



# CREDIT PROFESSIONALS INTERNATIONAL

## PACIFIC NORTHWEST COUNCIL DISTRICT TEN

*Serving the Northwest Credit Community Since 1937*

**September/October 2003**

### Message from the President:

## CPI: YOUR LADDER TO SUCCESS

Greetings to all of you, and I hope your year is off to a very good start. Your local associations probably have held installations by now; your new officers are in place for the New Year; and many excellent speakers are being lined up. This year's topics for the new educational manual are listed in the Post-Conference Crier that every member will receive once their dues have been paid to International.



Please remember to send a [Change of Officer Form](#) to International as well as a copy of the completed form to me. This is very important so we can keep the information flow from both the District and International going to all of the local associations. With updated Change of Officer Forms we will be able to accomplish that.

We have recently received notification from two local associations that they have decided to disband. They are South King County in Washington and Mid Columbia in Oregon. This situation is occurring more and more every year, and I certainly do not know what the answer might be. However, I sure would appreciate any and all feed back, from both individual members and local associations, on what we can do to hold on to our very important local groups.

As a District, we are here to help the local associations in anyway possible, and each District officer would welcome comments and suggestions that anyone or any group might have. We need to work together on this if want to keep District 10 strong; we are the "Mother" district

for Credit Professionals and I hope we can come together on this and work toward finding a solution for this continuing problem.

I have received dates for two spring meetings: Great Falls, Montana has planned theirs for March 27; and Pendleton, Oregon is scheduled for April 24. I still need dates as soon as possible from Washington and Idaho. I would like to attend all of these spring meetings so as soon as you have a date please let me know.

I look forward to this year with great excitement and I am very proud to be President of District 10. We have a very good slate of officers and executive board members and together we will make this a very good year. Please let me know if there is anything that we can do for you individually or as an association and I will do my personal best to help in anyway possible.

CPI -- Your Ladder to Success

***Billie Malone***

[Billie Malone, PCS](#)

District Ten President

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### **Report on the Summer Board Meeting** **August 23, 2003**

The officers and Executive board of District Ten met for an all day meeting on August 23, 2003 at the Double Tree - Jantzen Beach hotel in Portland, OR. The meeting was held in that venue so we could all see the facilities where the District 10 Conference will be held May 13-16, 2004. I must say that we were all very pleased at the Conference Committee's selection of this hotel for our conference.

We had a very productive meeting and two very important items were discussed and action taken to have these accomplished by Conference in May.

**Mona Slocum**, Financial Secretary, volunteered to do a district-wide directory of membership. We have had requests for this from our membership and have decided to go ahead and try to accomplish this as a service to our membership this year. I thank Mona for taking on this important task and I know she will do a great job for us.

**Sue Cassell**, Second Vice President, volunteered to update the District handbook. It has been a number of years since that has been done and we hope to have the updated version available to our membership by Conference. Sue hopes to have a rough draft available for us to review at our Executive Board meeting in February. I thank Sue for doing this for us and I think it is so important that each member receive a copy of the updated handbook.

We discussed the [Take Charge of your Life](#) tapes and workbooks now available from International. Each local association may request one copy of these workbooks for their group from [Carol Neal](#), First Vice President International. You may request additional copies for a fee and Carol would be able to provide you with that information as well.

We in District Ten are very lucky to have such a wonderful and dedicated slate of officers and Executive Board members this year and they certainly are working very hard and putting in a lot of time and effort on our behalf. I thank each and every one of them for their continuing support of Credit Professionals and District Ten

*Billie Malone*

[Billie Malone, PCS](#)

District Ten President

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### **Summer Board Meeting Activities**



Mona Slocum, Financial Secretary; Betty Nichols, Advisory Board-Budget; and Betty Temler, Historian



Sue Cassell, Second Vice President; and Tracy Harden, Recording Secretary



Donna Carollo, Treasurer



Joyce Jones, Adv. Board Chair

### **Message from the 2nd Vice President**

Happy fall! For as long as I can remember, I have never seen fall colors so vibrant and lasting so long.

Last newsletter I said to watch for the three little words, and I know you have been waiting to hear what they were. Here they are: Education Manual Exam. Okay, okay, so that was a little lame, but all the same it is that time of the year.

In this issue, you will find a copy of the exam (see page 6). Answers will appear next month. I urge each association to distribute the exam at one of your meetings and have each member complete it. [Editors note: the exam is also available online for local printing and distribution by clicking [here](#).]

After all of your members have completed the exam, please send the results directly to me and we will draw for a prize. The local association with the highest percentage of members completing the exam will also receive a certificate at District Conference in 2004. Thank you **Betty Temler** for the help with this.

Please send your results to me at [suec@cccsmt.org](mailto:suec@cccsmt.org) or by snail mail at: PO Box 2326, Great Falls, MT 59403.

Go play in the leaves and enjoy the fall.

***Sue Cassell***

Sue Cassell, PCE  
Second Vice President  
Education Chairman

### **Report on the Credit Association of Oregon Conference**

I was very pleased to be able to attend the Oregon State Conference held at Newport, Oregon, September 26-28, 2003. What a beautiful

setting to have a conference where all the rooms overlook the ocean and what a spectacular view that was.

**Betty Nichols** and **Betty Temler** were conference co-chairs and did an excellent job organizing the weekend. I was most certainly honored to attend this great conference as your District Ten President.

The conference really had a wonderful educational program and all the speakers were excellent. There was a very good diversity of topics and all of the speakers were very knowledgeable in their respective topical areas.

The two presentations that I enjoyed the most were: Brian Watkins from Southern Oregon Credit Service, speaking on Collection Options; and Charles Harwood Regional Director of FTC, speaking on Identity Theft. Brian has very good insight on collections strategies and collections law in Oregon. Charles had very good examples on how your identity can be stolen and what action you can take to prevent that from occurring and what to do after it has happened to you.

The Saturday evening Installation Banquet was very nice and included a Luau theme complete with roasted pig. Everyone dressed in his or her best luau outfit and we were entertained by a Hawaiian Hula dancer. She even taught some of us to do the hula. I do hope someone got pictures of the men doing the hula with her, as it was very entertaining!

**Betty Nichols** was installed as the Credit Association of Oregon President and that was very nice for me to be able to attend. I want to wish Betty and all of the CAO officers the best as they start their new year.

The Credit Professional meeting was well attended and we discussed the concern with the disbanding of some of our local associations and what we can do to help our associations not only to maintain membership but also to increase

membership. **Marlene Wilcox**, Credit Professional International President gave a report on International and their up coming board meeting in October.

I want to thank the officers and members of the Credit Association of Oregon for all the courtesies that were extended to me and I thank them for making me so welcome at at their conference.

*Billie Malone*

[Billie Malone, PCS](#)

District Ten President

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

Greetings, District 10, from the sunny South. Kudos to **Barb Beatty**...the sample contact card she gave you last issue was terrific. I hope you are following her lead and using these great tools. It takes a commitment from each of us to keep our association growing.

I know it is disappointing that some of your associations are discussing disbanding, but don't give up on them. Encourage those of their members who are interested to remain active in CPI by joining other associations or becoming members-at-large, and invite them to your activities.

I'm looking forward to hearing about the State Conferences you held last month, and extend my congratulations to the award winners and best wishes to your new officers. Please let me know if there's anything I can do to assist you.

*Carol Neal*

Carol Neal, CCBE/MPCE

First Vice President

Credit Professionals International

## 2002 – 2003 TROPHY REPORT 70<sup>TH</sup> ANNUAL PACIFIC NORTHWEST COUNCIL

**Reported by Margaret Ewert  
Trophy Chairman**

**Awards Presented at  
District CPI Conference - Anchorage, AK**

### **ASSOCIATION PERFECT ATTENDANCE AWARD BY PERCENTAGE:**

1 <sup>st</sup>	Pendleton	75%
2 <sup>nd</sup>	Flathead Valley	63%
3 <sup>rd</sup>	The Dalles	60%

### **PIN AND EMBLEM AWARD:**

1 <sup>ST</sup>	Twin Falls/Magic Valley	\$340.83
2 <sup>nd</sup>	Pendleton	\$321.30
3 <sup>rd</sup>	Great Falls	\$176.05
	District Total	\$1306.83

### **MEMBERSHIP ATTENDANCE AT CONFERENCE BY PERCENTAGE:**

1 <sup>ST</sup>	Bremerton/Kitsap	36.36%
2 <sup>nd</sup>	Mid Val	27.27%
3 <sup>rd</sup>	Everett	25.00%

### **INDIVIDUAL PERFECT ATTENDANCE:**

No Awards Presented

### **BULLETIN AWARD (BOOK TYPE):**

1<sup>st</sup> Great Falls

### **BULLETIN AWARD (FLYER TYPE):**

No Award Presented

### **CONFERENCE ATTENDANCE AWARD BY MILEAGE:**

1 <sup>st</sup>	Great Falls	21,700 Miles
2 <sup>nd</sup>	Bremerton/Kitsap	20,376 Miles
3 <sup>rd</sup>	Mid Val	16,494 Miles

### **INCREASED MEMBERSHIP AWARD BY PERCENTAGE:**

1 <sup>st</sup>	Central Oregon	29%
2 <sup>nd</sup>	Lewiston/Clarkston	22%
3 <sup>rd</sup>	Medford/Rogue Valley	7%

**INDIVIDUAL MEMBERSHIP CHALLENGE AWARD:**

No Award Presented

**ASSOCIATION MEMBERSHIP ACHIEVEMENT AWARD BY INCREASED NUMBER:**

1<sup>st</sup> Lewiston/Clarkston 5 New Members  
 2<sup>nd</sup> Bremerton/Kitsap 3 New Members  
 3<sup>rd</sup> Central Oregon 2 New Members

**DISTRICT 10 EXAM 100% PARTICIPATION:**

Mid Columbia (10)  
 Pendleton (12)  
 Mid Val (9)

**DISTRICT COMMUNITY EDUCATION ACHIEVEMENT AWARD:**

Central Oregon

**ASSOCIATION ORGANIZATION AWARD:**

Pendleton Oregon

**HELEN B. SAWYER AWARD:**

LaFrance Grubbs – Pendleton

Respectfully Submitted

Margaret Ewert  
 District 10 Trophy Chairman 2002 - 2003  
 Flathead Valley CPI

**Mark Your Calendar**

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

**CERTIFICATION UPDATE**

[Reprinted from August Edition by request]

District 10 CPI has 48 members that have taken the steps to become Certified Credit

Professionals. Ten of these individuals have received certification or recertification in the past year (June 1, 2002-May 31, 2003):

Ruth Ann Aller	Pocatello, ID	Apr 03	MPCE
Nancy Amend	Anchorage, AK	Feb 03	PCE
Sandra Benson	Skagit Valley, WA	Mar 03	PCE
Donna Carollo	Bremerton-Kitsap, WA	Apr 03	PCE
Donna Gardner	Moscow-Pullman, ID	Apr 03	PCE
Doris Gogan	Great Falls, MT	Dec 02	PCS
Maria Houghton	Pocatello, ID	Apr 03	PCE
Patrick Hughes	Twin Falls, ID	Mar 03	PCS
Betty Nichols	Lebanon, OR	May 03	PCE*
Terry Rowe	Twin Falls, ID	Apr 03	MPCE

\* Recertified

Our new year is now under way (June 1, 2003 to May 31, 2004). How many people will step up and start getting the recognition that they deserve? We are off to a great start with five so far. The individuals are:

Joyce Jones	Pro-Sun Gra, WA	Jun 03	MPCE+
Mona Slocum	Mid-Val, OR	Jun 03	MPCE*
Danah Hitchcock	Portland, OR	Jul 03	PCS
Ed Witterholt	Anchorage, AK	Jul 03	PCS
Carmen Breakey	Anchorage, AK	Jul 03	PCS

+ Upgraded  
\* Recertified

Congratulations to each of you. Your achievements and dedication to the field of credit is commended.

**OKAY, OKAY- Tell me more about how to get certified**

Credit Professional International started a Certification Program for all its members in 1996. This program allows you to earn points for years of experience in the credit/collection industry, the number of seminars and conferences you have attended and/or instructed. College credits or degrees you have earned are considered as well as your involvement within our organization or any other credit association in which you belong. There are four levels of certification. They are:

- Professional Credit Associate (PCA)
- Professional Credit Specialist (PCE)
- Professional Credit Executive (PCE)
- Master Professional Credit Executive (MPCE)

[continued on page 7]

**Credit Professionals International - District 10  
2002-2003 Education Manual Exam**

Name: \_\_\_\_\_ Local Association: \_\_\_\_\_

1. Two reasons people pay their bills: \_\_\_\_\_ and \_\_\_\_\_.
2. Close each collection call with: \_\_\_\_\_, and \_\_\_\_\_
3. What do the letters WARN stand for? \_\_\_\_\_.
4. At the first sign of job loss what should you do? \_\_\_\_\_.
5. What should a resume include? \_\_\_\_\_.
6. What is the waiting period for Long Term Care to go into effect? \_\_\_\_\_.
7. If your prospective tenant won't give you his/her social security number you should try to pull a credit report to obtain it. True \_\_\_\_\_ False \_\_\_\_\_
8. What does GLB stand for? \_\_\_\_\_ When was this law enacted? \_\_\_\_\_
9. Non-public personal info includes credit information. True \_\_\_\_\_ False \_\_\_\_\_
10. Name 3 types of skips: \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_.
11. Which online service provides up to ten years of addresses? \_\_\_\_\_.
12. A customer's first impression of the integrity of the company relies on their first impression of you. True \_\_\_\_\_ False \_\_\_\_\_
13. Commandant 11 says thou shalt: \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_.
14. When writing your long range goals what should it include: \_\_\_\_\_.
15. The bankruptcy code was enacted by Public Law number: \_\_\_\_\_.
16. How many chapters are there in the code? \_\_\_\_\_.
17. What is undoubtedly the most important notice for creditors to retain in their files?  
\_\_\_\_\_.
18. What are 3 questions you should ask yourself when you want to market your local CPI association to new or prospective members? \_\_\_\_\_, \_\_\_\_\_ and \_\_\_\_\_.
19. What is one way to recruit new members? \_\_\_\_\_.
20. What are 2 types of Lobbying? \_\_\_\_\_, and \_\_\_\_\_.
21. To recover a current balance the percentage is likely to be over: \_\_\_\_\_%  
and, if left after 90 days the percentage drops to: \_\_\_\_\_%.
22. What does PITI stand for? \_\_\_\_\_.
23. What does LTV stand for? \_\_\_\_\_.
24. According to Curt Marsh, what is the foremost obstacle to success in our lives? \_\_\_\_\_.
24. According to Curt Marsh what is the foremost obstacle to success in our lives \_\_\_\_\_

**Please be sure to send completed exams to:  
District 2<sup>nd</sup> VP – Sue Cassell, PCE  
c/o CCCS, PO Box 2326, Great Falls, MT 59403  
to be considered for acknowledgement at District Conference.**

The level of certification is determined by using a point scale from the above requirements.

Your District 10 Officers want each member of CPI to have the opportunity to participate in the certification program and receive the recognition you have earned. It's easy to apply, just give me a call. I am committed to walking you through the process. In fact I will even do all the paperwork. Once the paperwork and scoring are complete I will give you a call and let you know at what level you qualified. You can then forward me a check made payable to Credit Professionals International and I will combine with your completed paperwork and forward it to International. Now that is easy.

Don't wait any longer. Apply today for the certification you have achieved and receive the recognition you deserve.

If you have any questions about this program or how to become certified, please contact me at (800) 562-0999 option 5, Extension 60204. Please allow a few minutes to visit about your accomplishments and I will complete the form on your behalf.

*Sheyanna Webber*

Sheyanna K. Weber, PCE  
District 10 Certification Chairman

## 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>
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<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>	

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