



CREDIT PROFESSIONALS INTERNATIONAL

PACIFIC NORTHWEST COUNCIL DISTRICT TEN

Serving the Northwest Credit Community Since 1937

November 2005

Message from the President

CPI: YOUR KEY TO SUCCESS

First of all I would like to apologize to everyone in the District and International for my lack of newsletters. It is not that I have been intentionally neglecting my responsibilities, it is just that life got in the way and I was having a difficult time balancing everything. I am back on track and would like to thank you for your patience. I would really like to thank our District 10 Past Presidents, my friends, and my local association. Everyone has been supportive as I was trying to find my mind!

With that said, lets turn the key, put a lock on the past, and open the door going forward. I have reports from our Officers and Chairmen from this past summer that will be included this publication. The December newsletter will include current articles from our officers and chairmen, State and Spring Meeting dates, and an update on the District Conference in Silverdale next May.

I would like to thank the Great Falls CPI for a memorable District Conference. Kris Hafliger and her committee did an awesome job. Rumor has it that the bartenders have been invited to Silverdale for a repeat performance.

If you were not able to attend the District Conference last May in Great Falls you missed a great time! The Cowboy Poet entertained us with songs and stories. The speakers ranged from motivational to educational and ended with Jeri Mae Rowley's presentation, *Hats Off to You!* A call to 2006 Conference was presented by Mary Lou Addy, Donna Carollo, and Carrie White

of the Bremerton CPI. Their presentation left everyone energized and excited to attend the May 2006 conference in Silverdale, WA.

CONGRATULATIONS MARLENE WILCOX!

The 2005 recipient of the Helen B. Sawyer Award. This very deserving recipient was speechless and I think THAT was a first! Congratulations Marlene, I am happy for you.

A heartfelt THANK YOU to Billie for being my installing officer. Many of you know that Billie began her CPI involvement in Great Falls, so it held a special significance for me having her here.

In this issue you will find; reports from officers and chairmen, a letter from our International Mentor Joyce Jones, and a listing of names and addresses of the officers, chairmen and local presidents. If any of your information is incorrect please let me know. You will also find the 2004-2005 Education Manual test and answer guide provided by Tracy Harden. I urge all associations to administer this test during one of your business meetings and submit your test results to Tracy.

Dues! To date, Donna Carollo reports that only three associations have submitted their 2005-2006 dues Mid-Val; Great Falls; and Bremerton. So everyone else.....what's the hold up? (Like I have room to talk, luckily I was not in charge of sending in the dues from Great Falls!☺) Check with your local association and submit your dues to **Donna Carollo at 4700 Teanaway Road Cle Elum WA 98922**. If dues are not paid

promptly your association may run the risk of jeopardizing your standing with District and International, and will not receive their Education

Highlights in this Issue

Message from the President
District Officer's Messages
International Officer's Message
International Forms
2004-05 Education Manual Test
Officer/Chairman Listing

Manual. Dues deadline was October 1st, 2005 please submit your dues immediately.

1st Vice President – Donna Carollo, PCE

First I want to thank you for the opportunity to serve CPI as a District Officer. It is a learning, growing and challenging opportunity and it has been fun too! Your District Officers work very hard and they are a dedicated group that I am proud to be a part of. My responsibilities this year, for the most part, cover membership. It is always a prime topic of conversation when we get together. Please let me know what I can do to help with any issues that your association may have regarding membership. Whether it is getting new members or retaining current members, I will give any support that I can.

Great Falls put on a great conference and what a great city. We had such a fun time, meetings went smoothly, speakers were great, food was wonderful and networking is always beneficial. I'm hooked on Montana and will be spending more time there if I have any say about it.

On a personal note, my husband and I are retiring the end of June. We are taking a vacation to Alaska for a month (I will be a speaker at Anchorage CPI in July). Then we will be living in a 5th wheeler in Cle Elum where we will build a new home. So there will be some transition time with my Email, phone number and address. But I am hoping it will all go smoothly. My Email will be the same for right now; I just might not be able to check it quite as often. My cell phone number will be the same 360-440-6454. My address will change but my mail will be forwarded. I will let everyone know my new address when we get settled.

Happy summer everyone ~ THINK MEMBERSHIP!

Donna Carollo, PCE
1st Vice President

2nd Vice President – Tracy Harden, PCS

Well, summer is upon us, with all the sun, fun and extra time with family. While trying to keep cool, don't forget about opportunities to learn about or share information related to credit. Now's a great time to read your International CPI Education Manual, discuss a chapter or two with other CPI

members, or check out some of the articles about finances, credit and bankruptcy issues at www.msn.com.

If any association is putting together a test for the 2006-2007 manual, please let me know, others may like to borrow it from you, since International doesn't do a test any longer.

I am really looking forward to serving as your District 2nd Vice President and Education Chair. If you need some ideas or have some to share, please let me know.

Have fun this summer, and don't forget to start planning for the fall state conferences.

Tracy Harden, PCS
2nd Vice President

Treasurer - Margaret Ewert, PCS

I wanted to offer my thanks to the Great Falls CPI for hosting a wonderful, education packed conference in Great Falls. Our local president, Reggie Schapp, who was a "first timer", shared her enthusiasm with our membership at our last local meeting. This is truly the key to getting people involved. Get them to attend just one District Conference and they will be hooked.

As of this writing, summer has not yet started in Montana. Flathead Valley CPI is looking forward to being a part of the Blue Angels Air Show, which is being held in Kalispell the last weekend of July. Our association will be working a "beer booth". In 1999 FVCPI participated in this event and earned more than \$500 for two days of volunteer work. We had a ball and had an opportunity to meet some of the pilots and crew. We are looking forward to a repeat.

A special thank you to FVCPI and all the District members, for your continued support in my District 10 involvement. I am very proud to serve as District Treasurer this year and looking forward to learning more about CPI. Thank you everyone.

Just a reminder, since we no longer have a Financial Secretary, all District dues are to be sent to Donna

Carollo. If you have any questions, my email is admin@jimdownen.com.

Respectfully,
Margaret Ewert, PCS
District 10 Treasurer

Secretary – Ruth Ann Aller, CCCE/MPCE

It is my privilege and my joy to be able to serve District 10 Credit Professional International as the Recording Secretary.

My job is a very important one, as I record the history of our organization and all that happens in our District. The minutes must reflect what is going on. They do not include discussions; just the decisions that have been made. Record who was in attendance, who your speaker was, any motions that were made, who made the motion, and who seconded it. You don't need to go into great detail about every word that was spoken. Keep them short and to the point. Enjoy your job as your local recording secretary. I know as your District Recording Secretary, I will.

Remember that our "Key to Success" is the education and networking opportunities we have.

Smiles,
Ruth Ann Aller, CCCE/MPCE
District 10 CPI
Recording Secretary

*****By now you have celebrated your installation of new officers. Please remember to send a *change of officer* form to International as well a copy of the completed form to me. This way I can be sure to keep the District records and the website up to date with newly elected officers and membership listing.

All forms are available at
<http://www.creditprofessionals.org/forms.htm>

Greetings from Great Falls!

Amazing that it is the end of July already.....District Conference is just a mere memory now. The bills are paid, thank you notes have been sent, and the "bartender boys" have returned to their day jobs! I hope that all who

attended conference went home refreshed, educated and with plans to attend next year's conference in Silverdale Washington. Great Falls CPI was honored to host District Conference and thank all those who attended.

Kris Hafliger
2005 District 10
Conference Chairman

Congratulation to Terry & Richard Rowe!

The Dilettante Group of Magic Valley had their 6th annual HALL OF FAME INDUCTION GALA on Friday September 23, 2005.

Those that were honored this year for many years of service and dedication to both the Dilettantes and the community were:

Terry and Richard Rowe,
Jim and Peggy Varley
Sandy Hacking

Have you picked a day for your Spring Meeting? Let me know so I can publish it in the next Newsletter ~ December 05

Mark Your Calendar

Pacific NW Council & Executive Board Seattle WA	February 4, 2006
District 10 Conference Silverdale WA	May 18-21 2006
International CPI Conference Wichita KS	June 21-24 2006
Space reserved for YOUR Spring Meetings	List your dates here!

A MESSAGE FROM YOUR INTERNATIONAL MENTOR

I am so glad that I have the opportunity to be Mentor and International Representative for District 10. I want to thank each one of you for the friendship and support that has come my way over the years that I have spent in CPI. In June of 2006 I will be installed as your International President; a very exciting but kind of scary prospect. I know that travel is expensive, so even though I would love to see all of you in Wichita, KS next June, at the International Conference, I understand that for so many of you that it is not feasible. You can be sure that on that night, I will be thinking of my district and the encouragement I received when I was a little hesitant to take on this huge responsibility.

As each of you pay your dues this year, the 2005-2006 education manual will be sent to you. I hope that each of you read it even if your local association is not able to cover each chapter in your meetings. The authors of the chapters did a wonderful job and though a couple of the chapters are quite long, they all cover topics that are important to us all.

Again this year, the membership directory will be furnished to all of you. It will be in the "members only" section of the web page and is also available on a CD or hard copy. The membership directory is updated each year in February. Each member will also receive a free copy of the "Credit Professional" magazine, courtesy of the Credit Education Resource Foundation.

If you have visited the website recently, maybe you have noticed that there is information posted about our members in the Lake Charles LA area. Some of them were helping out with disaster relief after hurricane Katrina, when hurricane Rita made its presence known. They went from relief workers to victims in a very short period of time. If you would like to contribute to a fund for those in that CPI association who need it, there is a link to a page that allows you to contribute "on-line" and there is also an address if you would rather send a check. My own local association has decided to make the Lake Charles CPI our charity of choice this Christmas and all proceeds from our annual Christmas Party will go to them.

Happy Holidays to you all and you will be hearing from me again soon.

Joyce Jones, CCCE/MPCE
International First Vice President

CREDIT PROFESSIONALS INTERNATIONAL DISTRICT TEN

It is time for nominations for an International Officer and I am hereby requesting that you check with your membership to see if you have someone in your association who is eligible to be nominated and has a desire to serve.

I have enclosed the eligibility requirements of a nominee along with the Local Association Nomination Form and Nominee Biography Form, which will need to be completed.

The nominee must complete the biography form along with a resume of qualifications containing 100 words or less that can be printed in the Pre-Conference Capsule. Remind them that their resume should include more information about credit and/or business related achievements than about association activities. They may also want to include their goals as an International Officer. They must also include a glossy print picture (preferably black and white) for publication. *(or ask them to email you a photo and provide your email address)*

Mail the Local Association Nomination Form, completed Nominee Biography Form, Resume and Photo to me by **November 17, 2005**.

If your association does not have a nominee at this time, please indicate that on the Nomination Form and return to me by **November 17, 2005**.

I appreciate your immediate attention to this request and I look forward to receiving nominations from our District.

Return forms to:

Sue Cassell
c/o CCCS of MT
2022 Central Avenue
Great Falls MT 59401

Joyce Jones, CCCE/MPCE will be the International President next year, we need to be sure that our District continues to support her. Please be sure to fill out the forms, if you or someone you know is eligible for an International office. There are several of our members that are eligible.

CREDIT PROFESSIONALS INTERNATIONAL

LOCAL ASSOCIATION NOMINATION FORM FOR INTERNATIONAL OFFICE

To Local Association Presidents: If your local association has a member who has leadership qualifications and whom you think is good officer material and is eligible to be an International Officer, please consult them and get permission for your local association to nominate them. If they agree, please present this form to all the members of your local association and vote to approve the nomination. Then complete this form and return, along with the nominee's biography, to your District President by **November 17, 2005**.

Name of nominee: Mrs./Miss/Ms/Mr. _____

Mailing address _____

Work #(____)_____ Home #(____)_____ FAX #(____)_____ Email: _____

Employed by _____

Job title _____

Name of local association, city, and state _____

Does he/she meet membership requirements? _____ Is nominee in good standing? _____

Does nominee meet eligibility criteria (has served as District President)? _____

Has nominee been consulted and is he/she willing to stand for election? _____

Does the nominee's firm endorse having him/her considered for International Office? _____

Year of District Presidency _____ District _____

Has the nominee previously held an International Office? If so, give office(s) and dates:

Comments regarding nominee's qualifications may be put on the back or on a separate page.

DATE: `_____ This candidate is nominated by CPI local association: _____

President (signature) _____

Secretary (signature) _____

Please return to your District President Sue Cassell November 17, 2005
with biography, resume, and photo

CREDIT PROFESSIONALS INTERNATIONAL
NOMINEE BIOGRAPHY

To: The Nominee

The following form is to be completed and returned with your picture (glossy print, black and white if available - email if possible) to your Local Association President immediately so that it can be sent to your District President along with the nomination form from your local association. The information supplied will assist the Nominating Committee in preparing your qualifications for printing and presentation of their report to the members. It is best if the information is related to credit and/or business achievements. Please do not be too modest. The Nominating Committee is very proud of you for allowing your name to be considered.

Name: Mrs./Miss/Ms/Mr. _____

Mailing Address _____

Work #(____) _____ Home #(____) _____ FAX #(____) _____ Email: _____

Employed by _____

Job title _____

District _____ Local Association _____ Year Joined _____

District offices held – give dates _____

International offices held (if any) – give dates _____

State offices held (if applicable) - give dates _____

CPI Certification: Designation _____ Year _____

Submit resume of 100 words or less describing your achievements in the credit industry and/or business world, as well as your plans and goals as an officer of Credit Professionals International.

PLEASE RETURN THIS FORM ALONG WITH YOUR PICTURE TO YOUR LOCAL ASSOCIATION PRESIDENT.

Your International Nominating Committee appreciates your cooperation, assistance and dedication to Credit Professionals International.

GOOD LUCK!

CREDIT PROFESSIONALS INTERNATIONAL
NOMINATING ENDORSEMENT FORM

To: Presidents of Local Associations

From: Sue Cassell, President

DISTRICT TEN

Please complete this form and return to your District President by **January 15, 2006**

WE, THE MEMBERS OF _____
(Name of local association and city)

DO HEARTILY ENDORSE _____
(name of District nominee endorsed by your local association)

FOR CONSIDERATION BY THE INTERNATIONAL NOMINATING COMMITTEE AS A
CANDIDATE FOR INTERNATIONAL OFFICE FOR THE YEAR 2006/2007.

Date _____

Local Association President (signature) _____

Local Association Secretary (signature) _____

PLEASE RETURN THIS FORM IMMEDIATELY TO YOUR DISTRICT PRESIDENT:

NAME: _____

MAILING ADDRESS: _____

Reminder...if there are candidates from your District for more than one office, endorsement forms must be completed by each local association for each office.

ELIGIBILITY REQUIREMENTS FOR INTERNATIONAL OFFICE

As defined in the International Bylaws:

Article V Officers, Section 2: Eligibility:

- a Eligibility to be a Corporate Officer shall be dependent upon being a local association member in accordance with ARTICLE IV, Section 2.A.
- b Eligibility for the office of President, First Vice President, Second Vice President, or Secretary/Treasurer shall be dependent upon having served as a District President. Eligibility for the office of President and First Vice President shall be dependent upon having served as an International Corporate Officer.

Article IV Members, Section 2. Qualifications, Class A. Local Association.

Membership shall be comprised of persons employed by or retired from entities providing and/or utilizing financial, credit or collections services. They shall enjoy all privileges of membership, including that of voting and holding office.

2004-2005 EDUCATION MANUAL TEST

1. The medical community has long advised us that _____ is a killer.
2. Stress is a factor in _____, _____, _____ and many other illnesses.
3. A system for expanding a business concept by duplicating the operation over and over under a recognized brand name is what?
4. List 5 terms that should be included in a franchise agreement.
5. What is the UFOC?
6. What is the primary difference between and Power of Attorney and Durable Power of Attorney?
7. A legal arrangement whereby a person grants one person or institution the ability to hold title to money or property for the benefit of other people is called a _____.
8. Living wills, durable medical powers of attorney and health care proxies are all examples of _____.
9. The protocol for repossession on a military installation is determined by the _____.
10. To garnish any person who is in any branch of the military, when the judgment is issued, the military paperwork is sent to the location for that branch's _____.
11. True or False Because all Indian reservations are under the direction of the Department of Interior, the rules are always the same.
12. True or False To win Credit Professional of the Year for International CPI, you must have been an International President.
13. The new International award is the Helen B. Sawyers Hero award, presented by the _____.
14. HIPAA is the acronym for the _____.
15. The privacy portion of the HIPAA Act went into effect on _____.
16. List 5 things a patient should be able to answer to confirm they are the correct person:
17. True or False Medicare covers ALL medical expenses.
18. Long term care policies are designed to provide coverage for _____,
_____, _____, _____ or _____.
19. True or False You should consider long term care insurance if you have significant assets.
20. True or False An employer's liability for sexual harassment may not be limited to just employee against employee, but may also include a vendor, client or customer.

21. A regular review of your _____ should be considered to be certain the employees handling those tasks are in sync with laws and company policies.
22. One of the most difficult challenges of life is to _____.
23. _____ as if no one were watching, _____ as if no one were listening, _____ every day as if it were your last.
24. _____ is the determination to succeed.
25. True or False In a national survey, money was one of the most important things about a job.
26. The heart of patience is _____.
27. A debtor is presumed to be insolvent _____ prior to a bankruptcy filing.
28. If the Bankruptcy Court finds that a particular transfer was preferential, then the transfer can be _____.
29. True or False Avoided means the creditor gets to keep all the money paid by a debtor filing bankruptcy.
30. List 3 advantages to having a written credit policy:
31. True or False You should make your credit policy rigid to avoid “wobble room”.
32. Having a written credit policy in place and up-to-date is a way of _____ and minimizing the loss of _____.
33. The Credit Education Resources Foundation was started in _____.
34. _____ is the CPI educational program available on CD or tape.

2004-2005 EDUCATION MANUAL TEST ~ Answers

1. The medical community has long advised us that STRESS is a killer.
2. Stress is a factor in HEART DISEASE, STROKE, DIABETES and many other illnesses.
3. A system for expanding a business concept by duplicating the operation over and over under a recognized brand name is what? FRANCHISE
4. List 5 terms that should be included in a franchise agreement.

PROVEN & SUCCESSFUL WAYS OF DOING BUSINESS

NATIONALLY RECOGNIZED BRAND NAME
COMPLETE TRAINING PROGRAM
RESEARCH & DEVELOPMENT PROGRAM
PROFESSIONALLY DESIGNED AD & MARKETING PROGRAM
OPPORTUNITY TO EXPAND AND OWN ADDITIONAL FRANCHISES
ONGOING FIELDS & HQ SUPPORT
PROTECTED MARKET OR TERRITORY

5. What is the UFOC? UNIFORM FRANCHISE OFFERING CIRCULAR
6. What is the primary difference between and Power of Attorney and Durable Power of Attorney? POA EXPIRES WHEN PRINCIPLE BECOMES INCOMPETENT OR DIES. DURABLE POA ONLY WHEN THE PRINCIPLE DIES.
7. A legal arrangement whereby a person grants one person or institution the ability to hold title to money or property for the benefit of other people is called a TRUST.
8. Living wills, durable medical powers of attorney and health care proxies are all examples of ADVANCE MEDICAL DIRECTIVES.
9. The protocol for repossession on a military installation is determined by COMMANDING OFFICER.
10. To garnish any person who is in any branch of the military, when the judgment is issued, the military paperwork is sent to the location for that branch's DFAS DEFENSE FINANCE CENTER
11. True or FALSE Because all Indian reservations are under the direction of Department of Interior, the rules are always the same.
12. True or FALSE To win Credit Professional of the Year for International CPI, you must have been an International president.
13. The new International award is the Helen B. Sawyers Hero award, presented by the CREDIT EDUCATION RESOURCE FOUNDATION.
14. HIPAA is the acronym for the HEALTH INSURANCE PORTABILITY ACCOUNTABILITY ACT

- 15 The privacy portion of the HIPAA Act went into effect on APRIL 14, 2003.
- 16 List 5 things a patient should be able to answer to confirm they are the correct person: NAME, ADDRESS, PHONE #, BIRTHDATE, PLACE OF EMPLOYMENT, ACCT #
17. True or FALSE Medicare covers ALL medical expenses.
- 18 Long term care policies are designed to provide coverage for DIAGNOSTIC, THERAPEUTIC, REHABILITATIVE, MAINTENANCE, OR PERSONAL CARE.
- 19 TRUE or False You should consider long term care insurance if you have significant assets.
- 20 TRUE or False An employer's liability for sexual harassment may not be limited to just employee against employee, but may also include a vendor, client or customer.
- 21 A regular review of your NEW-HIRE PROCEDURES should be considered to be certain the employees handling those tasks are in sync with laws and company policies.
- 22 One of the most difficult challenges of life is to FIND TIME FOR OURSELVES.
23. DANCE as if no one were watching, SING as if no one were listening, LIVE every day as if it were your last.
- 24 PERSERVERANCE is the determination to succeed.
- 25 True or FALSE In a national survey, money was one of the most important things about a job.
- 26 The heart of patience is CHEERFULNESS.
- 27 A debtor is presumed to be insolvent 90 DAYS prior to a bankruptcy filing.
- 28 If the Bankruptcy Court finds that a particular transfer was preferential, then the transfer can be AVOIDED.
- 29 True or FALSE Avoided means the creditor gets to keep all the money paid by a debtor filing bankruptcy.
- 30 List 3 advantages to having a written credit policy: CONTINUEITY IN THE DEPT, CONSISTANT CREDIT DECISIONS, CAN BE USED AS A TRAINING TOOL, EVALUATE OR BENCHMARK JOB PERFORMANCE, CAN BE PRESENTED TO SR MANAGEMENT TO ENSURE CONSISTANCY BETWEEN CREDIT DEPT, OPERATIONS AND MANAGEMENT EXPECTATIONS.
- 31 True or FALSE You should make your credit policy rigid to avoid "wobble room".
- 32 Having a written credit policy in place and up-to-date is a way of PREVENTING PROBLEMS and minimizing the loss of CUSTOMER GOODWILL.
- 33 The Credit Education Resources Foundation was started in 1987.
34. TAKE CHARGE OF YOUR LIFE is the CPI educational program available on CD or tape.

CPI: YOUR KEY TO SUCCESS

DISTRICT 10 2005-2005 OFFICERS *PACIFIC NORTHWEST COUNCIL, DISTRICT TEN*

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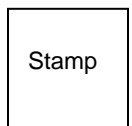
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CPI District 10
2022 Central Avenue
Great Falls MT 59401



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