



CREDIT PROFESSIONALS INTERNATIONAL PACIFIC NORTHWEST COUNCIL DISTRICT TEN

Serving the Northwest Credit Community Since 1937

March 2007

Message from the President

CPI: STARS OF CREDIT

Well here we are again, getting ready for Conference! I am really looking forward to seeing long time friends and meeting new ones. That's one of the best parts of conference for me, that and the education and the fun. The conference committee has worked very hard to bring us



all of these pieces of conference and still keep it at a price we hope more members will be able to afford as well as less time off work. That is a hard combination to manage but I think they have done a great job.

With that in mind this newsletter is full of forms that need to be taken care of before conference and either sent or brought with you. Please look over them carefully to understand what needs to be done with each and who needs to sign what. If you have any questions please feel free to call me or any of the other District Officers.

Also remember to bring your Criers. If you have not gotten yours yet they were sent to the Association Presidents and they should have them by now. **Carrie White** did a great job putting them together. She was held up a little by not getting information timely and we all need to work on meeting our deadlines better. It really puts stress on all of us that isn't necessary.

The next newsletter will be from your new President **Tracy Harden**, and it will be the Post-Conference

Newsletter. This has been an awesome year for me and there are so many people that helped me get here and kept me going.

I will save most of my thank you's for conference but would like to thank my association, Bremerton/Kitsap, **Mary Lou and Tom Addy** and Carrie for always being there for me and always answering the phone when I called! I also would like to thank my officers and the Past District Presidents. They have been so supportive I can't thank them enough for all their encouraging advice.

I hope to see many of you at Conference and look forward to seeing everyone. I am especially looking forward to being seated at the Past Presidents table with that great bunch of ladies!

You are the Stars of Credit!

Donna Carollo, PCE
District 10 President, CPI

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International Representative's Message

Hello everyone –



Greetings from International! Hardly seems possible that my year as International President is more than 3/4 over. It is a year that I will never forget; working with our corporate office in St. Louis, the other officers on the Executive Board and with all of you members has been a real “eye opener”. You don’t really know what goes on and how much work is involved until you are actually in that position (just ask **Terry Rowe, Marlene Wilcox, Mary Lou Addy**), but you know, it is a labor of love. CPI has given me more than I can ever match and I’m so thankful to be able, in my own small way, to give back.

Now here we are getting ready for conference again, and I’m really looking forward to seeing many of you again. I know that Mary Lou and her group will put on a wonderful meeting for us, and I remember from the 2005 District Conference, just how well we were treated by the hotel and their employees. Since Tracy Harden from my own local association will be installed as District X President, it will be doubly special.

It’s A Whole New Ballgame! See you in April-

Joyce Jones, CCCE/MPCE
President, Credit Professionals International

Chaplain's Report

I will be doing the memorial at district conference. If you have lost any member(s) from your association, please contact me and send me their name so i may include them in the service. I don’t want to miss anyone. They all deserve to be remembered. Thank you for your help. You can contact me by email funnanci_@hotmail.com or call me (425) 290-8400.

Nancy Swaffield MCE
District 10 Chaplain

Co-Historian Letter

Greetings.

As Co-Historian for President Donna, I am working on her scrapbook. I would love to have something from each association, how about a picture of your members? I am also looking for pictures from conferences.

Please send them to me ASAP so that Nancy and I can have a great book to present to Donna at Conference. If you have any questions, please call me or email me. I am hoping to have lots of pictures in my mailbox!

Vicki LeDuc
2311 Foron Rd
Centralia, WA 98531

Phone 360-520-3947
vleduc@hotmail.com

HELEN B. SAWYERS AWARD

District 10 Credit Professionals International is looking for a recipient for the **Helen B. Sawyers Award**. Past recipients of this award include **LaFrance Grubbs, Marlene Wilcox and Betty Nichols**.

Last year we had several very worthy members whose local associations nominated them, but of course we could only pick one to win the award. We hope that the associations that nominated candidates last year will resubmit those names and their qualifications. To those associations that have not previously submitted a name – we know that there are others out there that may deserve this award, but we need you to submit their names for consideration.

The following is a list of qualifications we are looking for in our recipient:

- Excellence in mentoring, bringing up talent through the ranks, developing their skills to ensure strong leadership succession in the organization.

- Exhibits generosity with both time and knowledge.
- Practices moral integrity in business and personal life.
- Must possess a tenacious spirit, yet implement with compassion and a wonderful sense of humor.
- Considered a role model with contributions to strengthen and enhance Credit Professionals International.

Does this sound like a member in your association? Please submit their name and a synopsis of their qualifications by April 16, 2007 to:

Terry J. Rowe, CCCE
Pioneer Federal Credit Union
736 Juniper
Twin Falls, ID 83301

The award will be presented at the District 10 Conference in Silverdale.

Terry J. Rowe, CCCE
District 10 Advisory Board Chairman

CPI DISTRICT 10 FUNDRAISER

I would like to ask each association and district officer to donate funds to me so that I may do some 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, bingo games, 50/50 and silent auction items. If you have purchased items already that you would like to donate please contact me to make arrangements.

To ensure a successful fund raising effort, please send your contributions by March 1, 2007. I look forward to seeing everyone at Conference in April. **[Note: As of the newsletter date, I have only received**

TWO donations for the District Fundraiser – Great Falls Association and President Donna.]

Kris Hafliger
2007 District Fundraising Chair
406-453-5988

CONFERENCE CHECK LIST

ATTENTION ALL ASSOCIATION PRESIDENTS:

This is a checklist for your use as you complete and mail the forms that are required this time of year. PLEASE see that these forms are returned by the deadline dates, and to the proper chairman. Don't wait for the deadline if you have the information available. Please send it now as the earlier the Officers and the Chairman receives the information the easier it is for them to be ready for conference.

1. ASSOCIATION BULLETINS: The deadline is April 20 for all flyer and books to be sent to the Crier Editor, Carrie White. See page 10.
2. DISTRICT DUES: Make sure all of your dues are in to 1st VP Tracy Harden by March 31st so your association can be given credit for as many members as possible.
3. MEMORIAL SERVICE: There will be a special service for all CPI members who have passed away during the last year. Be sure to notify our Chaplain, Nancy Swaffield by April 15th, if you have lost a member as we don't want to miss anyone. (Information on any deaths occurring after the deadline may be sent immediately.)
4. PIN AND EMBLEM AWARD: This award goes to the association ordering the largest quantity of CPI jewelry during the past year, and you will have time to get your orders in. Make sure you send copies of your orders to District Pin and Emblem Chairman Tammy Bennett.
5. CAREER CLUB: Please mail your list of all current Career Club members to Patti Barton by April 15th. Career Club Breakfast is included in your registration for conference.

6. DISTRICT HISTORIAN: Co-Historians Vicki LeDuc and Nancy Holiman would like to have pictures and articles/clippings from all associations included in the President's memory book. Please contact either Vicki or Nancy if you have some submissions.
7. PERFECT ATTENDANCE AWARD: In order to qualify, you must return the form on page 8 to Tracy Harden by April 15, 2007.
8. PERFECT ATTENDANCE: If you have a member who has perfect attendance of 15 years or more, and you wish to have the certificate and/or pin presented at the District conference, you will need to notify Tracy Harden, 1st VP and see that the certificate or pin is made available to her prior to the Awards Luncheon.
9. INDIVIDUAL MEMBERSHIP CHALLENGE AWARD: In order to qualify for this District award the form on page 9 must be completed and returned by April 15th to Tracy Harden, 1st VP.
10. DISTRICT EDUCATION AWARD: Due to the way the judging is set for this award (by percentage or by number), all associations regardless of size of their membership have an equal chance of winning. Again you must complete the form on page 7 and return it by April 15th to Ruth Ann Aller.
11. DISTRICT CREDENTIAL CERTIFICATION: This is the ALL IMPORTANT FORM. If your association is to have the vote/votes it is entitled to at conference, this form (see page 11) must be completed and returned by April 15th to District President Donna Carollo.

12. DISTRICT CREDENTIALS: Presidents and Delegates – Please make copies of the Delegate Credential form (page 12), complete the form, make sure it is properly signed and bring them to the conference with you. Each voting delegate requires one delegate credential for one vote. This credential gives you the chance to express you association's wishes in regard to the officers who will serve you, and the by-laws that guide our organization. Please pick up your ballots at the credentials desk as early as possible to enable the Committees to close and prepare their report, which must be given in the early portion of the Annual Business meeting. REMEMBER - DO NOT MAIL THIS FORM

Feel free to call or email me if you have any questions. Thank you for preparing your forms and mailing them on time.

Donna Carollo
District 10 President
dandgcarollo@aol.com
509-674-2373

**Join Us in Silverdale,
Washington
April 26 – 28, 2007
2007 District 10 Conference**



2007 CPI CREDIT CONFERENCE

HOSTED BY - DIST 10 CREDIT PROFESSIONALS
& BREMERTON - KITSAP CPI
STARS OF CREDIT
APRIL 26TH TO 28TH
SILVERDALE BEACH HOTEL
SILVERDALE, WA

To register, send to:

Nancy Holiman - Bremerton - Kitsap CPI
% Frontier Bank
P.O. Box 278

Arlington, WA 98223 email - nholiman@frontierbank.com

Registration Questions - Call Mary Lou Addy 360-692-6504 email- taddy@wavecable.com

REGISTRATION - Only \$195.00 per person.

Fill out this form and return it with your check made payable to: **BREMERTON – KITSAP CPI**

Please type or print clearly:

Names of Person Attending: _____

Employer Name: _____

Address _____

Association _____ Professional Certification: _____

Phone # _____ Email _____

Call to inquire about individual meal ticket.

STARS OF CREDIT AGENDA

Thursday - April 26, 2007

4:30 PM - 6:00 PM - Hospitality Room - Registration - Appetizers *dinner on your own

Friday - April 27, 2007

7:30 AM - 8:45 AM Past President's Breakfast - Host Nancy Swaffield

8:00 AM - 9:00 AM Breakfast

8:00 AM - 9:00 AM Registration - Credentials

9:00 AM - 9:15 AM Opening ceremony and welcome

9:30 AM -10:30 AM Keynote Speaker

10:30 AM -10:45 AM Break

10:45 AM -11:45 AM Charlie Toth - Equifax Credit Bureau -Credit Scoring

12:00 PM - 1:00 PM Lunch

1:15 PM - 2:15 PM FTC - Fraud - Robert Schroeder - Scams - Identity Theft

2:15 PM - 2:30 PM Break

2:30 PM - 3:30 PM Frontier Bank- Fraud Schemes - Marilee Paddock

3:30 PM - 4:30 PM Speaker from NCIS

*dinner on your own/Movie

Saturday - April 28, 2007

7:30 AM - 9:00 AM Career Club Breakfast - Host Patti Barton

8:00 AM - 9:00 AM Breakfast

9:15 AM -10:15 AM CPI Pre Board Meeting

10:15 AM -10:30 AM Break

10:30 AM -11:15 AM Speaker - Terry Rowe

11:30 PM - 1:00 PM CPI President's Lunch & Awards

1:15 PM - 4:00 PM Annual Meeting

4:00 PM - 4:30 PM Post Board

6:30 PM - 7:00 PM Reception - No host cocktails

7:15 PM - 10:30 PM Installation and Awards Banquet - Entertainment

Sunday - April 29, 2007

9:00 AM - 10:30 AM Continental Breakfast - Hospitality Rm
President Tracy - Committee Chairmen &
Officers - Committee Appointments

Hotel Information:

SILVERDALE BEACH HOTEL (formerly Red Lion Silverdale Hotel)

3073 NW Bucklin Hill Rd. - Silverdale, WA 98383

1-800-544-9799 or 360-698-1000-Rates \$ 80.00 single, \$90.00 double

Bremerton-Kitsap Airporter - www.kitsapairporter.com/

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, 2006 to April 30, 2007
- PROJECTS:** Including group seminars with other Credit Associations are eligible for this Award.
- ASSOCIATIONS:** Are to list their total membership and also the percentage for 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 associations 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%

DATE _____ NUMBER OF MEMBERS _____

ASSOCIATION NAME _____

CITY _____ STATE _____ ZIP _____

Mail to: Ruth Ann Aller, CCCE/MPCE
c/o Jason Mauseth, DDS
1246 Yellowstone B-1
Pocatello, ID 83201

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, 2006 to March 31, 2007.

CPI Association President Signature

Association

Date

RETURN BY APRIL 15, 2007:

Tracy Harden, PCS
P.O. Box 511
Yakima, WA 98907

BULLETIN AWARDS

The current Crier editor Carrie Beth White, PCS, 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 District Conference.

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 Reporters by April 15, 2007.

CRITERIA FOR BULLETIN AWARDS:

40% Education and Inspiration

25% 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.)

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

DEFINITION OF TYPES OF FLIERS:

BOOK TYPE- Consist 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, 2005 through September 30, 2006

Mail to:

Carrie Beth White, PCS
20350 Little Valley Rd.
Poulsbo, WA 98370

**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, 2007.

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, 2007** to:
Donna Carollo, PCE
4700 Teanaway Road
Cle Elum, WA 98922

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

These are your credentials for the district Ten Credit Conference in Silverdale, WA, in April 2007. 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.

DISTRICT 10 2006-2007 OFFICERS

PRESIDENT

Donna Carollo, PCE
4700 Teanaway Road
Cle Elum, WA 98922
Home: 509-674-2373
Cell: 360-440-6454
E-Mail: dandgcarollo@aol.com

SECOND VICE PRESIDENT

Ruth Ann Aller, CCCE/MPCE
c/o Jason Mauseth, DDS
1246 Yellowstone B-1
Pocatello, ID 83201
Home: 208-237-5338
Work: 208-237-2462
Fax: 208-237-5297
E-Mail: ruthannaller@cablone.net

TREASURER

Margaret Ewert, PCE
444 S. Meridian
Kalispell, MT 59901
Home: 406-755-4506
Work: 406-751-7022
Fax: 406-755-8188
E-Mail: mags@bresnan.net

FIRST VICE PRESIDENT

Tracy Harden, PCS
P.O. Box 511
Yakima, WA 98907
Work: 509-248-5270
Home: 509-453-0084
Fax: 509-248-5276
E-Mail: Counsel@cccsyakima.org

RECORDING SECRETARY

Jill Jaeckel, CA
Spennard Builders Supply
PO Box 99060
Anchorage, AK 99509-9060
Home: 907-677-0903
Work: 907-261-9165
Fax: 907-261-9141
E-Mail: jilla@sbsalaska.com

JUNIOR PAST PRESIDENT

Sue Cassell, PCE
Consumer Credit Counseling Service
P O Box 2326
Great Falls, MT 59403
Home: 406-453-3546
Work: 406-761-8721
Fax: 406-761-8622
E-Mail: suec@cccsmt.org

2006 – 2007 DISTRICT TEN CHAIRMAN

ADVISORY BOARD CHAIRMAN

Terry J. Rowe, CCCE
Pioneer Federal Credit Union
736 Juniper
Twin Falls, ID 83301
Work: 208-735-0814
Home: 208-734-6540
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E-Mail: tj@magiclink.com

ADVISORY BOARD - BUDGET

Billie Malone Plasker, PCS
12019 Lisa Marie Ct.
Fairfax, VA 22033
Home: 703-568-1735
Work: 703-846-0118
E-Mail: bme1949@hotmail.com

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CO-HISTORIAN

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E-Mail: Nholiman@frontierbank.com

ADVISORY BOARD - BY LAWS

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 Five Star Collections
 P O Box 7378
 Bozeman, MT 59771-7378
 Home: 406-582-0985
 Work: 406-556-9720
 Fax: 406-556-9728
 E-Mail: bobbvandsteve@email.msn.com

LIBRARIAN

LaFrance Grubbs, CCCE
 P.O. Box 473
 Pendleton, OR 97801
 Home: 541-276-5318

PIN AND EMBLEM

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 Great Falls, MT 59406
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 Work: 406-761-5350
 Fax: 406-761-1813
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CHAPLAIN

Nancy Swaffield, MCE
 1427 100th SW #128
 Everett, WA 98204
 Home: 425-290-8400
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 Fax: 360-692-6504
 E-Mail: taddy@wavecable.com

CPI CERTIFICATION

Brooke Garness
 Farmers Insurance
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 Great Falls, MT 59405
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 Work: 406-452-8588
 E-Mail: cookie_1283@hotmail.com

LEGISLATIVE CHAIRMAN

Nancy Swaffield, MCE
1427 100th SW #128
Everett, WA 98204
Home: 425-290-8400
E-Mail: funnanci@hotmail.com

FUNDRAISING

Kris Hafliger, PCE
Centron Services
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Great Falls, MT 59404
Home: 406-727-4289
Work: 406-453-5988
Fax: 406-453-4144
E-Mail: khafliger@centronservices.com

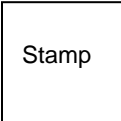
CAREER CLUB CHAIRMAN

Patti Barton
77609 Col Jordan Road
Hermiston OR 97838
Cell: 541-561-5889
Fax: 541-567-9120
E-Mail: rp77609@hotmail.com

2007 DISTRICT CONFERENCE

Mary Lou Addy, CCCE/MPCE
P.O. Box 683
Silverdale, WA 98383
Home: 360-692-6504
Fax: 360-692-6504
E-Mail: taddy@wavecable.com

Donna Carollo, PCE
President, CPI District 10
4700 Teanaway Road
Cle Elum, WA 98922



Postal Address