



# CREDIT PROFESSIONALS INTERNATIONAL PACIFIC NORTHWEST COUNCIL DISTRICT TEN

*Serving the Northwest Credit Community Since 1937*

**November/December 2003**

## Message from the President:

### **CPI: YOUR LADDER TO SUCCESS**

As of now each local association should have new officers installed and planning this coming year's activities and meetings. Congratulations to the new officers!!



And thank you for the many invitations to your local association installations. I am sorry that I couldn't attend every one of them. To each of you, thank you for being an officer; without you and your leadership there wouldn't be any CPI for the rest of us.

I recently emailed to those local association presidents that I had email addresses for, and mailed to the other presidents, the Nominating Endorsement Form required to nominate **Joyce Jones**, CCCE/PCE, for an International office for the year 2004/2005. I need to have this form back from each local association by **January 15, 2004**. If you did not receive the form either by mail or email, please contact me immediately and I will get one to you. This is very important because without this endorsement Joyce cannot run for an International office.

I have received a few local association [Change of Officers](#) forms, but I am still missing several of them. If you are not the current president for your association, but received this newsletter in error, please check with your new president and make sure the change of officer form was mailed to me at 60901 Brosterhous Road #713 Bend, OR

97702 and to the corporate office at 525 B N Laclede Station, St. Louis, MO 63119.

It is important to review several important articles in this issue of the newsletter to make sure you have completed necessary forms and remitted the forms to the appropriate person.

#### **Membership Dues**

Mona Slocum, CCCE/MPCE  
1520 SW Allen Street  
Corvallis, OR 97333

#### **Credit Professional of the Year**

Joyce Jones, CCCE/PCE  
461 Heron Drive  
Cle Elum, WA 98922

#### **District Officer Nomination**

Terry J. Rowe, CCCE  
Pioneer Federal Credit Union  
736 Juniper  
Twin Falls, ID 83302

**Kris Hafliger** is the *Crier* Editor and needs information for the next issue of the *Crier*. Each  
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association needs to send a report to their Area Reporter regarding their association's plans for the coming year. Send this to your Area Reporter now so this can be published accordingly.

We also need the dates of the spring meetings for Washington and Idaho, so as soon as dates have been set please let me know so I can put them on my calendar as it is my sincere wish to attend all of our spring meetings.

Have a very nice Thanksgiving and Happy Holidays to all of you!!!!

*Billie Malone*

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

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

Hello again, members of District 10! I'd like to share with you some of the highlights from the Long Range Planning and Executive Committee Meetings held in St. Louis, MO, October 24-26, 2003.

Over twenty members attended and participated in some lively brain-storming. We heard a lot of good ideas and many success stories were shared. These will soon be posted on the International website at <http://www.creditprofessionals.org>, so please check it out frequently. You will see that it is undergoing many changes almost daily...our webmaster, **Cindy Westenhofer**, is hard at work upgrading the site to be even more user-friendly and informative.

One of our Long Range plans is to install a secure "members only" section on the website for current publications and other information, and this is being researched.

One of the new ideas discussed was to explore a partnership with the Governors' Conference to raise awareness of the "Take Charge of Your Life" program in all the states. We look forward to more details as the Foundation becomes involved in this initiative.

We also discussed plans for the 2004 Conference June 16-20 in Atlanta, GA. Several innovations suggested after Norfolk will be tested, including:

- A forum specifically for those who have been members of CPI 3 years or less,
- Break-out educational sessions where, in addition to a workshop and keynote speaker, you will be able to choose two out of four topics to attend Saturday afternoon, allowing you to tailor your conference experience to your specific interests and needs,
- Two sessions of committee meetings, so you can attend more than one committee if interested or required by your position, and
- A new twist on the closing events Sunday morning.

For those of you working on your budgets...early bird member registration will be \$299; after 4/22/04 it will be \$349. Companion and weekend packages will be offered at \$199. We are also offering a tour of Historic Atlanta on Thursday for \$50. The hotel rate is just \$99. Complete information will be available in the Winter Connection and should be posted on the website soon.

We have received proposals to hold the 2005 Conference in Ann Arbor, MI, and the 2006 Conference in Wichita, KS.

The initial application fee for certification has been eliminated - from now on applicants should just submit the appropriate amount for the designation level when documentation is submitted.

Credit Education Month will be in March, 2004, and the theme will be "Come Grow With Us Through the Power of Credit Education".

CPI Credit Dollars are being discontinued effective November 30, 2003. Any CPI Credit Dollars in circulation must be redeemed before January 31, 2004. This means that the membership awards in 2004 will be in US Dollars! I look forward to giving them out, and am looking forward to seeing you next year!

Until next time, have a safe and happy holiday season.

### *Carol Neal*

Carol Neal, CCBE/MPCE  
First Vice President  
Credit Professionals International and  
District 10 Mentor

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### **Helen B. Sawyers Award**

District 10 Credit Professionals International is looking for a recipient for the **Helen B. Sawyers Award**. Last year we had several very worthy members whose local associations nominated them, but of course we could only pick one to win the award. We hope that the associations that nominated candidates last year will resubmit those names and their qualifications. To those associations that have not previously submitted a name – we know that there are others out there that may deserve this award, but we need you to submit their names for consideration.

The following is a list of qualifications we are looking for in our recipient:

- Excellence in mentoring, bringing up talent through the ranks, developing their skills to ensure strong leadership succession in the organization.

- Exhibits generosity with both time and knowledge.
- Practices moral integrity in business and personal life.
- Must possess a tenacious spirit, yet implement with compassion and a wonderful sense of humor.
- Considered a role model with contributions to strengthen and enhance Credit Professionals International.

Does this sound like a member in your association? Please submit their name and a synopsis of their qualifications by January 31, 2004 at:

Joyce Jones, CCCE/MPCE  
District 10 Advisory Board Chairman  
461 Heron Drive  
Cle Elum, WA 98922

If you want a return receipt, you must mail it certified, return receipt requested. If not sent via certified mail, it will be acknowledged by phone or fax.

The award will be presented at the District 10 Conference in Portland.

### *Joyce Jones*

[Joyce Jones, CCCE/MPCE](#)  
District 10 Advisory Board Chairman

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### **Irene Willard Named CPI Credit Professional of the Year for Pendleton**

The Pendleton-Credit Professionals International of Pendleton, Oregon held its 44th installation banquet on October 10th at Rooster's Restaurant. **Irene Willard** was awarded the Credit Professional of the Year Award for 2003, receiving her award from last year's recipient, Lisa Andrews. Mrs. Willard is the owner/

operator of Affordable Bookkeeping located in the Bowman Building in Pendleton.

New Officer's were also named during the meeting, **Mary Earley** PCA, of Whitney Land Company, President; **Irene Willard**, Affordable Bookkeeping, Vice President; **Marilyn Willey**, Consumer Credit Counseling Service, Secretary; and **Barbara Roloff**, Umatilla Reservation Housing Authority, Treasurer.



**Irene Willard**  
Pendleton (OR) Credit  
Professional of the Year

The group meets at 7:30 a.m. on the second and fourth Wednesdays of each month at Oxford Suites in Pendleton.

**Lisa Andrews**  
Pendleton CPI

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### **Membership Options in Credit Professionals International**

With the disbanding of some of our local associations, I think it is important to let the members of those associations know that they are still able to join CPI through direct membership or becoming members at large. The following information will assist any that would like to continue with CPI through membership in any of those classifications.

**Local Association Membership** - If there is a local association in your area you can join through them. Dues are dependent on how much the local association and district charge.

**Member at Large** - If you are a member of a former CPI local association, but are no longer in an area with an association nearby, you can

become an International member for \$90.00 per year. Your membership includes the biannual magazine, quarterly newsletter, Pre- and Post-conference capsules and Conference Information. You can obtain an application [here](#).

**Direct Members** - If there is no local association in your area, you can become a direct member for \$120.00 per year. Your membership includes the biannual magazine, quarterly newsletter, Pre- and Post-Conference capsules. You can obtain an application at the CPI website or click [here](#).

I would hope that all of you will share this information with any former members whose local associations have disbanded this year or in a previous year and they have not joined any other association. I feel that it is very important to get this information out to any members that do not currently have an association that they can belong to--at least they can still participate in CPI through either Direct Membership or Member at Large.

**Billie Malone, PCS**  
District Ten President

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### **Nominations for District Office**

Now is the time to begin to speak with the members of your association to nominate one of your past Presidents to run for District 10 office. This is a wonderful opportunity as well as a rewarding experience personally and professionally. Complete [guidelines and forms](#) are available on the District 10 website.

Qualifying requirements include:

- (1) Member of Credit Professionals International; attends meetings; dues paid; etc.
- (2) Has served as a President of a local association.

- (3) Be supported as a nominee by a majority vote of his/her local association.

Requirements after elected an Officer include:

- (1) Attendance at the CPI District 10 Board meeting on the first Saturday in February, usually held in Seattle or Portland.
- (2) Attendance at District 10 Credit Conference, usually in May. The next Conferences are in Portland, Oregon (2004) and Great Falls, Montana (2005).

I would encourage each of you to discuss this with your past presidents and your board. Then select one of your past presidents (with his/her permission) for nominating them at one of your regular meetings.

As Junior Past President, [Terry Rowe](#) is Nominating Chairman. Send the [nominating form](#) to her by December 31, 2003.

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

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### **Credit Professional of the Year Award**

Included in this issue of the President's Newsletter is the information and rules for nominating one of your members for **CREDIT PROFESSIONAL OF THE YEAR**. You can print the form and rules from the [CPI International](#) website. I know that there are many worthy nominees out there that have fulfilled the requirements for this award, and your District, Advisory Committee would love to see many applications submitted. The year this award covers is October 1st, 2002 through September 30, 2003. Please follow the instructions from International carefully, and be aware that the applications form and scoring have changed this year from previous years. In the past, percentages

were used to compute a nominee's score. The scoring system has been revised and we are now using a point system. It is very easy to understand and is explained fully in the instructions on the form itself. The deadline for submitting your nominee to the District is December 31st, 2003. The completed application and letter of recommendation should be sent to:

Joyce Jones, CCCE/MPCE  
461 Heron Drive  
Cle Elum, WA 98922

If you have any questions regarding the application process, feel free to give me a call at work (509-882-2284) or email me at [joyce@bleyhl.com](mailto:joyce@bleyhl.com).

I expect to have a mailbox full of applications, so let's get to work on it.

[Joyce Jones, CCCE/MPCE](#)  
Advisory Board Chairman

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### **Stress—Have you Considered...?**

Sometimes a reality check can show whether you're causing yourself unnecessary stress, either through unrealistic expectations or feeling like everything is out of your control. Consider printing these lists and posting them on your dashboard, the refrigerator, or anywhere you can read them over for a quick "reset."

#### **THINGS YOU CAN'T CONTROL**

- The age or stage of development your children are in
- The way your were raised
- Whether the stoplight turns red or green
- How fast other cars are driving
- The number of hours in a day
- Other people

- The timing of your teenager's mood swings or your toddler's temper tantrum
- Your age
- When work or a project takes much longer than expected
- Waiting for your doctor 30 minutes after your scheduled appointment
- A death, illness, or accident in the family
- The calendar (helpful to remember when holidays are approaching)
- Being laid off from a job
- Messes made right after you clean the house

**THINGS YOU CAN CONTROL**

- Your reaction to others
- Your to-do list (and the number of items on it)
- How your day is spent
- Your goals
- How much time you are willing to spend on a particular project
- Your self-esteem and self-worth
- How you treat others
- Your exercise and eating habits
- The communication of your needs to others
- Telling people when you're stressed out and need time alone or help with projects
- Whether or how much you smoke or drink alcohol
- How old you act
- The way you raise your children

**Answers to 2002-2003 Educational Manual EDUCATION EXAM**

1. Pride, Honor and Anxiety (Page 6)
2. How, When and What (Page 7)
3. Worker Adjustment & Retaining Notice (Page 11)
4. Plan a budget (Page 12)

5. Objective, Experience, Education & Training and other activities (Page 14)
6. 30-90 days (Page 17)
7. False (Page 23)
8. Graham Leach Bliley July 1, 2001 (Page 25)
9. False (Page 25)
10. Unintentional skip, Intentional skip, and Fraud account (Page 28)
11. Auto Trax (Page 29)
12. True (Page 31)
13. Train, Train and Train (Page 32)
14. 6 Months away or longer (Page 34)
15. 95-598 (Page 39)
16. Eight (Page 39)
17. Form 9 Notice of Commencement of Case under the Bankruptcy Code (Page 41)
18. Who, What and Why (Page 52)
19. Credit Seminar (Page 52)
20. Direct Lobbying and Grass Root Lobbying (Page 55)
21. 94 % and 74% (Page 60)
22. Monthly Mortgage payment compiled of Principle, Interest, Taxes & Insurance (Page 65)
23. Loan to Value (Page 64)
24. Ourselves (Page 68)

<b>Mark Your Calendar</b>	
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

## CPI DISTRICT 10 2003-2004 OFFICERS

<p><b>PRESIDENT</b>            Billie Malone, PCS            60901 Brosterhaus Rd #713            Bend, Or 97702            Home: 541-382-4013            Fax: 541-382-5871            E: <a href="mailto:bme1949@hotmail.com">bme1949@hotmail.com</a></p>	<p><b>SECOND VICE PRESIDENT</b>            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: <a href="mailto:suec@cccsmt.org">suec@cccsmt.org</a></p>	<p><b>FINANCIAL SECRETARY</b>            Mona Slocum, CCCE/MPCE            1520 SW Allen Street            Corvallis, OR 97333            Home: 541-753-6469            Fax: 541-754-0476            E: <a href="mailto:slocr@peak.org">slocr@peak.org</a></p>
<p><b>FIRST VICE PRESIDENT</b>            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: <a href="mailto:bobbmandsteve@email.msn.com">bobbmandsteve@email.msn.com</a></p>	<p><b>RECORDING SECRETARY</b>            Tracy Harden, PCS            P.O. Box 511            Yakima, WA 98907            Work: 509-248-5270            Home: 509-453-0084            Fax: 509-248-5276            E: <a href="mailto:Counsel@cccsyakima.org">Counsel@cccsyakima.org</a></p>	<p><b>TREASURER</b>            Donna Carollo            1218 Kitsap Lake road NW            Bremerton, WA 98312            Home: 360-479-0122            Work: 360-479-4220            Fax: 360-377-1979            E: <a href="mailto:Dandddgcarollo@aol.com">Dandddgcarollo@aol.com</a></p>
<p><b>JUNIOR PAST PRESIDENT</b>            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: <a href="mailto:tj@magiclink.com">tj@magiclink.com</a></p>	<p><b>CPI District Ten is            Now Online at  <a href="http://www.cpi-district-10.org">http://www.cpi-district-10.org</a></b></p>	

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



Postal Address

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