

THE INDEPENDENT *Counselor*

Winter 2002
Vol 7, Issue 1

AICCCA Mission

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The Association of Independent Consumer Credit Counseling Agencies is a national membership organization, established to promote quality and consistent delivery of credit counseling services.



THE PRESIDENT'S MESSAGE

by: David C. Jones, Ph.D.

As everyone knows, there has been a lot of interest in State-level legislation intended to control our industry. Much of this attention has been the direct result of the publicized actions of certain (non-member) credit counseling agencies, who engage in very questionable tactics with respect to the fees they charge the customers whom they are supposed to serve. Properly constructed, State legislation can serve to restrict these maverick agencies, protect the State's consumers from their actions, and continue to allow you to provide your valuable services under the AICCCA guidelines and Code of Conduct.

Our association has retained Dr. Rich Anderson to represent your interests in States where legislation is underway or being contemplated. Rich has been very active in Massachusetts, Maryland, Maine, and California. Tiff Worley and the California Coalition (including many NFCC members) have worked hard to ensure the best possible outcome in California. Out of that experience, we have been able to begin an effort to provide a template that can be used by State legislators in drafting new laws that affect the credit counseling industry. This template will be most helpful, as many of the legislators to whom we have spoken have very little understanding of our industry, but seriously want to do the best

thing for the protection of the citizens of their States.

Our efforts have not gone unnoticed. We recently received a request for assistance from Judge William Hillman, Chief Justice of the United States Bankruptcy Court in Boston, Massachusetts. Judge Hillman is Chairman of a committee of the National Conference of Commissioners on Uniform State Laws (NCCUSL). See, AICCCA is not such a bad acronym after all. We have been asked to participate with Judge Hillman's committee to draft a comprehensive, uniform standard that could be easily adopted by any State that wishes to effect legislation about the credit counseling industry. We have agreed to work with the NCCUSL committee over the next few months. This is clearly our best chance to develop some reasonable and consistent guidelines for any future legislation at the State level. We will keep you informed as this effort progresses.

Meeting Set for Maryland Legislation

by: Joel Greenberg

In our ongoing pursuit for fair legislation in the state of Maryland, the AICCCA executive committee has secured an appointment in Annapolis, Maryland with Senator Hogan for Friday, November 22, 2002. Senator Hogan is the legislator who sponsored the original bill that was eventually set aside for review. This bill had originally made the charging of a fee or the acceptance of a contribution for debt management services a prohibited act. We hope this opportunity can build upon our July 2002 meeting with Mr. Rooney (Assistant Commissioner - Credit Union Supervision), whose office has been gathering information to advise the legislature. We appreciate the efforts of Dr. Rich Anderson for opening these doors to us and facilitating these meetings.

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NEW CALIFORNIA LAW IMMINENT

by: Tiff Worley

With significant input from the AICCCA, the new California Law regulating credit counseling activity in that state is set to become effective on January 1, 2003. This law provides significant consumer protection and contains required standards that are very close to those held by AICCCA in order to operate in the state.

Since implementation of this law is approaching quickly, your association will provide information on registration under this law as soon as it becomes available from the California Department of Corporations, (DOC). On November 22, I will be representing AICCCA along with representatives from the Coalition for Quality Credit Counseling, (CQCC). We will be meeting with officials from the DOC to decide the establishment of rules under which this new law will be enforced. In addition, we will discuss the shape of a legislatively mandated DOC study to determine the level of fees to be allowed in California.

For those who operate in California, the new law

requires a registration with the DOC in order to provide credit counseling or debt settlement services. The definition of operating in the state is when any one of three conditions are met:

The agency:

- Has an office in the state
- Has an employee or agent in the state
- Advertises in the state

If your agency meets any of these three criteria, you should consider registering with the DOC. The details of the registration process are not yet fully known but will require:

1. Non-profit status
2. Agency accreditation
3. Counselor certification
4. A separate trust account

We are not anticipating either a complicated or an expensive registration process. The purpose of registration is to demonstrate that all who provide services to California residents are qualified to do so and are acting in the public interest.

Most importantly, the new law sets definite caps on the costs to the consumer of

DMPs and debt settlement services. Because of the strong lobbying effort mounted by AICCCA and others, the DOC was charged with investigating one of the fee structure of the industry and report back to the legislature by March with any recommendations concerning changes in fees. Since fees have not changed in California since 1983 and the cost and complexity of doing business have risen sharply since that time, it is our belief that the DOC will provide for some increase to the current allowable fees, (which are a maximum of \$50 for "counseling and education" and a maximum of 6.5% of the amount paid monthly to a maximum of \$20 per month for maintenance).

AICCCA, in cooperation with the CQCC, will continue to lobby the DOC and state legislators during the time between now and March to ensure that a reasonable and equitable fee structure is the result of this effort.

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Orlando, FL

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The Independent Counselor

Volume 7, Issue 1
Winter 2002

Please submit articles to Shirley Noftsinger.

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The Independent Counselor

is published quarterly by the

Association of Independent Consumer Credit

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CREDITOR'S REPRESENTATIVE REPORT

by: Phil Corwin

As reported in the Fall newsletter, a major focus of my efforts has been the Federal Financial Institutions Examination Council's (FFIEC) draft proposal on Credit Card Lending - Account Management and Loss Allowance Guidance. On September 23rd, 2002, AICCCA filed its comment letter with the banking regulatory agencies expressing our concern about certain aspects of the proposed guidelines. In particular, the suggestion that consumers in workout plans, including Debt Management Plans (DMPs), should pay off their outstanding balance in no more than 48 months was viewed as laudable but unrealistic, and likely to produce serious adverse implications for creditors, the bankruptcy system, the credit counseling industry and consumers. We apprised the FFIEC that the average length of DMPs entered into by clients of AICCCA member agencies is currently 59 months, and attempting to artificially compress this time period would deter many borrowers from repaying their debts and cause them to instead choose to file for bankruptcy. Our comment letter also raised concerns regarding proposed mandatory early recognition of loss on settlements of consumer accounts, which

would tend to discourage creditors from proposing settlement offers. Finally, although it was not raised in the proposed guidelines, we used the letter as an opportunity to again raise the re-age policy issue with the regulators, pointing out its particularly adverse effect on consumers who have been victimized by "front end shops" and subsequently enter into a new DMP through a legitimate non-profit counseling agency.

Although the FFIEC has taken no subsequent formal action in terms of adopting or modifying the guidelines, anecdotal reports from creditors indicate that regulatory agency field examiners are already penalizing institutions that enter into DMPs of greater than 48 months' duration. As a result, at least one major credit card issuer has just increased its minimum monthly repayment terms to nearly three percent of the outstanding balance, and others may soon follow suit. If the average troubled borrower is told that minimum monthly payments in a DMP will increase compared to what they are currently required to pay, that will hardly encourage entering into a repayment plan and will almost surely cause a substantial boost in bankruptcy filings. Thus, a regulatory

policy driven by concern for financial institution safety and soundness and accurate accounting will have the perverse effect of undermining lenders by driving a greater proportion of borrowers to the bankruptcy courts.

AICCCA continues to work closely with the American Bankers Association (ABA) and other financial trade groups in attempting to modify this misguided regulatory initiative. We are working with ABA to help design a counseling agency survey that can quickly document that a more flexible re-age and DMP length policy provides greater recoveries to lenders and thus enhances safety and soundness. Once those results are in, we will bring them to the attention of the regulators as well as key legislators on Capitol Hill. While we appreciate the banking regulators' emphasis on accurate accounting by consumer lenders, especially those with a "subprime" portfolio, it should not be pursued in such a dogmatic and inflexible manner that it increases their losses by discouraging workouts and increasing bankruptcy filings.

PROPOSAL STANDARDIZATION PROGRESS REPORT

by: Ray Noftsinger

As a representative of AICCCA, I had the privilege of being invited by MasterCard to New York City on October 16-17, 2002, to participate in the planned improvements to the RPPS electronic proposal system. At that meeting, eight other agencies (two AICCCA, three NFCC, and three independent) convened with most of the large credit card companies. During the course of the meeting, the obvious confusion between agency definitions and creditor definitions for proposal terminology became evident.

Neither MasterCard nor the creditors desired to be in the position to define these terms in light of consumer credit counseling. I was asked to initiate the definitions and coordinate the terms for the entire industry. All creditors agreed to then use those suggested definitions in the MasterCard file fields. Consequently, I am now in the process of preparing those definitions for final creditor approval and distribution. These terms will include both regular and full budget terms. As a member of the committee to standardize paper proposals

via the American Bankers Association, I am exercising every opportunity to establish creditor approval for AICCCA members.

The only remaining frontier is to clarify VISA e-Pay confusion in relation to Capital One's definitions for counterproposal versus an approved proposal at a higher dollar amount. These ongoing negotiations are time consuming, time critical, and certainly worth the effort.

MEMBERSHIP REINSTATED TO GOOD STANDING

by: Joel Greenberg

The AICCCA Compliance Committee (Joel Greenberg, Tiff Worley and David Gelinis) is charged with the responsibility to ensure that all members remain in compliance with the requirements and the standards of our Association. This includes such areas as fees and contributions levied within our guidelines, counselor certification, agency accreditation and sometimes client complaint resolution. When we are advised of a member agency that has not been in compliance, we investigate the circumstances. If the agency is found not to be in compliance and the infractions were deliberate, we will revoke the membership of that agency. The agency may appeal the decision to the full Board of Trustees. Subsequent to an agency's membership being revoked, the agency can reapply for membership if it both corrects the original fault and can provide reasonable assurance that, going forward, the issue will not reoccur. It is good to know that one such agency, whose membership was revoked earlier in the year, was able to turn their situation around and have their membership renewed.

Certified Counselors Total: 444!

Listed below are the counselors who, as of November 15, 2002, have notified AICCCA that they have passed the AICCCA requirements for counselor certification:

Alliance Credit Counseling, Charlotte, NC

Ned Stephenson

Ameritrust, Delray Beach, FL

Ira Schimmel

American Consumer Credit Counseling, Newton, MA

Jeremy Anthamatten
Alissia Apinian-Margios
Francis Borelli
Frank Cause
Donna Conley
Robert Currier
Michael P. Dolan
Billy Gann
Paula Gately
Jacqueline Grieve
John Guariano
Robert Herrick
Amy Hosteller
Michelle Hurly
Jacqueline Johnson
Robert Josephs
Brent Latanzi
Paul Lavoie
Chun-Ling Lin
Carlos A. Londono
Chris McGovern
Andreza Mota
Katie Ngan
Allen Ogbomo
Matt Paradise
Bailey Paul
Erika Pinheiro
Maria Zoradie Rodrigues
Patricia Ruiz
Valentino Russo
Rocco Sperazzo
Guy Swiatlowski
Jurate Taujanskaite
Steven Trumble
Kimberly Vargas
Albert Walker
Susan D. Wilkie
Steve Wood

American Financial Solutions, Seattle, WA

Curtis Burks
Kelli Bolt
Amy L. Butcher
Rayshawn Gremillion
Amber Lewis
Joy Mitzner
Michelle Music
Desiree Nash-Gerou

Auriton Solutions, Roseville, MN

Mari Anstett
David Bauman
Mark Blomquist
Dean Caldwell-Tautges
Daniel Enga
Deb Featherstone
Charlotte Fillingsness
Steve Fillingsness
Josh Furhman
Julia Grzeszkowiak
Gary Janssen
Jessica Kartak
Brent Keliman
Tara McCarthy
Bryan Trotter
Glenn Tudor
Wanda Washington
Tiff Worley

Christian Credit Counseling, Bulverde, TX

Bill Buhl
Paul Gonzales
Pablo Hernandez
Judy King
Bruce Witter

Cincinnati Credit Counseling Services, Inc., Cincinnati, OH

Darren Beighle
Doug Beighle
Joan Dunn
Cindy R. Grey
Sue Howland
Vanessa L. Hudson
Betty M. Lucas
Charmaine A. Lucas
James M. Lucas

Community Credit Counseling Specialists, Inc., Evelyn Lynn

Consolidated Credit Counseling Service, Fort Lauderdale, FL

Daniel Deluca
Howard Dvorkin
Eduardo Gamboa
Laura Gastaldi
Fern Goldsmith
Gary Herman
Brenda Horner
Melvin Lipson
Don Marshall
Kevin McCrane
Jerry Perlman
Erwin Porges
Louis Sidella
Bruce Thomas
Gene Weisberg
Sheila Zuckerman

Consumer Credit & Debt Counseling, Freehold, NJ

Janine Farson
Laura Piper
Amy S. Barkauskie
Lindsey Barkauskie
Roland Barkauskie
Joan Basalik
R. Glen Fenstermacher
Darleen Parisi
Mary L. Rosario

Consumer Credit Management, Farmington Hills, MI

Lee Ann Baker
Kimberly Goldstein
Brian Kaye
Jeffrey K. Lopatin
Amy Norgard
Preety B. Patel
Robert E. Rosner

Consumer Debt Counselors, Winter Park, FL

Kenneth L. Hall
Jeffrey Pail Harman
Lyle R. Harman, Jr.
Saad Ismail

Consumer Financial Counseling, Billings, MT

Gaye Lauree Anderson
Janell Perrella
Shanel Shanahan
Lisa Sotelo

ConsumerWiz, Groton, CT

Sandra Diaz

Cornerstone Credit Counselors, Colorado Springs, CO

Gregory R. Popke
Lisa Price
Mike Schorer
Mark Smith

Credit Advocate Counseling Corp., New York, NY

Steven Burman
James Steele

CreditGuard of America, Boca Raton, FL

Melissa Bernhardt
Shane Brown
Diana Cavico
Juan Cepeda
Sabrina Colin
Lori Conley
Shaquonda Cunningham
Nick Dabbieri
Sasha De Oliveira
Elisa Dougherty
Marilena Espinoza
Theodore Haapa
Thomas Hendretti
Kenneth Johnson
Della Lopat
Camilla Malike
Sandra Maloney
Ruben Merriwether
Susan Nirenberg
Mandy Ortiz
Odeline Prophete
Eric Ringle
Maria Rivera
Riccardo Roscetti
Claudia Simone
Robert Snider
Juan Valladares
Vicki Ann Vernon
Gloria Wilson
Avia C. Woon
William Wright

Falls Consumer Consumer Credit, Cuyahoga Falls, OH

Jo Czirok
Robert Kory

Certified Counselors Total: 444!

Family Credit Counseling Service, Oak Park, IL

Pam Brown
Kimberly Guarind
Michael McAuliffe
Carrie Sheedy

Family Debt Arbitration, Candia, NH

David Gelinias
Joanne Koravos
Shirley Monohon
Alan Patrick
Arnold Patrick
Patricia Reinhold

Family Life Resources, Tampa, FL

Richard Dillman
Raymond Lynch
Mitchell Marks
Douglas Rappe
Ruben Santana
Donna J. Taylor-Brown

Garden State Consumer Credit Counseling, Freehold, NJ

Jill Abernathy
Summer Anderson
Joanne Bautsch
Robert Capstack
Karen Castellani
Nicole Chiaro
Bruce Clark
Patricia Clawson
Edward Clinton
Kimberly DeFelice
Michelle Di Mauro
Colleen Dolan
Karen Douglas
Tim Downs
Susan Dunetz
Shirley Dunn
Jill Feldman
Gerald Fenner
Barbara Ferguson
Cindy Ferraro
Ann Francis
Diane Giarratano
Laura Gomes
Joel Greenberg
Elizabeth Heimburger
Barbara Hume
Sharon Hussain

Brenda Iannascolio
Keisha Ingaran
Linda Kardonis
Darla Keegan
Marianne Kienzien
Denise Kinder
Aliza Landino
Isis Malagritio

Gina McCullough
Kim McDowell
Kelly McGraw
Michelle McLellan
Noemi Moores
Laura Morelli
Tara Nesbihal
Kate Nolan
Gail O'Donnell
Monica Pajares
Mary Pawlikowski
Donna Potochar
Yolanda Pridgen
David Roberson
Joe Rosenberg
Elizabeth Ruszczyk
Jackie Scalzo
Damian Shenko
Nicole Simoes
Dan Slocum
Gail Storm
Charles Suilivan
Tim Tobin
Andrea Trevino
Vicky Velazquez
Laura Walker

Harbour Credit Counseling, Virginia Beach, VA

Janet Garo
Al Groman Jr.
LaRussia London
Debra Massey
Catherine McDowell
Albert Mosqueda
Malia Tavares
Paul Usewicz
Patricia J. Walloe
Faye K. Watkins
Candi Wright

ProfinaSM Debt Solutions, Orlando, FL

Yordanis Acevedo
Ileana Agosto
Juliet Allum
Hamza Ally
Yusef Ally

Harold Archilla
Jeff Babcock
Carmen Baez
Mario Ballantyne
Meralis G. Belardo
Khadija Belqaid
Lizza Calderon
Kay D. Caporossi
Luis Caraballo
Romonita Caraballo
Ingrid Castillo
Jeanine Cicarelli
Elias Clavell
Esteban Clavell
Maysa Clavell
Michael Clements
Raisa Contreras
Brian Corbett
Lori Corbett
Corrine Cresser
Luz Cruz
Marissa Cuellar
Karen Daigneault
Joseph Danni
Racha Daoudi
Sharon DaSilva
Tamika J. Dean
Monica Dedoya
Dana DeJesus
Deja Dennis
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Denise Faulk
Betsy Flores
Daniel Flores
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Marisol Irizarry
Lorri Jackson
Kamal Jaiwon
Marlin Jean-Gilles
Spencer Johnson
Michelle Knight

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Amy Lopez
George Lopez
Johanna Lopez-Bristol
Linda Loy
Yen Maaswinkel
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Jorge Ocasio
Jose Ortega
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Tamara Perez
Hector Ramirez
Monserrate Ramirez
Catherine M. Riga
Rafael Rios
Hubert Rivera
Yvette Rivera
Yolanda Rodgers
Maria Rodrigues
Beatrice Rodriguez
Ledah Rodriguez-Gonzalez
Thayna Romero
Tiffani Rose
Audelia Salinas
Maria Santana
Carmen Santiago
Beatriz Santoni
Waleed Sarwar
Michael Schiano
Latricia Scott
Francisca Silva
Miroslava Silva
Norma Solis
Raymond Stanley
Michelle Steward
Albert Stringfield
Brian Sukhu
Charles Taylor
Winslow Taylor, Jr.
Ana Thillet
Matthew Thomas

Association of Independent Consumer Credit Counseling Agencies

Mid-Winter Conference Agenda

January 16-18, 2003

Fontainebleau Hilton Hotel, 4441 Collins Avenue, Miami, Florida 33140

Thursday, January 16, 2003

- 11:00 a.m. Registration Open
- 8:30 - 1:00 p.m. Board of Officers and Trustees Meeting, Pasteur Room (Breakfast & Deli Lunch)
- 1:00 - 6:00 p.m. Members' Only Meeting (closed to non-members), Lafayette Room
MBNA Representatives One-on-One discussion
Creditors' Panel Open Discussion, CapitalOne, Discover
- 6:00 - 8:00 p.m. Opening Reception, Voltaire Room

Friday, January 17, 2003

- Exhibitor Hall: Club Atlantic Room
- General Session: Pasteur/Lafayette Rooms
- 7:00 -12:00 p.m. Registration
- 7:15- 8:15 a.m. Continental Breakfast - Exhibitor's Hall, Club Atlantic Room
- 8:15 a.m. Welcome and Remarks
Dr. David C. Jones, Ph.D., AICCCA President
Presentation of "Creditor of the Year" Award - David Gelinas, Trustee
- 8:45 - 9:15 a.m. Latest Update from the EOUST
Lawrence A. Friedman, Director, Executive Office for United States Trustees, U.S. Department of Justice, Washington, D.C.
- 9:15 - 10:00 a.m. Demystifying Credit Bureau Scores
Karlene Bowen, Manager Client Support, Fair Isaac, Inc., Jacksonville, Florida
- 10:00 - 10:30 a.m. Break, Exhibitor's Hall, Club Atlantic Room
- 10:30 - 11:30 a.m. Report from the AICCCA Public Relations Firm
Ken Scott Communications, Inc.
- 11:30 - 12:00 p.m. Counselor Certification Program Update
Sharon Burns, Executive Director, Institute for Personal Finance, Upper Arlington, Ohio
- 12:00 - 1:30 p.m. Lunch, Voltaire Room
- 1:30 - 2:30 p.m. Motivation - Key to Success
Paula Knight, Senior Partner, Curtiss Group, Inc., Ft. Lauderdale, Florida
- 2:30 - 3:00 p.m. AICCCA - ISO, Quality Assistance Team Presentation
Gina McCullough, Quality Manager, Garden State Consumer Credit Counseling Agency, Freehold, New Jersey and Bob Cornish, Quality Manager, Aurition Solutions, St. Paul, Minnesota
- 3:00 - 3:30 p.m. Break, Exhibitor's Hall, Club Atlantic Room
- 3:30 - 4:15 p.m. Building Lender and Counselor Partnerships to Help the Consumer
Jeffrey Zelter, Acting Executive Director, The BorrowSmart Public Education Foundation, Washington, D.C.
- 4:15 - 5:15 p.m. The Future of Credit Counseling Industry - What to Expect
David C. Jones - President, Joel Greenberg - Trustee, Tiff Worley - Trustee
- 6:45 - 7:15 p.m. Tropicana Night Club Reception and Dinner
(Ticketed Event) \$60 per person Bar area reception, One free drink ticket. Cocktail dress requested by hotel.
- 7:15 - 8:00 p.m. Dinner
- 8:00 - 10:00 p.m. Showtime/Entertainment: The Imperial Circus - Children Welcome!

Saturday, January 18, 2003

- 7:30 - 8:30 a.m. Continental breakfast, Exhibitor's Hall, Club Atlantic Room
- 8:30 - 9:30 a.m. Issues and Progress with the Credit Granting Community
Philip S. Corwin, Attorney at Law, AICCCA Creditor Representative, Washington, D.C.
- 9:30 - 10:30 a.m. Consumer Credit Counseling State Legislative Initiatives & Update
Richard F. Anderson, Ph.D., AICCCA State Legislative Representative, Washington, D.C.
- 10:30 a.m. Conclusion

Optional Events:

Optional Event: Friday, January 17, 2003

TROPIGALA NIGHT CLUB DINNER AND SHOW

6:45 - 7:15 p.m. Tropigala Night Club Reception and Dinner (Ticketed Event) \$60 per person. Bar area reception. One free drink ticket. Cocktail dress requested by hotel.

7:15 - 8:00 p.m. Dinner

8:00 - 10:00 p.m. Showtime/Entertainment: The Imperial Circus - Children Welcome! (Dinner must be concluded before show begins; due to a second show, the hotel requires departure following conclusion of 10:00 p.m. show)

Optional Events: Saturday, January 18, 2003

GOLF TOURNAMENT

11:00 a.m. Golf Tournament bus departure. (Ticketed event) \$175 per person. For those registered for the AICCCA Golf Tournament, buses depart promptly at 11:00 a.m. for the Doral Resort, Gold Course. Meet in hotel lobby, lunch box included.

1:00 p.m. Shotgun start.

6:00 p.m. Return bus departs. If you require golf club rentals, call the Doral Resort Pro Shop at 305-592-2030 and make arrangements.

ART DECO MIAMI TOUR

11:00 a.m. Art Deco Tour bus departure. (Ticketed Event) \$50 per person. With over 800 historic buildings in one square mile, Miami Beach is the site of America's largest Art Deco district, and is the only 20th century historic area listed in the U.S. National Register of Historic Places. Be sure to register for a wonderful lunch at Les Deux Fontaines Restaurant and walking tour. Wear comfortable shoes! Meet in hotel lobby at 10:50 a.m.

3:00 p.m. Buses return to Fontainebleau Hotel.

Certified Counselors Continued...

Anya Thompson
Leigh-Anna Thompson
Kimberly Thorson
Devon Tillman
Carmen J. Torres
Sonllaliz Trujillo
Brenda Tudor
Nilda Vargas
Marilyn Velazquez
David Verdejo
Maria Viera
Manny Villaverde
Jessica Walker
Deimene Walters
Aaron Weistein
Andrew Williams
Annette Williams
Sheila Williams
Treina Williams
Faraday Ziodetta

Midwest Credit & Budget Counseling Services, Des Moines, IA

Dottie Keen
Darlene McCanelley
Dianne Weigel
Bruce Zimmerman

Pioneer Credit & Debt, Rapid City, SD

Jose Acosta
Rosa Micky Albuja Leon
Heather Anderson
Curtis Babb
Maria Babb
Irene Bears
Paula Beato
Marilyn Beaton
Carlos Bernaola
Franco Boggio
Victor Bonilla
Martha Bouyer
Don Carpenter
Angela Carrico
Marla Caylor
Wendie Colvin
Annie Edwards
Laura Firhead
Rosa Gonzales
Alex Gonzalez
Pamela Hines
John Holt
Melissa Hupp
Neel Kohli
David Lancaster
Ramon Lerma
Araceli L. Mantilla
Kristine Martinez
Leslie May

Mayel R. Medina
Juana Morales
Paulo Naccarati
Colleen Nelson
Julie O'Brien
Jena Orozco
Ruben Ortiz
Laca Ossenfort
Todd Ossenfort
Kurstin Parkin
Robert E. Pool
Beatriz Price
Nina Thibodeaux
Heather Walton-Blanden
Paul Wiens
Adrien Wouden
Leesa Kumley

PIVI, San Diego, CA

Laura Nalwalker
Dayanara Nunez

Trinity Credit Counseling, Cincinnati, OH

Paula Baker
Sandra Brewer
Kimberly Poellnitz
Debbie Swink
Jonathan Williman

AICCCA MID-WINTER CONFERENCE UPDATE

by: Suzanne Bingham

Bring your family, friends and consumer credit counseling associates for the 2003 Mid-Winter Conference to be held at the famous Fontainebleau Resort Hotel on January 16-18, 2003, in warm and sunny Miami Beach, Florida. We expect a large turnout, so register early. Take time now to fill out the AICCCA registration form and fax or mail it back to us. Also, call the Fontainebleau Hotel soon to make your hotel reservations, (305)538-2000. The deadline to receive the AICCCA block of rooms reduced rate is December 16, 2002. The AICCCA special rate is \$209 per night.

We have an exciting list of speakers, as well as vendors who will exhibit their wares. Expect plenty of networking opportunities with other professionals in the consumer

credit counseling industry, good food and entertainment!

On Friday night, January 17, 2003, we have arranged for a dinner (ticketed event) at the famous Tropigala Night Club located at the hotel. Did you know that the Tropigala Club was once called the LaRonde Room during the Miami's 50's and 60's "hey days"? Frank Sinatra was the first celebrity to perform there, and many other great stars performed through the years. Enjoy "The Imperial Circus" as our entertainment, and children are welcome!

Saturday, January 18, 2003, we will host the Dave Jones Golf Classic Tournament at the beautiful Doral Resort golf course; Shotgun start at 1:00 p.m. (ticketed event)

For those non-golfers, we have planned for an exciting Miami Art Deco lunch and tour. Buses depart at 11:00 a.m. (ticketed event)

See you in warm and sunny Miami!

Save The Date

January 16-18, 2003
Mid-Winter Conference
Fontainebleau Resort Hotel
Miami, Florida

June 19-21, 2003
Annual Conference
Washington Marriott Hotel
Washington, D.C

EXECUTIVE DIRECTOR'S REPORT

by: Suzanne Bingham

AICCCA members should have received by now the registration brochure for the 2003 Mid-Winter Conference being held on January 16-18, 2003, at the famous and historic Fontainebleau Hilton Hotel located in Miami Beach, Florida. Invitations have also gone out to creditors, vendors and VIPs. We expect this conference to be a huge success. There will be excellent opportunities to network and learn more about legislative initiatives that drastically affect the consumer credit counseling industry. A special dinner is planned at the Tropicana Club at the Fontainebleau, where the international Imperial Circus will perform. Bring the kids! We have another Dave Jones Classic Golf Tournament scheduled at the beautiful Doral Resort golf course, one of the best courses in the country. Also planned is the Miami Art Deco lunch and tour for those non-golfers! Be sure to reserve your hotel rooms early since space is limited and will go fast. Also, mark your

calendars for the 2003 ANNUAL Conference, being held in Washington, D.C. on June 19-21, 2003.

A reminder for those in the process of certifying their agency counselors or applying for BSI or COA agency accreditation, if you have not done so, you have 12 months from the date your membership application was accepted to complete these processes.

Membership inquiries continue to grow and headquarters is forwarding out a steady stream of membership packages, which includes inquiries from NFCC members. We have updated the Web site with the most current membership forms for application. Be sure to inform an associate about membership with AICCCA! A relevant quote by our President David C. Jones, "Make no mistake about the strength of our industry, the value of your membership in our association, or the

critical role that you play in maintaining the equilibrium between the nation's debt-burdened consumers and the credit granting community." Well-said, Dave Jones!

A moment of gratitude for the incredibly hard work and time consuming efforts by David Jones, Joel Greenberg, Tiff Worley, Phil Corwin and Rich Anderson. They have devoted many hours of their time toward successfully assisting with efforts in dealing with recent legislative initiatives around the country, both on the Federal and State levels. AICCCA is making great strides and tremendous efforts to be on the forefront at assisting legislators in understanding the impact of poorly drafted and special interest legislation. With so many "bad actors" in the industry, AICCCA shines as an example of fairness and honesty to consumers. We expect AICCCA members to stand proud with integrity while discouraging bad actors in our association.

Springboard President and CEO Dianne Wilkman Wins Prestigious Business Award

Source: AICCCA Press Release

Dianne Wilkman Receives the "Women Who Mean Business Award" for 2002 from San Diego Business Journal!

Dianne Wilkman, President and CEO of Springboard Non-Profit Consumer Credit Management, has been awarded the San Diego Business Journal's prestigious "Women Who Mean Business" award for excellent service in the credit counseling industry. The San Diego Business Journal bestows the award on women who make a significant difference in their contribution to the business community.

"It's a real honor to be considered one of the women in Southern California who have made an impact in the business community, and in my case, in the credit counseling industry," said Wilkman. "Helping consumers avoid debt and empowering them through financial literacy is serious business and I'm glad the agency can positively impact the lives of so many who are in need of assistance."

In recognizing Wilkman's contributions, the San Diego Business Journal called her a

"visionary in the credit counseling industry, committed to providing high quality non-profit services to consumers." The paper lauded her commitment to "reaching out to college students to help them avoid serious debt problems that often lead to financial burden and bankruptcy in the future."

At the time Ms. Wilkman became President and CEO, Springboard had been in business for 18 years and had two offices serving 1,000 clients. Today, ten short years later, Springboard has more than 25 offices, a nationwide call center and a client base of 14,000 consumers.

Ms. Wilkman received a Master of Business Administration degree in Finance from California State University, San Bernardino in 1984, after several years of practical application in the area of commercial banking. Ms. Wilkman also participated in the post-graduate Executive Leadership Program at the University of California, Riverside. She received her Bachelor of Arts degree in Russian from Goucher College in Maryland and also studied at Leningrad State University in the USSR. When she received her M.B.A. in 1984, the Wall Street Journal

named Dianne "Top Business Graduate Student of the Year."

Dianne has been named a "Woman of Distinction" by the Soroptimists and the Inland Empire Business Press, and in 1999, CalState-San Bernardino presented her with a "Distinguished Alumni" award.

Recently, Ms. Wilkman was appointed to Chair the Education Committee for AICCCA. She was recognized for her commitment to personal financial education, and she will be shaping methods by which we can effectively educate consumers.

Ms. Wilkman has been active in California's public policy arena, stepping up to the plate to help colleges and universities in California comply with AB 521, "The Student Financial Responsibility Act," and keeping the credit counseling industry viable in California by effectively advocating for industry reforms and enhanced consumer protection measures in AB 2293, the "Non-profit Credit Counseling Reform Act."

AICCCA Accredited Agencies

<u>Agency</u>	<u>Location</u>	<u>Date</u>	<u>Accredited By</u>
AAA Cook County Consolidation	Lincoln Wood, IL	09/01	BSI
Alliance Credit Counseling	Charlotte, NC	08/01	BSI
American Consumer Credit Counseling, Inc.	Newton, MA	10/01	BSI
American Financial Solutions	Seattle, WA	08/01	BSI
Auriton Solutions	Roseville, MN	12/01	BSI
Best Credit Solutions, inc.	North Little Rock, AR	07/01	BSI
Big Solutions	Deerfield Beach, FL	04/01	BSI
Christian Credit Counseling	Bulverde, TX	04/01	BSI
Christian Financial Advisors of N.E. Ohio	Mentor, OH	09/01	BSI
Christian Financial Ministries, Inc.	Marietta, GA	08/01	BSI
Cincinnati Credit Counseling Services, Inc.	Cincinnati, OH	10/01	BSI
Community Credit Counseling Specialists, Inc.	Toledo, OH	07/01	BSI
Consolidated Credit Counseling Services	Ft. Lauderdale, FL	03/01	BSI
Consumer Credit & Debt Counseling	Vineland, NJ	10/01	BSI
Consumer Credit Assistance, Inc.	Winter Park, FL	07/01	BSI
Consumer Credit Management, Inc.	Farmington Hills, MI	11/01	BSI
Consumer Counseling Centers of America, Inc.	Washington, D.C.	11/01	BSI
Consumer Debt Counselors, Inc.	Winter Park, FL	07/01	BSI
Consumer Education Services, Inc.	Fayetteville, NC	06/01	BSI
Cornerstone Credit Counseling	Colorado Springs, CO	11/01	BSI
Credit Advocate Counseling Corp.	New York, NY	02/02	COA
Credit Card Management Services, Inc	West Palm Beach, FL	11/01	BSI
Credit Counseling Centers of America	Richardson, TX	10/02	COA
Credit Counselors	Richmond, VA		COA
CreditGuard of America, Inc.	Boca Raton, FL	03/01	BSI
Falls Consumer Credit Management	Cuyahoga Falls, OH	08/01	BSI
Family Credit Counseling Service, Inc.	Oak Park, IL	09/01	BSI
Family Debt Arbitration and Counseling Svcs.	Candia, NH	03/02	BSI
Family Life Resources, Inc.	Tampa, FL	12/01	BSI
Family Services Credit Counseling	Wheeling, WV	11/01	BSI
Garden State Consumer Credit Counseling	Freehold, NJ	12/00	BSI
Garden State Consumer Credit Counseling of NY	Rockville Centre, NY	07/02	BSI
GoldCoast Credit Counseling	Lake Worth, FL	06/01	BSI
Harbour Credit Counseling Services	Virginia Beach, VA	06/01	BSI
Midwest Credit & Budget Counseling Services	Des Moines, IA	09/01	BSI
Money Management International	Houston, TX	12/01	COA
National Credit Counseling Services, Inc.	Orlando, FL	06/02	BSI
Partners in Vision	San Diego, CA	08/01	BSI
Pioneer Credit & Debt Consolidation Services	Rapid City, SD	07/01	BSI
Profina Debt Solutions	Orlando, FL	06/01	BSI
Springboard	Riverside, CA		COA
Trinity Credit Counseling	Cincinnati, OH	06/01	BSI

CHAIR OF TRUSTEES REPORT

by: Joel Greenberg

It is never too soon to consider the elections that are held each year at our June conference. All five Officers' positions are up for election, as are two of the Trustees' seats. Any officer of a member agency that is in good standing is eligible to run for any of the Officers' positions. In order to run for a Trustee position, the candidate must be an officer of a member agency that is in good standing and must also have previously served as an AICCCA Committee Chairperson, Officer or Trustee. The candidate must also be prepared to devote time and resources to the needs of the office. If running for an office is not in your plans, but you would like to serve on a committee, please let us know your areas of interest or expertise. Your participation is encouraged.

UPDATE ON STATUS OF BANKRUPTCY REFORM LEGISLATION

by: Phil Corwin

As this update is being written, it appears that bankruptcy reform is dead in the 107th Congress. This bill contains provisions that mandate credit counseling consultation prior to a consumer bankruptcy filing, and completion of a financial education course prior to discharge from bankruptcy, both under the supervision of the Executive Office of U.S. Trustee that will establish minimum standards for approved non-profit agencies.

As reported in the Fall 2002 newsletter, conferees on HR 333 reached agreement on the final outstanding issue in dispute, the Schumer provision, on July 25th. That section of the bill prohibits the discharge in bankruptcy of fines, judgments or settlements imposed on individuals who take certain actions against public facilities in violation of state or Federal law. However, when the House attempted to take up the Conference Report the following evening, a group of pro-life Republican legislators protested acceptance of that provision, contending that it placed unconstitutional limits on the ability of anti-abortion activists to demonstrate outside of health care facilities. The House adjourned for the summer without taking action on the bill - as did the Senate, which was waiting for House action before proceeding. When Congress returned in September, positions on both sides of this controversy as well as on the overall measure had hardened as lobbying intensified, and HR 333 was put aside for post-Election consideration.

The impending Republican takeover of Senate control should have boosted prospects for bankruptcy reform in that body. Senate Democrats prevailed in conference on the majority of issues in dispute between the two legislative branches so that HR 333 is, from their viewpoint, the most favorable version of bankruptcy reform they can expect to see. It also appeared that the Senate would be in session long enough to overcome an anticipated filibuster in that body against proceeding to take up the Conference Report. The late Senator Paul Wellstone (D-MN) was the leading opponent of the bill, and the week following his death in an airplane crash Senators Richard Durbin (D-IL), Russ Feingold (D-WI), and

Ted Kennedy (D-MA) announced their intention to seek to block the measure as a tribute to Wellstone. Consumer groups and other opponents of the legislation were also urging continued opposition. But Democratic Leader Tom Daschle (D-SD) was ready to file for cloture and end the debate. While Republican Leader Trent Lott (R-MS) first said that he favored a very short lame duck session of just a few days, he subsequently met with President Bush who wanted Congress to stay in session long enough to pass a variety of pending measures, including the top priority creation of a Department of Homeland Security. Lott did note in his post-election comments that bankruptcy reform was one of his priority items for final action in the current Congress.

Then, in a bizarre twist on Thursday, November 14th, the House defeated the rule for consideration of HR 333, the Bankruptcy Reform Conference Report, by a vote of 172 yeas to 243 nays; 87 Republicans voted against the rule while only 47 Democrats voted for it. Republican opposition was based almost entirely on the presence of the Schumer provision regarding the non-discharge of fines and penalties against abortion clinic protesters. Hours later, at about 2 am in the morning on Friday, November 15th, the House passed a revised bankruptcy bill by a vote of 244 to 116, with 72 members not voting. This new bill is identical to the Conference Report on HR 333, the rule on which was defeated Thursday afternoon -- except that it strips out the Schumer provision that caused the rule to fail, as well as a separate provision authorizing new bankruptcy judgeships which could have given rise to budgetary objections.

While characterized as a House amendment to the Senate amendment of HR 333, this new legislation is not a Conference Report and thus does not enjoy the same parliamentary privileges on the Senate floor. Given that the Senate conferees insisted on some version of the Schumer language, and negotiations on that matter delayed completion of the conference for months, Majority Leader Daschle immediately announced that he

would not bring the new bill up for a vote and blamed House Republicans for killing bankruptcy reform.

At the time this report is being prepared, one slim chance remains for enactment this year. On Tuesday, November 19th, the Senate will be voting on a Daschle-Lieberman amendment to strip out certain "special interest" provisions of the House-passed bill creating the new Department of Homeland Security. If that occurs, the House will demand a conference committee, and that negotiation process would not begin until after Thanksgiving and could last right up to Christmas. By December, Senate control would pass to the Republicans after the certification of James Talent as the new Senator from Missouri, and Trent Lott would resume the post of the Majority Leader. He could choose to bring up the House-passed version of bankruptcy reform, although one or more cloture votes (requiring a 60 vote super-majority) would be needed to get to a vote on final passage, and any amendment would send it back to the House for further consideration. So this scenario is a very long shot.

In the event that HR 333 is not enacted this year, it is almost sure to be reintroduced at the beginning of the next Congress. House Judiciary Committee James Sensenbrenner (R-WI) has been a strong proponent of the legislation, as has been returning Senate Judiciary Committee Chairman Orrin Hatch (R-UT). This contrasts with the position of current Senate Judiciary Chair Pat Leahy (D-VT), who had stated repeatedly that if HR 333 were not enacted this year he would not pursue bankruptcy reform in the new Congress. Expedited consideration in both bodies could produce a final bill for the President's signature by late spring of 2003. However, given the troubled and unpredictable history of bankruptcy reform in each of the last three sessions of Congress, predicting its ultimate disposition is risky business.

AICCCA Mid-Winter Conference Registration Form

Mid-Winter Conference, January 16-18, 2003, Fontainebleau Hilton Hotel, 4441 Collins Avenue, Miami, Florida 33140

Name: _____
Firm (to appear on name tag): _____
Address: _____
City: _____
State: _____ ZIP: _____
E-mail: _____
Telephone: _____
Fax: _____

Name to appear on name tag: _____

Registration:

AICCCA Mid-Winter Conference January 16-18, 2003

Early Bird Fees (Register by January 5, 2003)

AICCCA MEMBER: (Begins on Thur., Jan. 16 1:00-6:00 Members Only Mtg.) \$280x _____ per person=\$ _____

NFCC MEMBER: (Begins on Thur., Jan. 16 - 6:00 p.m. Opening Reception) \$380x _____ per person=\$ _____

Non-Member: (Begins on Thur., Jan. 16 - 6:00 p.m. Opening Reception) \$480x _____ per person=\$ _____

Fees After January 5, 2003

AICCCA MEMBER: (Begins on Thur., Jan. 16 1:00-6:00 Members Only Mtg.) \$310x _____ per person=\$ _____

NFCC MEMBER: (Begins on Thur., Jan. 16 - 6:00 p.m. Opening Reception) \$410x _____ per person=\$ _____

Non-Member: (Begins on Thur., Jan. 16 - 6:00 p.m. Opening Reception) \$525x _____ per person=\$ _____

Expect to receive a confirmation of your registration via fax or email within two weeks of receipt.

Please call 703-934-6118 if you do not receive a confirmation.

Optional Events:

FRIDAY, JANUARY 17, 2003

Tropigala Night Club Reception and Dinner (Ticketed Event) \$60x _____ per person=\$ _____

6:45 p.m. Bar area reception, 7:15 p.m. Dinner, 8:00 - 10:00 p.m.

Showtime/Entertainment: The Imperial Circus

SATURDAY, JANUARY 18, 2003

Golf Classic Tournament

1:00 p.m. Shotgun start \$175x _____ per person=\$ _____

Buses depart promptly at 11:00 a.m. for the Doral Resort, Gold Course. Meet in hotel lobby, lunch box included.

Art Deco Tour bus departure (Ticketed Event) \$50x _____ per person=\$ _____

11:00 a.m. departure. 3:00 p.m. Buses return to Fontainebleau Hotel.

TOTAL PAYABLE TO AICCCA: \$ _____

REFUND POLICY: No refunds after January 10, 2003

Hotel Information: Single/Double: \$209.00. Fontainebleau Hilton Hotel, 4441 Collins Avenue, Miami, Florida 33140.

Hotel Reservations: To make hotel reservations call: 305-538-2000.

Request the AICCCA Block of rooms for reduced room rate by December 16, 2002.

Make checks payable to: AICCCA.

Mail to: AICCCA Headquarters

PMB 626, 11350 Random Hills Road, Suite 800 - Fairfax, VA 22030

Phone: 703-934-6118 - Fax: 703-802-0207 - Email: assoc@aiccca.org

Check Enclosed: \$ _____

OR

Charge My Credit Card: _____ VISA _____ MasterCard _____ American Express

Amount to Charge: _____

Credit Card Number: _____ Expiration Date: _____