



CREDIT PROFESSIONALS INTERNATIONAL PACIFIC NORTHWEST COUNCIL DISTRICT TEN

Serving the Northwest Credit Community Since 1937

August/September 2008

Message from the President

CPI: THE ESSENTIAL PIECE



Let me begin this writing by sending greetings to our District 10 Essential Piece's. Summer in Western Montana has been just beautiful, with each sunrise and sunset more breathtaking than the day before. However, the days are ticking by quickly and we are now creeping up on September. With the coming of fall, we need to begin regrouping our members and moving ahead with educational programs and membership building in our local associations.



As President of my local association, Flathead Valley CPI, I received information from International President **Esther Brinkley** today regarding dues billing. President Esther enclosed a Personal Data Form, International Dues Report Form, as well as a billing invoice that can be used in your local association (see pages 9-12). The Presidents of each local association should have received this mailing.

We were also reminded that these same forms are available on the website: www.creditprofessionals.org. As a reminder, please duplicate these forms and include copies when sending your District dues to Debra Buck so that our record of membership is kept accurate. Also, the password for the website will change November 1, 2008. Dues must be paid before you will receive the new password.

In looking at the Local President's Calendar, these are the bullets for August and September.

AUGUST

- Develop membership campaign for coming year.
- Bill members for dues for coming year.
- Plan Executive/VIP meeting.
- Review installation plans.
- Report from the Nominating Committee.

SEPTEMBER

- Election of officers, send changes of officer form to corporate office and district president *immediately following the election*.
- Hold meeting for outgoing and incoming board members with officers bringing their records to pass on to their successors.
- Finalize Installation plans.
- Send invitations to installation
- Collect and send to corporate office International dues for coming year - Due October 1. Send District dues to Treasurer **Debra Buck** – Credit Associates, Inc. – 1308 12th Ave South – Great Falls, Mt. 59405.

Dues Reminder:

- \$80.00 International Dues
- \$18.00 District Dues
- \$?? Local Dues set by each local association.

I always look forward to regrouping with my CPI association in September. The pace of summer is slowing a bit, kids are back in school, vacations are over and it is a great time to refocus on a CPI membership plan and education program for the next year. I will be working closely with 1st Vice President **Vicki LeDuc**, to pass on tips for building membership as well as retaining the members we have. Also, 2nd Vice President **LaFrance Grubbs** and I have already visited on some educational ideas that will also retain members and make us interesting and inviting to potential new members. Watch

<u>Highlights in this Issue</u>	<u>Page</u>
Message from the President	1
Message from the 1 st Vice President	2
CPI Conference – Kalispell 2009	2
Message from the Junior Past President	3
Message from the Chaplain	3
International Representative's Letter	4
Message from the Historian	4
CPI Headquarters Office Moves	5
2008 – 2009 Education Manual Topics	5
Notes of Interest	6
2009 International Conference – Silverdale	7
District 10 Officers & Committee Chairs	7 - 8
CPI Personal Data and Dues Forms	9 - 12

for a special mailing from your board of officers in September.

The board traditionally attends a "summer board meeting" in August or September. I had scheduled this meeting for September 13th in Kalispell. However, the board felt it was in the best interest of our association to conduct this meeting by telephone and email due to the distance and expense of travel. If you have any concerns or suggestions that need to be addressed, please contact me at mags@bresnan.net or 406-755-4506 and I will communicate this to your board members during a conference call scheduled for September 12th.

Nancy Swaffield confirmed the Radisson Hotel Gateway in Seattle for the Winter Board Meeting. This will be Saturday, February 7, 2009. I will be contacting those that will be expected to attend this meeting soon. A special "thank you" to Nancy for taking care of this for us.

Your conference committee is very busy working on the details for the upcoming District 10 Conference to be held in Kalispell, Montana – April 23-25, 2009. We are planning a casual evening for Thursday the 23rd and will be closing the conference after the Installation banquet on Saturday evening the 25th, to allow for early departures on Sunday morning if needed. This schedule worked well during the past conference in Pocatello so the same format will be followed in Kalispell. If you have any ideas or suggestions you would like to share with the committee, please contact **Donna McCollom** at 406-756-6868 or donmac1983@hotmail.com. Watch for more information very soon.

Please read "The Credit Connection" that you should have all received by now. President Esther has a wonderful report regarding the International Conference in Albuquerque, New Mexico. And with that is the Post-Conference Capsule from that same conference. It was wonderful to attend this meeting as now I have faces to go with names.

Please look for a list of the topics/articles scheduled for the CPI 2008-2009 Education Manual. This will be an excellent tool for planning speakers for the upcoming year.

I am still working on updating email addresses for all District 10 members. Some have contacted me regarding changes or additions. Thank you so much for your help. This truly is a wonderful way to communicate.

Don't ever forget that each and every one of you are an "Essential Piece" in this association. It is important that we continue to pay our dues and work hard to increase our membership. We need to be a value-added group that will continue to offer credit education to people in every type of business. I want to thank all who are still active members and believe in CPI and our cause. Let's make this next year one of growth, in members and friends. Reminder to all about my membership challenge: "I challenge every association to not only maintain their

current membership, but to increase that by just TWO members". I will be watching and waiting to hear from each local group.

Thank you again for allowing me to serve as your president. Please let me know if there is anything I can do for you.

Respectfully,

Margaret Ewert-Moen, PCE
District 10 President

Message from the 1st Vice President

Greetings to District 10 CPI members. I hope everyone has had an enjoyable summer. Doesn't seem possible that it is already September, time for back to school. It's a great time of year!

In our local associations it's also time for our new year. Time to install our new officers, time to pay dues. As you all know, dues are due on October 1st. Our District dues go to Debra Buck, our Secretary-Treasurer, and the International dues go directly to the International office.

With your dues, you will receive the new Education Manual, which is a good resource for recruiting new members. But, don't forget about the importance of retaining your current members. I know that the education I have received from Credit Professionals has been very beneficial to me in my life, not just professionally, but also personally!

Please remember that your District officers and chairmen are here to help you and do not hesitate to contact any of us with questions or concerns. We are here for you and because of you!

Now is a great time for you to make plans for the year ahead. It's a good time for your association to have a planning meeting, set your calendar, plan your speakers and events. And don't overlook all the knowledge within your local association, many of our members hold a wealth of information that can be shared. And while you are planning, don't forget to start planning to attend District Conference in Kalispell Montana.

In Friendship,

Vicki LeDuc, CCCE/MPCE
District 10 Vice President

**Join us in Kalispell, Montana
April 23-26, 2009
2009 District 10 Conference**

Message from Junior Past President

Wow, the summer has gone by so quickly! It seems like just a couple of weeks ago that I was doing my "presidential duties" at the District Conference in Pocatello. What a ride!

I just want to thank everyone who heaped make my year successful; my board & chairmen, and all the rest of you who offered support and encouragement through what became a tough year. A special thanks to the gals in Pocatello, who even after losing their leader, **Ruth Ann Aller**, continued on and hosted a wonderful conference.

Since the District Conference, I attended LaFrance Grubbs' 90th birthday party in Pendleton and got to renew friendships with several previous CPI and CAofO members. What a party! The following weekend my husband and I flew back to Pennsylvania for his 310th year family reunion. His family emigrated from Wales in 1698 to escape religious persecution, as they were Quakers. Before the actual reunion, we spent a day touring Valley Forge and a couple of days visiting the historical sites in Philadelphia, actually getting to be there for the 4th of July festivities. If none of you have been there, I strongly encourage you to go; it's amazing to actually be at the location of our nation's birth. A word of advice though, Philly has the WORST drivers in the US according to Allstate Insurance, and I can testify to that. (Imagine downtown Seattle traffic, add horse-drawn carriages, a myriad of tour buses and thousands of tourists) At the reunion, we found out how his ancestors contributed support to the war for liberty, including hiding the Liberty Bell when it was moved out of Philadelphia ahead of the advancing British troops, and later smuggling slaves to the north as part of the Underground Railroad.

As soon as summer is over, I will get busy doing my duty as Jr. Past President, which is the Nominating Chair for officers for the 2009-2010 year. Think of all of the ways that CPI has helped you in your professional and personal lives, and seriously consider returning the favor by serving as a District 10 officer. If you would like to volunteer for a position, please call or email me. Remember, this organization is only as strong as its members.

In the immortal (and plagiarized) words of JFK, "Ask not what your CPI can do for you, ask what you can do for YOUR CPI."

Have a wonderful rest of the summer.

Yours in Credit,

Tracy Harden, PCS
District 10 Junior Past President

**DEADLINE FOR THE NEXT NEWSLETTER IS
OCTOBER 10, 2008**

Message from the Chaplain

"A man was exploring caves by the seashore. In one of the caves he found a canvas bag with a bunch of hardened clay balls. It was like someone had rolled clay balls and left them out in the sun to bake.

They didn't look like much, but they intrigued the man, so he took the bag out of the cave with him. As he strolled along the beach, he would throw the clay balls one at a time out into the ocean as far as he could.

He thought little about it, until he dropped one of the clay balls and it cracked open on a rock. Inside was a beautiful, precious stone!

Excited, the man started breaking open the remaining clay balls. Each contained a similar treasure. He found thousands of dollars worth of jewels in the 20 or so clay balls he had left. Then it struck him.

He had been on the beach a long time. He had thrown maybe 50 or 60 of the clay balls with their hidden treasure into the ocean waves. Instead of thousands of dollars in treasure, he could have taken home tens of thousands, but he had just thrown it away!

It's like that with people. We look at someone, maybe even ourselves, and we see the external clay vessel. It doesn't look like much from the outside. It isn't always beautiful or sparkling, so we discount it.

We see that person as less important than someone more beautiful or stylish or well known or wealthy. But we have not taken the time to find the treasure hidden inside that person.

There is a treasure in each and every one of us. If we take the time to get to know that person, and if we ask God to show us that person the way He sees them, then the clay begins to peel away and the brilliant gem begins to shine forth."

May we not come to the end of our lives and find out that we have thrown away a fortune in friendships because the gems were hidden in bits of clay. May we see the people in our world as God sees them.

I am so blessed by the gems of friendship I have. Thank you for looking beyond my clay vessel.

Maybe you have seen this in your email circuit, but I wanted to share this with my CPI Family. Each one of us is a part of the CPI Connection with jewels to share. Take time with those who come into your life to give and receive that beauty we hold within.

Thank you for accepting, sharing and being a part of my life personally as well as my growth in credit knowledge and management. Those I have made contact with are

very dear to me and grow closer every year we gather together at District Conferences. If circumstances don't allow you to come you are missed.

CPI Hugs!

Nancy Amend
District X Chaplain

International Representative's Letter

I can not believe that our summer is almost gone and that fall is right around the corner. I hope all of you have had a wonderful summer and are now ready to get back into the full swing of Credit Professionals.

Jim and I returned from China on July 14 and sure did enjoy our trip. Our hotel was the same one that the NBC crew is staying in to cover the Olympics. We could see the "Bird's Nest" Stadium (on the two clear days we had in two weeks) from the hotel—it was less than a half mile away.

We had such a good time and what great fun to go right before the Olympics as the city made final preparations. We traveled to all of the tourist places, including the Great Wall near Badaling; to Xi'an to see the terra cotta warriors; and Tiananmen Square, the Forbidden City and the Summer Palace in Beijing among other sites. Each of these are all many hundreds, if not thousands, of years old—for instance the warriors were buried in or about 220 BC, and the first of nearly 6000 terra cotta figures were unearthed beginning only in 1971. I will bring pictures when we come to the District Ten Conference in Kalispell.



Jim and Billie Plasker on the Great Wall of China

I am currently finalizing the minutes from the International Conference in Albuquerque, and then will go to St. Louis in October for the Strategic Planning meeting. This year my responsibility, as Second Vice President, is preparing the educational manual for 2009-2010. I have begun working on subjects that I feel would be of interest and benefit our membership, and would welcome your thoughts and

comments on what material would most benefit you and your communities.

I have already purchased my airline ticket for District Ten conference in Kalispell—they likely won't get much cheaper! I am very excited to return to Montana where I began my career in credit, and my wonderful association with CPI. Montana is also where I raised both of my girls; my youngest was born in Montana and thinks of it as her home state, though she lives in Nebraska now. I will always think of Great Falls and Kalispell CPI as my original home associations.

I do hope all of you are planning to attend the District Ten Conference in April, as well as the International Conference in June in Silverdale, Washington. I know both of these Conferences will be educational as well as provide lots of networking opportunities. I look forward to seeing each of you at both of these Conferences.

On another subject, the CPI corporate office has moved to a new location in the greater St. Louis area, and I will be taking a tour of the new office space when I am at the Strategic Planning meeting. I plan to take numerous pictures and with President Margaret's permission will have some of them available in the next newsletter.

I look forward to working with all of you this year, and please know that you can contact me or any member of the Executive Committee at anytime with any questions or concerns you might have. We are here to serve you and we all know that without our members and their interest in credit, there would not be a CPI. Members like all of you in District Ten are the very foundation of CPI; thanks again to all of you for putting your faith in me and allowing me to represent District Ten on the International level.

Here's to a great year in CPI! And I hope you all take President Margaret's challenge and each bring in one new member!!

In friendship,

Billie Plasker, PCS
International Second Vice President
Credit Professionals International

Message from the Historian

Is it really the middle of August? I feel a little like Rip Van Winkle, I must have been sleeping because I am sure that I have missed the last two months. Before we know it we will be getting ready for the holiday. YIKES – Slow down ☺.....

As I was wool gathering this past week I started to think about CPI and the past spring meetings, state conferences, local seminars, district conferences, international conferences and the many speakers that we

have had through the years. How many times have we pulled out old pictures and memorabilia and 'remembered when'?

This year as President Margaret's Historian I am asking for **YOUR** help. I would like pictures from each of your associations, take them during the meetings you have such as: the picnics, Christmas Party, Installations, seminars, anytime you are working together as a group representing Credit Professionals in your area.

Not just pictures but also programs, and any small pieces of decorations, does your association put together newsletters for your members? That would be great at well. Look back through some of your old pictures from 'the past' and include them as well.

The goal is to have at least 2 pages devoted to each local association, I want this book to be special for Margaret, if it takes 6 burly construction guys to carry it, that is fine with me. Think of the fun she will have looking back at "**Margaret ~~~ This is Your Year**".

If you have pictures that you absolutely want back please put the return information on the back of the picture so I can copy and return the original.

So before our lives get any more hectic than they are already and we start heading into the holidays, look through your pictures, and start planning what pictures your association can send me.

When you send pictures please be sure to send a list of the names so I can include that as well.

You can send your things to me at:

Sue Cassell
c/o CCCS
2022 Central Avenue
Great Falls MT 59401
suec@cccsmt.org

Thank you everyone, have a great year!

Sue Cassell, PCE
District 10 Historian

CPI HEADQUARTERS OFFICE MOVES

WE'VE MOVED! Credit Professionals International and the Credit Education Resources Foundation moved their Corporate Office to a new location in the suburbs of St. Louis, Missouri, in late July 2008.

The property at 525-B N. Laclede Station Road, which CPI had leased for the last 10 years, was put up for sale by the owner in April. Since the corner property is a prime location for the construction of a new bank or credit union,

the CPI Executive Committee voted to begin a search immediately for different office space.

The search began during the term of 2007-2008 CPI President **Barbara Chapin**, CCCE/MPCE, and ended in mid-June with the signing of a three-year lease by 2008-2009 CPI President Esther Brinkley, CA/MPCE.

The new lease is budget friendly. Monthly rent is less and, unlike the previous location, includes janitorial services, security and utilities. The Executive Committee also cut costs by reducing the phone lines from two to one. With few faxes being sent and received, a separate fax phone line could no longer be justified.

The new office, located in an office building near the intersection of two major roads in a business district in the suburb of Kirkwood, Missouri, is smaller but adequate, since, during the last 10 years, Corporate Office staff was reduced from four persons to one. Tours of the new office will be available for all members attending the Strategic Planning Meeting in St. Louis in October.

During the CPI annual meeting, held as part of the International Conference in Albuquerque in June, \$2,975 was donated and additional funds of \$1,200 were pledged to purchase needed new office equipment, including a computer, and to pay for moving expenses.

Two Past International Presidents – **Nona Ellzey**, MPCE, and **Linda Bridgeford**, CCCE/MPCE – donated three days of their time to go through files at the old office in preparation for the move. Historical and current files were set aside, while what was no longer pertinent or needed was recycled or shredded. **Charlotte Rancilio**, in the Corporate Office, handled all the details of the move.

Here is the new address and phone number for the CPI Corporate Office. Also included is the e-mail address, which has not changed. Please make note of this in your files:

Credit Professionals International
10726 Manchester Rd., Ste. 210
St. Louis MO 63122
Phone: 314-821-9393
Fax: 314-821-7171
creditpro@creditprofessionals.org

2008-2009 EDUCATION MANUAL TOPICS

(Prepared by Jean Jervis, CCCE/MPCE)

1. "I Finally Got It All Together and Can't Remember Where I Put It!!!" by Charlotte Maness, CCCE/MPCE

A look at the stress in our lives, what causes the stress, how we can control it through self-evaluation, changing our habits and, at the same time, laugh at ourselves. Is it time

management? Is it organizational skills? Is it overload? Are we trying to be all things to all people? All these things can cause stress and we will take a look at what we can do about it.

2. "Make Your Credit Department the Best" by Susan J. Heusing, MCE

If you work in credit and collections, you already know that the industry is constantly changing. In order to stay current, you, too, must change and find the best, quickest, easiest, and most complete manner to do your job. You must find a way to help your employees do the same. This article helps you balance between what the company needs for profitability, what your employees need for development and what your customer needs for quality.

3. "Getting All of the Butterflies Going In the Same Direction" by Linda Bridgeford, CCCE/MPCE

Have you ever been faced with giving an important presentation and started getting butterflies in your stomach? That's a common occurrence for a lot of us. Our author shares her knowledge as a toastmaster and gives some helpful hints in how to make that presentation your own by getting those butterflies flying in the same direction. By the time you're done reading this article, you will find that you have gained the confidence you need to make your future presentations great.

4. "The Pros and Cons of Payday Loans" by Beth Blanco, AFC

An inside look at payday lenders, their fee structures and why some people look to these lenders for help with their financial needs. The article talks about the specifics of how a payday loan works, the fees that are charged and the pitfalls that many consumers encounter when they use these services. The article goes on further to talk about two credit unions that have rolled out alternative programs for the consumers who would normally find payday loans a benefit.

5. "Credit and Sales-Making More Happen Together" by John H. Heidel

The topic explains the overall objective of two departments, sales and credit. In what is called the "gridiron philosophy" the author writes about the positive and cooperative attitude that each department contributes to form one team as they work for the common good of the company.

6. "Changing Jobs? Planning to Retire" by Susan S. Franke

We've incorporated a few topics for this article with the help of a wealth specialist for Raymond James and Associates. Our author gives us an overview of some of the things you may need in your wealth-building arsenal to

help you plan for your financial future. No matter where you are in your career, this article will help you stay on the right track.

7. "Working a Message Board-for the Credit Counselor" by Tracy Harden, PCS

Our author, a credit counselor, gives us some insight into working a message board. You'll find out about preparing to answer questions posed to the "experts" and some of the everyday questions posed to those manning the board.

8. "Identify, Reply, and Comply?" by Robin Szabo

Many of the payment problems and legal disputes those of us in the credit industry continue to see are among the easiest to avoid and the most difficult to resolve. The author discusses how up-front diligence, together with a clear policy and procedures for credit extensions, can help eliminate many of these problems.

9. "Project Lifesaver-We Bring loved Ones Home" by Douglas Mueller

Project Lifesaver is the world's most reliable program for locating persons with dementia. The author discusses how the program combines state of the art electronic technology with specialized training to assure success.

NOTES OF INTEREST

- 2nd Vice President LaFrance Grubbs celebrated her 90th birthday on June 27, 2008. The week following her party, she had surgery to correct a neck (spine) issue. She is doing well, recuperating at home.

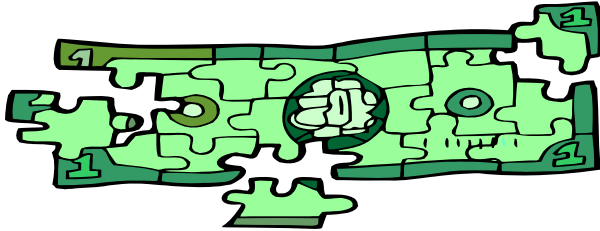


Carla Barnes (L) and Tracy Harden (R) help LaFrance Grubbs celebrate her 90th Birthday

- **Patti Barton** – Has had recent surgery for breast cancer. She reports that she is doing well and her

doctors are confident that everything is gone and she expects a full recovery.

- Yakima CPI reported that **Raynette Shannon's** husband passed away. Raynette is a long time member of the Yakima association.
- Marlene Wilcox presented 20 year Perfect Attendance Awards to **Nancy Amend** and **Jill Jaeckel** who are both members of Anchorage CPI.



20 Year Perfect Attendance Awards
Nancy Amend (L) and Jill Jaeckel (R)

Join Us at CPI International June 18 – 21, 2009 Silverdale, Washington

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**CREDIT PROFESSIONALS INTERNATIONAL
PERSONAL DATA FORM**

Ms./ Mrs./ Mr. First Name: _____ Middle Name: _____

Last Name: _____ Suffix: _____ Informal Name: _____

Designation/Certification: _____ Work Title: _____

Home Address:

Work Address:

Street Address or PO Box

Company Name

City, State, and Zip

Street Address or PO Box

(_____) _____
Home Phone Number

City, State, and Zip

E-mail Address

(_____) _____
Work Phone Number

(_____) _____
Fax Number

For all mailings please use my: _____ home address _____ work address

Publication in the directory please use my: _____ home address _____ work address

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|---|--|---|
| <input type="checkbox"/> Accounting Firm | <input type="checkbox"/> Association | <input type="checkbox"/> Automotive |
| <input type="checkbox"/> Attorney | <input type="checkbox"/> Banking | <input type="checkbox"/> Collection Agency |
| <input type="checkbox"/> Commercial Credit | <input type="checkbox"/> Construction | <input type="checkbox"/> Credit Bureau |
| <input type="checkbox"/> Credit Card Company | <input type="checkbox"/> Credit Counseling | <input type="checkbox"/> Credit Union |
| <input type="checkbox"/> Educational Institution | <input type="checkbox"/> Finance Company | <input type="checkbox"/> Florist |
| <input type="checkbox"/> Funeral Home | <input type="checkbox"/> Government | <input type="checkbox"/> Insurance |
| <input type="checkbox"/> Investments | <input type="checkbox"/> Manufacturing | <input type="checkbox"/> Medical |
| <input type="checkbox"/> Mortgage Company | <input type="checkbox"/> Petroleum | <input type="checkbox"/> Professional Speaker |
| <input type="checkbox"/> Publishing/Newspaper | <input type="checkbox"/> Real Estate | <input type="checkbox"/> Retired |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Savings & Loan | <input type="checkbox"/> Telecommunications |
| <input type="checkbox"/> Title Company | <input type="checkbox"/> Television/Radio | <input type="checkbox"/> Utility |
| <input type="checkbox"/> Other (please specify) _____ | | |

How did you find out about CPI? _____

What year did you join CPI? _____

Spouse's Name _____

Birthday (month and day) _____

Please return this form with dues bill and payment to:

**Credit Professionals International
10726 Manchester Road, Ste. 210
St. Louis, MO 63122
Phone and fax: 314-821-9393
e-mail: creditpro@creditprofessionals.org**

CREDIT PROFESSIONALS INTERNATIONAL DUES REPORT FORM
International dues are due October 1, 2008, and are delinquent after October 31, 2008,
payable as follows:

<u>Regular Returning Members:</u>	\$80.00 per year.
<u>Multiple Memberships:</u>	\$65.00 per year. After a company has paid two (2) full memberships at \$80.00, additional memberships are \$65.00 per member.
<u>New members</u>	\$80.00 per year (if joining July 2, 2008, through April 1, 2009) \$40.00 (if joining April 2, 2009 through June 30, 2009.)
(note: dues for both groups of 2008-2009 new members are paid through September 30, 2009)	
<u>Past International Presidents:</u>	\$0 exempt from paying International dues.

Local Association/State/District: _____

Signature of person preparing report: _____

Fiscal Year of Dues: _____ **Payment by:(check one) ___ Check ___ PayPal**

# _____	Regular Members at \$80.00	\$ _____
# _____	Multiple Members at \$65.00	\$ _____
# _____	New Members at \$80.00	\$ _____ (those joining July 2 through April 1)
# _____	Past International Presidents	\$ _____
# _____	New Members at \$40.00	\$ _____ (those joining April 2 through June 30)
# _____	Total Number of Members & Payment	\$ _____ Date: _____

❖ **RETURN THE FOLLOWING TO THE CORPORATE OFFICE: CPI, 10726 Manchester Rd., Ste. 210, St. Louis, MO 63122. Phone and fax: (314) 821-9393.**

- ✓ **Personal Data Form (if applicable)**
- ✓ **International Dues Report Form**
- ✓ **Payment (Payable to CPI)**

NAME OF MEMBER	New Member	Renewing Member	Amount Paid
Sample: Jane Doe		√	\$80.00
1.			
2.			
3.			

NAME OF MEMBER	New Member	Renewing Member	Amount Paid
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
14.			
15.			
16.			
17.			
18.			
19.			
20.			

Margaret Ewert-Moen, PCE
President, CPI District 10
444 S. Meridian
Kalispell, MT 59901



Postal Address