



# CREDIT PROFESSIONALS INTERNATIONAL PACIFIC NORTHWEST COUNCIL DISTRICT TEN

*Serving the Northwest Credit Community Since 1937*

January 2008

## Message from the President

### CPI: ALWAYS MOVING FORWARD

Happy New Year everyone! Wow, it's hard to believe that 2007 is over and it's now 2008. The holidays are over and it's time to gear up for the New Year.



I hope you are planning your Spring Meetings, and everyone is planning to attend the District Conference April 25<sup>th</sup> - 27<sup>th</sup> in Pocatello Idaho. The Pocatello Association is working hard to host the conference in honor of **Ruth Ann Aller**, and I know it will be a great conference.

Membership dues are slowly trickling in. If you have paid your dues, and have not received your education manual from International yet, please check with your treasurer to make sure your information has been forwarded. Remember, District dues and membership information should be sent to me. Also, please visit the International website at [www.creditprofessionals.org](http://www.creditprofessionals.org). There is a lot of good information to share with others interested in joining CPI, a complete membership roster, (check your own listing for accuracy) and information on upcoming conferences and events. Remember, this is YOUR organization, take advantage of all the materials offered.

I know this time of year it's cold & dark and it's easy to just stay inside and hibernate, but now is a good time to work on your CPI Certification. It's easy, just requires a little paperwork to document the workshops and conferences you've attended and/or taught, so practically every member should qualify

for Professional Credit Associate (PCA) or Professional Credit Specialist (PCS). All the information is available on the International website, or contact **Nancy Amend** CCCE/PCE, our District Certification Chairman.

Please let me, as your District President, know if you have any questions or ideas to share. I am here to serve you, let me know what you'd like me to do.

Stay warm, drive safe and take your vitamin C to avoid getting sick. Let's all have a happy, healthy, prosperous 2008!

Yours in Credit,

Tracy Harden, PCS  
CPI District 10 President

### 2nd Vice President's Letter

2008! Let It Be Great!! As we all know, our personal attitude can have a big influence in our personal success. In starting the New Year, let's remember to appreciate where we are today, those who helped us

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along the way and take a positive look at where we want to go this year. I hope to make this a year of personal growth in all areas of my life. I feel it is important to build a stronger relationship with my family, my work family and my CPI family.

I have received the 2007-2008 Education Manual and in looking through it, there are many interesting topics this year. Since I recently experience my yearly physical and the nasty cholesterol word came up, I found the article by **Joan Ezinga**, MSN/RN titled *“Do You Know What’s Killing You?”* a personal interest. **Cindy Westenhofer**, MPCE did a very informative writing about our CPI Website. Please refer all your members to this article as a reference to navigating [www.creditprofessionals.org](http://www.creditprofessionals.org).

**Terry Rowe**, CCCE/MPCE authored an excellent article on the Parliamentary Procedures for a chairman of a committee, a newly elected presiding officer or an interested and committed CPI member. This one is well worth reading.

In your education manual you will also find a “Prevent Credit Abuse” pin. Wear it proudly. What a great way to open a discussion about the benefits of CPI in your local areas. Also, the Credit Education Resources Foundation will receive \$25.00 from each new client at H & R Block that participates in the Non-Profit Referral Program. Please check the insert with your manual to see how you can help.

Please feel free to contact me with any questions or concerns. Have a wonderful New Year and remember “A New Year’s resolution is something that goes in one year and out the other.”

Hope to see all of you on Pocatello, Idaho for the District 10 Conference in April.

Happy New Year!

Margaret Ewert-Moen, PCE  
2<sup>nd</sup> Vice President

**Join Us in Pocatello, Idaho  
April 23 – 26, 2008  
2008 District 10 Conference**

## Treasurer’s Letter

Happy New Year! I hope everyone had a safe and happy holiday season. Here in Lewis County it has been an interesting fall and winter.

The floods were quite devastating, and thankfully, my home was high and dry, I just couldn’t get to it. I spent four nights staying with a co-worker in Olympia. Christmas Day brought snow! By the next morning I had eight inches in my yard, and could not get to work. So now that the holidays are over it’s time to get back to work.

I have only received dues for 61 members. There are a few associations that have not sent in any dues at all! So please, make sure and get your dues in the mail today.

Mail your dues to:

Tracy Harden, PCS  
CCCS  
PO Box 511  
Yakima, WA 98907

In Friendship,

Vicki LeDuc  
Treasurer

## Chaplain’s Letter

On behalf of District Ten Credit Professionals International, I would like to acknowledge members with a card or greeting for special events or other caring thoughts. Do you have any members that have been promoted, having a birthday, graduation, retirement, illness or death of a loved one?

Please share this information with me and include the name and address of the person to receive our CPI wishes.

A friend is someone we turn to  
when our spirits need a lift,  
A friend is someone we treasure,  
for our friendship is a gift.

A friend is someone who fills our  
lives with beauty, joy and grace  
And make the world we live in a  
better and happier place.

Author Unknown

*Joyce Jones is retired and loving it!! Congratulations  
and happy days to Joyce from all your CPI friends.*

Betty Nichols  
District 10 Chaplain  
541-259-1865  
[bnichols@proaxis.com](mailto:bnichols@proaxis.com)

### **Remembering Ruth Ann Aller March 15, 1945 – November 16, 2007**

As I was reading the guest book for Ruth Ann, I heard the same thing from many of her friends. Ruth Ann was a friend, had smiles for everyone, loved laughter, was strong, sense of humor, loved to travel, kind to everyone, willing to help where needed, supportive of CPI and CANA organizations and was a great role model.

Ruth Ann held many chairmanships, office positions and was currently District Ten CPI First Vice President. She was active on the local, district and international level. She was always willing to take on another task and do a good job.

Ruth had been Crier Editor several times and I would like to share some of her thoughts with you from The Crier in 1985-86.

#### *MY NEIGHBOR'S ROSES*

*The yellow rose upon my neighbors vine are owned  
by him, but they are also mine.*

*His was the cost, and his the labor, too, but mine as  
well as his the joy,  
their loveliness to view.*

*They bloom for me and are for me as well as for the  
man who gave them his care.*

*Thus I am rich, because a good man grew the yellow  
rose-clad vine for all his  
neighbors to view.*

#### *SPREAD A LITTLE SUNSHINE*

*Spread a little sunshine, give others a sparkle  
Spread a little sunshine, add a glow  
Spread a little sunshine, brighten someones day  
Spread a little sunshine, make its rays reach far and  
wide  
Spread a little sunshine, Oh! Happy Day  
Spread a little sunshine, join CW-I  
Spread a little sunshine, and "You Shall Blossom Like  
A Rose".*

For our beloved Ruth Ann there are miles and miles of smiles, friends and butterflies. Ruth Ann always closed her messages with "Smiles to each of you".

Betty Nichols  
District 10 Chaplain

### **CPI District Fundraiser**

Happy 2008 and greetings from your 2008 District 10 Fundraising Chairman.

I am asking that each association and district officer donate funds to me so I can start shopping for basket/raffle items. Please send your donation to:

Kris Hafliger  
PO Box 2747  
Great Falls, MT 59403

Plans include themed basket raffles, dollars in the air, 50/50, silent auction and possibly bingo games. If anyone has connections for a donated item for the dollars in the air, please get in touch with me. If any of the officers or associations plans to assemble a basket to donate, please contact me with details so I can incorporate into the theme.

To provide me with ample shopping time and to ensure a successful fundraising effort, please send your contributions by March 1, 2008. I look forward to seeing everyone at District Conference.

Kris Hafliger  
2008 District Fundraising Chair  
406-453-5988

## DISTRICT 10 2007-2008 OFFICERS

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(Vacant)

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**Join Us at CPI International  
June 5 – 8, 2008  
Albuquerque, New Mexico**

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Stamp

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