



CREDIT PROFESSIONALS INTERNATIONAL

PACIFIC NORTHWEST COUNCIL DISTRICT TEN

Serving the Northwest Credit Community Since 1937

March 2004

Message from the President

CPI: YOUR LADDER TO SUCCESS

How very hard to believe that it is already March and that my year as your President is almost over. I can not tell you how much I have enjoyed this year and I will be more than a little sad to see the year end.



Your District Officers and Chairmen had a very productive Board meeting in Seattle on February 7th. Great Falls, Montana will be hosting the District Conference in 2005 and Bremerton, WA was awarded the conference for 2006. The conference will actually be held in Silverdale, WA. The line up for this year's District Conference in May at the Jantzen Beach Doubletree is Portland, OR looks very good, with speakers that cover many excellent topics.

With spring comes our Spring Meetings and I will be attending all of these this year. I hope all of you will attend one in your area, as this is a very good opportunity to meet your officers and nominees while at the same time gaining very important and timely information from the many excellent speakers. I look forward to seeing you at the Spring Meetings and getting to know each of you better and working together to keep CPI strong in your respective areas.

Please remember to mark the conference dates on your calendar, May 13-16, and make arrangements to attend. The conference co-chairmen **Betty Nichols** and **Betty Temler** have done an outstanding job of listening to your

concerns about what you would like to see at conference in the way of speakers and the conduct of the annual meeting. We need to support this conference by attending and taking part in everything they have done on our behalf.

Please remember that all the forms in the January/February newsletter are on the website at www.cpi-district-10.org and you can easily download and print them. Remember to send the forms to the respective officer or chairman in time to have your submission be considered for an award at conference. Please contact me or one of the other officers with any questions regarding the awards given at conference.

I wish all of you a very happy spring and I do look forward to seeing you at your Spring Meeting!!!

Billie Malone

[Billie Malone, PCS](#)
District Ten President

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**Message from the
2nd Vice President**

Here it is already March and as we look forward, May does not seem so far away. It is time to start looking to your membership to see where you are in the educational manual. Have you had people from your community come in and speak on all of the topics yet? Has your association taken the test on the 2002-2003 manual yet? Be sure to submit the certification page to me for recognition at conference.

So far I have only had responses from two associations and not to mention names they are both in Montana. C'mon Washington, Oregon, Idaho, Alaska, Hawaii! Don't wait until the last minute to get your test results to me. If you don't have the [test](#) or the [answers](#) you can find them on the District 10 website.

A few weeks ago I ran across a treasure trove of memories; CPI Education Manuals from the 50's and 60's. I have really enjoyed reading these articles and hope that we will be able to publish some of them on the website and in the newsletter. Many of these articles are timeless and need to be shared with our new members.

If we look around we can find education in all we do. Take for example President Billie Malone's newsletter; this is so professional that I am proud to be able to share it with my employer. The newsletter with all of the various links, and the website, make it easy to share with others and gives access to all. Thank you Billie and Jim for both.

So before I sign off send in your test

Did you know?

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

results, share your manuals, pass on the newsletters and see you at conference in May. Think Spring!

Sue Cassell

[Sue Cassell, PCS](#)
District 10 2nd VP

**Message from the
International 1st Vice President**

Greetings from the International First Vice President, and Hello!

Have you promoted CPI today? Remember, it is only through the commitment and effort of each one of us as individuals that the association as a whole can grow and prosper.

In order to qualify for this year's membership awards, dues for your new members must be paid to International by May 31, 2004. Now that the Credit Dollars program has been discontinued, this year's awards will be in cold, hard cash!

That's \$5 for every member who recruits a new member, and there will be four drawings for \$50 each for the locals and Districts retaining and increasing membership.

Remember to get your new members involved in your community and membership drive efforts. Their enthusiasm is a key ingredient! Encourage them to attend the International Conference in Atlanta June 16-20, 2004.

There will be a special forum Friday evening for attendees who have been members of CPI three years or less so we can address their needs and concerns and learn their expectations for the organization. Early bird registration is only \$299, and there is even a weekend package for members at just \$199 if you can't join us for the whole event.

The Foundation will be awarding scholarships again, too, and this year they are open to all members who apply, not just first timers. Complete information about the conference, sponsorship and registration forms, and scholarship entry forms are available now at <http://www.creditprofessionals.org> and are being mailed to every member.

March is Credit Education Month. The theme this year is: "Come Grow With Us Through the Power of Credit Education". Please remember to share the results of your activities with Education Chairman **Linda Bridgeford**.

I'm looking forward to seeing some old friends and making many more new ones at your conference in Portland in May. I hope you have made your plans to attend, and are also planning to "Come Grow With Us" in Atlanta in June. Until then, "Keep Georgia on your Mind."

Carol Neal

[Carol Neal, CCBE/MPCE](#)

First Vice President and Membership Chairman
District 10 Mentor
Credit Professionals International

CONFERENCE CHECK LIST

ATTENTION-- ASSOCIATION PRESIDENTS:

This is a checklist for your use as you complete and mail the many forms that are required this time of year. **PLEASE** see that these forms are returned **BY THE DEADLINE DATES**, and to the proper chairman. Don't wait for the deadline if you have the information available. Please send it now as the earlier the Officers and the Chairman receive the information the easier it is for them to be ready for conference.

1. **ASSOCIATION BULLETINS:** The deadline is April 16, 2004 for all flyers and books to be sent to each Crier Reporter and the Crier Editor, **Kris Hafliger**. See information in last months Presidents newsletter--guidelines are printed in that newsletter.
2. **DISTRICT DUES:** Make sure all of your dues are in to Financial Secretary **Mona Slocum** by March 31st so your association can be given credit for as many members as possible.
3. **MEMORIAL SERVICE:** There will be a special service for all CPI members who have passed away during the last year. Be sure to notify our Chaplain, **Shirley McKinney**, by April 15th if you have lost a member as we don't want to miss anyone. (Information on any deaths occurring after the deadline may be sent immediately.)
4. **PIN AND EMBLEM AWARD:** This award goes to the association ordering the largest quantity of CPI jewelry during the past year, and you still have time to get your orders in. Make sure you send copies of your orders to District Pin and Emblem Chairman **Tammy Burks**.
5. **CAREER CLUB:** Please mail your list of all current Career Club members to **Margaret Ewart** by April 15th. Career Club luncheon is included in your registration for conference.
6. **TROPHIES:** Remember to have your trophy engraved. Keep the engraving uniform with those who have won prior to your association. Be sure the trophy is polished and that it gets to the Trophy Chairman, **Lisa Andrews**, at District Conference. If no one from your association is going to conference be sure that Lisa receives the trophy prior to her leaving for conference.

(Continued page 4)

7. **DISTRICT HISTORIAN:** Betty Temler would like to have pictures and articles/clippings from all the associations included in the President's memory book.

8. **PERFECT ATTENDANCE AWARD:** Form is enclosed in last month's newsletter and is self-explanatory. In order to qualify, you must return this form to **Barbara Beatty** by April 16, 2004.

9. **PERFECT ATTENDANCE:** If you have a member who has perfect attendance of 15 years or more, and you wish to have the certificate and/or pin presented at the District Conference, you will need to notify **Billie Malone** and see that the certificate or pin is made available to her prior to the Awards Luncheon.

10. **INDIVIDUAL MEMBERSHIP CHALLENGE AWARD:**

Form was enclosed in last month's newsletter. In order to qualify for this District award the form must be completed and returned by April 16 to the Membership Chairman, **Barbara Beatty**, District 10 First Vice President.

11. **DISTRICT EDUCATION AWARD:** Due to the way the judging is set for this award (by percentage or by numbers), all associations regardless of size of their membership have an equal chance of winning. Again, you must complete the form and return by April 20th to the Education Chairman, **Sue Cassell**, District 10 Second Vice President.

12. **DISTRICT CREDENTIAL CERTIFICATION:**

The form is enclosed in this newsletter. This is the all important form. If your association is to have the vote/votes it is entitled to at the District Conference, this form must be completed and returned by April 15th to the Credentials Chairman, **Mona Slocum**.

13. **DISTRICT CREDENTIALS:** Presidents and Delegates--Please make copies of the Delegate Credential form, complete the form, make sure it is properly signed and bring them to conference with you. Each voting delegate requires one delegate credential for one vote. This credential gives you the chance to express your association's wishes in regard to the officers who will serve you, and the by-laws that guide our organization. Please pick up your ballots at the Credentials Desk as early as possible to enable the Committees to close and prepare their report, which must be given in the early portion of the Annual Business meeting. Remember **DO NOT MAIL THIS FORM**

BRING YOUR COPY OF THE PRE-CONFERENCE "CRIER" AS WELL!

Thank you in advance for preparing your forms and mailing them on time!

Should you have any questions, please call **Billie Malone** at (W) 541-385-7150 or (H) 541-382-4013. Mailing address: 60901 Brosterhous Road #713, Bend, OR 97702. Email: bme1949@hotmail.com

Mark Your Calendar

Idaho Spring Meeting Moscow, ID	March 20, 2004
Montana Spring Meeting Great Falls, MT	March 27, 2004
Washington Spring Meeting Silverdale, WA	April 17, 2004
Oregon Spring Meeting Pendleton, OR	April 24, 2004
District Ten Conference Portland, OR	May 13-16, 2004
International Conference Atlanta, GA	June 16-20, 2004

District 10 Executive Board Meeting, February 7, 2004



Betty Nichols



Mona Slocum and Betty Temler



Vicki LeDuc



Billie Malone, Donna Carollo, Kris Hafliker, Vicki LeDuc, Carri White, Betty Temler, Tracy Harden, Joyce Jones, Sue Cassell, Betty Nichols, Mona Slocum, Barbara Beatty



Betty Temler and Betty Nichols
District 10 Conference Chairs



Kris Hafliker, **Crier** Editor and Billie Malone,
District 10 President

**CREDIT PROFESSIONAL INTERNATIONAL
PACIFIC NORTHWEST COUNCIL
DISTRICT TEN
VOTING CREDENTIALS**

These are your credentials for the District Ten Credit Conference in Portland, OR, in May 2004. The first one is for your President Only. The second is for your delegate. If your association has more than one delegate, please make copies from this form.

Voting Body: Article III, Section 5 of the District by-laws Reads:

Each member association of this Council not in arrears for dues shall be entitled to one delegate and one alternate for the first five (5) members and for each additional ten (10) members up to twenty-five and one delegate for each additional twenty-five (25), in addition to the President of each association, who is a member of the Board of Directors by virtue of the office. Presidents shall be in attendance unless excused by the District President. In this case, the proxy vote will be passed to the association designate. Delegates may vote the full number of votes to which their association is entitled. The following, **in attendance at Pre-Board**, shall be entitled to one vote each, International Past Presidents, (who are members of District 10), District Ten Past Presidents, elected District Officers, Jr. Past Presidents, direct members, State and Provincial Conference Chairman, provided State and Provincial Business Meetings are held, and District Conference Chairman; unless excused by the District President.

PRESIDENT'S CREDENTIAL

This certifies that I, _____ as an Association President/Proxy of Credit Professionals International, Pacific Northwest Council, District Ten, entitled to one (1) vote.

Signature: _____

Association name and city: _____

DELEGATE CREDENTIAL

This certifies that I, _____ have been duly elected and Appointed as one of the delegates of the Credit Professional International of _____ and am entitled to one (1) vote.

Signed by Association President _____

Signed by Association Secretary _____

Please present these credentials to the Credentials Desk to receive your ballot. **DO NOT MAIL THIS FORM!!!** Bring this Voting Credential to District Conference in Portland, Oregon.

**DISTRICT TEN CREDENTIAL
CERTIFICATION**

This is to CERTIFY that we of _____ Association of (city and state)

_____ Credit Professionals International, have _____ **PAID MEMBERS**; that dues for this number of members have been paid to the District Financial Secretary to the International Executive office as of **MARCH 31, 2004**.

Article III, Section 5 of the by-laws reads:

Each member association of this Council not in arrears for dues shall be entitled to one delegate and one alternate for the first five (5) members and for each additional ten (10) members up to twenty-five and one delegate for each additional twenty-five (25), in addition to the President of each association, who is a member of the Board of Directors by virtue of the office. Presidents shall be in attendance unless excused by the District President. In this case, the proxy vote will be passed to the association designate. Delegates may vote the full number of votes to which their association is entitled. The following, **in attendance at Pre-Board**, shall be entitled to one vote each, International Past Presidents, (who are members of District 10), District Ten Past Presidents, elected District Officers, Jr. Past Presidents, direct members, State and Provincial Conference Chairman, provided State and Provincial Business Meetings are held, and District Conference Chairman; unless excused by the District President.

This entitles our ASSOCIATION _____ VOTES, in addition to that of our President/Proxy who must be in attendance.

DELEGATES

ALTERNATES

PRESIDENT

SECRETARY

**RETURN BY APRIL 15TH, 2004 TO:
MONA SLOCUM, CCCE/MPCE
1520 SW ALLEN STREET
CORVALLIS, OR 97333**

PACIFIC NORTHWEST CREDIT CONFERENCE

The **Credit Association of Oregon** invites you to Portland, Oregon for the Pacific Northwest Credit Conference. We have planned many education sessions, the opportunity for networking with others in the credit industry and fun times for all attendees.

Credit Association of North America (CANA) and Credit Professionals International (CPI) organizations will be in attendance. The public and non-members are invited to attend the one day special offer on Friday, May 14, 2004 for \$99.00 or the full conference.

AGENDA

Thursday, May 13, 2004

9:00 - 7:00	Registration
9:00 - 11:45	Credentials CPI
10:00 - TBA	Golf Tournament
10:00 - 11:30	Take Charge of Your Life Optional Education Session
11:45 - 1:30	First Timer's Lunch Tribute to Edith Shaw Johnson Carol Neal, CPI Representative All Registrants are invited
1:45 - 2:30	CPI Pre-Board
2:30 - 6:00	CPI Annual Meeting
5:00 - 6:00	CANA Pre-Board
6:15 - 7:00	PNWC Board Meeting
7:00 - 10:00	Dinner on your own Hospitality Room Open

Friday, May 14, 2004

7:00 - 9:00	Registration Continental Breakfast
7:00 - 8:00	CPI Dist 10 Past Pres. Breakfast
8:00 - 8:45	CPI Post Board
9:00 - 9:15	Opening Ceremony
9:15 - 11:50	Understanding Personality Differences in the Workplace Bill Gallagher, Teamworks
12:00 - 1:15	Ed Taylor Annual Lunch
1:30 - 2:45	Choose one session: Alphabet Soup-FCRA, ECOA, FDCPA, OUDCPA Bob Akin, NACM Or Turning Debts Into Dollars: The Art of Telephone Collections Marsha Johnson, Tec Equipment
3:00 - 5:00	Scams, Fraud Trends, Mail Fraud & ID Theft Panel of Experts
6:30 - 10:00	TEAM PARTY Social Hour, Snacks and Entertainment

NOTICE TO CPI MEMBERS

Credit Professionals International Annual Meeting will be Thursday afternoon; May 13th therefore CPI members may attend all education sessions.

Saturday, May 15, 2004

7:30 - 8:45	Continental Breakfast
7:30 - 8:45	Career Club CPI Breakfast
9:00 - 10:00	Analytical Decisions Services Jim Walton, TransUnion
10:15 - 11:45	Laugh Now: It's Lighter Than You Think! Vicki Hannah Lein
12:00 - 1:30	CPI Lunch & Awards
1:30 - 4:15	Choose Two: Antitrust Issues for Consumer Credit Professionals Or Getting Along With Difficult People Or Effective Business Writing
4:30 - 5:30	CANA Post Board
4:30 - 5:30	CPI Leadership Training by International Officers
6:30 - 7:00	Reception
7:00 - 10:00	CANA & CPI Installation Banquet & Awards

Sunday, May 16, 2004

8:00 - 8:45	PNWC Post Board
9:00 - 9:45	Recognition Brunch Spanning the World
9:45 - 11:00	FISH Philosophy: World Famous Customer Service David Erickson, Allports
11:00 - 11:30	Announcements and Fund Raising Raffles

REGISTRATION FORM

**PACIFIC NORTHWEST CREDIT
CONFERENCE
PORTLAND, OREGON
MAY 13-16, 2004
THE DOUBLETREE
JANTZEN BEACH HOTEL**

Name _____

Address _____

City _____ State ____ Zip_____

Phone _____

Fax: _____

Email _____

Local Association _____

MEMBERSHIP:

CPI CANA BOTH NON-
MEMBER

BADGE INFORMATION

Name (For your badge) _____

Certification Designation _____

Company Name _____

PAYMENT INFORMATION

By April 5th \$315.00 US
After April 5th \$350.00 US
Friday Only \$ 99.00 US
No refunds after April 20, 2004.

Specify Breakfasts

(Included in registration)

CPI District 10 Past Pres. Breakfast

CPI Career Club Breakfast

Continental Breakfasts

All Other Registrants

Will you be attending the First Timer's
Lunch-Thursday, May 13 at 11:45 am?

Yes No, Thank you

GUEST TICKETS

(Purchased by a paid registrant)

_____ Friday Team Party \$ 25.00
_____ Lunch - Thursday \$ 25.00
_____ Lunch - Friday \$ 25.00
_____ Lunch - Saturday \$ 25.00
_____ Saturday Banquet \$ 50.00
_____ Sunday Brunch \$ 25.00

Is this the first time attending a District
Conference? ___ Yes ___ No

PAYMENT INFORMATION

Conference Registration \$ _____
Guest Tickets \$ _____
Total Amount \$ _____

HOTEL INFORMATION

DoubleTree Jantzen Beach Hotel
909 North Hayden Island Drive
Portland, Oregon

Room Reservations for Pacific Northwest
Credit Conference:

800-643-7340

503-283-4466

Single \$ 89.00 plus tax

Double \$ 99.00 plus tax

Make room reservations by April 20th.

(Subject to availability)

DoubleTree has a shuttle from airport

QUESTIONS ????

Please Contact:

Betty Temler temlers@gorge.net

Betty Nichols bnichols@proaxis.com

541-259-1865 or 866-660-4847

NO DOOR PRIZES

Conference hosted by
Credit Association of Oregon

MAIL CHECK PAYABLE TO:

PNWC District 10 Conference

Jan Rhinevault

895 NW 4th Street

Gresham OR 97030

SPRING TONIC

GIVE YOURSELF CREDIT

GREAT FALLS CREDIT PROFESSIONALS INTERNATIONAL

MARCH 27, 2004

8:30 A.M. TO 4 P.M.

at CONSUMER CREDIT COUNSELING SERVICES
2022 CENTRAL AVE
GREAT FALLS, MT

Speaker and Topics

9:00 – 10:30

Kim Tuckerman
Executive Director
Family Connections

“Positive Attitude Power”

10:45 – 12:00

Mary Sheehy Moe
Dean of MSU-Great Falls

“Writing for Results”

1:30 – 2:45

David Hardt
Special Agent
Homeland Security

“Fraud”

REGISTRATION: \$35.00 per registrant-No Refunds-no exceptions on policy

Name(s): _____

Address: _____

Phone: _____

Registration deadline March 15, 2004 Make checks payable to Great Falls CPI
Return to: Kris Hafliger
C/O Centron Services Inc.
PO Box 2747
Great Falls, MT 59403

Rooms are available at O’Haire Motor Inn (reserved under CPI) at \$59.39/night/dbl occupancy
(Rooms will need to be guaranteed with a credit card)
17 7th St South Great Falls, MT 454-2141 or 800-332-9819
Any questions call Kris at 800-511-5988

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