsibility, however, does not fall solely on the local association's officers.

Local leaders can bring everyone together to brainstorm ideas, develop goals and design a plan to achieve those goals. They can also ask specific members to handle specific roles. But each member has the responsibility to contribute to discussions and to volunteer for tasks they know they can do.

Everyone, and I do mean everyone, should have a role to play in your organization. Roles may be big or small. They may be temporary or permanent. What matters is that active participation is a responsibility of membership. There is no room for "let Jane or John do it."

Use Social Media

Remember to find ways to utilize social media and new technologies when you plan events and

activities. I am personally giving \$25 gift cards to any local association that submits a write-up on how they used technology in their membership strategy for retention or recruitment. For example, once you have scheduled a guest speaker or have a member giving a presentation on a hot topic, post the meeting invite with details on Social Media sites and blogs. Or if, while connected with LinkedIn, you see someone just got a promotion, send a congratulatory note with information on CPI and invite them to a meeting.

More Rewards

Okay, I must admit that every time CPI gets a new member that an "angel does not get his wings." But I can tell you that every time a CPI member successfully recruits five new members during the 2013-2014 CPI year, that member is eligible for a new 5R pin and \$100.00 gift card.

I would love to hear what each and every local association is doing so that we can share success stories. I say this emphatically: this organization is NOTHING without the time and talents of each and every member! YOU are the magic that makes everything we have done and continue to do possible.

CPI INTERNATIONAL CONFERENCE

June 12-14, 2014

Albuquerque, New Mexico

Hotel-Albuquerque at Old Town

Pursue Continuing Education

Meet Your New CPI Leaders

Be Part of CPI Business Meetings

Enjoy social events

Participate in the Walk-A-Thon

Renew old friendships

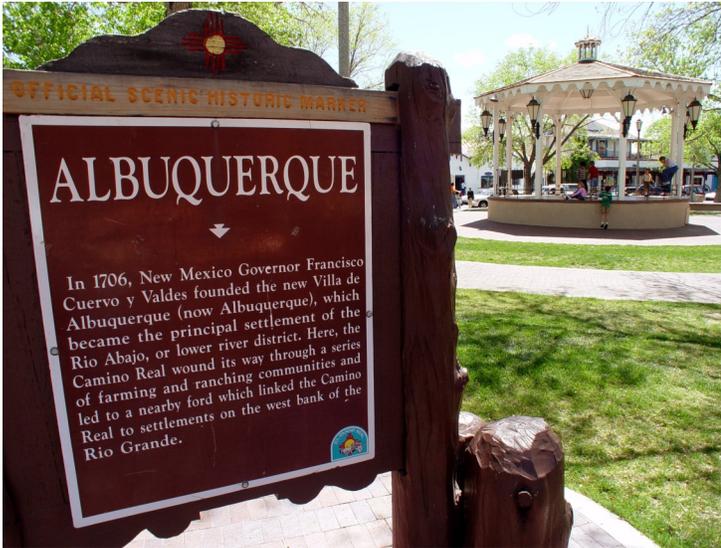
Celebrate Award Recipients

Make new friends

Registration form available at www.creditprofessionals.org

or from the Corporate Office

2014 INTERNATIONAL CONFERENCE AN EVENT YOU WON'T WANT TO MISS



Native cultures. An important trading center from its earliest days, the city has been voted one of the best cities for shopping.

Of course, the CPI Conference city of Albuquerque also boasts a great shopping center, dubbed Old Town, and the CPI Conference hotel is right in the heart of it. So CPI members should come prepared to shop after conference events. Old Town also offers many restaurant choices.

The Conference program begins at 8:15 a.m. on June 13, so attendees should plan to arrive in Albuquerque on Thursday. There will be a reception honoring CPI President Sue Heusing, MCE, that evening.

Friday is jam-packed with activities, including education sessions, Career Club Luncheon, the Credit Education Resources Foundation meeting and the Walk-A-Thon.

Saturday opens with the memorial service and ends with the installation banquet. The day also includes the CPI annual meeting, awards luncheon, and 2014-2015 committee meetings. The CPI hospitality room will be open every evening for networking and relaxing fun.

With the exception of the tour to Santa Fe, all these events are included in the \$299.00 early-bird registration fee. It increases to \$349.00 after May 5, 2014. The optional tour to Santa Fe is \$55.00.

The conference registration form is available on the CPI website or from the Corporate Office. The deadline for making hotel reservations is May 22, 2014. Room rates are \$102.00 for a single or double.

The 2014 CPI International Conference in Albuquerque, NM, June 12-14, is taking shape and promises to be an event that members won't want to miss.

Conference Co-Chairmen Marylyn Tack and Betty Thorman have booked three experts to conduct the education sessions on June 13. They are Keri Stewart of De La Porte & Associates, who will speak on "Generations in Our Work Place and Lives"; Beverly Bailey, LPL Financial Advisor, who has chosen "The Organization Correlation" as her topic; and Paul Shorock, of the Sandia Labs Federal Credit Union, whose enticing topic is "Six Thinking Hats". In addition, they have arranged for motivational speaker Stacy Sacco of the WESST Enterprise Center, to speak at the Memorial Service on June 14.

Pre-conference events on June 12 kick off with an optional bus tour to Santa Fe, the destination point of the famous Santa Fe Trail, which stretched more than 900 miles westward from Missouri. At 400 years old, Santa Fe is dubbed the oldest capital city in the U.S. and boasts a unique blend of Anglo, Spanish and