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A publication of Credit Professionals International

July 2018



THE CREDIT CONNECTION

Inaugural Address

Marylyn Tack

President 2018-2019

Special Edition

Coverage

of the

2018

International

Conference



Thank you for the opportunity to serve as your President this year.

My theme this year is "Courage, Perseverance, Integrity".

It will take courage to stand up and tell members what you truly believe and not just what they want to hear.

It will take perseverance and hard work if we are to make this association continue to exist. And it will take each of us to keep our integrity as we proceed to accomplish our goals during the coming year. I ask for each of you to reach out into your local associations and encourage all members to participate.

The Credit Connection is a publication of Credit Professionals International, P.O. Box 220714, St. Louis MO 63122. Phone: 314/821-9393. Fax: 314/821-7171. Email: creditpro@creditprofessionals.org. Website: www.creditprofessionals.org

Credit Professionals International

2018/2019 Officers and Committees

EXECUTIVE COMMITTEE:

President: Marylyn Tack, metack@msn.com

Vice President: Connie Hamilton, albconnie@aol.com

Secretary/Treasurer: Charles Gordon, cwgbear@twc.com

Immediate Past President: Cheryl Burleson-Davis, ACE/PCE, brlsndv@aol.com

Advisory

Billie Plasker, MPCE, Chairman

Sue Heusing, MCE

Rhonda McKinney, MPCE/CSM/SAFe,

Budget

Cindy Westenhofer, MPCE, Chairman

Bylaws & Standing Rules

Linda Simbeck, CFE/MPCE, Chairman

Conference Coordinator

Jean Jervis, CCCE/MPCE, Chairman

Conference Co-Chairs 2019

Connie Hamilton

Joan Fox

Education

Jean Jervis, CCCE/MPCE, Chairman

A representative from each district

Financial Review

Gail Ottinger, CCCE/MPCE

Membership

Connie Hamilton, Chairman

A representative from each district

Nominating

Cheryl Burleson-Davis, ACE/PCE, Chairman

Strategic Planning

Charlie Gordon, Co-Chairman

Cindy Westenhofer, MPCE, Co-Chairman

Executive Committee

District Presidents

Committee Chairmen

Parliamentarian

Gail Ottinger, CCCE/MPCE

Teller

Shirley Clontz

Volunteer Coordinators

Bookkeeper/Financial

Review

Gail Ottinger, CCCE/MPCE

Certification

Linda Simbeck, CFE/MPCE

Memorials

Geri Schweitzer

Publications

Linda Bridgeford, CCCE/MPCE

Ways & Means

Anne McBrayer

Webmaster

Cindy Westenhofer, MPCE

Credit Education Resources Foundation

2018-2019 Officers

President: Sharon DeShazer, CCCE/MPCE

Vice President: Mary Nebeker, CCCE/MPCE

Secretary/Treasurer: Connie Hamilton

Two Year Directors serving second year: Charlotte Maness CCCE/MPCE
Barb Chapin, CCCE/MPCE

Two Year Directors serving first year: Cindy Westenhofer, MPCE
Charmaine Lucas

Strategic Planning Meeting

To Be Held October 12-13, 2018

The 2018-2019 Strategic Planning meeting will be co-chaired by Charles Gordon and Cindy Westenhofer, MPCE. It will be held in St. Louis, Missouri on October 12-13 at the Drury Inn Airport.

The Membership, Marketing, Education and Publications Committees have identified the following suggestions that are being passed on to the Strategic Planning Committee for discussion at the fall meeting.

- Explore offering the Banzai Adult Program
- Follow up with teachers to get impressions of Banzai from the teacher's prospective
- Look at using the Take Charge of Your Life Program in Community Colleges in different states
- Research getting Credit Professionals International out on Public Broadcasting
- Offer free financial literacy classes and market them in churches or business news letters and Community Action Groups

- Have formal programs on the CPI website and marketing through the newsletter
- Hava a navigate 101 available for members
- Invoice membership dues to all members not in a local and the call to follow-up if dues are not received timely
- Put membership award winners on the website and send a special congrats in the newsletter
- See how CPI can help with financial literacy for young married couples
- Ways to market CPI via social networks and Google
- Expand size of articles in newsletter
- Identify articles for the magazine
- Members to go home and ask young adults to view the CPI website and tell us what they like and what is not appealing to them.

Charles Gordon
Strategic Planning Committee Chairman

Conference Spotlights Education

By Diane Radcliff, PCE

Personal Safety

The members in attendance at the Credit Professionals International Conference 2018 were delighted in hearing Sheriff Irwin Carmichael of Charlotte, North Carolina (Mecklenburg County) in his presentation of his topic, “Personal Safety” on Thursday afternoon, June 21st, 2018. Sheriff Carmichael reminded all of us that no matter what the industry we represent and where we are in our lives, performing personal safety is imperative and to personify being a “Hard

Target”. This is to allow being a Victor and not a Victim of Crime. At the close of Sheriff Carmichael’s presentation, each member was given a copy of the 2nd Edition of Women’s Awareness Response (A comprehensive guide to personal safety awareness for women).

One In Five

Blake Martin, Executive Vice President and Chief Development Officer at MONARCH, told us that nearly 10 million adults are living with some form of mental illness in the United States. Many of these people are in the workforce. So, what does this mean for your company or for you as a leader, a boss or a mentor.

Blake talked about how we can foster work environments that encourage good mental health and foster recovery. After all, we all want to have a healthy and happy life.

Closed Doors, Glass Ceilings

And How They Can

Shape/Reinvent Your Career

Ron Garrow, Chief Human Resources Officer at Belk in Charlotte, NC, shared his career story and discussed how an ordinary person can achieve priceless possibilities.

He shared with us the key lessons he learned through his 30 year career in banking, payments and retail. He discussed the key lessons he learned as a leader and offered thoughts and advice that we could use during our careers.



Past International Presidents' Dinner

By

Linda Simbeck, CFE/MPCE

The Past International Presidents' Dinner was held on June 22, 2018, at Brio Tuscan Grill in Charlotte, North Carolina. There were 13 Past Presidents in attendance. Current President Cheryl was the guest of Immediate Past President Linda Simbeck.



(standing, left to right) Cindy Westenhofer, MPCE; Jean Jervis, CCCE/MPCE; Nona Ellzey, MPCE; Gail Ottinger, CCCE/MPCE; Cheryl Burlison-Davis, ACE/PCE; Charlotte Maness, CCCE/MPCE; Barbara Chapin, CCCE/MPCE; Linda Simbeck, CFE/MPCE; Rhonda McKinney, MPCE/CSM/SAFe.

(seated (left to right) Barbara Hall, CCCE/MPCE; Diane Radcliff, PCE; Esther Brinkley, CA/MPCE; Joyce Jones, CCCE/MPCE; Sue Heusing, MCE.

Memorial Service

By Joyce Dove, CCCE/MPCE

I was honored by President Cheryl to conduct the Memorial Service for the 81st CPI International Conference and to give invocations when needed. Roses were presented at the Memorial Service to the deceased by friends and family members as follows:

Sarah Kerr, member of Brownsville, TN;
Betty Jo Goff, past District 3 & 4 President, Brownsville, TN;
Anita Dingleline, MPCE, past District 3 & 4 President, Jackson TN

Represented by Deborah Tyler, MPCE, past District 3 & 4 President of Jackson, TN.

Julia Mohr, sister of Mary Nebeker, CCCE/MPCE, past International President, Brigham, UT, represented by Betty Thorman.

Vanessa Chitwood, sister of Tammy Rucker, MPCE, King's Mountain, NC, conference co-chair, represented by Tammy Rucker.

Patricia Cassini, member of West Central, IL, and **Bob Waight**, brother of Barb Hall, CCCE/MPCE, past International President, represented by Barb Hall.

Diane Gallimore, MPCE, past District 3 & 4 President and sister of Eva Nifong, MPCE, Triads CPI, NC, represented by Eva Nifong, past District 3 & 4 President.



Colleen Collette, member of CPI of Charlotte, NC, and Sherry Radcliff, sister-in-law of Diane Radcliff, PCE, past International President, represented by Diane Radcliff.

LaFrance Grubbs, past District 10 President and our oldest CPI member, represented by Joyce Jones, CCCE/MPCE, past International President.

The remaining flowers were presented to President Cheryl to honor any members or family who were not mentioned in the service.

May their memories be eternal.



2018 Membership Awards

DISTRICT AWARDS

District with largest percentage of locals with a Membership retention.

District 7&9—66 percent

District with the most new members:

District 5—Two new members

District 7&9—Two new members

District 8—Two new members

LOCAL ASSOCIATION AWARDS

Locals that increased the number of members

Las Madrugadoras, NM—One new member

Locals that Added New Members this Year

District 5

Goshen, IN—Two new members

District 7&9

Las Madrugadoras, NM—Two new members

Locals that Maintained the Same Number of Members

District 3&4

Capital City AL

Charlotte NC

Nashville TN

District 5

Ann Arbor MI

Iliana IL

Indianapolis IN

West Central IL

Career Club Report
By
Sue Heusing, MCE
Past President of Career Club

President Sheila Edwards was unable to attend the conference and Deborah Tyler, MPCE, stood in for her as President. Connie Hamilton took the minutes from the meeting and then was installed as President of Career Club for 2018-2019.

Connie chose a familiar theme using Rise & Shine for her year as President. Since the sun always comes up in the East and sets in the West, we are all covered for the next year. The Secretary elected for the next year was Charmaine Lucas.

Our total this year was 1,608 years in the industry with 37 members in attendance. Once again, Anne Hammond, CCBE/MPCE, received recognition for the magic number of years serving. Charles Gordon and Charmaine Lucas were the accountants for the meeting.

Meeting was adjourned and members continued to enjoy the Conference organized by the Charlotte North Carolina members.

Education and Publications Committee Report
By Jean Jervis, CCCE/MPCE
Education/Publications Chairman

When the education and publications committee met at the International Conference in Charlotte, NC, a number of topics were discussed for the CPI magazine and newsletter.

As the attendees who sat in on the meeting made topic suggestions, we assigned someone to follow up on each topic and suggestions were made as to whom we could find for authors.

There was also a suggestion for us to develop a "member's corner" for our publications.

I now ask all members to please submit your topics of interest for future publications. The name of an author would be helpful.

Some areas to look at are former speakers that you have heard at one of your meetings or seminars. Please ask them to submit an article.

Membership and Marketing Committees Report

These two committees met together at the International Conference in Charlotte, NC. Some ideas were shared there as follows:

Charlotte Maness, CCCE/MPCE reported that she uses the Foundation's "Take Charge of Your Life" program to teach a class at the community college.

She said she will also look into how to get into community colleges in different states through the business fraternity Phi Beta Lambda.

Sandra Williams' daughter works for a TV station. She will talk with her regarding marketing ideas. She also will look into how CPI can help with financial literacy for young married couples.

We also discussed having formal programs available on the website and marketing them through the newsletter.

We are looking into having a "Navigate the Website 101" available to the members.

Also discussed was to put a "click here to become a member" link on the CPI website home page.

Esther Brinkley, CA/MPCE, will research getting CPI out on Public Broadcasting.

We also discussed putting an article in the newsletter with information on how to share using social media.

Another idea is to offer free financial literacy classes and market them in church or business newsletters and Community Action Groups. We could use the Adult Banzai program on the CPI Website.

During the Membership Committee meeting, we discussed invoicing membership dues to all members not in a

local. Then call to follow up if the dues are not received timely. As dues come in send an email to THANK the member for their dues and support of CPI and ask them to verify their information online.

Announce Membership Awards on the website and publish a special congrats in the newsletter.

Committee members assigned with action items are to have a report to Strategic Planning chairs: Charles Gordon and/or Cindy Westenhofer, MPCE, by Sept 15, 2018.

These ideas will be passed to Strategic Planning for more discussion and action in the Fall Meeting.

Connie Hamilton asked the members in attendance "How many of you have younger adults in your lives such as children, grandchildren, nieces, nephews, etc."

Everyone raised their hands. She then challenged them to go back home and ask those young adults to look at our website and get their feedback about it. Ask them to let CPI know what they see that they like and what to them is not appealing.

Connie would like to have responses from everyone to report on at the fall meeting.

Report of the 2017-2018 President Cheryl Burleson-Davis, ACE/MPCE

It doesn't seem possible that it's been a year since we were in San Antonio and I was installed as International President.

My theme for this year was
"Making a Difference through Education."

With Cindy Westenhofer, MPCE, as the driving force, and the financial support of the Foundation, the Banzai Program is now in five schools. Our organization is based on education, not only our members, but the community as well. I believe that we are doing that through the Banzai program.

Last year, I had asked you to keep me informed on your educational activities. I also promised to do something special for those who did. There are two individuals I would like to recognize at this time. For all of her outstanding work on the Banzai Program, I would like to present Cindy Westenhofer, MPCE, with a President's recognition award. Without Cindy's hard work, we would not be involved with this program.

I would also like to recognize another member who is very active in her community with Junior Achievement, the Literacy Council, and working with the schools to teach financial literacy: Rhonda McKinney, MPCE/CSM/SAFe.

Thank you to the Charlotte Association and District III & IV for all of your support. I could never have done this without you!

To all of the officers and committee chairs, I want you to know how much I appreciate your dedication and willingness to serve this year. While I didn't get you a coffee mug or gift, a donation has been made in your honor to Huntingtowne Farms Elementary.



Thank you for allowing me the honor of serving as your International President and I wish the very best to incoming President Marylyn and her officers.

CPI ANNUAL MEETING

By

Gail Ottinger, CCCE/MPCE

The Annual Meeting was called to order on Saturday, June 23rd, 2018, with President Cheryl Burleson Davis, ACE/MPCE, presiding. Words of Inspiration were given by Joyce Dove, CCCE/MPCE, Chaplain.

The Pledge of Allegiance was led by Marylyn Tack, Vice President, followed by the Creed led by Connie Hamilton acting Secretary/Treasurer. The official welcome was extended by Tammy Rucker, MPCE, Conference Co-Chairman.

Introductions were presented: Executive Committee, District Presidents/Representatives, Past International Presidents, Foundation Officers, Career Club, Committee Chairmen, First Timers, Past CPI of Year recipients, and Conference Co-Chairman and members.

A meaningful Memorial Service was conducted by Chaplain, Joyce Dove, CCCE/MPCE

The Executive Committee Meeting met on Wednesday evening, June 20, 2018, and had the following recommendation: that we have a newsletter every other month and one (1) on-line magazine once a year. This was approved.

CPI District 3&4 members were out in full force to welcome fellow members from across the country to the 2018 International Conference.

Officers and Committee Chairmen were called on to give their reports.

All proposed Bylaw and Standing rules changes were passed.

Nominating Chairman Linda Simbeck, CFE/MPCE, presented the elected slate of officers:

President: Marylyn Tack
Vice President: Connie Hamilton
Secretary/Treasurer: Charles Gordon

The proposed Budget for 2018-19 was presented by Rhonda McKinney, MPCE/CSM/SAFE and the Budget was adopted.

An invitation was extended by Connie Hamilton for all to attend the 2019 Conference to be held at the Hilton Garden Inn, Albuquerque, NM, June 27-29, 2019.

Congratulations to Cheryl Burleson Davis, ACE/MPCE, for her excellent year as President, leading us through her theme "Making a Difference Through Education".



**CREDIT PROFESSIONALS INTERNATIONAL
BUDGET 2018 -19**

REVENUE

Dues	85 members @ \$100	\$ 8,500
Foundation	Donation	3,225
Interest		125
Other Income	Fundraising, Etc	2,500
2018 International Conf. Profit		250
Funds from Checking Acct.		4,990
TOTAL REVENUE		\$19,590

EXPENSES

Membership Expenses		
Printing and Publications		\$ 2,000
Postage /Shipping		1,000
Awards		100
Plant & Equipment		
Office Rental		0
Telephone, Internet, cell phone		1,000
Personnel		
Independent Contract Labor		12,000
Executive Committee reimbursement 4 x 300		1,200
General Office		
Supplies		600
Subscriptions		140
Liability Insurance		600
Personal Property Tax		50
Bank Charges/Pay Pal		50
Meeting Expenses		
Annual Meeting Folio		50
Executive Committee Meetings		500
Other Expenses		
CPI of Year Int'l Conf Registration (qualifications under review)		0
President Plaque and Gift		200
Memorial		100
TOTAL EXPENSES		\$19,590

Rhonda McKinney, Chairman
Executive Committee
Gail Ottinger