



CREDIT PROFESSIONALS INTERNATIONAL

PACIFIC NORTHWEST COUNCIL DISTRICT TEN

Serving the Northwest Credit Community Since 1937

January/February 2004

Message from the President

CPI: YOUR LADDER TO SUCCESS

I hope all of you had a wonderful Holiday Season!! And now that the hustle and bustle are over, it is time to really start focusing on Credit Professionals International and start planning and getting ready for District Ten Conference in Portland, Oregon May 2004.



It is my hope that all local Presidents are sharing everything in this newsletter, as well as the International mailings, with your membership. I would encourage you to also remind your members that the newsletter is posted on the web at <http://www.cpi-district-10.org/newsletters.htm>.

Officers and Chairman should be sending their reports to the *Crier* Editor. Many of you will be attending the Executive board meeting in Seattle in February and your reports will be presented at that meeting. Copies should also be sent to me and to **Kris Hafliger**, *Crier* Editor, at:

Kris Hafliger
Admin. Asst./Acct. Rep.
Centron Services
Box 2747
Great Falls, MT 59403

Each association needs to send a report to the *Crier* reporter for their state. Please refer to the list on page 12 of this newsletter to see who your *Crier* reporter is. The report provides a brief

update of what your association has done so far this year and will appear in the "ROLL CALL" section of the pre-conference edition of the *Crier*.

Start planning now to attend the District Ten Conference in Portland, Oregon at that [Doubletree Jantzen Beach](#) May 13-17, 2004. There will be more information in the newsletter and on the website as I receive it from the conference chairman.

Spring meetings are coming up soon; encourage your officers and members to attend one in your area. This is an opportunity to meet your District Officers and Chairmen, as well as candidates running for office. Network with other associations and gain new ideas on retaining and maintaining members.

Please do not hesitate to contact me if I can be of any help to you as an officer, chairman or member. Your officers are here to support you and help you to have a very successful year in CPI.

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Happy New Year to all of you and now is the time to Climb Our Ladder of Success through CPI!!!

Billie Malone

[Billie Malone, PCS](#)

District Ten President

Request from the CRIER Editor

Dear Area *Crier* Reporters:

I am the 2003-2004 *Crier* Editor and it is that time of the year to collect information from area associations to include in this year's pre-conference *Crier* publication. I ask that each area *Crier* Reporter contact all of your local association presidents to obtain an article for the *Crier*.

Articles should be kept to approximately 100-125 words. I have always enjoyed reading about other associations and I use the articles as a tool for ideas to increase membership, new fund raising ideas and new meeting format ideas as well. This is a good opportunity to share your successes as an association with others.

A list of local presidents is available on the District 10 website at:

http://www.cpi-district-10.org/local_presidents.htm

Please have articles to me by **February 6, 2004**. Articles can be mailed, E-mailed or faxed to me at any one of the following addresses:

[Kris Hafliger](#)

% Centron Services

PO Box 2747

Great Falls, MT 59403

Email: khafliger@centronservices.com

Fax 406-453-4144

Thank you and we look forward to hearing from *all* associations this year!

Kris Hafliger

[Kris Hafliger, PCE](#)

Crier Editor

CAO Election Results

The Credit Association of Oregon's (CAO) Board of Directors has elected **Betty Nichols**, CCCE, PCE, recently retired from Linn-Benton Community College, as President. As the new head of the 30-year-old statewide association, she looks forward to the challenge of addressing and managing key legislative issues facing businesses in the industry by strengthening the educational and advocacy efforts on behalf of the membership.



Betty Nichols, President
Credit Association of Oregon

Ms. Nichols states, "Credit-related businesses operate in an ever-changing climate, especially with the increase of government intervention. In our industry, as well as in others, this creates a great strain on businesses' ability to survive, let alone to maintain or increase their bottom lines."

The 2004 officers joining Betty Nichols are **Carol Pope**, PCS, ACE of Charter Communications in Vancouver (WA), First Vice President; **Lisa Reardon**, CCCE, PCE, Second Vice President; **Janet Mesloh** of Southern Oregon Credit Service in Medford, Treasurer; and **Mary Earley**, PCA of Whitney & Associates in Pendleton, Secretary. **Betty Temler**, PCS of Dufur is the immediate past President.

Incorporated in March 1973, the Credit Association of Oregon (CAO) is a membership trade association with a diverse membership group of banks, credit unions, finance companies, retailers, utilities, collection agencies, reporting bureaus, and affiliate members that represent companies throughout Oregon. Its purpose is to promote higher business standards in the credit industry; encourage sensible legislation for the protection of honest debtors and creditors; develop educational programs for members, schools and communities; assemble and distribute information on credit related subjects; encourage personal leadership development; and assist local associations with the implementation of these purposes.

For more information about CAO, visit <http://www.orstatecredit.org/>.

MARCH 2004: **CREDIT EDUCATION MONTH**

Credit Professionals International again this year will designate and sponsor a specific time for CPI members to focus on credit education, even though we promote it all year long. In 2004, we are to devote the month of March for this event.

This year the month has been designated early to ensure your association has time to work on those special projects, seminars, workshops, bankruptcy prevention, fraud, budgeting, school visits, mall and festival information booths, phone in programs and publicity campaigns. These are just a few examples of ways to promote CPI Credit Education Month. Your association may even find a new activity for Credit Education Month. It would also be a good time to use "Take Charge of Your Life" tapes and CD's and don't forget to use your Instructor's Guide.

This Year's Theme for Credit Education Month:

"COME GROW WITH US" THROUGH THE POWER OF CREDIT EDUCATION

You can make copies of the artwork included with this newsletter (see page 5) or download them from the CPI website <http://www.creditprofessionals.org/2003/crediteducation.rtf> to make your own flyers, posters or brochures. As always, additional credit education materials are available from the Credit Education Resources Foundation.

I am looking forward to hearing about your ideas of how your association is promoting Credit Education Month.

Linda Bridgeford

Linda Bridgeford, CCCE
CPI Education Chairman

DISTRICT 10 ANNUAL CONFERENCE

Are you ready for 2004? I know you're thinking, well yeah, it's already here; but I'm talking May 2004! Credit Association of Oregon (CAO) is hosting the Pacific Northwest Credit Conference for District 10 in Portland at the [DoubleTree Jantzen Beach](#), May 13-17, 2004.

We have most speakers confirmed and the schedule in final stages of tuning. Now what we will need is **YOU!**

The conference will be taking a new format this year for Credit Professional International (CPI) members. They start off Thursday, May 13th with Credentials; then a program on "Take Charge of Your Life"; on to a real new first-CPI and First Timers Luncheon; then to the Pre-Board and Annual Meetings. While this will result in an

extra conference day, it will eliminate missing an educational speaker.

Topics that will be covered include: Understanding Personality Differences in the Workplace; Getting Along with Difficult People; Alphabet Soup (FCRA, ECOA, FDCPA, OUDCPA); Negotiating Techniques for turning Debt into Dollars; Anti-Trust Issues for Credit Professionals; and many more.

Please put the dates on your calendar now and we will get information (both mailings and web postings) out as soon as we possibly can about the registration fees and finalized program.

Nominations for District 10 Awards

Educational Award

Guidelines are included with this newsletter (page 7). The purpose of this award is to reward the association for outstanding educational achievements to the community. Mail to Sue Cassell, PCE at address included on form.

Perfect Attendance Award

Guidelines are included with this newsletter (page 8). The dates for members perfect attendance are October 1, 2002 to September 30, 2003. Mail to Barbara Beatty, PCE at address included on form.

Pin and Emblem Award

Mail copies of jewelry orders to:

Tammy Burks
Credit Associates
P.O. Box 6099
Great Falls, MT 59403

Educational Certificate Award

Guidelines are included with this newsletter (page 9). This award is based on the percentage of members taking the education manual exam.

This education exam is optional and each association can determine the method for taking the exam. Mail to Sue Cassell, PCE at address included on form.

Individual Membership Challenge Award

This award is presented to a person responsible for obtaining the greatest number of new members for the District organization. The Award nomination form is included in this newsletter on page 10. Mail to Barbara Beatty, PCE at address included on form.

Bulletin Award

- **Flyer Type-** consists of six pages or less (6 single pages or 3 double sided pages)
- **Book Type-** consists of seven or more pages (7 or more single or 4 or more double sided pages)

Guidelines are included with this newsletter (page 11). Time period for the Bulletin Awards are October 1, 2002 to October 1, 2003. Mail copies to each Area *Crier* Reporter (see page 12) and to Kris Hafliger, PCE at the address included on the guidelines.

These are some of the awards that will be presented at the District Conference in May 2004. Make sure your association plans to complete these actions and submit entries for these awards.

Mark Your Calendar

Idaho Spring Meeting Moscow, ID	March 20, 2004
Montana Spring Meeting Great Falls, MT	March 27, 2004
Oregon Spring Meeting Pendleton, OR	April 24, 2004
District Ten Conference Portland, OR	May 13-17, 2004
International Conference Atlanta, GA	June 15-20, 2004



**“COME GROW WITH US”
THROUGH THE POWER OF
CREDIT EDUCATION**

SPONSORED BY



CREDIT PROFESSIONALS INTERNATIONAL



**Credit Education Resources
FOUNDATION**

CPI District 10 FUTURE PLANNING QUESTIONNAIRE

Please share the following questionnaire with your Association and return it completed **by April 9, 2004**. This is a very important deadline in order to allow time to prepare the report for District Conference in May. Questionnaires may be completed as an association or you may make copies and have each individual member complete the form. Return completed forms to:

Future Planning Chairman
[Danah Hitchcock](#)
624 Wedgewood Drive
Molalla, OR 97038

1. We know communication is a key to keeping everyone informed about District issues and events. Regular mailings are sent to your local association president.
 - A. Is your President regularly sharing this information with you?
 - B. Is there another way to get this information to you without expensive mailing?
2. We want to encourage as many members as possible to attend District Conference.
 - A. Who pays your conference expenses?
 - B. What do you need to be able to attend?
3. What can we as a District do to help associations so they will not see disbanding as the only answer?
4. Is the President's newsletter helpful to you?
5. Have you been into the District 10 website and found it useful?
 - A. Is there anything else that you would like to see on it?
6. What do you as members need from International and District to help retain members?

DISTRICT 10 CPI EDUCATIONAL AWARD

- PURPOSE:** To reward the association for outstanding educational achievements to the Community.
- JUDGING:** Will be based upon the current year from May 1, 2003 to April 30, 2004
- PROJECTS:** Including group seminars with other Credit Associations are eligible for this Award.
- ASSOCIATIONS:** Are to list their total membership and also the percentage for number of their Members participating. To determine how to handle associations who have 50 members, use the number of members participating, For associations with 50 members or less, use the percentage of members participating for each Category (1,2,3).
- CRITERIA:** The associations will be judged for CPI member participating in the following Areas:

SEMINARS AND EDUCATIONAL PROJECTS:

- a. Seminars sponsored and staged by your association for people in credit dealing with education. (EXPLAIN) 30%

- b. Seminars at which your members may be the speakers the number of percentage, whichever is applicable (EXPLAIN) 15%

- c. Your associations regular educational meetings will not be considered when judging for awards. Educational projects which are held during a State, District or International Conference will not be considered when judging for the award.

SCHOOLS:

Explain where classes were given and topic or title. 35%

NON-GRANTING COMMUNITY GROUPS:

- a. Associations or organizations for which your members may be a speaker. (LIST). 10%

- b. Associations or Organizations for which your members have helped set up educational programs. (LIST) 10%

DATE _____ NUMBER OF MEMBERS _____

ASSOCIATION NAME _____

CITY _____ STATE _____ ZIP _____

Mail to: Sue Cassell, PCE
Consumer Credit Counseling Service
P.O. Box 2326
Great Falls, MT 59403

CREDIT PROFESSIONAL INTERNATIONAL

EDUCATIONAL CERTIFICATE FORM

This form is used to report the results on the 2002-2003 study educational topics. The rule of the District Ten Education Award is based on the following percentages:

The number of members paid to the District Ten CPI Financial Secretary as of June 30, 2003, and the number of members taking/passing the exam.

In order to be eligible for an award, this form must be received by the District 10 Educational Chairman, Sue Cassell no later than February 15, 2004. Also send a copy to your State Education Chairman (where applicable).

To achieve 100% the number of paid members as of June 30, 2003, and your Association membership taking/passing the exam should be the same. If they are different, please explain. Example: moved away, surgery, medical leave, etc.

Number of paid members June 30, 2003 _____

Number of members who took and passed the exam _____

Our percentage is _____ of paid members as of June 30, 2003.

Name of Association _____

Name of President _____

Address _____ City _____

State _____ Zip _____

Association President's Signature _____

Education Chairman's Signature _____

Date of Exam _____ Today's date _____

.....
Please attach the names of members taking and passing the exam.

**Mail the completed form to: Sue Cassell, PCE
Education Chairman
% CCCS
P.O. 2326
Great Falls, MT 59403**

INDIVIDUAL MEMBERSHIP CHALLENGE AWARD

The Individual Membership Challenge Award was donated by Lillian McCracken Greenstock, Vancouver Credit Professionals International member, District Ten Past President and Past International President.

The award is given to create enthusiasm and offer a greater incentive for our members to show a gain in membership and to express the appreciation of the District for the fine efforts of the member responsible for obtaining the greatest number of new members for our organization, thereby giving the member personal recognition for his/her achievement.

Effective dates are from April 1 to March 31 of the year prior to the District Ten Conference.

Our association is pleased to submit the following member as a candidate for the **INDIVIDUAL MEMBERSHIP CHALLENGE AWARD**, to be presented to the member who is responsible for obtaining the greatest number of new members for our District organization.

Member's Name _____

Company _____

This member was responsible for obtaining _____ new members for our Credit Professionals International Association from April 2003 to March 31, 2004.

CPI Association President Signature

Association

Date

RETURN BY APRIL 16, 2004:

Barbara Beatty, PCE
Five Star Collections
P.O. Box 7378
Bozeman, MT 59771-7378
Phone: 406-582-0985
Fax: 406-556-9728

BULLETIN AWARDS

The current Crier editor Kris Hafliger, PCE is Chairman and the Area Crier Reporters of each State appointed by the District President are on the committee. The Chairman presents both awards at District Conference.

To be eligible for competition, the local association must do the following:

1. Send one copy of each bulletin (minimum of three separate issues) to the Crier Editor.
2. Send one copy of each bulletin (minimum of three separate issues) to each Area Crier Reporter.

Please remember all copies submitted for judging by the local association should be received by the Crier Editor and Area Reporters by April 16, 2004.

CRITERIA FOR BULLETIN AWARDS:

40% Education and Inspiration

25% News of members (i.e., mention of association members participation in CPI or job related activities, such as recognition awards, attending education seminars, presenting credit education programs, etc., listing new association members, member's attendance at State, District and International Conferences, association visitations.)

25% News of association (i.e. President's message, report of past meeting announcement of future meetings, ways and means activities, local seminars, membership contests, community involvement, consumer credit education programs, extension efforts, etc.)

10% Originality and presentation (set-up, construction, etc.)

DEFINITION OF TYPES OF FLIERS:

BOOK TYPE- Consist of 7 or more pages in length. (7 single pages or 4 or more double-sided pages)

FLYER TYPE- Consists of 6 pages or less. (6 single pages or 3 double-sided pages).

TIME CRITERIA FOR JUDGING:

10/01/2002 TO 10/01/2003

Mail to:

Kris Hafliger, PCE
Centron Services
P.O. 2747
Great Falls, MT 59404

CPI: YOUR LADDER TO SUCCESS

DISTRICT 10 2003-2004 OFFICERS

<p>PRESIDENT Billie Malone, PCS 60901 Brosterhaus Rd #713 Bend, Or 97702 Home: 541-382-4013 Fax: 541-382-5871 E: bme1949@hotmail.com</p>	<p>SECOND VICE PRESIDENT Sue Cassell, PCE Counsumer Credit Counseling Service P O Box 2326 Great Falls, MT 59403 Home: 406-453-3546 Work: 406-761-8721 Fax: 406-761-8622 E: suec@cccsmt.org</p>	<p>FINANCIAL SECRETARY Mona Slocum, CCCE/MPCE 1520 SW Allen Street Corvallis, OR 97333 Home: 541-753-6469 Fax: 541-754-0476 E: slocr@peak.org</p>
<p>FIRST VICE PRESIDENT Barbara Beatty, ACE/PCE Five Star Collections P O Box 7378 Bozeman, MT 59771-7378 Home: 406-582-0985 Work: 406-556-9720 Fax: 406-556-9728 E: bobbmandsteve@email.msn.com</p>	<p>RECORDING SECRETARY Tracy Harden, PCS P.O. Box 511 Yakima, WA 98907 Work: 509-248-5270 Home: 509-453-0084 Fax: 509-248-5276 E: Counsel@cccsyakima.org</p>	<p>TREASURER Donna Carollo 1218 Kitsap Lake road NW Bremerton, WA 98312 Home: 360-479-0122 Work: 360-479-4220 Fax: 360-377-1979 E: Dandddgcarollo@aol.com</p>
<p>JUNIOR PAST PRESIDENT Terry J. Rowe, CCCE Pioneer Federal Credit Union 736 Juniper Twin Falls, ID 83301 Work: 208-735-0814 Home: 208-734-6540 Fax: 208-735-0834 E: tj@magiclink.com</p>	<p>CPI District Ten is Now Online at http://www.cpi-district-10.org</p>	

AREA CRIER REPORTERS

<p>ALASKA Curtis Lester 341 W Tudor Road Suite 206 Anchorage, AK 99501</p>	<p>MONTANA Kris Hafliger, PCE Centron Services P.O. Box 2747 Great Falls, MT 59404 Work- 406-453-5988</p>
<p>HAWAII Cely Cassidy Credit Manager Triple F Distributing 1845 Auiki Street Honolulu, HI 96815 Work: 808-842-9133 Ext 105</p>	<p>OREGON Billie Malone, PCS 60901 Brosterhaus Road #713 Bend, OR 97702 Work- 541-382-5871</p>
<p>IDAHO Ruth Ann Aller, CCCE/MPCE Business Manager H. Gene Hoge, DMD PA 1246 Yellowstone B-1 Pocatello, ID 83201 Work- 208-237-2462 Home- 208-237-5338</p>	<p>WASHINGTON Carrie Beth White 8646 Foster Grove Court N.E. Bremerton, WA 98311 Home 360-308-0555 Work 360-779-3199 Fax 360-779-7005</p>



[Jantzen Beach DoubleTree Hotel](#)

MARK YOUR CALENDARS

**2004 CPI / CANA Pacific Northwest Credit Conference
May 13 – 16, 2004**

You won't want to miss . . .

- ▶ Jack Thomas Memorial *Golf Tournament*
- ▶ A three-hour *Dinner Cruise*
- ▶ Scams, Fraud Trends, ID Theft, Keeping your Business Safe
- ▶ *And much more . . .*

And you never want to miss an opportunity to network!

Billie Malone
President, CPI District 10
60901 Brosterhous Rd, #713
Bend, OR 97702

Stamp

Postal Address