



## CREDIT PROFESSIONALS INTERNATIONAL

### PACIFIC NORTHWEST COUNCIL DISTRICT TEN

*Serving the Northwest Credit Community Since 1937*

June 2004

## “KNOWLEDGE IS POWER”

### Message from the President

It was great to see everyone in Portland. It was nice to go back to the Pacific Northwest. My family and I had a wonderful time.

Congratulations and thank you to the Credit Association of Oregon for hosting such an awesome District 10 Conference. Special thanks to our CPI Conference Chairman Betty Temler, and also to Betty Nichols. Your hard work this past year shined through with the great education and hospitality that you offered the attendees as well as the accommodations for the speakers. We all appreciate the effort you put forth. I would also like to thank them for the publicity that was provided for our associations and the conference itself. Jacob's Well submitted an article about our conference and Installation to the local Bozeman newspaper. I thought that was pretty cool. The exposure was great and I hope it brings new members to our association.

I also want to recognize and thank Vicki LeDuc for being my Installing Officer. You gave a wonderful Installation ceremony. Your friendship, support, and professionalism are greatly appreciated. You have been a great mentor to me.

Also, many thanks to my local association, Flathead Valley, for all of the support they have given me in the past 3 years. Thank you to my family for all of their support. They have enjoyed our conferences and networking the past few years and plan to attend many more.

I chose “Knowledge is Power” for my theme this year. I first heard those words 6 years ago when I was ill. They were literally words to live by back

then. Like my health 6 years ago, our association is suffering. We must continue to educate ourselves, professionally, personally and spiritually. We must take a look inside before we can begin to see the big picture.

The best way to overcome defeat or adversity is to learn about your adversary. What empowers them? What is the foundation of their strength? What can we do to conquer our problem? What can we do to strengthen our bond with our members? We need to find solutions that will turn our weakness into positive energy to give us strength and power once again. Unfortunately, this is not an easy task and there is no simple answer. If we want our association to thrive and grow, each of us must make a commitment and take an active role in its' destiny. As members, we each have a responsibility to this association to promote CPI. Through knowledge, power, and strength, we can achieve success!

*Barbara Beatty, ACE/PCE  
District Ten President*

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

I am very honored to be 2<sup>nd</sup> VP for District 10. As Education Chairman I take this job very seriously. The basis of our organization is education of our members, and I believe that networking and sharing ideas and processes is a big part of that education. Without the education portion of our organization we have little to attract and retain members. Please share with me and I in turn will share with others what topics have been the best received by your members or prospective members. How much of your meetings is set aside for education? Do you have one member responsible for speakers/education or a committee? How do you advertise or get the word out about your speakers? Please help me share this info with other associations. My phone # is (360)479-01222 and my Email is [Dandgcarollo@aol.com](mailto:Dandgcarollo@aol.com). I look forward to hearing from many of you. It is up to all of us to help our association grow and prosper.

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

## Message from the Crier Editor

As Crier Editor I am preparing for the Post-Conference publication at this time. I would like to have a current roll-call from each local President. I would also like an updated report from each committee chairman...this is based on committee chairpersons that were active at the conference and not the newly appointed chairpersons. Submission deadline is July 15, 2004. My goal is to have the Criers mailed to local associations by August 16, 2004. Our immediate past President Billie Malone made a goal to have a submission from every local association in the pre-conference issue of the Crier - we were successful in doing this and I would like to extend that challenge to all associations for this next publication as well. Articles can be sent to me at the following addresses:

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Kris Hafliger  
2003-2004 Crier Editor

## Conference Highlights

### *OFFICERS & CHAIRMAN*

Congratulations to the newly elected officers of District Ten CPI. I am very proud to be part of this team and thank each of you for your support and confidence in me. I also want to thank the Chairman and Committee Members who have stepped forward to be involved and help our association this coming year. Without you, we would fail. I look forward to working with you.

First Vice President	Sue Cassell, PCE
Second Vice President	Donna Carollo, PCE
Recording Secretary	Margaret Ewert, PCE
Financial Secretary	Tracy Harden, PCS
Treasurer	Betty Temler, PCS
Junior Past President	Billie Malone, PCS

### *AWARDS*

The Annual Awards Luncheon was held on May 15, 2004 at District Ten Conference in Portland. Congratulations to the following members and associations for going the extra mile.

#### *Association for Perfect Attendance by Percentage*

1<sup>st</sup> Place – Pocatello  
2<sup>nd</sup> Place – Pendleton  
3<sup>rd</sup> Place – Great Falls

#### *Membership Attendance at Conference by Percentage*

1<sup>st</sup> Place – Portland  
2<sup>nd</sup> Place – Everett  
3<sup>rd</sup> Place – Mid Val & Central Oregon

## Calendar of Events

July Newsletter Articles Due	July 10, 2004
District Summer Board Meeting Silverdale Red Lion Silverdale, WA	August 28, 2004
Oregon State Conference Riverhouse Bend, OR	Sept 24-26, 2004
Idaho State Conference Jackpot, NV	September 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

### *Conference Attendance Award by Mileage*

- 1<sup>st</sup> Place – Anchorage
- 2<sup>nd</sup> Place – Flathead Valley
- 3<sup>rd</sup> Place – Pendleton

### *Individual Membership Challenge Award*

Marie Hochhalter

### *District Ten Exam with 100% Participation*

Pendleton  
Great Falls  
Pocatello

### *District Ten Educational Achievement Award*

Lewiston/Clarkston

## CREDIT PROFESSIONAL OF THE YEAR

A great big congratulations goes out to **Jill Jaeckel** for this year's winner of the District Ten Credit Professional of the Year!

I can think of no one more deserving than Jill. Each year she dedicates her time to serve CPI. She has held all offices with her local association; she has served as an Officer and Chairman for

several committees for District Ten, including the 2003 Conference Chairman in Anchorage, AK; she currently serves at the International level as a Director for the Credit Education Resources Foundation, was the Corresponding Secretary for our Immediate Past President, Marlene Wilcox.

Jill brings vibrancy, strength, and loyalty to Credit Professionals International. She is a priceless asset to us and I am very thankful and proud to have her as a member. Congratulations Jill. You deserve it!

## Industry News

### **Survey: Credit Reports Hold Errors**

The Associated Press  
June 2004

**WASHINGTON** -- One in four credit reports has errors that are serious enough to disqualify consumers from buying a home, opening a bank account or getting a job -- and an overwhelming majority contain mistakes of some kind, according to a survey released Thursday by a consumer group.

Serious errors found in the credit profiles maintained on some 90 percent of American adults include consumer accounts incorrectly listed as delinquent or in collection or that actually belong to another person, said the report by Public Interest Research Group.

Of the 197 credit reports collected from people in 30 states, 79 percent had some sort of error, while 54 percent included personal identifying information that was misspelled, outdated, belonged to someone else or was otherwise incorrect. Thirty percent contained credit accounts that consumers had closed but that remained listed as open. Nearly 8 percent were missing major credit, loan or mortgage accounts that indicate creditworthiness, PIRG said.

The three largest credit-reporting agencies -- Equifax, Experian and Trans Union -- collect information from banks, mortgage companies and other creditors and from public records related to lawsuits, bankruptcy filings and tax liens. They sell the consumer reports to credit grantors as well as landlords, employers, insurance companies and utilities, which increasingly

use them to help determine the likelihood that a person will pay obligations.

The people who provided information for the survey were members of PIRG -- an arrangement that a spokesman for the credit-reporting industry said unfairly skewed the results.

Also, in conducting the survey, PIRG "unilaterally decided what is a serious error," said Norm Magnuson of the Consumer Data Industry Association.

Spokesmen for Experian and Trans Union didn't immediately return telephone calls seeking comment on the PIRG survey. Equifax spokesmen couldn't immediately be reached.

PIRG and other groups advise consumers to examine their reports from all three credit bureaus at least once a year before applying for new credit. The reports are available without charge in several states, and will be provided free nationwide by late next year.

PIRG also called on Congress and state legislatures to strengthen consumers' right to seek redress in the courts when a credit bureau or creditor fails to protect personal data or comply with an investigation.

In 1996, Congress required Equifax, Experian and Trans Union to provide consumers with a toll-free telephone number and access to credit bureau personnel during normal business hours, with a view to helping people resolve mistakes in their credit reports.

In January 2000, the three agencies paid a total \$2.5 million to settle FTC allegations that they blocked calls from more than a million consumers who wanted to discuss their credit reports. Many people also were kept on hold for unreasonable amounts of time, the federal agency said.

The settlements required the bureaus to answer consumer calls within 3½ minutes on average and ensure that 90 percent of callers don't get a busy signal.

Last July, Equifax agreed to pay \$250,000 to resolve the Federal Trade Commission's allegations that it didn't do enough in 2001 to answer calls from

consumers inquiring about their credit reports. Atlanta-based Equifax did not acknowledge breaking any laws in its settlement with the agency.

## Inspiration

One day a farmer's donkey fell down into a well. The animal cried piteously for hours as the farmer tried to figure out what to do. Finally, he decided the animal was old, and the well needed to be covered up anyway; it just wasn't worth it to retrieve the donkey.

He invited all his neighbors to come over and help him. They all grabbed a shovel and began to shovel dirt into the well.

At first, the donkey realized what was happening and cried horribly. Then, to everyone's amazement he quieted down.

A few shovel loads later, the farmer finally looked down the well. He was astonished at what he saw. With each shovel of dirt that hit his back, the donkey was doing something amazing. He would shake it off and take a step up.

As the farmer's neighbors continued to shovel dirt on top of the animal, he would shake it off and take a step up. Pretty soon, everyone was amazed as the donkey stepped up over the edge of the well and happily trotted off!

Life is going to shovel dirt on you, all kinds of dirt. The trick to getting out of the well is to shake it off and take a step up. Each of our troubles is a steppingstone. We can get out of the deepest wells just by not stopping, never giving up! Shake it off and take a step up.

Remember the five simple rules to be happy:

1. Free your heart from hatred - Forgive.
2. Free your mind from worries - Most never happen.
3. Live simply and appreciate what you have.
4. Give more.
5. Expect less

## “KNOWLEDGE IS POWER”

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