



## CREDIT PROFESSIONALS INTERNATIONAL PACIFIC NORTHWEST COUNCIL DISTRICT TEN

*Serving the Northwest Credit Community Since 1937*

July/August 2004

### “KNOWLEDGE IS POWER”

#### Message from the President

Greetings from Bozeman, Montana! It has been a great summer so far. I never seem to have enough time to go places and do things, but I enjoy it when I can get away.

In June I traveled to Atlanta for our International Conference. I had a wonderful time. It was extremely humid (a little different than Montana), but somehow I survived it. We did some site seeing and were able to attend a Braves baseball game. That was an experience of a lifetime. I had a lot of fun.

I was proud to represent District Ten Credit Professionals at International. I am happy that I had an opportunity to attend two years in a row. I feel like I have a better understanding of the goings on and issues that our International office is faced with. The Atlanta CPI group was very gracious hosts. They are some of the nicest and most hospitable people that I have met.

Marlene Wilcox presided over our business meetings and did a great job. I only hope that my meetings run as smoothly as hers did. Thank you Marlene for your dedication and time to CPI.

Congratulations to our newly elected International Officers for 2004-2005. Our own Joyce Jones was installed as Second Vice President. I am honored to have Joyce as our District Ten representative at International. She will be a great leader for our association.

I would like to apologize for a professional faux pa in my June newsletter. I was trying to be so thorough with providing details of District conference that I

forgot to mention a very special award that was presented at conference. A new award was created at last year's conference in Alaska. It is called the Helen B. Sawyers award. It is given each year with high honor to a member who has gone the extra mile for CPI. This year's recipient was Mary Lou Addy. Mary Lou has given herself to CPI time and time again over the years. She has always been dedicated and passionate about CPI and the award is well deserved. Mary Lou, I am so sorry I didn't mention it in my last newsletter. Please forgive me and by way of payback, I give you permission to smack me around next time I see you. All kidding aside, Congratulations Mary Lou for your accomplishment and thank you for all that you have done for CPI and for being there for all of us. We do need you!

Year-end is fast approaching for our local associations. Change of Officers and membership dues are just around the corner. It is time to start thinking about who your next officers will be. Also, seriously think about how to increase your membership. There is a new membership drive that International is promoting. There are rewards for local associations and individual members for recruiting new members. I think it is a great way to encourage each of us to promote CPI and help it stay strong. For more information, go to visit the International website at [www.creditprofessionals.org](http://www.creditprofessionals.org) or go directly to the announcement at [www.creditprofessionals.org/2004/memcontest2004](http://www.creditprofessionals.org/2004/memcontest2004)

Remember, all necessary forms are available at our website at [www.cpi-district-10.org](http://www.cpi-district-10.org). There is also a list of all officers, chairman, and mentors. Each local association has a mentor. If you have questions or need help, do not hesitate to reach out to them. They

are there to answer questions, give suggestions or advice, or to just listen. If your association or a member is struggling, help is just a phone call away. It might help keep your association or member going.

The Oregon State Conference will be held September 24-26, 2004 at the Riverside Resort & Convention Center in Bend, OR. The registration form is attached. In addition, the Idaho State Conference will be held October 7-9, 2004 in Jackpot, Nevada. I do not have a registration form for the Idaho State conference yet. The Chairman is Patrick Hughes. For information you can call Patrick at (208) 733-2128 or email him at [icb@magiclink.com](mailto:icb@magiclink.com). Please make every effort to attend one of the conferences. It is a great way to network and get some education between our District Conference each year.

Through knowledge, power, and strength, we can achieve success!

Barbara Beatty, ACE/PCE  
District Ten President

### Message from the 1<sup>st</sup> Vice President

Happy Summer! Wow is it ever a hot one. Ice Tea and Lemonade are being sold in record quantities; air-conditioners and fans are leaving the shelves as quickly as the stores are getting them in. I love to have my grandson come over because he wants to play in the pool and that is fine by me. It gives me the excuse to fill up his wading pool!

What a great District Conference. Hope you all had as great of a time as I did. The entertainment was a lot of fun. Great Job, and with Great Falls hosting the conference in 2005 we were able to get lots of super ideas.

This year I will be your 1<sup>st</sup> Vice President and with that comes duties of increasing membership. We are all experiencing a decline in numbers and we need to find ways to pump them up.

I would like to start the 1<sup>st</sup> Annual CPI guest day to co-inside with International Membership Drive of "Talk it Up for CPI". Have each of your members invite at least one person to attend your regular meeting. Keeping in mind that if you may want to pay

for the attending guest so that may make a difference in the number of guests you would like to invite. If you conduct business on this day you may want to forgo this to allow a speaker additional time. If this takes off like we hope it will this could then become the Annual Membership Drive. We all know the importance of CPI for networking as well as personal and professional growth and development. We need to share this. Pull out your old rosters and see who you could re-invite.

How about a little healthy competition between associations in the same state? Remember you could become eligible for the 5R CPI award by enrolling new members.

Knowledge is Power! Let's share that knowledge this year with others.

Enjoy the summer of 2004, stay cool and hydrated!

Respectfully submitted

Sue Cassell, PCE  
District 10 1<sup>st</sup> VP

### Message from the 2<sup>nd</sup> Vice President

It has been a busy summer already. I had a great vacation in Anchorage, Alaska, visiting friends and fishing. I caught only one King Salmon about 20 lbs, but had a great time and the weather was wonderful. Before I left I contacted Marlene Wilcox and found out when and where their meeting were held. I timed it just right and attended their meeting on June 10<sup>th</sup>. I enjoyed seeing members I knew, ones I had met at our conference last year and meeting some newer members. Their speaker was from Elmendorf Air

<i>Highlights in this Issue</i>	<i>Page</i>
Message from the President	1
Message from 1st and 2nd Vice Presidents	2-3
Messages from International	3
Calendar of Events	4
International Conference Highlights	4
Industry News & Inspiration	4-5

Force Base and talked about counseling airmen on their finances. Unfortunately they are usually in over their heads by the time they come to see the counselors. Coming from a Navy town myself it was interesting to hear the issues are the same and similar to what most young people are facing today. Good credit is a challenge today as in the past but credit is easier to access than ever before. Thank you to Anchorage CPI. I have to say I had not thought about attending a CPI meeting when on vacation, but what fun. It was great to visit another association and see how they run their meetings and I was able to share

the things Bremerton/Kitsap CPI is doing. I will share their agenda and minutes with my association! The next time you are going out of town, see if there is a CPI you can visit and share ideas. What fun! Please someone share your membership ideas with me! What do you do to attract or retain members? My email is [Dandgcarollo@aol.com](mailto:Dandgcarollo@aol.com) and my phone is 360-479-0122. I'm waiting to here from YOU!

Donna Carollo  
2<sup>nd</sup> VP District Ten

## Messages from International

Greetings to Members of Credit Professionals  
International District 10

Thank you for electing me to the office of International First Vice President. I appreciate your support and confidence. If you didn't get a chance to go to the International Conference in Atlanta, you missed an excellent conference. District 10 was well represented. I am pleased to be assigned as your mentor of your District and International representative to your District Conference. I am looking forward to attending your District Conference and meeting all of you.

My responsibility this year is membership. President Carol and I have set a goal of 750 members this coming year. One of the ideas out of Strategic Planning was going back and contacting members that have dropped out in the last three years. My membership committee (which includes Sue Cassell from District 10) will be working in trying to get new members and members who have not renewed. If you would like to be a part of this, I am looking for other

volunteers that would like to help with this project. I have commitments from (Past International Presidents-Terry Rowe, Mary Lou Addy, and Marlene Wilcox) that will be contacting some of those members that have not renewed.

Remember President Carol's theme this year, "Talk It Up for CPI". I introduced at the International Conference in Atlanta, our membership campaign for the year. "Talk It Up for CPI" and obtain new members. Talk up the education, personal development, leadership and networking. You can view it on the website, [www.creditprofessionals.org](http://www.creditprofessionals.org). Whether you are at your local association meeting speaking to a new prospect or in your community, "talk up CPI" whenever you have a chance. I hope all of you have some guests that you can turn into members.

If there is anything that I can help with in your local association, state or district, please let me know. You can email me at [racerat@qconline.com](mailto:racerat@qconline.com) or [lbridgeford@qconline.com](mailto:lbridgeford@qconline.com).

Linda Bridgeford, CCCE/MPCE  
International First Vice President

Hi Everyone,

Just wanted to let everyone know that there have been some additions to the International website [www.creditprofessionals.org](http://www.creditprofessionals.org). Please take a look when you can.

Also wanted to let everyone know that the Membership Directory is also online. Please take a look. Due to some privacy concerns only names are listed. If you wish additional info listed please email me at [cwestenhofer@iquest.net](mailto:cwestenhofer@iquest.net) to let me know what else you want listed to your name, i.e. company, position, address, phone, email address. Or you may write me at IMC Credit Services – 5534 Epperson Court – Indianapolis, IN 46221.

Cindy Westenhofer  
CPI International Webmaster

## Calendar of Events

District Summer Board Meeting Silverdale Red Lion Silverdale, WA	August 28, 2004
Deadline for September Newsletter	August 30, 2004
Oregon State Conference Riverhouse Bend, OR	Sept 24-26, 2004
Idaho State Conference Jackpot, NV	Oct 7-9, 2004
2005 District Ten Conference Holiday Inn Great Falls, MT	May 5-8, 2005
2005 CPI Int'l Conference The Four Points Ann Arbor, MI	June 8-12, 2005

### International Conference Highlights

#### OFFICERS & CHAIRMAN

Congratulations to the newly elected officers of International CPI. I am very proud to be part of this organization and look forward to working with them.

#### President

Carol Neal, Atlanta CPI  
District 3/4

#### First Vice President

Linda Bridgeford, West Central Illinois  
District 5

#### Second Vice President

Joyce Jones, Yakima Valley  
District 10

#### Secretary/Treasurer

Kem Morales, Alamo Texas CPI  
District 8

#### Immediate Past President

Marlene Wilcox, Anchorage, AK  
District 10

#### AWARDS

The following awards/recognition were presented at International Conference to District Ten local associations and members. Congratulations for going the extra mile. I apologize for missing those associations and/or members who received awards but are not mentioned.

#### *Membership Retention*

Lewiston, ID  
Pendleton, OR  
Portland, OR

#### *Membership Growth*

Flathead Valley, MT  
Lewis County, WA

#### *CERF Walk-a-Thon*

District Ten was awarded 2<sup>nd</sup> Place for the CERF Walk-a-Thon donation. The event was actually a duck race in the pool of the hotel. We all had a great time. In the spirit of winning, some members actually jumped into the pool fully clothed. I however went prepared with a swimsuit. Terry Rowe, the rat, actually won the event by being clever enough to tie a string to the duck and pull it across the pool. Who knew?

#### *CERF Scholarship for International Conference*

Debra Buck, Great Falls CPI

### Industry News

#### **Class Action Lawsuits Filed Against Hospitals Across the Country**

American Collectors Association  
July 2004

Hospitals and other healthcare providers have already been buffeted recently in the court of public opinion by numerous articles in U.S. newspapers that cite unfair pricing structures and aggressive billing and collection practices. Now, this issue is being taken into real courtrooms. Class action lawsuits have been filed against some of the largest non-profit hospitals in the United States by uninsured patients. In addition

to the hospitals, the American Hospital Association (AHA) is named as a conspirator in the litigation because of its role in advising the defendant hospitals on billing and collection practices.

The uninsured patients bringing the suits allege that the named hospitals retain hundreds of millions of dollars annually as a result of their tax-exempt status, while at the same time charging uninsured patients prices higher than other patient groups (those with group insurance coverage or coverage through a government payor). The suits also allege that the named hospitals benefit from income from their “for-profit” operations.

In the cases filed, the defendant non-profit hospitals are charged with breaches of contract, breaches of good faith and fair dealing, breaches of charitable trust, consumer fraud and deceptive business practices, violations of the Emergency Medical Treatment and Active Labor Act, unjust enrichment, civil conspiracy, conspiring with the AHA, and aiding and abetting with respect to the breaching of their tax exempt agreements.

In June, suits were filed against hospitals in the following states:

- Alabama
- Arizona
- Colorado
- Florida
- Georgia
- Illinois
- Minnesota
- Missouri
- Ohio
- Tennessee
- Texas

Many of the cases were filed by Richard Scruggs, a Mississippi attorney who earned millions of dollars and a national reputation in legal challenges of the tobacco and asbestos industries. Additional cases are expected to be filed in the near future.

You can view the filed complaints and a press release—as well as any additional information on this issue—at <http://www.nfplitigation.com/>.

## Inspiration

"When you plant lettuce, if it does not grow well, you don't blame the lettuce. You look for reasons it is not doing well. It may need fertilizer, or more water, or less sun. You never blame the lettuce. Yet if we have problems with our friends or family, we blame the other person. But if we know how to take care of them, they will grow well, like the lettuce. Blaming has no positive effect at all, nor does trying to persuade using reason and argument. That is my experience. No blame, no reasoning, no argument, just understanding. If you understand, and you show that you understand, you can love, and the situation will change."

***Thich Nhat Hanh***

*Vietnamese Zen Master and Spiritual Leader*

## Two Things Not to Worry About

In my life, I have found there are two things about which I should never worry. First, I shouldn't worry about the things I can't change. If I can't change them, worry is certainly most foolish and useless. Second, I shouldn't worry about the things I can change. If I can change them, then taking action will accomplish far more than wasting my energies in worry. Besides, it is my belief that, 9 times out of 10, worrying about something does more danger than the thing itself. Give worry its rightful place – out of your life.

*Source Unknown*



## “KNOWLEDGE IS POWER”

### 2004 – 2005 OFFICERS

#### **PRESIDENT**

Barbara Beatty, ACE/PCE  
P. O. Box 7378  
Bozeman, MT 59771  
Home: 406-582-0985  
Work: 406-556-9720  
Fax: 406-556-9728  
E-Mail: [bobbianandsteve@msn.com](mailto:bobbianandsteve@msn.com)

#### **FIRST VICE 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](mailto:suec@cccsmt.org)

#### **SECOND VICE PRESIDENT**

Donna Carollo, PCE  
1218 Kitsap Lake Road NW  
Bremerton, WA 98312  
Home: 360-479-0122  
Work: 360-479-4220  
Fax: 360-377-1979  
E-Mail: [Dandgcarollo@aol.com](mailto:Dandgcarollo@aol.com)

#### **RECORDING SECRETARY**

Margaret Ewert, PCE  
P. O. Box 5342  
Kalispell, MT 59901  
Home: 406-755-8188  
Work: 406-755-6687  
Fax: 406-755-7699  
E-Mail: [mags@digisys.net](mailto:mags@digisys.net)

#### **FINANCIAL SECRETARY**

Tracy Harden, PCS  
P. O. Box 511  
Yakima, WA 98907  
Home: 509-453-0084  
Work: 509-248-5270  
Fax: 509-248-5276  
Cell: 509-833-3993  
E-Mail: [counsel@cccsyakima.org](mailto:counsel@cccsyakima.org)

#### **TREASURER**

Betty Temler, PCS  
Kennelly Glass/Braggables  
P. O. Box 308  
Dufur, OR 97021  
Home: 541-467-2624  
Work: 541-296-1926  
Fax: 541-296-1926  
E-Mail: [temlers@gorge.net](mailto:temlers@gorge.net)

#### **JUNIOR PAST PRESIDENT**

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

**2004 – 2005 DISTRICT TEN CHAIRMAN****ADVISORY BOARD CHAIRMAN**

Betty Nichols, CCCE/PCE  
 P. O. Box 491  
 Lebanon, OR 97353  
 Home: 541-259-1865  
 Fax: 541-259-1865  
 E-Mail: [bnichols@proaxis.com](mailto:bnichols@proaxis.com)

**ADVISORY BOARD – BUDGET**

Vicki LeDuc, CCCE/MPCE  
 Madsen's Shop & Supply Inc.  
 1408 S. Gold Street, #2  
 Centralia, WA 98531  
 Cell: 360-520-3947  
 Work: 360-736-1336  
 Fax: 360-736-9522  
 E-Mail: [vleduc@hotmail.com](mailto:vleduc@hotmail.com)

**ADVISORY BOARD – BY LAWS**

Terry J. Rowe, CCCE  
 Pioneer Federal Credit Union  
 736 Juniper  
 Twin Falls, ID 83301  
 Home: 208-734-6540  
 Work: 208-735-0314  
 Fax: 208-735-0834  
 E-Mail: [tj@magiclink.com](mailto:tj@magiclink.com)

**AUDIT CHAIRMAN**

Nancy Swaffield, MCE  
 1427 100<sup>th</sup> SW #128  
 Everett, WA 98204  
 Home: 425-290-8400  
 Email: [funnanci@hotmail.com](mailto:funnanci@hotmail.com)

**AUDIT COMMITTEE**

Nancy Holiman, CCCE/MPCE  
 P. O. Box 278  
 Arlington, WA 98223  
 Work: 360-435-6703  
 Fax: 360-435-6719  
 Email: [Nholiman@frontierbank.com](mailto:Nholiman@frontierbank.com)

**CAREER CLUB CHAIRMAN**

Ruth Ann Aller, CCCE/MPCE  
 H. Gene Hoge, DMD PA  
 1246 Yellowstone B-1  
 Pocatello, ID 83201  
 Home: 208-237-5338  
 Work: 208-237-2462  
 Fax: 208-237-5297  
 E-Mail: [ruthannaller@cableone.net](mailto:ruthannaller@cableone.net)

**CHAPLAIN**

Mary Earlly, PCA  
 1330 SW 39th  
 Pendleton, OR 97801  
 Home: 541-276-2404  
 Work: 541-278-4444  
 Fax: 541-276-0090  
 Email: [heather@oregontrail.net](mailto:heather@oregontrail.net)

**CPI CERTIFICATION**

Tammy Burks  
 Credit Associates  
 P. O. Box 6099  
 Great Falls, MT 59403  
 Work: 406-761-5350

**CRIER EDITOR**

Lisa Andrews  
 P. O. Box 854  
 Pendleton, OR 97801  
 Home: 541-278-6822  
 Work: 541-276-3361  
 E-Mail: [lisa@byrnesoil.com](mailto:lisa@byrnesoil.com)

**FUTURE PLANNING**

Kari White  
 8646 Foster Grove CT NE  
 Bremerton, WA 98311  
 Work: 360-779-3199  
 Fax: 360-779-7005  
 Cell: 360-286-1477  
 Email: [kari.white@wamu.net](mailto:kari.white@wamu.net)

**HISTORIAN**

Jill Jaeckel, CA  
Spenard Builders Supply  
P. O. Box 99060  
Anchorage, AK 99509-9060  
Home: 907-677-0903  
Work: 907-261-9165  
Fax: 907-261-9141  
E-Mail: [jjaeckel@sbsalaska.com](mailto:jjaeckel@sbsalaska.com)

**LEGISLATIVE CHAIRMAN**

Brigette Caldwell  
92-929 Home Place #22-203  
Kapolei, HI 96707  
Cell: 808-349-7956  
Fax: 808-356-0422  
Email: [brchi@hawaii.rr](mailto:brchi@hawaii.rr)

**LIBRARIAN**

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

**PIN & EMBLEM**

Donna McIntyre, PCS  
Valley Chiropractic Center  
2117 Hwy 2 East  
Kalispell, MT 59901  
Home: 406-752-0965  
Work: 406-756-6868  
Fax: 406-756-6870  
E-Mail: [donmac@mtdig.net](mailto:donmac@mtdig.net)

**TROPHY CHAIRMAN**

Debra Buck, PCS  
Credit Associates, Inc.  
1308 12<sup>th</sup> Avenue South  
Great Falls, MT 59405  
Home: 406-727-0099  
Work: 406-761-5350  
Fax: 406-761-1813  
E-Mail: [debrabuck@hotmail.com](mailto:debrabuck@hotmail.com)

**2005 CONFERENCE CHAIRMAN**

Kris Hafliger, PCE  
Centron Services  
P. O. Box 2747  
Great Falls, MT 59404  
Home: 406-727-4289  
Work: 406-453-5988  
Fax: 406-453-4144  
E-Mail: [khafliger@centronservices.com](mailto:khafliger@centronservices.com)

**PARLIAMENTARIAN**

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](mailto:taddy@wavecable.com)

**CREDIT ASSOCIATION OF OREGON  
STATE CREDIT CONFERENCE  
September 24, 25 & 26, 2004**

**RIVERHOUSE RESORT & CONVENTION CENTER  
BEND, OREGON**

**“REAPING YOUR POT OF GOLD IN CREDIT”**

**AGENDA (Tentative)**

**Friday, September 24—**

*Registration Desk Opens at 4:00 PM, Courtesy of Pendleton CPI Association  
5 PM-10PM Social Network— Beverages and Appetizers – Big Deschutes Room*

**Saturday, September 25—**

*7:00 AM-Pre-Conference Board Meeting-Conference Chair Suite (TBA)  
7:00 AM-First Timers-Lounge with Marlene Wilcox w/ Continental Breakfast \*  
\* Continental Breakfast is Available in the Lounge for All Hotel Guests \*  
8:30 AM- Welcome to Bend - **Mayor of Bend, Oran Teater**  
9:00 AM- **Craig Edwards, Attorney at Law, Bend, OR- Commercial Collection Update/  
Creditors Rights in Bankruptcy Relief**  
10:00 AM -----Morning Break – Coffee/ Beverages-----  
10:15 AM- (TBD) – “Lender Liability-Credit Card Promotions-Economic Strategy or Pitfall?”  
11:15 AM-Announcements / Morning Adjournment - Free Time  
  
12:00 PM-CAO Luncheon-Business Meeting / **Markee and Associates-Matt Markee, Salem OR**  
  
1:45 PM- **Bend Cable Communications-“Internet Fraud/Internet and E-mail Security”**  
2:45 PM -----Afternoon Break – Coffee/ Beverages and Treats-----  
3:00 PM – **David Clubb, Rainier Bank-“Risk Management”-Just How Good is Your Credit  
Application and Analysis Process?”**  
4:00 PM – Announcements / Special Presentations/ Potpourri of “Stuff”  
4:15 PM – **CPI ANNUAL MEETING-LITTLE DESCHUTES – ALL CPI MEMBERS**  
6:00 PM – **Pre-Banquet Social Time / No host Bar / Big Deschutes Banquet Room**  
6:45 PM – **CAO Annual Installation Banquet**  
*Entertainment by the Sage Drifters w/ Tony Frost of Salem  
Silent Auction / Drawings / Announcements / Adjournment**

**Sunday, September 26—**

*7:00 AM – **Post-Conference Board Meeting- Conference Chair Suite (TBA)**  
9:00 AM – **CPI Sunday Morning Brunch- Little Deschutes – All Attendees & Guests**  
*Special Conference Recognition  
Scholarship Presentation*  
9:30 AM - Presentation: **Detective Tanner Stanfill, Madras City Police Dept.**  
*Detecting signs of: “Employee Embezzlement/ Fraud / Theft”*  
11:00 AM- **Call to 2005 Conference-CPI Pendleton – Wildhorse Casino, Pendleton, OR**  
11:20 AM – Announcements / Drawings / Door Prizes*

**ADJOURNMENT**

**REMEMBER DOOR PRIZES!!! REMEMBER SILENT AUCTION ITEMS!!**

\*\*\*\*\*

**Prices:**

*Full Conference-Includes Saturday Luncheon, Saturday Banquet and Sunday Brunch  
Saturday Education Day Only-Includes all four Sessions and Luncheon*

*Full Conference: \$140                      Saturday Education Day: \$90  
Extra Saturday Banquet Tickets: \$30      Sunday Brunch Tickets: \$16.50*

\*\*\* \*\*

**For Hotel Accommodations-**

**Please tell the reservations desk that you are attending the CAO State Credit Conference**

**Please Make your own Hotel Reservation at The Riverhouse Resort by Calling: 1-800-547-3928**

<b><u>*Room Rates:</u></b>	<b><u>Single</u></b>	<b><u>Double</u></b>
One Queen Bed	\$69.00	\$78.00
One King or 2 Queen Beds	\$78.00	\$88.00
One King or 2 Queen Beds w River View	\$88.00	\$98.00
Assorted Suites	from \$98.00 to \$205.00	

**\*Included in the price of the guestrooms is a daily complimentary Continental Breakfast .**

\*\*\*\*\*

*(Detach and Send this Form with your conference fees Please)*

**Registration Form**

**NAME:** \_\_\_\_\_ **Credentials** \_\_\_\_\_  
**ADDRESS:** \_\_\_\_\_ **Phone#(\_\_\_\_)** \_\_\_\_\_  
**COMPANY NAME:** \_\_\_\_\_ **City/ State:** \_\_\_\_\_  
**Guest(s)** \_\_\_\_\_

**Please Make your Check Payable to Central Oregon CPI and remit to: Carla K. Barnes, CCCE\***  
**\*Carla's Day Time Phone: 541-385-7150                      2724 SW Timber Avenue**  
**\*Carla's Home (Eve) Phone: 541-548-7747                      Redmond, OR 97756**

_____ <b>Full Conference Registrations @ \$140.00 :</b>	<b>Enclosed Amounts:</b>
_____ <b>Saturday Education Day @ \$90.00</b>	\$ _____
_____ <b>Extra Dinner Guest Tickets @ \$30.00 each</b>	_____
_____ <b>Extra Sunday Brunch Tickets @ 16.50 each</b>	_____
_____ <b>Conference Donation-Designate: Scholarship? Memorial?</b>	_____

**TOTAL ENCLOSED:                      \$ \_\_\_\_\_**

**DON'T FORGET TO MAKE YOUR HOTEL RESERVATIONS: 1-800-547-3928 !!!**

Barbara Beatty  
President, CPI District 10  
P. O. Box 7378  
Bozeman, MT 59771



Postal Address

*CPI ~ Serving the Credit Industry since 1937*