



CREDIT PROFESSIONALS INTERNATIONAL

PACIFIC NORTHWEST COUNCIL DISTRICT TEN

Serving the Northwest Credit Community Since 1937

June-July 2003

Message from the President:

2003 -- NAVIGATING THE ERA OF CHANGE

I would like to begin by congratulating the local association in Anchorage for hosting an outstanding annual District 10 conference with the excellent theme “2003—Navigating the Era of Change.” In particular, special thanks go to **Jill Jaeckel**, CPI Conference Co-Chair, and all of the local Conference Committee for a job very well done. I can not think of a more beautiful setting to be installed as President of District 10, and what an honor for me to be your President for the 2003-2004 year.

A very sincere “thank you” also goes to **Betty Nichols** for doing such a wonderful job conducting my Installation “CPI- Your Ladder to Success” and for all of your help leading up to, and during, the conference. CPI has truly been my “Ladder to Success” and I think by all of us working together and sharing ideas we can help our associations stay strong and even see an increase in membership.

It would be good if those local associations planning Spring Tonics this next year could contact me as soon as possible with dates and locations for your meetings. I have some ideas that I would like to share with you as you plan your spring meetings, and perhaps we can work together to help your District Officers better assist you.

Sheyanna Weber from Pullman, WA has agreed to be our Certification Chairman again this year and I encourage each of you to contact her. Sheyanna will work with each member to encourage and assist in obtaining your certification.

I would like to also take this opportunity to thank my former local association in Great Falls

MT, for all of their help and support over the years as I climbed my “Ladder to Success.” I certainly know that without them in my early years serving at the District level, I would not have been able to continue. I also appreciate the support my new association, Central Oregon CPI, has provided. What a wonderful group of people and what enthusiasm for this organization. They truly know the value of CPI and work very hard to maintain and increase membership.

Please contact me at anytime (email bme1949@hotmail.com) to contribute questions, concerns or comments on this newsletter. I look forward to serving as your President and I know that with the support of all of you, the Officers and Executive Board, we will have a very productive and fun year.

Billie Malone

Billie Malone, PCS
District Ten CPI President

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**Message from the
1st Vice President**

Greetings from Bozeman, MT! It was great to see everyone at conference in Anchorage. Wow! Did the committee put on an awesome conference or what?! What a beautiful place. I had a great time and it was so nice to see all of you again. Since I have moved to Montana, I don't get to see everyone and visit with you as much as I use to. I miss everyone from year to year. Thanks to the Anchorage CPI & CANA groups for being so hospitable and hosting a memorable conference. It is one that I'll always remember.

I am attending our International conference in Norfolk in June. It will be my first International conference and I am really looking forward to the experience and being there to support Marlene and Joyce. I am proud to be a member of District 10 CPI. The dedication, commitment, and passion in our Past Presidents and International Officers is amazing. They are the roots of this organization; their leadership and support is what helps all of us stay involved.

Thank you so very, very much to my local association, Flathead Valley. Your tremendous support has helped me in ways unimaginable. I don't know what I would have done without you. One more testimony of how powerful CPI is - we are all here for each other. I love you ladies. My gratitude is endless.

I would also like to thank **Terry Rowe** for leading us this past year and for being such a role model. You truly are an amazing woman. And congratulations to **Billie Malone**, our new "Madame President"! I am looking forward to serving on her board as her First Vice-President this year and climbing the "ladder to success" with her.

Barbara Beatty

Barbara Beatty
First Vice-President

**Edith Shaw Johnson, Founder of CPI
Dead at 98**

It is with great sadness that we report the death of **Edith Shaw Johnson** on June 14 in Portland, Oregon. She was 98 years old. Edith was the founder of an informal group of women in the credit profession. Many years later that group became Credit Professional International.

For many years prior to 1930, women in credit offices worked together, becoming acquainted with each other principally through the use of the telephone. Edith, an employee of the Credit Reporting Company of Portland, Oregon, wished to become personally acquainted with the women in the credit offices and formed a breakfast club.

"The Breakfast Club grew out of a golf foursome" as Edith would tell the story. "Four of us, girls from the Credit Reporting Company, had the habit of playing nine holes before breakfast and then going downtown for a cup of coffee. One day, being of a curious disposition, I invited some of the girls from the various credit offices whose voices I knew so well, but I had never seen, to join us. Not knowing when to stop, I called as many as I could and one hundred fifty turned up a few mornings later when we met at the Congress Hotel for breakfast. It was fun getting acquainted, and we then started a permanent organization."

Obviously the time had come for an organization for women in credit. The first meeting was such a success and so beneficial to everyone that they made the decision to meet again a few days later on April 30th, 1930 and formed the first "Credit Women's Breakfast Club". There were 125 women in attendance and they became the charter members; Edith Shaw was elected President of CWBC.

The purpose of organizing CWBC was the same as the CPI mission today: belief that through local, state, District and International group effort, women holding positions in the

retail credit profession should become articulate as an organized body, thereby making possible the promotion of their common interests and the contribution of their common interests.

The original membership requirements were to be employed in credit, and to be a member of a credit bureau, which is now ICA, the International Credit Association. Later the second requirement was dropped. In May, 1934 the Pacific Northwest Council of CWBC was organized in Tacoma, Washington by delegates from five clubs in the tenth District of the National Retail Credit Association. The Pacific Northwest Council (now CPI District 10) held its second annual meeting in Seattle, Washington, in May, 1935 with 200 representatives from 9 clubs.

By 1937 there were separate 61 clubs in the U.S. and Canada, with a membership of 2,900 and that year CWBC became a division of the National Retail Credit Association (now ICA). At the second annual ICA convention in Pittsburgh, Pennsylvania, in 1938, Edith Shaw Johnson was elected Honorary President of CWBC of NA in grateful recognition of her founding of the first Breakfast Club. Edith Shaw Johnson was the trailblazer for every member of CPI, and the fact it all began in Portland in what is now District 10 is an inspiration for all of us.

Services for Edith Shaw Johnson are planned for July 2 at St. Michael & All Angels Church, 1704 N.E. 43rd Ave, Portland, OR at 6:00 P.M. The family is requesting that everyone wear hats, as Edith was a real hat person. Contributions in lieu of flowers should be sent to Credit Professionals International Education Fund. If you desire more details, you may contact Edith's granddaughter, **Julie Bollermann** at 503-284-1560 or 1233 N.E. Mason St., Portland OR 97211.

Did you know?

District 10 is now online at
<http://www.cpi-district-10.org>

Message from the 2nd Vice President

Happy Summer! It seemed like it would take forever to get here and before you know it we will be planning Installations. I am excited to have been elected to 2nd Vice-President, and being responsible for education programs for the district. If you attended the District Conference in Anchorage, you will see that **Jill Jaeckel** and her committee did a wonderful job of providing excellent education opportunities. THANK YOU ANCHORAGE!

Congratulations and Best Wishes to **Billie Malone** as we climb the CPI Ladder to Success. This should be easy once you look at the wonderful line up of education topics for 2003-2004.

This year I would like to highlight one topic in each newsletter from the education manual. We will be educated on "Ethics and Competency" "Finding a Job is a Full Time Job" "Utilizing the Internet for CPI" "Holistic Credit Counseling" and the one that we probably all can relate to "Oh, No, the Speaker Didn't Show." These are just the tip of the iceberg.

Take time to read these articles and enlist your members and community to present these to your membership. Use these as a way to invite perspective members. If you have not received an advanced copy of the articles, email me at suec@cccsmt.org and I will be glad to forward you a copy.

Have a great summer and pull out the education manual for 2002-2003 and present a topic not already presented--or present one for the 2nd or 3rd time. Each speaker will have a different point-of-view. If you have ideas on education please contact me.

Sue Cassell

Sue Cassell, PCS
 District 10 2nd VP

Betty Temler Honored as District 10 Credit Professional of the Year

Betty Temler, PCS, was named District 10 Credit Professional of the Year during the annual district conference in Anchorage, Alaska. The award was based on activities between October 1, 2001 and September 30, 2002.



Betty Temler, PCS (right) receives her award from Lila J Cronyn, CCCE/CCCC, Past District Ten President

Betty has been an active member of the Mid-Columbia CPI association for 16 years, and has earned 15 years of perfect attendance. She is currently serving as the group's secretary-treasurer, and has also served as historian, financial secretary, recording secretary and is a past three-time president of the association.

In September 2002 she was General Conference Chair for the Oregon State Conference where she was also installed as president of the Credit Association of Oregon (CAO). She is currently chairing the 2003 Oregon State Credit Conference to be held in Newport and the 2004 district conference to be held in Portland.

Betty also undertook an innovative fundraiser for the association, earning over \$800 in donations by having her hair shaved at the Oregon State Credit Conference. The hair was

donated to the Wigs for Kids program helping children with hair loss due to chemotherapy or illness. The funds were shared by the Foundation for CPI and the CAO scholarship fund.

A Word of Thanks

As those of you who were in attendance in Anchorage know, I was indeed speechless when I was named as the District 10 Credit Professional of the Year. I would like to take this opportunity to thank all of you in CPI for this very special honor.

16 years ago my boss told me I needed to join CPI and I have enjoyed the many years of education, self improvement and for me the most treasured, the friends I have made that will endure a lifetime. Without having committed my time and spirit to this great association, none of these friendships would have been possible. It is because of these friends that I stood before you in Anchorage.

Also, my sister Shirley has been with me almost all of these years at CPI meetings, seminars and conferences and that means more to me than she may know. Thank you Sis.

My local Mid-Columbia CPI association has helped me so much through the years with their support and enthusiasm. Thank you Mid-Columbia! See, how I ramble on. From deep within, I thank you.

Betty M. Temler, PCS

50 Ways to Keep Your Members

1. Have a program, not a campaign. Retention is a year-round priority and needs to be planned.
2. Publish an Annual Report -- and send it to all members.
3. Feature a "service of the month" in your newsletter. You'll probably go one-two years without a repeat.
4. Issue a press release on new services.
5. Give new members a sample "News Release" to send to all the Public/Industry/Profession that they've joined.
6. Send mailgrams vs. renewal notices-sometimes called renew-o-grams.
7. Anytime a hot issue comes up, call as many members as possible to ask their opinion.

[continued next page]

8. If you are planning a new service announce it just prior to renewal time.
9. Have a new member orientation.
10. Send a letter with the message pad flyer "While you were out" the Association President called- Message: Call me to renew your membership.
11. Be sure to acknowledge renewal checks just like new members.
12. Copy to use on invoice, "If you're waiting for the LAST renewal letter before you renew, this is it!"
13. Give members "envelope stuffers" for their employees so they can tell them their company/institution has joined and how that membership can benefit them.
14. Send a newsletter w/front and back covers only-- inside: "we'd love to have sent you this complete issue, but you haven't renewed. Call president immediately to reinstate."
15. Send a "New Member Newsletter" to 1st year members once a quarter during their first year.
16. Send congratulatory notes to members when they celebrate anniversaries (of employment) with their company.
17. Sponsor a social function for staff/clerical personnel of your member companies (i.e. Secretaries, etc.)
18. Send renewal notice as formal invitation. "President (Name) requests the honor of another

- year as your partner in furthering our industry and helping our respective firms,"
19. Send a Directory "Proof" to non-renewals. Tell them it's on the way to the printers, and here's their listing if they renew now.
20. List members in mock "Yellow Pages" Listing- Leave non-renewals off. Ask for renewal to add names.
21. Develop a "Speakers Bureau" of your members and help arrange opportunities for them to go out and talk about your association.
22. Send a post card printed on ½ with "here's our side of the story" (list benefits). "We'd like to hear your side" (why you didn't renew).
23. Get your members involved in some activity- active members don't drop.
24. Have a retention committee-give them goals.
25. Reward renewal efforts as well as recruitment efforts.

Continued on page 7 – also available on the District 10 website at:

<http://www.cpi-district-10.org/newsletters.htm>

LOCAL ASSOCIATION MENTORS	
ALASKA • Anchorage	Mona Slocum
HAWAII • Honolulu	Mary Lou Addy
IDAHO • Lewiston-Clarkston • Moscow-Pullman • Pocatello • Twin Falls-Magic Valley	Betty Temler Donna Carollo Terry Rowe Ruth Ann Aller
MONTANA • Flathead Valley • Great Falls	Kris Hafliker Sue Cassell Barbara Beatty
OREGON • Central Oregon • McMinnville • Medford • Mid-Columbia • Mid-Val • Pendleton • Portland	Betty Nichols Mona Slocum Billie Malone Joyce Jones Jan Rhinevault Terry Rowe Vicki LeDuc

WASHINGTON	
• Bremerton/Kitsap • Everett • Lewis County	Nancy Holiman Mary Lou Addy Vicki LeDuc
• Yakima Valley • Skagit Valley • South King County	Nancy Holiman Mary Lou Addy Nancy Holiman Vicki LeDuc

OREGON STATE CREDIT CONFERENCE

September 26 - 28, 2003

HALLMARK INN ~ NEWPORT, OR
RESERVE YOUR ROOM NOW!
CALL 1-888-448-4449

Join us Friday night for a casual beach party and bring your best luau outfit for Saturday's Installation Banquet

See Registration Form page 6
Program at http://www.orstatecredit.org/Conference_1.htm

OREGON STATE CREDIT CONFERENCE

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 RESERVE YOUR ROOM NOW. CALL 1-888-448-4449
 Traditional 1 – 2 beds Queen Stateroom King Spa

*Join us Friday night for a casual beach party and bring your best luau outfit
 for Saturday's Installation Banquet*

Program Information at http://www.orstatecredit.org/Conference_1.htm

2003 OREGON STATE CREDIT CONFERENCE REGISTRATION FORM

Name: _____

Address: _____

Phone: home _____ work _____ e-mail _____

Certifications: _____

Current Offices Held: _____

Association: _____

Company: _____

Full Conference Registration _____ x \$135.00 = _____

Saturday Education Only _____ x \$89.00 = _____
 (includes lunch)

Name of Guest(s): _____

Extra Tickets for Guest(s):

Friday Festivities _____ x \$10.00 = _____

Saturday Breakfast _____ x \$12.00 = _____

Saturday Lunch _____ x \$16.00 = _____

Saturday Banquet _____ x \$35.00 = _____

Sunday Breakfast _____ x \$20.00 = _____

TOTAL AMOUNT REMITTED \$ _____

Please provide any dietary restrictions: _____

Remit to: 2003 Conference c/o Mid-Columbia CPI,
 PO Box 234, The Dalles OR 97058-0234
 For more information call 541-296-1926 or 541-467-2624

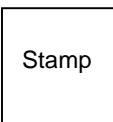
50 WAYS TO KEEP YOUR MEMBERS (continued)

26. After 2-3 invoices, have an officer contact personally.
27. Send a "ledger sheet" listing all the benefits that have been credited to your members "account" in the past year.
28. Let new members attend 1st Dinner, Meeting, Seminar, etc., for free.
29. Let new members attending their 1st meeting get in a free "plug" for their business-not just name, etc.
30. Keep members' names and addresses current and accurate-easiest sign of caring.
31. Display names of non-renewals on boards at meetings. Get peers to contact. Use "10 most wanted," etc.
32. If you give a member a job, make it worthwhile.
33. List those that do renew in publication and say "thanks".
34. Keep an activity file on each member-note inactivity-sign of potential drop.
35. Use national association as renewal tool-conference, publications, etc.
36. Hold a "service fair" at your next meeting. Each service/committee has a tabletop display during gathering.
37. Hold a retention contest-take non-renewals-see who can generate the most members and dollars.
38. Assign an officer to every member. (Liaison)
39. Get spouses active-assures member renewal.
40. Get employees and employers-not just principles-active.
41. Send "thank-you-grams" for everything.
42. Feature "member of the month" in publications.
43. Send a congratulations letter to a person's boss when he/she becomes an officer, committee chairperson, etc.
44. Get members to your annual conference.
45. Give new members a ribbon and reception at conference.
46. Give new members a one-time business card ad free in newsletter.
47. Hold leadership-training seminar to give tools to be successful.
48. Send members a pledge card-they return it with name of a dropped member they'll get back.
49. Hold a monthly (prior to meeting) president's "News Conference"--where members can talk to, meet and ask questions of president and members.
50. Be a reason to renew. Show new members, your local association has qualified, hardworking, dedicated professionals of good spirit and honest concern, they will renew.

CPI 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: bobbvandsteve@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>	

Billie Malone
President, CPI District 10
60901 Brosterhous Rd, #713
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Postal Address