

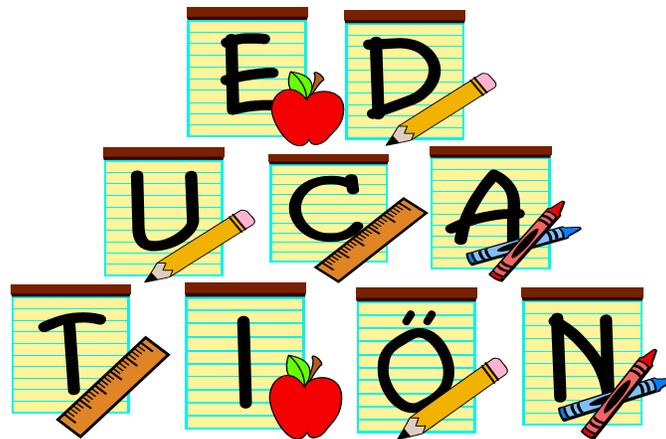
# DixieGram

CREDIT PROFESSIONALS INTERNATIONAL  
DISTRICT III & IV NEWSLETTER

December 2015 Edition

Making A Difference

Through



*Upon the subject of education ... I can only say that I view it as  
the most important subject which we as a people may be engaged in.  
- Abraham Lincoln*

## District III & IV Officers

2015-2016

President-----Cheryl Burleson-Davis MPCE

Vice President-----Sheila Edwards, PCE

Secretary/Treasurer-----Pat Porter, PCS

### Message From District III & IV President

*Greetings!*

*I hope this newsletter finds everyone well and in good spirits. When fall arrives, we start to think about the holidays and how we have plenty of time to get ready. Before we know it, it's Halloween and we realize that Thanksgiving is just around the corner with Christmas closing in fast!*

*My local association has a wonderful tradition of celebrating a non-traditional Thanksgiving at my home each year. We join together for a luncheon from the Olive Garden and I make dessert. This special time lets us catch up with our friends and talk about plans for the holidays. It's these times with friends and family that mean the most during this season of giving.*

*As you begin the shopping, decorating, baking and get togethers, take time to be still and just enjoy the season. Remember that it isn't the boxes and bows that make the season, it's the memories we create with those we love and care about. So when you're stressing about finding the "perfect" gift for that special someone, keep in mind that the best gifts come from the heart and not necessarily from the store. Bake some cookies, make a special ornament or card and spend quality time with the ones you love.*

*So my dear friends, I wish you all of the peace and joy of this glorious season!*

*Merry Christmas!  
Cheryl*



*Great spirits have always encountered violent opposition from mediocre minds  
- Albert Einstein*

# MEMORIALS



*In memory of:*

*Marvín Wilbur Ardís, 88, the husband of Betty Galloway Ardís, died Thursday, March 12, 2015, at Tuomey Regional Medical Center. He was a Navy veteran of World War II and was a member of the American Legion, Post 15. His sons, daughters-in-law and grandchildren were the joys of his life.*

*Lilly Estelle Tucker, Rutha Marshburn's mother, passed away Saturday, October 10, 2015. Mrs. Tucker would have been 101 years old on November 15th, 2015. Mrs. Tucker was a Christian mama who was always there for her family, with a loving and giving heart for all those around her, especially her five daughters.*

*Maurice Edwards, Diane Radcliff's uncle, passed away on September 15th, 2015. Maurice was the only brother of Diane's father and is survived by his wife, Anita and his sons, Wade, Kirk, Mark and their families.*

*Marvín Robbins' nephew, Randal Carroll Robbins, passed away November 7, 2015, three days after his fifty third birthday. Randal had been in a nursing home for ten years before his death.*

*Sybel Benson Plehn passed away on Sunday, November 22, 2015, at the age of 95 after a short, but courageous battle with cancer. The family lived in El Monte, California where her husband, Keith died in 1991. Shortly thereafter, Sybel moved to Orem, Utah, to be near family and friends.*

*Robert H. (Bob) Ouellette, the husband of Mary Ann Ouellette, passed away December 6, 2015. Bob actively supported Mary Ann in all of her CPI activities including attending special events hosted by Las Madrugadoras and traveling with Mary Ann to out-of-town conferences. He will be deeply missed by the Las Madrugadoras members.*

## **Poem of Life**

*Life is but a stopping place, a pause in what's to be,  
A resting place along the road, to sweet eternity.  
We all have different journeys, different paths along the way,  
We all were meant to learn some things, but never meant to stay.  
Our destination is a place, far greater than we know.  
For some the journeys quicker, for some the journeys slow.  
And when the journey finally ends, we'll claim a great reward,  
And find an everlasting peace, together with the lord.*

*~ Unknown*



## Remember in our prayers

### Butch Nifong

*Butch came home November 11th. His leg is still non weight-bearing. We are using a wheel chair and slide board to get from chair to lift chair, commode and car seat. He is sleeping in the lift chair. We had to take the bathroom door down and move a few things. Hopefully in three weeks they will let him put a little weight on it. We just take one day at a time.*

### Helen Neil

*Helen has had problems with spinal stenosis for several years, causing considerable difficulty with balance and walking. Helen continues to have her usual high spirits in spite of her disability.*

### Colleen Collette

*Colleen suffers from the pain of rheumatoid arthritis, especially in her hands. She has trouble opening doors, jars, buttoning buttons, fastening clasps on her jewelry along with many other things.*

### Marcella Lowe

*Marcella will have surgery to correct spinal stenosis on August 6th. After suffering constant pain and an inability to walk for the past three years, she is looking forward to unhindered mobility.*

### Betty Gleaton

*Betty is doing well in spite of storm water flooding her home. Betty's daughter, Audrey, plans to sell her house and move in with her mother.*

### Loretta Hamrick

*Loretta is doing better and had been able to pay a visit to Betty Gleaton.*

### Betty Ardis

*Betty has been diagnosed with Atrial Fibrillation. She has been hospitalized several times in the past few months, but is managing well.*

### Archie Agerton

*Lavonne Agerton's husband, Archie, had a slight heart attack. It was also found that he had an 85% arterial blockage and had a stint implanted. He is home now but has daily heart monitoring and home health nurses. He has lost about 30 pounds.*

***It is as impossible to withhold education from the receptive mind  
as it is impossible to force it upon the unreasoning.***

***- Agnes Repplier***

## District 3 & 4 Reports



### Alabama

*CPI associations in Alabama have not submitted reports for this issue.*



### Georgia

*CPI of Atlanta held a business meeting on Thursday, October 29 to consider revisions to our by-laws, plans for our Winter Social and other items. Also our member, Rhonda McKinney, presented a report on the Strategic Planning meeting in Saint Louis.*

*We usually have two fundraisers in the late fall. However this year our Fall Benefit Bridge cannot take place. We will participate in the Belk's Charity sale on November 7 and are looking forward to that.*

*~Anne Hammond*

*Credit Professionals International of Atlanta met October 29th, 2015. The new officers for the 2015-2016 term are:*

*Michele Rocher, President  
Carol Neal, Vice President  
Anne Hammond, Secretary  
Joyce Dove, Treasurer*

*Unfortunately, we were unable to hold our fall "Benefit Bridge" this year due to a fire during the summer storms at the Senior Living center that hosts for us. Hopefully they' will be up & running again by spring. Our Winter Social is planned for Dec. 13th with plans to go to see "The Great American Trailer Park Christmas Musical" at "On Stage Atlanta".*

*Our association is participating in the Belk Charity Day Sale on Nov 7th, with Rhonda, Joyce & Marianne working at the Phipp's Plaza store the day of the sale. The next big project in the works is a Networking venture with "Atlanta Business Spotlight" for Credit Education Month in March of 2016...more info to come.*

*Staying busy, here in Atlanta, GA!  
Michele Rocher, MPCE*

***"Education is the ability to listen to almost anything without losing your temper or your self-confidence." ~ Robert Frost***

Our seniors "Golden Group" at my church always buys \$100 of hearty soups to contribute to St. John's "The Wonder Worker Church" where they feed the homeless twice daily five days a week. I am in charge of this project and I purchased and delivered the soups plus a nice box load of other grocery items from my own to the church for my contribution to Make A Difference Day. CPI of Atlanta is planning a Winter Social on December 13, and we will be collecting toys and gift cards for the homeless children at St. John's Church as our Angel Project.

Merry Christmas and Happy New Year to all.  
Joyce Dove

### *On a Personal Note*

Anne Hammond has been traveling to Las Vegas and California and Joyce Dove has taken a trip to North Carolina. The next big project in the works is a Networking venture with "Atlanta Business Spotlight" for Credit Education Month in March of 2016...more info to come.

We've had 3 member birthdays, Michele Rocher 9/1, Amelia Brown 10/5, and our Honorary Member Sarah Hill on 11/1.



### **Florida**

*CPI associations in Florida have not submitted reports for this issue.*

### *On a Personal Note*

The only news that I have is that my husband was in the hospital for a week, 5 days of that in ICU. He had a slight heart attack, plus a blockage of 85% and a stint put in. He has lost about 30 lbs., but is home now with heart monitoring daily and home health care nurses. I would covet your thoughts & prayers for him.

Thank you.

LaVonne Agerton

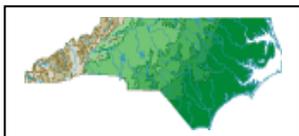


### **Mississippi**

*CPI associations in Mississippi have not submitted reports for this issue.*

*"Knowledge will bring you the opportunity to make a difference."*

*~ Claire Fagin*



## *North Carolina*

### **Credit Professionals International of North Carolina**

*Due to our dwindling numbers, it became necessary to make a decision regarding the viability of our state organization. The members voted to continue as a State organization, keeping our Tax ID number with the following revisions. We will have two officers; a Representative and Treasurer, with a committee consisting of two representatives each from the Triad and Charlotte and one at-large member.*

*Diane Radcliff will serve as Representative and Tammy Rucker has agreed to hold the post of Treasurer for 2015-2016. Completing the committee is Eva Nifong and Esther Brinkley, from the Triad association, Charlotte Maness and Cheryl Burlison-Davis, from the Charlotte organization, and Gail Ottinger serving on behalf of at-large members.*

*Rutha Marshburn, Career Club President, hosted the Career Club/Special Luncheon. Her theme was Memories, and she called on the attending members to share special recollections of their experiences in CPI. Several members responded to her invitation with many poignant and sometimes humorous recollections.*

*~ Diane Radcliff, Representative  
CPI of North Carolina*

*BPI of the Triad* - *BPI of the Triad has not been meeting this summer but is keeping up to date via email. BPI of the Triad did not meet in October or November. Our Christmas Party is yet to be arranged.*

*~ Betsy Higgins,  
BPI of Triad*

### *On a Personal Note*

*Marlin and I just returned from a long camping trip; to Florida and then up to Connecticut, (to bury Betsy's mom's ashes in the family plot), and finally to the Smokies. Lot of rain but a great opportunity to see fall leaves, friends and cousins. We had not visited Florida since we left 29 years ago. We remembered why we left, hot, hot, hot and humid! But friends and our previous church made it worth it. Up north the leaves were on fire and gorgeous! Camping by a river in the Smokies was wonderful! Okay we're ready for winter now. Marlin and I are excited about becoming Great Grandparents. Baby Riley is due in January 2016. 😊*

*Happy Holidays,*

*~Betsy Higgins*

*"I am not a teacher, but an awakener."  
~ Robert Frost*

*CPI of Charlotte* - We were thrilled that our own Cheryl Burluson-Davis was awarded Credit Professional of the Year for our North Carolina State organization. Cheryl works very hard for Credit Professionals International and, certainly, merits this recognition and more.

*CPI of Charlotte was involved with Belk Charity Day Sale again this fall. Proceeds from this effort go toward the Ethel B. Wilkinson Scholarship fund. We are also discussing ways to become involved in the District President's project.*



*For 'Make A Difference Day', CPI of Charlotte participated with Charlotte Rescue Mission, which is partnering with two Title 1 elementary schools to provide needy families with a Thanksgiving Food Box. Each bin contains a complete Thanksgiving dinner, including turkey, canned corn, green beans, yams and cranberry sauce, dinner rolls, pumpkin, spice cake mix and an aluminum pan. Pictured above is Past International President, Diane Radcliff, who undertook the responsibility of making the purchases for CPI of Charlotte, and delivering the Thanksgiving bins and turkeys to Charlotte Rescue Mission.*

*In November, Cheryl Burluson-Davis was our gracious hostess as we celebrated with our annual non-traditional Thanksgiving luncheon. Before Christmas, we will remit a check to our ongoing charity, Thompson's Children's Services.*

*Shirley Clontz  
CPI of Charlotte*

### *On a Personal Note*

*The Charlotte organization is very proud of our nonagenarians (that's folks who are 90 years of age). Three very active members of CPI of Charlotte have reached this esteemed status.*



*Harriet Bryant - Colleen Collette - Helen Neil*

*The best teachers are those that show you where to look but don't tell you what to see.  
- Alexandra K. Trenfor*

*I am continuing to substitute for many churches on Sundays in several locations and denominations. There are fewer people for churches to call for this and I am enjoying the liberty to do these. I am meeting new people and sharing in their worship without full time obligation. I attended the NC ARTS MARKET in Durham last week. This is an amazing event for people in Universities, Colleges, Theatres, and Community Concerts which I work with here and have for 20 years. Very exciting, enlightening week of expo with agents, showcases of talent, and meeting lots of great people.*

*Working on trips to Scotland and Italy in 2016, along with a Caribbean cruise in January on the fantastic ROYAL CARIBBEAN LEGEND OF THE SEAS. Esther Brinkley, her sister, Jean, and her husband, Jim, are joining me. My family will all be here for Thanksgiving!!!! So excited to have them all here at once. Jimmy, Diane, and Logan continue to love living here, close, and very busy with work and Logan in college.*

*Working on a COPYRIGHT training right now for the college, opening night of the show, COMPANY, tonight!!! Life is good and I am so grateful.*

*HAPPY THANKSGIVING TO ALL  
~ Charlotte Maness*

*At Large Members - I attended the Strategic Planning Meeting in St. Louis, then spent time visiting with my Sister and her family in Warrenton, Mo.*

*I sold quite a bit of the 50/50 chances while I was at the meeting. District 5 made \$800.00 for CPI with the sale of the Bracelet and I am hoping we can do a lot more.*

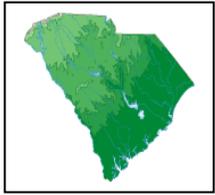
*Gail Ottinger, MPCE*

*Hi Everyone, We sold a total of \$835.00 on the 50/50 Drawing for CPI. I had a disinterested party do the drawing and the WINNER is SHAROL RUDOLPH of Kansas. I called Sharol to give her the good news, however, I was not able to reach her, but did leave a message for her. I am sending all the funds to the Corporate Office to be deposited and instruct Charlotte to issue a check to Sharol in the amount of \$417.50.*

*I would like to personally thank everyone who participated in this project. It shows your dedication to CPI.*

*Thank You,  
Gail Ottinger, MPCE*

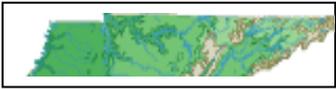
*To me education is a leading out of what is already there in the pupil's soul."  
~ Muriel Spark*



issue.

### ***South Carolina***

*CPI associations in South Carolina have not submitted reports for this*



***Tennessee*** - *It is with deep regret that I announce that the Tennessee State CPI Association voted to disband at their September Conference with the final date to be September 30, 2015. A letter stating the reasons is being sent to the District President and the International office as soon as all business is completed.*

*The seven members of the Brownsville Association also voted to disband effective September 30, 2015 and I believe that the Nashville Association also voted to disband their local effective the same date.*

*We will miss our friends across the district and send to them our best wishes for continued success in their local associations.*

*As always, "May God hold you in the palm of his mighty hand until we meet again."*

*Helen Fisher*

***It is the mark of an educated mind to be able to entertain a thought without accepting it.***  
***- Aristotle***

# ***Alert! Alert! Alert!***

*Jammy Rucker - Fraud/Security Risk Specialist  
Park Sterling Bank*

## **Scammer seeks assistant**

**~by Bridget Small  
Consumer Education Specialist, FTC**

Online scammers are recruiting. They're looking for people to help them transfer money and stolen goods. Of course, they don't come right out and say that's what they want. Instead, they claim to offer work at home jobs or pretend to be your romantic partner and ask you for a 'favor.' The scammers' goal: to use your bank account, personal information and address to help them steal money.

The scammers may send you an email offering a job as a 'clerk,' 'correspondence manager' or 'import/export specialist.' The application asks for some personal information and your bank account number. If you agree, your first assignment may be to accept a wire transfer to your account and then transfer most of it — minus your commission — to their contact. Next task: accept packages sent to your home, re-label them with information they provide, and ship them out. The "sweetheart" version of the scam opens with an email from someone you met on a dating site. Your new flame claims he's stranded outside the U.S. on business, and desperately needs to use your bank account to 'relay money from the home office.' In truth, the checks the scammers send are bogus. If you deposit them and withdraw money, you'll be on the hook to repay the bank everything you withdrew.

## **Online Dating Scams**

In another twist, he's in a bind and asks you to forward a package of 'machine parts' he'll have delivered to your home. The packages he wants you to forward might have anything from fake checks to stolen goods to electronics bought with stolen credit cards. If you get involved, it'll be your name and address that the police find on the shipments.

Here's the bottom line: If someone you don't know — and that includes someone you met online — asks for personal or financial information, don't respond. If they ask you to deposit checks, accept funds or wire money, don't get involved. If you're looking for work, read more about job scams.

*The beautiful thing about learning is that no one can take it away from you.  
- B.B. King*



## CONGRATULATIONS

*Cheryl Burleson-Davis*

*North Carolina's Credit Professional of the Year*



*Education makes you strong, and does not stop with school,  
You will learn your whole life long, to use this powerful tool.  
Ask God, to with wisdom bless, and meld, within your mind,  
Learning, knowledge and success, to aid all humankind.*

*~ Unknown*

## DISTRICT III & IV PRESIDENT'S PROJECT 2015 - 2016

*For my President's Project, I want to see what you've done with the challenge. Put together a video, power point, copies of brochures and dates/times the presentation was done. If you've volunteered in a school, or other organization, let me know when, where and what you did. I know we have some creative members and look forward to seeing what you've done with my theme.*

*Cheryl*

Credit Professionals International of Charlotte, North Carolina, has sponsored the Ethel B. Wilkinson scholarship for many years and we were proud to provide scholarships to four college students this year.

~ CPI / Charlotte, NC

I was privileged to participate in the DEAR (Drop Everything and Read) program again this year. I had three Reading Partners at Montclair Elementary School. Julie is a fifth grader. Her books were, For the Love of Autumn, by Patricia Polacco and From the Hillside, by Kathryn Sutherland. Julie reads quite well and has a good understanding of what she reads. Brandon is a third grader. His books were: The Day Jimmy's Boa Ate the Wash, by Trinka Hakes Noble, and Clean Up Day, by Kathryn Sutherland. Brandon has trouble with words which are not pronounced phonetically, such as 'through' or 'sight'. I was impressed with his expression when reading aloud. Jayden is a very fidgety boy who will be going into second grade in the fall. I chose three books for this session; The Storm, by Avelyn Davidson, Look at Us, by Lynda Johns and One Frog and One Fly, by Wendy Blaxland. Jayden not only has a problem sitting still but would rather look at the pictures and guess at the words. He settled down somewhat when I hid the pictures with my hand and had him sound out the words. He told me that he and his pal, Michael, were not allowed to go with his classmates on the fieldtrip. I can guess why.

I also made cookies and loaned my guitar for Music Camp sponsored by St. Andrews United Church.

- Shirley Clontz  
CPI - Charlotte

I am a part time instructor for Stanly Community College and have been teaching on site for a manufacturing company here in Stanly County. Teaching classes for their management team on: EQUAL OPPORTUNITY, ETHICS, DIVERSITY, AND SEXUAL HARASSMENT. These are courses that companies request through our Economic Development Division at the college. More to come and I enjoy doing these.

I continue to work with STANLY COUNTY MANAGER'S ASSOCIATION which is an open group of people in all businesses in the area for the development of our community. I am serving on an Advisory Committee for the SMALL BUSINESS development.

~ Charlotte Maness  
CPI - Charlotte

We are handing out budget information at a local food pantry to put in food orders. In addition, financial counselor, Paul Greve, will hold a one session budget class for those clients who are interested in attending.

~ BPI of the Triad

*"Intelligence plus character-that is the goal of true education."  
~Martin Luther King Jr.*

## **Attention CPI Members**

CPI mailing address has changed to PO Box 220714 St Louis, MO 63122. Charlotte Rancilio is now working from home & can be reached at the same phone 314-821-9393. Her email is [creditpro@creditprofessionals.org](mailto:creditpro@creditprofessionals.org). This change will benefit CPI and Charlotte as well.

Please contact me if you have any questions or comments. [cwestenhofer@iquest.net](mailto:cwestenhofer@iquest.net)

Thank you,  
Cindy Westenhofer, MPCE President



### **Meet Hannah Stuber, CPI Social Media Intern Intern**

She is a junior at Indiana State University in Terre Haute, IN, working toward her Bachelor degree in Communication with a concentration in Public Relations. She is excited to announce that she will be working as the social media intern for CPI! Working with CPI is her first experience as an intern and she is extremely grateful for this opportunity! She looks forward to giving CPI more exposure with the help of social media. If anyone has any questions or ideas they would like to share with her, she would be happy to hear from you.

Hannah did a remote presentation at CPI's strategic planning meeting. Check out the CPI web site to read her presentation.

Email: [hstuber@sycamores.indstate.edu](mailto:hstuber@sycamores.indstate.edu).

Thanks to Hannah, CPI now has a presence on Twitter!

From: CPI Webmaster [[webmaster@creditprofessionals.org](mailto:webmaster@creditprofessionals.org)]

I would like to take this opportunity to express my sincere thanks to everyone who participated and purchased tickets for the CPI bracelet raffle. Through your generosity we raised \$800 for CPI. The winner of the bracelet was Linda Simbeck of District 8 in San Antonio. Congratulations to Linda.

Please take a look at YOUR CPI website: <http://www.creditprofessionals.org>

Remember there is a lot of great information in the Member's Only Section

If you have forgotten your user id or password, please let us know!

Thank you,  
Cindy Westenhofer, CPI President

*Nine tenths of education is encouragement.  
- Anatole France*

**Credit Professionals International**  
**District III & IV**  
**Education/Membership/Extension**

**Making a Change Through Education**

Our membership challenge for 2015-2016 is to recognize the association and individual member that obtains the most points.

- **25 points** Each membership drive event. ( Association Points)
- **50 points** Contacting potential members ( Individual Points)
- **25 points** Association activities or meeting that include a potential new member (Association Points )
- **25 points** Each potential new member attending three consecutive events (Association and Individual points)
- **50 points** Association that maintains its membership (Association points)

~ *Sheila Edwards*

**CPI Fundraisers**

Congratulations to Sharol Rudolph of Nickerson, Kansas, the lucky winner of the 50/50 raffle sponsored by District III & IV, to benefit Credit Professionals International.



Congratulations to Linda Simbeck, who was the lucky winner of the 'one of a kind' Pandora bracelet which was raffled as a fundraiser sponsored by District 5, to benefit Credit Professionals International.

**Meeting / Conference Dates**

**District III & IV Conference**  
**Crown Plaza Hotel**  
**Charlotte, NC**  
**April 21-24, 2016**

**CPI Conference**  
**Ann Arbor, Mi.**  
**Holiday Inn & Suites**  
**June 22 - 25, 2016**

**To reserve a room, call 734-213-1900**  
**(Ask for a room with the CPI room block)**

The website has the updated information on conferences!  
See [www.creditprofessionals.org](http://www.creditprofessionals.org) for the agenda, registration and hotel information.

*Liberty without Learning is always in peril and Learning without Liberty is always in vain.*  
~ *John F. Kennedy*

Isa. 9

*[6] For unto us a child is born, unto us a son is given:  
And the government shall be upon his shoulder:  
And his name shall be called Wonderful, Counselor,  
The mighty God, the everlasting Father, the Prince of Peace.*



*Wishing you a most joyous Christmas  
and  
A healthy, happy and prosperous New Year.*

**The DixieGram is a quarterly newsletter for District III & IV.  
Its purpose is to keep the members of Credit Professionals International informed  
about the activities and achievements of each local and state organization.**

**Please participate by sending information you wish to share to:**

**Shirley Clontz/Editor - ([shirleyclontz@carolina.rr.com](mailto:shirleyclontz@carolina.rr.com))**

**All reports should be sent in by March 25, 2016**

**The next issue will be published March 2016**