



## CREDIT PROFESSIONALS INTERNATIONAL

### PACIFIC NORTHWEST COUNCIL DISTRICT TEN

*Serving the Northwest Credit Community Since 1937*

September/October 2004

## “KNOWLEDGE IS POWER”

### Message from the President

Greetings from Bozeman, Montana! Fall is here. Winter is here in Montana. We've already had snow twice. It's cold and blustery and we're all now complaining about the cold. It was just a while back we were complaining about the heat. So goes our moans and groans.

This is a busy time of year for our local associations, with membership dues and change of officers drawing close. I have a lot of topics to cover in this newsletter. I apologize for not sending one each month. My businesses keep me going until late in the evenings sometimes.

We held our summer board meeting in Silverdale, WA at the end of August. We were able to share Tom and Mary Lou Addy's 50<sup>th</sup> wedding anniversary with them while we were there. Their hospitality was wonderful.

I attended the Idaho State Conference in Jackpot, NV earlier this month. They hosted an excellent conference with great education from the Secret Service, Smith Barney Investment Co., and TransUnion. Terry Rowe was our closing speaker for the conference. She talked about being yourself and realizing what is important in your life. She was great, as always. Thank you Terry for the inspiration. I lost some money, didn't get a lot of sleep, but had a great time. Kudos to the Credit Association of Idaho! And thank you for your hospitality.

Annual dues become late on October 31, 2004. Please be sure to send your membership report to our Financial Secretary, Tracy Harden, PCS – P. O. Box 511 Yakima, WA 98907. . In addition, I am in the

process of creating an email address book for all District 10 CPI members. If you have a membership directory for your local association, please send it to me. It is my goal to send our newsletter to all members so they receive direct communication from our District.

Many of you have already celebrated Installation of new Officers. Please remember to send a Change of Officer form to International as well as a copy of the completed form to me. We need to ensure our records are kept up to date and I would like to recognize those members who are serving at the local level.

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

It is time to think about nominations for International Officers. I have attached information and instructions in this newsletter for all local Presidents. I will also send the information to you personally as well. Joyce Jones from Yakima Valley CPI will be the International First Vice-President for the next year (2005-2006). We need to make sure that our District continues to support her. In addition, there is an eligible Office available to a second District 10 member who has been a District President. We have several members who are eligible, so start thinking about who you would like to nominate.

It is with great regret to inform all of you that Skagit Valley CPI in Washington has decided to disband. They have struggled for several years to stay active, however, their membership has slowly dwindled due to retirement and natural attrition. They are not alone in the struggle to stay active. It is a national dilemma

throughout Credit Professionals. Our International Officers are holding strategic planning meetings and instituting some of the suggestions to help our organization stay alive. One of those suggestions was to offer membership to credit professionals that do not belong to a local association. There is currently a marketing plan in place to seek out past members who belonged to disbanded associations and offer direct membership. The theme for President Carol Neal this year is "Talk it up for CPI". We need to take those words and put them into action, more now than we ever have in the past.

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

Barbara Beatty, ACE/PCE  
District Ten President

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

Hello from Bremerton. I know how busy everyone has been but it is now time to get back to the business of CPI and back to a consistent schedule of speakers. How do you do that? Has everyone been able to review the topics for our educational manual? If you haven't received a manual yet the topics were in the mailing from International. If you are sending in dues but haven't yet collected it all, send in at least one or two to receive the manual.

If you have trouble finding speakers...and we all do at times. Have each member take a topic and be responsible for a speaker. Share the wealth of information your association members have. Or have each member be responsible for a chapter themselves. What a great way to build confidence for our members. Speaking in public has become much easier for me with my involvement in CPI.

I know you have all heard this before, but have you really put it to work for your association? Some times we just need to go back to the to basics to be able to move forward again. Please share any ideas you have with me that have worked for your association.

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

### Message from International

It's September, the children are back in school, fall will be coming soon and it time to start thinking about membership. Our dues will be due in October.

We want to keep the members we have besides getting some new members.

You can retain your membership and bring in new members by:

- Making both new & current members feel important and needed.
- Having excellent programs and give members and visitors a reason to attend future meetings.
- Conducting well-managed meetings.
- Bringing excitement and vitality to your meetings.
- Stimulating the desire to return.
- Call those who missed the meeting and tell them they were missed.
- Continue to follow-up with those who miss meetings.
- Recognize member contributions and achievements.
- Keep every member actively involved in association activities.

Your local association needs to establish a membership plan. With this plan-you will need to establish some goals such as:

- Reversing recent decline in membership and having a net growth in membership within the first year.
- Raising the retention rate each year for the next two years.

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By establishing a membership plan, you will help your association focus on the importance of the membership function.

How to find potential members:

- Review current membership, look for others in same type of business or try smaller businesses.
- Ask your guest speaker what kind of audience would benefit from their presentation. Then invite those people.
- Check the yellow pages. Focus on one industry at a time. Invite everyone from that industry. For example: auto dealers, banks, and utilities companies.
- "Talk It Up for CPI"-whenever you get the chance, talk about CPI.

Follow-up with potential members:

- Invite to your next meeting.
- Send a membership brochure with the invitation and follow-up within one week of mailing.
- Contact again a few days before the meeting.

Extend the invitation to join.

- Continue to follow-up with those who do not attend.
- After the meeting, have an application ready for them to join. Have ready to show them all publications that come with their membership.

If you need a membership incentive program, attached is my membership campaign for this year.

Remember "Talk It Up for CPI" whenever you can.

*Linda Bridgeford, CCCE/MPCE  
International First Vice President*

## Oregon State Conference

The Credit Association of Oregon State Credit Conference was great! The weather in Bend was perfect, and the conference hotel was beautiful.

Oran Teater, Mayor, welcomed us on Saturday morning, and invited us to stay and play in Bend.

Craig Edwards, an attorney, gave us an update on the bankruptcy reform bill, which is still hung up and will probably not be addressed until next year at the earliest. Our own Marlene Wilcox did an interactive presentation on customer service, and really had us all involved.

During lunch, Matt Markee from Markee and Associates, a lobbyist group, gave us information about some of the OR legislation pending and some information on state candidates and their history of voting pro-business.

Bend Cable Communications gave an interesting talk about Internet fraud and some ways to protect ourselves and our businesses from becoming victims. CANA representative David Clubb from Rainier Pacific Bank spoke about identifying risk and ways to make bad debts possibly easier to collect.

Kudos and many thanks to the Carla K Barnes and her conference committee for a wonderful conference! I'm already looking forward to next year's conference in Pendleton.

*Tracy Harden, PCS  
Financial Secretary*

## Committee Reports

I dearly appreciate all of the friends I have made through CPI. The kind words when I needed guidance were a blessing. So, to all my friends I give you this poem by Aizabel Parinas:

I believe in angels,  
the kind that heaven sends,  
I am surrounded by angels,  
but I call them friends.

May God bless you all as you have blessed me.

*Mary Earley, PCA  
Pendleton CPI  
District Ten Chaplain*



It is picture time!!

You get to see President Barbara Beatty more than I do and I am counting on you to take those photos we all want her to see in her President's album next May. Nancy Amend and I are excited about learning how to scrap book and this is our opportunity. It will be a skinny album if you don't help me.

I understand that this is a busy time of year, summer is turning to autumn and there is much to do.

Although if you would please drop a few copies in the mail:

Jill Jaeckel  
9030 Amanda Circle  
Anchorage, AK 99502-5509

Or if digital is your passion, please just e-mail me those shots from all the meetings you get to attend in the lower 48 to [jillaj@gci.net](mailto:jillaj@gci.net) and I will do the printing.

Thanking you in advance for your participation in this time honored ritual.

*Jill Jaeckel*  
District 10 Historian

## Local Associations

Congratulations and THANK YOU to the Officers of the following local associations. We would not be here without you! You make it happen for CPI. May you have a prosperous year!

### HAWAII

#### **CPI Honolulu**

President:	<b>Jeffrey Babcock</b>
1 <sup>st</sup> Vice-President:	<b>Bridget Caldwell</b>
Secretary:	<b>Irene Puaoi</b>
Treasurer:	<b>Kevin Shiinoki</b>
Other:	<b>Carol Yasuda</b>
	<b>Cely Cassidy</b>
	<b>Connie Murphy</b>
	<b>Arline Konishi</b>

### MONTANA

#### **Great Falls CPI**

President:	<b>Alisa Herodes</b>
1 <sup>st</sup> Vice-President:	<b>Jenni Grove</b>
Secretary/Treasurer:	<b>Margo Minster</b>

#### **Flathead Valley CPI**

President:	<b>Regina Schapp</b>
1 <sup>st</sup> Vice-President:	<b>Herb Stout</b>
Secretary:	<b>Karla Lawler</b>
Treasurer:	<b>Katie Marsonnette</b>

### OREGON

#### **Mid-Val CPI**

President:	<b>Mona Slocum, CCCE/MPCE</b>
1 <sup>st</sup> Vice-President:	<b>Betty Nichols, CCCE/MPCE</b>
2 <sup>nd</sup> Vice-President:	<b>Patricia A. Derrickson</b>
Secretary/Historian:	<b>Darlene Dunckley</b>
Treasurer:	<b>Mary Toliver</b>

## Calendar of Events

Membership Dues	October 31, 2004
Officer & Chairman Newsletter Articles Due	November 20, 2004
International Officer Nomination Forms Due	January 1, 2005
Pacific NW Council and District Ten Executive Board Meeting Seattle, WA	February 5, 2005
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

## Industry News

### State accuses paycheck lender of collection abuses

By Candace Heckman  
Seattle PI

Authorities are seeking to revoke licenses from one of the state's largest payday lenders and permanently bar its executives from the check-cashing and small-loan business.

The state Department of Financial Institutions has accused Pacific Financial Holdings, which does business as Fast Cash Loans and Loan Ex, of abusive debt collection practices, overcharging on fees, lying about loan percentage rates and failing to keep accurate records with financial regulators.

The Federal Way-based company is cooperating with the state's investigation and will move quickly to correct any mistakes, said the company's Seattle attorney, Jon Zulauf.

Fast Cash branches remain open.

Payday loans are short-term loans that charge an upfront fee instead of regular interest charges.

Consumers usually take out those types of loans as a kind of advance on their next paycheck.

Complaints against Fast Cash had been building up in the past three years, said Chuck Cross, director of DFI's consumer division.

State investigators interviewed more than 50 consumers, Cross said. Thirty-two said Fast Cash collectors represented themselves as fraud investigators and threatened the consumers with criminal prosecution for felony check fraud. Such representation is illegal.

In one case, borrowers were told that they would lose custody of their children, state investigators said. Another interview revealed that children were told that their parents would go to jail if they didn't pay back the loan.

Collectors even told "borrowers that they were a 'nobody,' because if they were a somebody, they wouldn't need to use a payday lender," according to the department's statement of charges. After receiving such complaints from consumers, state investigators began looking into Fast Cash files and examining branch offices, Cross said, finding that Fast Cash had charged excessive fees on loans and payment plans.

Cross said that although he believes that this kind of behavior is not typical of the payday lending industry, Fast Cash is not alone in its practices.

State financial investigators are examining other payday lenders for violations and might file charges against another soon.

The industry in general has been growing exponentially, Cross said. "There's such a huge market to be served," that anybody who got into it is probably making a lot of money, he added.

Regulations surrounding payday lending have also grown but at a slow pace. Part of the leverage state regulators have been using against payday lenders is the ability to bar specific people from making money in the industry.

J. Blake Goldberg, the company's president, started Pacific Financial Holdings in 1996, and the business now has 15 branch offices.

The company holds 19 check casher licenses and 19 branch small loan endorsements, which allow Fast Cash Loan branches to offer what has become known as payday lending.

In Washington, 658 licenses have been issued for check cashing branches. Of those, 550 are authorized to provide payday loans.

Unfortunately, Cross said, state consumer advocates are finding that more people are using short-term loans as a long-term fix for their money woes. This has led to abuse by lenders and a cycle of debt for many consumers almost impossible to break.

Goldberg told the Puget Sound Business Journal in 2002 that he estimated 5,000 to 7,000 of his clients were monthly borrowers. Average loans at the time were \$300, according to the paper.

### ***IF YOU BORROW***

- If at all possible, stay away from payday lenders, because loan fees can measure up to an annual percentage rate of up to 300 percent.
- If you need to borrow, take out only as much as you can pay back with your next paycheck.
- Compare lenders and use one with the lowest fees and penalties.
- Harassment by debt collectors, including payday lenders, is illegal. Collectors cannot threaten criminal prosecution or discuss your finances with other people, such as your boss.
- Lenders cannot force you to take out another loan to repay a previous loan. Consumers in Washington have a right to a payment plan.
- For more information about payday lenders and your rights, visit [dfi.wa.gov/payday.htm](http://dfi.wa.gov/payday.htm)

### **Inspiration**

Give people more than they expect and do it cheerfully.

Marry a man/woman you love to talk to. As you get older, their conversational skills will be as important as any other.

Don't believe all you hear, spend all you have or sleep all you want.

When you say, "I love you," mean it.

When you say, "I'm sorry," look the person in the eye.

Be engaged at least six months before you get married.

Believe in love at first sight.

Never laugh at anyone's dreams. People who don't have dreams don't have much.

Love deeply and passionately. You might get hurt but it's the only way to live life completely.

In disagreements, fight fairly. No name-calling.

Don't judge people by their relatives.

Talk slowly but think quickly.

When someone asks you a question you don't want to answer, smile and ask, "Why do you want to know?"

Remember that great love and great achievements involve great risk.

Say, "bless you" when you hear someone sneeze.

When you lose, don't lose the lesson.

Remember the three R's: Respect for self; Respect for others; and Responsibility for all your actions.

Don't let a little dispute injure a great friendship.

When you realize you've made a mistake, take immediate steps to correct it.

Smile when picking up the phone. The caller will hear it in your voice.

Spend some time alone.

## CREDIT PROFESSIONALS INTERNATIONAL



[www.creditprofessionals.org](http://www.creditprofessionals.org)

### **“TALK IT UP FOR CPI ”AND OBTAIN A NEW MEMBER!! TALK UP THE EDUCATION, PERSONAL DEVELOPMENT, LEADERSHIP AND NETWORKING.**

**Announcing awards for the 2004-2005 Membership Campaign**

#### **Individual**

**Every member who recruits a new member will receive \$5.00. Please notify the Corporate Office when the new member's dues have been paid to receive your funds.**

#### **Local**

**Each local association that retains its membership will receive a Certificate of Appreciation. The names of all local associations retaining their membership will be entered in a drawing to be held at the 2005 International Conference. The local drawn will receive \$50.00.**

**Each local association that increases its membership will receive a Certificate of Achievement. The names of all local associations increasing their membership will be entered in a drawing to be held at the 2005 International Conference. The local drawn will receive \$50.00**

#### **District**

**The District with the largest percentage of local associations maintaining their membership will receive \$50.00.**

**The District with the largest percentage of local associations increasing their membership will receive \$50.00.**

**The Corporate Office will retain the records and calculate the winners at the local and District levels.  
Campaign ends May 31, 2005.**

**CREDIT PROFESSIONALS INTERNATIONAL  
OF DISTRICT TEN**

**DATE: October 1, 2004**

TO: Local Association President  
FROM: Barbara Beatty, District President  
RE: International Nominations

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 in a form 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 must also include a glossy print picture (preferably black and white) for publication.

Mail the Local Association Nomination Form, completed Nominee Biography Form, Resume and Photo to me by NOVEMBER 1, 2004.

If your association does not have a nominee at this time please indicate that on the Nomination Form and return to me by NOVEMBER 1, 2004.

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

# CREDIT PROFESSIONALS INTERNATIONAL

## ELIGIBILITY REQUIREMENT OF A NOMINEE

1. Each nominee must meet the eligibility requirements in accordance with Article IV, Section 2A and Article V, Section 2 and 3 and SR 5. ("Membership shall be comprised of persons employed by or retired from entities providing and/or utilizing financial, credit or collection services. They shall enjoy all privileges of membership, including that of voting and holding office". "At-Large Members: Membership shall be comprised of persons employed by or retired from entities providing and/or utilizing financial, credit or collection services. Membership shall consist of individuals who were former members of a local association that has disbanded, or who has relocated to an area that does not have a local association. They shall enjoy all privileges of membership including that of voting and holding office.")
2. If a District has an At-Large Member who wishes to be nominated for an International Officer, they must be nominated and endorsed by the District at a District Conference.
3. Nominees must have served as President of their respective district.
4. Nominees must be recommended by their local association and endorsed by their respective district.
5. Each nominee must be consulted and willing to serve.
6. A district will be allowed a second nominee, provided one of the nominees is currently serving as First Vice President or higher.
7. The nominating committee may have the privilege of selecting the most highly qualified nominees from the nominees submitted for the officers of the corporation.

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, why not 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 1, 2004.

Name of nominee: Mrs./Miss/Ms/Mr. \_\_\_\_\_

Mailing address \_\_\_\_\_

Phone: Work ( ) \_\_\_\_\_ Home ( ) \_\_\_\_\_ FAX ( ) \_\_\_\_\_

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 the CPI local association of:

\_\_\_\_\_

President (signature) \_\_\_\_\_

Secretary (signature) \_\_\_\_\_

Please return to your District President by November 1, 2004

Also send biography, resume and picture

**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) 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 \_\_\_\_\_

Phone: Work (\_\_\_\_) \_\_\_\_\_ Home (\_\_\_\_) \_\_\_\_\_ FAX (\_\_\_\_) \_\_\_\_\_

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 Credit Professionals International.

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

Your nominating committee appreciates your cooperation, assistance and dedication to Credit Professionals International. **GOOD LUCK!**

CREDIT PROFESSIONALS INTERNATIONAL  
DISTRICT 10  
TREASURERS REPORT  
JUNE 2004 - MAY 2005

<u>September 30, 2004</u>	<u>ACTUAL</u>	<u>BUDGET</u>
Ordinary Income/Expense		
Income		
101-A Dues Income		\$ 2,700.00
101-B Canadian Discount		\$ -
101-C Conference City Loan Repayment		<u>\$ 1,500.00</u>
Total Income	\$ -	\$ 4,200.00
Expenses		
501 Stationary		\$ 50.00
502 Minutes and Postage		\$ 75.00
503 Crier and Postage	\$ 479.85	\$ 1,400.00
504 President's Letters and Postage		\$ 600.00
505 Postage-Misc		\$ 50.00
506 Phone calls-Fax		\$ 25.00
507 Printing-Conference Agenda		\$ 200.00
508 Pin and Guard		\$ 175.00
509 International Officers Fund		\$ 200.00
510 Officer Travel		\$ 1,200.00
511 Executive/Summer Board		\$ 500.00
512 Conference Expense-President Dist/International	\$ 1,034.06	\$ 1,260.00
513 Conference Expense-1st V.P. Dist/CPI Meetings		\$ 800.00
514 Conference Expense-2nd V.P.		\$ 200.00
515 Conference City		\$ 1,500.00
516 Officer Assistance		\$ 780.00
517 Chaplain Supplies		\$ 75.00
519 Historian Supplies		\$ 75.00
520 Librarian Supplies		\$ 75.00
521 Parliamentarian		\$ 75.00
522 Credit Professional of the Year		\$ 75.00
523 Audit Expense		\$ 35.00
524 Miscellaneous Expense		<u>\$ 75.00</u>
Total Expense	\$ 1,513.91	\$ 9,500.00
Net Ordinary Income	\$ (1,513.91)	\$ (5,300.00)
Other Income/Expense		
104 CD Investment		\$ 2,700.00
106 Other Income	\$ 984.69	\$ 2,300.00
107 Interest Income		\$ 300.00
Total Other Income	\$ 984.69	\$ 5,300.00
Net Income	\$ (529.22)	\$ -

## **“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: [bobbmandsteve@msn.com](mailto:bobbmandsteve@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  
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