



CREDIT PROFESSIONALS INTERNATIONAL PACIFIC NORTHWEST COUNCIL DISTRICT TEN

Serving the Northwest Credit Community Since 1937

October 2008

Message from the President

CPI: THE ESSENTIAL PIECE



Where, oh where, are all our "Essential Piece's"? I just received a report from our International office dated October 13, 2008. As of that date, we have nine (9) regular members and three (3) direct members, for a total of twelve (12).



If you have not sent in your dues, please do so today. Without payment to International, you will not receive your education manual and the other informative mailings from St. Louis.

As a reminder, your local association treasurer must send District dues (\$18.00 Per Member) for your members to:
Debra Buck, PCS
Recording Secretary/Treasurer
Credit Associates Inc.
1308 12th Ave South
Great Falls, Mt. 59405

International dues (\$80.00 Per Member) from your local associations need to be sent to:
CPI
10726 Manchester Road, Suite 210
St. Louis, MO 63122

Please attach a copy of the Personal Data Form for each member, both the District and International.

By this time you should have elected and installed new officers for 2008/2009. As a reminder, please send me a copy of the Officers Change Form. This form must be completed immediately following the election and sent to CPI International at the address above. Please fax (406-755-8188) me a copy of that form. As of this mailing, I have received this form from one association, Great Falls.

Here are some reminders to the local President for October, November and December.

OCTOBER

- Pay International and District dues

- Install Officers
- Plan Membership Campaign
- Appoint chairmen for Credit Education Month & Walk-A-Thon
- Change of Officer Form sent to District President and Int'l office.

NOVEMBER

- Credit Professional of the Year (local), forms need to be completed and sent to District Advisory Committee by **December 31**.

DECEMBER

- Chairmen updates on Credit Education Month and Walk-A-Thon.
- Christmas Party!
- Int'l Nominations Endorsement forms: Return to district president by January 1, 2009.
- Credit Professional of the Year Form, due to District advisory chairman. December 31.

Don't forget that all the necessary forms can be located on the website: www.creditprofessionals.org. Give me a call if I can help in any way.

As promised, the board of officers conducted a "phone" summer board meeting. Thank you officers for the contributions you made and the support I received for this idea. In these days of financial woes, it only makes sense

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to save where we can.

- 1st Vice President Vicki LeDuc expressed the need for communication.
- I hope all of you enjoyed the publication that was mail by 2nd Vice President LaFrance Grubbs.
- Secretary/Treasurer Debra Buck has completed the minutes from the district meeting and those minutes are presently in the hands of the Minutes Approval Committee. Debra encourages everyone to send dues to her as soon as possible.
- Junior Past President Tracy Harden will be looking for district officer nominations. Please consider becoming a part of the board. The nomination forms are attached to this newsletter.

“Essential Piece” Dates and Event Reminder

- December 1, 2009 – Newsletter Deadline
- February 7, 2009 – Winter Board Meeting – Seattle, Washington
- April 23-25, 2009 – CPI District 10 Conference – Kalispell, Montana
- June 18-21, 2009 – CPI International Conference – Silverdale, Washington

“I challenge every association to not only maintain their current membership, but to increase that by just TWO members”. I offered this challenge in May. I would like to hear how the local associations are doing with this challenge. With all the things that are going on around us, please do all you can to keep your local association together and growing. There is a need for our type of association more today than ever. We need to be proactive to the financial climate around us, the needs of our communities, and our members. We need to redevelop into the issues of today. I know my business has been greatly effected by the events of the past few months and we are all in for a ruff ride to come. My strength comes from my CPI friends who have always been there for me, always believing in me, even when I didn't believe in myself. We will get through this, we will learn the lessons set before us and when that is finished, we will move forward. We will be stronger, with more wisdom and compassion for our fellow man.

Thank you again for the honor of serving as President. Please give me a call with issues or concerns.

Happy Thanksgiving Everyone!

God Bless all of you,

Margaret Ewert-Moen, PCE
District 10 President

Message from the 1st Vice President

Greetings from Lewis County! I can't believe fall is here, and boy is it. There have already been rain, wind and power outages! Just so there is no repeat of last year's weather. (And before we know it Thanksgiving will be here!) I hope everyone is doing well and your local associations are prospering. It's once again time for a new year in our local associations.

If you haven't already paid your dues, make sure you get them paid as soon as possible. District dues, \$18.00 per member, need to be sent directly to our District Secretary/Treasurer, Debra Buck in Great Falls. International dues, of \$80.00 per member go to the International Office. If you have any questions do not hesitate to contact one of your District Officers, our contact information is at the end of this newsletter. And, once you pay your International dues you will receive your new education manual

Did everyone receive the Education information from LaFrance? If not, contact President Margaret for a copy. There are great ideas for getting speakers and different educational topics. Not only does it provide good education information but it can also help in recruiting new members, show potential members the speakers you are thinking of having, the topics that will be discussed.

And don't forget the networking. I still call on many of my CPI family members when I need information, whether it is on a credit related topic, checking credit on a potential new customer, or just to ask about a hotel in their area.

In addition to recruiting new members, don't forget about your current members. Retention is just as important, if no more so. We have to keep our current members involved within our associations, make them feel as important as the day they joined.

One idea is to ask each member to plan one meeting, let them pick the topic and find the speaker, but also be willing to help them with the process. Encourage your members to attend our District Conference. The first time I attended, I was hooked! There is great education and networking. And, they are fun, a great get away, a way to recharge and re-energize. The next Conference will be in Kalispell Montana, and I know from experience that Montana puts on great conferences!! Start planning and saving for it now.

Sending all of you good wishes, enjoy your fall! You are all an essential piece of District 10 CPI.

In friendship,

Vicki LeDuc, CCCE/MPCE
District 10 Vice President

And just one essential piece of the puzzle!

Message from Junior Past President

Hello all, I hope you are having a wonderful autumn. The leaves are turning bright colors, the apples and pumpkins are ripe, and the kids are back in school.

Now is the time to get back to CPI business. You should have elected your new Association officers, please make sure to send your change of officer forms to both International and District to make sure you receive all the proper mailings.

Also, now is the time to be thinking about how you can support YOUR DISTRICT by offering to run for an office. Any current member who has served as a local Association president is eligible to run for Secretary/Treasurer. Duties include taking the minutes for the District meetings at conference, as well as the winter board meeting, and handling the finances at the direction of the president and the board. As the District conference this year will be in Kalispell, you will need to attend, and plan to attend the District conference in 2010.

Benefits of being an officer include learning about the "inner workings" of CPI, some financial support for conferences, recognition for your service and just the great feeling you get knowing how much your support and work matter to a great organization like CPI.

Think of all the wonderful things you've gotten through CPI; friendships, networking, knowledge of credit and business issues, and lots of fun!

This is your opportunity to give back to the organization that has given you so much.

Please contact me with any questions or to "throw your hat" into the ring. Nomination forms are available on our website on the Links page or directly at:
http://www.cpi-district-10.org/nominating_form_2009.pdf

Yours in Credit,

Tracy Harden, PCS
District 10 Jr. Past President

Message from the Chaplain

Inspiration to our dear members:

*The Angels
May angels rest beside your door,
May you hear their voices sing.
May you feel their loving care for you,
May you hear their peace bells ring.*

**DEADLINE FOR THE NEXT NEWSLETTER IS
December 1, 2008**

*May angels always care for you,
And not let you trip and fall,
May they bear you up on angel's wings,
May they keep you standing tall.
May they whisper wisdom in your ear,
May they touch you when you need,
May they remove from you each trace of fear,
May they keep you from feeling greed.
May they fill you with their presence,
May they show you love untold,
May they always stand beside you
And make you ever bold.
May they teach you what you need to know
About life here and here-after.
May they fill you always with their love
And give you the gift of laughter*

~ Unknown

Nancy Amend
District X Chaplain

International Representative's Letter

Now that our summer is over and everyone is back in school, most of our Associations are gearing up for another year of education and networking, planning for speakers and working on local and district conferences and International Conference.

I just returned from St. Louis where I attended the Strategic Planning Committee Meeting. This is a two day event where your Executive Board, Strategic Planning Committee and the Foundation Trustees meet. This was my second time attending this meeting and I always come away with amazement at how much can be accomplished in just two days.

One of the highlights of this trip was arriving early on Thursday afternoon so that I could visit the new International office. As you know, our corporate office has moved and Charlotte Rancilio is all settled in to her new digs. Although I never visited the old office, this one is very nice and highly efficient. Charlotte had it well organized in a very short period of time.

There are many certificates and plaques hanging on the walls of the office, but my favorite is a picture from 1927 that was published in the Spokane, WA newspaper, showing all the CPI women at one of their first meetings. They all are wearing hats and are "dressed to the nines!!" What a great picture! The original article with the picture from the newspaper is also framed on the wall. It sure makes you think of the history of this organization and all of the wonderful ladies that have put so much time and effort into it.

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

After the office visit, we convened in a series of meetings over Friday and Saturday. There were so many positive ideas that came from this weekend and as always, the big concern is membership. We need to find ways to reach



Charlotte Rancilio and 1927 Photo of Credit Women

younger people and to meet their needs. How best to serve them with the information that CPI has to offer is a critical question.

Another concern, as always, is the continued disbanding of our local Associations. We all know that Pocatello has decided to disband, but hopefully the members will stay active as at-large members. Please invite them to all of your activities that you might have, including your conferences.

Mary Lou Addy made a wonderful presentation on the 2009 International Conference that will be held in Silverdale, WA. I hope all of you will plan to attend this time; once you attend one International Conference you will want to keep going to them.

I want to thank all of you again for your support and encouragement, allowing me to serve as District Ten's representative at the International level. If everything goes as planned, I will be installed as CPI President in Rogers, AR in 2010. I hope that as many of you as possible will try to attend that Conference.

Please contact me on any question or concern that you have regarding CPI. Your officers at the District level and the International level are always here to help you in anyway that they can.

Have a wonderful Fall, and remember our Destination: Excellence through CPI.

Billie Plasker
Second Vice President
Credit Professionals International

Message from the Conference Chair

Dear Credit Professionals:

You are cordially invited to attend the 76th Annual District 10 Credit Conference in Kalispell Montana, April 23-25, 2009.

"CPI, THE ESSENTIAL PIECE" is our conference theme. We have some great speakers and entertainment lined up and I hope everyone will feel the "magic!"

Please mark your calendars to attend! A full registration packet will be sent to all enrolled members soon. All events will be held at the Hampton Inn in Kalispell. Conference registration is set at \$175.00.

If you have questions or concerns, please feel free to e-mail me at dmccollom@centurytel.net. We are looking forward to seeing all of you in beautiful Kalispell next spring!

Sincerely,

Donna McCollom, Conference Chairman
Flathead Valley CPI

Message from the Pin & Emblem Chair

With the start of your new Credit Professional year you will have new officers, award your Local Association Credit Professional of the year and have members that will want to order their own CPI pin.

You will need to contact Nona Ellzey to order the pins for your local membership throughout the year. Nona keeps track of what is ordered by each Association and an award is given on the District level and the International level.

I know that we do not wear our pins as often as we did in the past, but I do feel that the CPI membership pin is very important, along with pins that show what office or offices you have held on the local and District level.



Following is an explanation of exactly what the symbol on our CPI pin, seen above, means:

The CPI Triangle - The Symbol of Excellence

In over 60 local associations scattered over the continent of North America: North, South, East and West, you will find more that 300 members wearing a pin which carries the emblem representing the ideals and purposes for which we were organized.

The CPI Triangle pin is symbolic as well as attractive. The triangle shape itself has always stood for unity, and the three sides come together to form a balanced whole. The rays emanating from the base of the triangle indicated the far-reaching impact of Credit Professionals International.

At the base of the triangle - the source of the rays - is YOU, the MEMBER. The individual members are the foundation upon which the entire organization is built. They are the beams which radiate education, community service and dedication to excellence in personal and professional endeavors.

From the member base come five rays. They represent the various spheres influenced by the actions of the members. They are the Local Association, State, District,

International and Non-Members who are affected by CPI, such as employers and consumers. The strength of the membership base strengthens each of these groups, building momentum as it travels to each level.

We should each wear our CPI membership proudly and understand what it symbolizes. Please contact me if you have any questions regarding ordering pins from International. Thank you, President Margaret for allowing me to serve as your Pin and Emblem chairman.

Billie Plasker

Pin and Emblem Chairman
District Ten

CPI Headquarters – St. Louis



Charlotte Rancilio (Office Manager) and Esther Brinkley (President) at Corporate Office



Charlotte Rancilio (Office Manager) at her desk



Dianne Radcliff (Dist. 7-9 President), Barb Chapin (Past President) and Esther Brinkley (President)



Mary Lou Addy (Conference Chair) delivers her report on upcoming Silverdale Conference

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

Margaret Ewert-Moen, PCE
President, CPI District 10
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Stamp

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