



CREDIT PROFESSIONALS INTERNATIONAL PACIFIC NORTHWEST COUNCIL DISTRICT TEN

Serving the Northwest Credit Community Since 1937

January 2009

Message from the President

CPI: THE ESSENTIAL PIECE



Happy New Year to each and everyone!! I am still having trouble with the "09" thing when it comes to writing the date. What will I do for 2010?



The past year was certainly one to be remembered. As summer began, we had the lowest unemployment rate in history, nationwide and in my hometown. Then only six months later, both are at their highest, with a present 7% plus unemployment rate. This change has had a direct effect on our members and this association. With this unique struggle our membership numbers have declined. As of this writing, we have 35 paid members as recorded by Debra Buck, our District Secretary/Treasurer.

The letter below is a note sent to me from Charlotte Rancillio at the International office dated 12/23/08.

Margaret:

My records show 69 members in District 10 last year, including three past presidents.

I'm scheduled to send the Executive Committee and District Presidents our membership records at the end of the month. I will go ahead and do that today. So you will get it today in another e-mail.

The largest drops in District 10 were the loss of 11 from Pocatello and the loss of five each in Pendleton and Lewis County. In addition, Flathead Valley and Yakima Valley have each reported a loss of two and Great Falls and MidVal have each had a drop of one. These total 32 members.

Some of these dues may still come in. Local treasurers often send in what they have and add the stragglers as they get them. I know that is what is happening with Yakima Valley.

Two members from Pocatello have joined as at-large members. They are Bernice Cook and Jill Watkins.

Bernice signed the check. You may want to talk with her to see if there is anything you can do to help get more former Pocatello members to join as at-large members. At-large members do not count in the district totals. Maybe we need to look at how we might be able to change that for the future. I'll bring it up with Esther Brinkley.

In the past, International dues have come directly to CPI from Anchorage and Honolulu. So you are probably safe to contact them directly. I don't know about Bremerton.

Hope this helps.

Charlotte

This is a great update to what is happening in our district. I have contacted Alaska and dues will be sent next week. Several different emails have been sent to past members in Hawaii, but no response. Please check with your local treasurer and make sure all your dues have been sent in. It is time we reach out to past members and invite them to rejoin. If there was ever a need for an association like this, it is even more so today.

We are preparing for the Executive Board meeting to be held in Seattle on February 7, 2009. I sent an email to all officers and chairmen that are invited to be in attendance. With that invitation, those responsible for reports or duties at the meeting were disclosed. I am looking forward to seeing many of you at this meeting. If you are not

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attending and have issues, concerns or comments that you would like to be voiced at the Executive Board meeting, please send me an email mags@bresnan.net.

Kris Hafliger, our District Fundraising Chairman, has asked to be excused from that chairmanship for this year. Kris explained that conflicts will not allow her to work on this project. Our friend Sue Cassell has offered to take on the duties of this chair. Thank you Sue. Please let us know if we can help. Sue is excited to share new fundraising ideas at the Executive board meeting.

Nancy Holiman wrote that her employer has found it necessary to make cuts in the area of training and with that, Nancy reported she would be unable to attend the District Conference in Kalispell this April. Nancy is the Career Club Chairman and asked that another member be appointed to take on the tasks of this chair. The Career Club is for those members who have worked in the credit field for more than 25 years. In our March letter, a call for new members will be made and then at the conference, the chairman will host the "Career Club Breakfast" honoring those in this group. Please let me know if this is something you would be interested in doing. I am sure Nancy would be willing to share ideas and suggestions on what is expected. Please contact me if you are interested. Thank you.

In this newsletter we are including some of the forms that will be needed for conference in April. I will ask our webmaster to send these to you a second time in the Feb/March newsletter. We have several awards that you should be preparing for: District Education Award, Perfect Attendance Award, Individual Membership Challenge Award, Bulletin Awards and I also included a copy of your District 10 Credential Certification form and the Voting Credentials for your review.

Please make plans to attend your District Conference – April 23-25th, in Kalispell, Montana. Registration for this event will be mailed in February.

President's Calendar reminders for January and February:

- Plan Credit Education Month – March 2009
- Walk – A – Thon Plan
- International Nominations Endorsement (Due back to Margaret by 1/15/09)
- Credit Professional of the Year Form – due to District advisory chairman by 1/15/09 - **Terry Rowe – 736 Juniper, Twin Falls, Idaho 83301**
- Follow-up on Membership Campaign
- Prepare for Executive Board Meeting
- Watch for information on District 10 Conference in Kalispell, MT

As we move into the next year, let's be reminded to extend a hand to those less fortunate, lend a shoulder to those who need it and remember to never be proud to ask for help. We are all human, with similar struggles and

together we can make it. I pray for world peace and pray for those who give of themselves to protect me, my family and all of you. God Bless each of you.

Happy New Year!

Margaret Ewert-Moen, PCE
District 10 President

Message from the 1st Vice President

Greetings to all my CPI friends! I hope this message finds all of you happy and healthy! I can't believe how the year has just flown by. And what a year it has been, leading into a new year that I hope will bring a brighter year for so many people!

This time of year I am thankful for all my family and friends and especially my very special CPI family. And it's so important for me to remember just how special all of you are. I wish it were possible to tell each and every one of you personally. I send you my special wishes, hoping your holidays were wonderful and that the New Year will bring you all that you want.

I know that all of our associations are struggling, and our numbers keep declining, but know that all of your District Officers, Past Presidents and Board are here to help you. We need to work together to help each other during these tough times. Don't hesitate to pick up the phone, or email another CPI member if you have questions, need help, need ideas. We have a great network, use it!

Don't forget to keep sending in your dues. Your District dues go directly to Debra Buck and the International dues go to the International Office. Once your dues are received at the International office you will receive your manual.

The manual is a very useful tool. Use it as a guide for planning your educational programs; use the topics for a brainstorming session with your membership. You can also use them when you are recruiting new members. Show them past manuals, and the current one, it is a very professional publication, one that you can share with prospective members.

I'm looking forward to seeing President Margaret and the rest of the Board at our February meeting. The Board meeting is a great time for the District Officers to review our By-Laws, budget and brainstorm about our District.

We will also be hearing about the upcoming District Conference. I really hope all of you are planning to be in Kalispell in April, if you've never been to conference or to

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

Montana, now is the perfect time! Kalispell is a great place to visit, and Kalispell CPI know how to put on an excellent conference.

Take care, happy holidays and hope to see you soon!

In friendship,

Vicki LeDuc, CCCE/MPCE
District 10 Vice President

Message from the Chaplain

**Dear God,
The lady reading this
Is beautiful, classy & strong and I love her.
Help her live her life to the fullest.
Please promote her and cause her to excel above
expectations.
Help her to shine in darkest places and love where it is
impossible
to love.
Protect her at all times, lift her up when she needs you
the most
and let her know that when
She walks with you;
She will always be safe.**

May you have a Blessed New Year.

Hugs to all,

Nancy Amend
District X Chaplain

International Representative's Letter

Happy New Year to all of my friends in District Ten! It is so hard to believe that we have begun another year. The time sure does fly by.

I am sure you are busy with all of your Local Associations and getting ready for District Conference in Kalispell. I hope to see many of you there and look forward to returning to Montana again.

March is Credit education month. I am Education Chairman due to my office of Second Vice President. You will find information regarding education month and artwork that you can download on the International Website (see <http://www.creditprofessionals.org/creditedmonth.html>.)

I hope to hear from all of you on what programs your local associations participated in—please email me at bme1949@hotmail.com or you can give it to me at District Conference.

I would also love to have pictures that we can put on the website. Please contact me if you need any further information regarding Credit Education Month.

The International Conference is scheduled for June in Silverdale, WA. I know that MaryLou Addy and her Conference Committee have worked very hard to make this a most informative and fun conference.

Since International is located within the District this year, I hope that many of you will be able to attend. The additional information and the conference registration form is on the International website (see <http://www.creditprofessionals.org/files/2009confreg.pdf>).

I am proud of my legacy with District Ten and appreciate the opportunity to be your International Representative. I have enjoyed the offices that I have held at the International level, and look forward to the next two years.

Please contact me if there anything that I can help you with or any questions you might have regarding CPI. Your District and International officers are here to support and assist you anyway we can.

Billie Plasker
Second Vice President
Credit Professionals International

Message from the Historian

Happy New Year! The house looks bare with all the glitz and glitter down. But now it is time to focus on CPI and I need your help.

Although there is still a lot of snow on the ground and temps dip below zero we know that spring is coming and so is our District Conference.

This is my plea for material for Presidents Margaret's 'book'..... For those of you that will be at Winter Board in February please bring me things from your associations or from last conference.

A picture of your group is always a good thing! You can send to things to my office at:

Sue Cassell
2022 Central Ave
Great Falls MT 59401

or you can email me pictures at suec@cccsmt.org and I can print them off . Please send me what you can as soon as you can.

**DEADLINE FOR THE NEXT NEWSLETTER IS
March 15, 2009**

Please label your pictures with everyone name, I don't want to misspell or mis-name anyone! Also if you want your original pictures back please let me know.

Thank you,

Sue Cassell
Historian

Message from the Fund Raising Chair

This year for conference fund raising we are going to do the theme baskets once again. So far we have come up with some great ideas that I will share at Winter Board. But lets just say there will be baskets for just about all of your senses, drink, eat, and be merry.

Ok so maybe they are not your typical senses. Please send personal or group donations to me as soon as possible to Sue Cassell c/o CCCS 2022 Central Avenue Great Falls MT 59401.

If you have ideas for dollars in the air I please let me know.

Thank you!
Sue Cassell

Fund Raising Chair

District 10 on the Web
www.cpi-district-10.org

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

2008 – 2009 DISTRICT OFFICERS

PRESIDENT

Margaret Ewert-Moen, PCE
444 S. Meridian
Kalispell, MT 59901
Home: 406-755-4506
Work: 406-755-6687
Fax: 406-755-8188
E-Mail: mags@bresnan.net

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Vicki LeDuc, CCCE/MPCE
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Cell: 360-520-3947
E-Mail: vleduc@hotmail.com

SECOND VICE PRESIDENT

(By Presidential Appointment)
LaFrance Grubbs, CCCE
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Pendleton, OR 97801
Home: 541-276-5318

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2008 – 2009 DISTRICT TEN CHAIRMAN

ADVISORY BOARD CHAIRMAN

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CAREER CLUB CHAIRMAN

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690 N. Meridian Road
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CHAPLAIN

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2009 DISTRICT CONFERENCE

Donna L. McCollom
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Work: 406-756-6868
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Fax: 406-756-6870
E-Mail: donmac1983@hotmail.com

BULLETIN AWARDS

The current Crier editor Brooke Garness is Chairman and the Area Crier Reporters of each State appointed by the District President are on the committee. The Chairman presents both awards at the District Conference. If (s)he is unable to attend the conference the President shall appoint someone to present the award.

To be eligible for competition, the local association must do the following:

1. Send one copy of each bulletin (minimum of three separate issues) to the Crier Editor.
2. Send one copy of each bulletin (minimum of three separate issues) to each Area Crier Reporter.

Please remember all copies submitted for judging by the local association should be received by the Crier Editor and Area Reports by April 15, 2009.

CRITERIA FOR BULLETIN AWARDS:

Education and Inspiration **40%**

News of members (i.e. mention of association members participation in CPI or job related activities, such as recognition awards, attending education seminars, presenting credit education programs, etc., listing new association members, member's attendance at State, District and International Conferences, association visitations) **25%**

News of association (i.e. President's message, report of past meeting announcement of future meetings, ways and means activities, local seminars, membership contests, community involvement, consumer credit education programs, extension efforts, etc.) **25%**

Originality and presentation (set-up, construction, etc.) **10%**

DEFINITION OF TYPES OF FLIERS:

BOOK TYPE - Consists of 7 or more pages in length (7 single pages or 4 or more double sided pages)

FLYER TYPE - Consists of 6 pages or less (6 single pages or 3 double sided pages)

TIME CRITERIA FOR JUDGING:

October 1, 2007 through September 30, 2008

Submit to:

DISTRICT PRESIDENT
Margaret A Ewert-Moen
444 S. Meridian Road
Kalispell, MT 59901

DISTRICT 10 CPI EDUCATIONAL AWARD

- PURPOSE:** To reward the association for outstanding educational achievements to the community.
- JUDGING:** Will be based upon the current year from May 1, 2008 to April 30, 2009.
- PROJECTS:** Including group seminars with other Credit Associations are eligible for this Award.
- ASSOCIATIONS:** Are to list their total membership and also the percentage fro number of their Members participating. To determine how to handle associations who have 50 members, use the number of members participating. For associations with 50 members or less, use the percentage of members participating for each category (1, 2, 3).
- CRITERIA:** The associations will be judged for CPI member participating in the following areas:

SEMINARS AND EDUCATIONAL PROJECTS:

- a. Seminars sponsored and staged by your association for people in credit dealing with education (EXPLAIN) **30%**
- b. Seminars at which your members may be the speakers the number of percentage, whichever is applicable (EXPLAIN) **15%**
- c. Your association's regular educational meetings will not be considered when judging for awards. Educational projects which are held during a State, District, or International Conference will not be considered when judging for the award.

SCHOOLS:

Explain where classes were given and topic or title. **35%**

NON-GRANTING COMMUNITY GROUPS:

- a. Associations or organizations for which your members may be a speaker (LIST) **10%**
- b. Associations or Organizations for which your members have helped set up educational programs. (LIST) **10%**

Association Name: _____

City/State/Zip: _____

Date: _____

Number of Members: _____

Mail by April 15, 2009 to:
Vicki LeDuc, CCCE/MPCE
241 Tamaracks Drive
Onalaska, WA 98570

INDIVIDUAL MEMBERSHIP CHALLENGE AWARD

The Individual Membership Challenge Award was donated by Lillian McCracken Greenstock, Vancouver Credit Professionals International member, District Ten Past President and Past International President.

The award is given to create enthusiasm and offer a greater incentive for our members to show a gain in membership and to express the appreciation of the District for the fine efforts of the member responsible for obtaining the greatest number of new members for our organization, thereby giving the member personal recognition for his/her achievement.

Effective dates are from April 1 to March 31 of the year prior to the District Ten Conference.

Our association is pleased to submit the following member as a candidate for the INDIVIDUAL MEMBERSHIP CHALLENGE AWARD, to be presented to the member who is responsible for obtaining the greatest number of new members for our District organization.

Member's Name _____

Company _____

This member was responsible for obtaining _____ new members for our Credit Professionals International Association from April 1, 2008 through March 31, 2009.

Local CPI President Signature

Association

Date

RETURN BY APRIL 15, 2009 TO:

Margaret Ewert-Moen, PCE
444 S. Meridian Road
Kalispell, MT 59901
Fax 406-755-8188
mags@bresnan.net

CREDIT PROFESSIONALS INTERNATIONAL
 PACIFIC NORTHWEST COUNCIL, DISTRICT TEN
 PERFECT ATTENDANCE AWARD QUESTIONNAIRE

District Ten Credit Professionals International allows absences of one (1) meeting per year if an association holds twelve (12) meetings annually, or (2) meetings per year, if there are twenty-four (24) meetings annually. The dates for perfect attendance are October 1, 2007 to September 30, 2008.

The percentage is figured on the paid membership as of July 1 2008. The following members of our CPI Association earned perfect attendance.

NAME	NUMBER OF YEARS
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

If additional space is needed please continue on the reverse side.

Number of members with perfect attendance	TOTAL _____
Number of paid members as of July 1 2008	TOTAL _____
Our percentage is	_____

Association Name _____ Date _____

Mail to:
 Margaret Ewert-Moen, PCE
 444 S. Meridian Road
 Kalispell, MT 59901
 Fax: 406-755-8188
mags@bresnan.net

Please return by April 15, 2009

**DISTRICT TEN CREDENTIAL
CERTIFICATION**

This is to CERTIFY that we of _____ Association of (city/state)

_____ Credit Professionals International

have _____ PAID MEMBERS; that dues for this number of members have been paid to the District 1st Vice President and to the International Executive office as of March 31, 2009.

Article III, Section 5 of the by-laws reads:

Each member association of this Council not in arrears for dues shall be entitled to one delegate and one alternate for the first five (5) members and for each additional ten (10) members up to twenty-five and one delegate for each additional twenty-five (25), in addition to the President of each association, who is a member of the Board of Directors by virtue of the office. Presidents shall be in attendance unless excused by the District President. In this case, the proxy vote will be passed to the association designate. Delegates may vote the full number of votes to which their association is entitled. The following, in attendance at Pre-Board, shall be entitled to one vote each, International Past Presidents, (who are members of District 10). District Ten Past Presidents, elected District Officers, Jr. Past President, direct members, State and Provincial Conference Chairman, provided State and Provincial Business Meetings are held, and District Conference Chairman, unless excused by the District President.

This entitles our ASSOCIATION _____ VOTES, in addition to that of our President/Proxy who must be in attendance.

DELEGATES

ALTERNATES

PRESIDENT

SECRETARY

Return by **April 15th, 2009** to:
Margaret Ewert-Moen, PCE
444 S Meridian Road
Kalispell, MT 59901

**CREDIT PROFESSIONALS INTERNATIONAL
PACIFIC NORTHWEST COUNCIL
DISTRICT TEN
VOTING CREDENTIALS**

These are your credentials for the district Ten Credit Conference in Kalispell, Mt. in April 2009. The first one is for your President ONLY. The second is for your delegate. If your association has more than one delegate, please make copies from this form.

Voting Body: Article III, Section 5 of the District by-laws reads:

Each member association of this Council not in arrears for dues shall be entitled to one delegate and one alternate for the first five (5) members and for each additional ten (10) members up to twenty-five and one delegate for each additional twenty-five (25), in addition to the President of each association, who is a member of the Board of Directors by virtue of the office. Presidents shall be in attendance unless excused by the district President. In this case, the proxy vote will be passed to the association designate. Delegates may vote the full number of votes to which their association is entitled. The following, **in attendance at Pre-Board**, shall be entitled to one vote each, International Past Presidents, (who are members of district 10), District Ten Past Presidents, elected District Officers, Jr. Past President, direct members, State and Provincial Conference Chairman, provided State and Provincial Business Meetings are held, and District Conference Chairman; unless excused by the District President.

PRESIDENT'S CREDENTIAL

This certifies that I, _____ as an Association President/Proxy of Credit Professionals International, Pacific Northwest Council, District Ten, entitled to one (1) vote.

Signature: _____

Association name/city: _____

DELEGATE CREDENTIAL

This certifies that I, _____ have been duly elected and appointed as one of the delegates of the Credit Professionals International of _____ and am entitled to one (1) vote.

Signed by Association President: _____

Signed by Association Secretary: _____

Please present these credentials to the Credential Desk to receive your ballot.

DO NOT MAIL THIS FORM!

Bring this Voting Credential to District Conference in Silverdale.

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



Postal Address

CPI ~ Serving the Credit Industry since 1937