

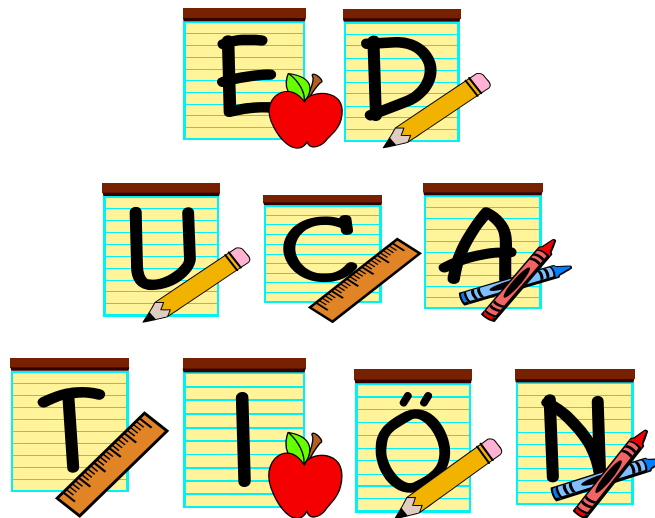
DixiAnna

Credit Professionals International

District III & IV
March 2016

Making A Difference

Through



Cheryl Burleson-Davis, MPCE
President - District III & IV

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***“Education breeds confidence. Confidence breeds hope.
Hope breeds peace.”*** ~ ***Confucius***



District III & IV President

Cheryl Burleson-Davis, ACE/MPCE

Dear CPI friends,

It seems like it's just been a few short months since I was installed in Gatlinburg. When I accepted the opportunity to serve our district for a second time, I was excited and nervous at the same time. It had been a while and many things have changed in our district. While we've lost members and associations, what I've found is that the remaining members are hardworking and dedicated to the association.

My challenge this year was to Make a Difference through Education. Our association was founded on educating our members and the community. It is my sincere hope that each of you have taken the challenge to heart and worked within your local associations and communities this year. I am eager to hear from each of you about your activities and accomplishments this year.

Please accept my heartfelt appreciation for allowing me the honor of representing District III & IV this year. I am so proud of our district and all we have accomplished. No matter what the future brings, being a member of this association has offered me opportunities and growth I would not have experienced otherwise. I have also met some of the most amazing people that have impacted my life and for that, I will be eternally grateful.

Thank you all and I look forward to seeing you in Charlotte!

~ Cheryl

President-District III & IV

*"Live as if you were to die tomorrow.
Learn as if you were to live forever."
~ Mahatma Gandhi*



***International President of Credit Professionals International
Cindy Westenhofer, MPCE***

Greetings!

There has been a lot going on with the International office. As you may know, Charlotte Rancilio is now working from her home, saving CPI money! She usually works on Monday & Thursday but if you need something on the other days, please contact me or anyone on the executive committee.

CPI is currently promoting America Saves Week in Feb. There are details on the CPI website www.creditprofessionals.org Also March is Credit Education Month. We hope that many of our locals are planning events. If your local is planning an event, please let me know. We can promote it on the website. Currently CPI of Atlanta is planning an event. It is on the website and on a Facebook page they set up, which is also linked on the website.

April will be a busy month for me & I am looking forward to it. I will be in Hutchinson, KS April 14 - 16 at District 7&9 conference and in Charlotte, NC April 21-23 at District 3&4 conference. I am looking forward to seeing all of the members of each district at their conferences. So, District 3&4 members I hope you will all be there!

June 22-25 I will be in Ann Arbor for International. Information about this conference is on the website as well. I hope to see you all there! I know all of the conferences will be great!

*See you soon,
~ Cindy Westenhofer, MPCE
CPI President*

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



District III & IV Officer Reports

*Vice President
Sheila Edwards, PCE*

Thank you Cheryl for asking me to serve as Vice President, I have enjoyed my year! Jackson, Tennessee Association has worked hard to make a difference through education. We are small in number but the ladies of my association are truly dedicated to Credit Professionals! I hope to continue the enthusiasm in the upcoming year by focusing on CPI.

Sincerely,

~ Sheila Edwards, PCE
Vice President

*Recording Secretary/Treasurer
Pat Porter, PCS*

The minutes from the 2014-2015 District Conference were submitted by email and were approved by the Executive Committee.

Our treasury started this year with a balance of \$8,256.37. All bills and deposits were made in a timely manner. A full report will be presented at our annual business meeting in Charlotte. I will be closing the books as of March 31, 2016, and an audit will be done prior to District Conference.

It has been an honor to serve the District this year.

Respectfully Submitted,
Pat Porter PCS
District III & IV Recording
Secretary/Treasurer

"A good head and good heart are always a formidable combination. But when you add to that a literate tongue or pen, then you have something very special."

~Nelson Mandela



Chaplain
Joyce Dove, CCCÉ/MPCÉ

"If God has given you leadership ability,
take the responsibility seriously"

Romans 12:8

Empowering is more effective than
delegating.

Have the courage to hold people
accountable.

Find a mentor.

Being a good example is better than
giving good advice.

Use your influence sparingly. It will last
longer.

Be available to take someone's place in an
emergency.

Managing people begins with caring for
them.

One of the sobering characteristics of
leadership is that leaders are judged to a
greater degree than followers are.

Thank you Cheryl, for asking me to be
chaplain.

~ Joyce Dove

Corresponding Secretary
Tammy Rucker

Cheryl Burleson-Davis, thank you for
allowing me to serve as your
Corresponding Secretary this year. My
responsibility is to make sure you have a
very nice gift for your dedication and
time served as our District President; I do
hope I did this position justice.

Thank you for all you do for CPI and I
enjoy working with you.

Sincerely,
Tammy Rucker

CPI Members: If you would like to make
a donation toward Cheryl's gift please
forward to:

Tammy Rucker
606 Ginger Drive,
Kings Mountain, NC 28086

Human history becomes more and more a race between education and catastrophe."

~ H.G. Wells



Committee Reports

Advisory

Michele Rocher, MPCE - Chairman

It has been my pleasure to serve as Chairman of the Advisory Committee this year. I would like to thank Eva Nifong, MPCE and Rhonda McKinney, MPCE/CSM for their service and assistance.

There were no requests from any of the states, so this has been quite an easy year. Our most notable duty is judging the Credit Professional of the Year. Nominations were received and tallied. The winner has been submitted to the International Advisory as directed. The winner will be announced at this year's District Conference Installation Banquet.

Thank you for this opportunity,

~ *Michele Rocher, MPCE*
Advisory Chairman

Nominating Committee

Valrie Butler, MPCE

The Nominating Committee Report for District III & IV is pleased to present to you the following candidates for the 2016-2017 term:

President:

Shelia Edwards
CPI of Jackson, Tn.

Vice President:

Rhonda McKinney
CPI of Atlanta, Ga.

Recording Secretary/Treasurer:

Pat Porter
CPI of Captial City, Al.

All these candidates are endorsed by their local and/or state associations, their employers and their families. We appreciate their commitment and willingness to serve this great organization during the coming year.

~Valrie Butler, MPCE

"The highest activity a human being can attain is learning for understanding, because to understand is to be free."

~ *Baruch Spinoza*



By-laws and Standing Rules
Diane Gallimore, MPCE

PROPOSED BY-LAW CHANGES – 2016

ARTICLE VIII – COMMITTEES

SECTION 1:

READS: The Standing Committees of this organization shall be the Nominating, By-Laws and Standing Rules, Budget, Advisory, Ways and Means, Extension, Membership, Future Planning, Bulletin, Historian, Public Relations & Education.

PROPOSED: The Standing Committees of this organization shall be the Nominating, By-Laws and Standing Rules, Budget, Advisory, Ways and Means, Extension, Membership, Future Planning, Public Relations & Education.

RATIONALE: Delete the positions of Bulletin and Historian because they are no longer necessary.

PROPOSED STANDING RULE CHANGES –
2016

SR#8. BULLETIN COMMITTEE

READS: It shall be the duty of the Bulletin Chairman to remind each State President and/or Designated Representative by mail or e-mail to submit three (3) copies of two (2) issues of the winning bulletins in the state competition to compete in the district. This Committee shall serve as judges for both the Book Type and Flyer Type, announcing the first, second and third place winners at the Annual Meeting.

PROPOSED: Delete

RATIONALE: If the proposed By-Law Article VIII, SECTION 1 passes this will be deleted

SR#24: READS: The gift for the International President shall be a donation to the International Walk-A-Thon. The funds for the District gift to be allocated in the budget in the amount of \$50.00.

PROPOSED: The gift for the International President shall be an appropriate gift purchased by the District President from funds allocated in the budget along with donations received from members of District 3 & 4. This gift shall be given at the Annual States Breakfast.

RATIONALE: Each President may have different wants & likes and this will give the option of presenting them something of remembrance from their visit to our District.

SR#26: READS: That an Audit Committee be appointed by the President. The Committee shall receive the financial records to be audited from the Secretary/Treasurer thirty (30) days prior to the Annual Conference and a report is to be given at the Annual Conference.

PROPOSED: The Secretary/Treasurer shall have the Treasurer's books audited prior to the Annual Conference and a report is to be given at the Annual Conference.

RATIONALE: This will eliminate the Treasurer from having to close their books early, make copies of their records and mail to someone to Audit prior to the Annual Conference.

SR#28: READS: That the President shall appoint a Historian at the Post-Conference Board Meeting. It shall be the duty of the Historian to compile material for the President's History Book and present at the Annual Conference. Material will be received from the Board of Directors, Local Associations, At-Large and Direct Members and other interested parties.

PROPOSED: Delete

RATIONALE: If the proposed By-Law Article VIII, SECTION 1 passes this will be deleted

NOTE: If these pass, the Standing Rules will be renumbered.

"The task of the modern educator is not to cut down jungles, but to irrigate deserts."



Budget

Our Committee has prepared a proposed budget for District III & IV 2016 - 2017 to be presented at the Executive Board Meeting. The budget will then be presented at the Annual Meeting for final approval.

~ Deborah Tyler, MPCE - Chairman
Sheila Edwards, District Vice President
Cheryl Burleson-Davis, District President

Future Planning

The Future Planning committee has not submitted a report for this issue.

Audit

The Audit report will be presented at the District Conference.

Education/Membership/Extension

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 meetings 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
(25 Association points)

~ Sheila Edwards

Bulletin Award

It has been my pleasure to serve as Bulletin Awards Chairman for 2015-2016 under the leadership of President Cheryl Burleson-Davis by 'Making A Difference Through Education'.

I have contacted, by email, the associations of District III & IV for copies of their bulletins.

I am looking forward to announcing the winners at District Conference in Charlotte.

~ Annette Robbins, PCE

Ten-Year Club Award

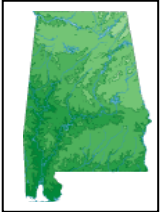
If you are a member of Credit Professionals International, and have attended the last ten District Conferences, listed below, you are eligible for this award.

2006 - High Point, NC
2007 - Jackson, MS
2008 - Jackson, TN
2009- Charlotte, NC
2010- Atlanta, GA
2011 - High Point, NC
2012 - Marietta, GA
2013 - Gatlinburg, TN
2014 - Charlotte, NC
2015 - Gatlinburg, TN

“The educated differ from the uneducated as much as the living differ from the dead.” ~ Aristotle



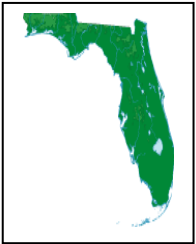
State Reports



Alabama

CPI of Montgomery continues to be three members strong, Margaret Brantley, Sandra Williams and myself. We do not meet any longer due to the size of our memberships and logistics with Sandra living quite a distance from Montgomery, but we still support and are proud to be in CPI. We hope to all be at district in Charlotte.

Pat Porter, President



Florida

CPI Associations in Florida have not submitted reports.

On a personal note:

The only news from Pensacola (me) is that my husband was transferred to an assisted living facility on January 8, 2016. He is doing well with his rehab. He was in the hospital, in and out, over 12 times during September, October, November, December- 4 times in intensive care. I almost lost him three times. He is still weak but growing stronger every day. He was in a wheel chair, but will be moving to a walker this week.

Thank you all again for the thoughts, prayers and cards I have received. I would still covet them as he continues to improve.

~LaVonne Agerton



Georgia

Since our last report, Atlanta CPI hosted the International Conference as, now Past President Rhonda McKinney, MPCE/CSM, presided. August brought us to our annual Summer Social at Seasons 52 Perimeter, where we elected this year's officers. Our officers for 2015 - 2016 are:

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

In October we met at the Piccadilly Restaurant and Rhonda McKinney, MPCE reported on the Strategic Planning Meeting she had just attended. November brought us to one of our fundraiser projects "Belk's Charity Days Sale." For December we collected toys/clothes etc for needy children and met for our Winter Social at Café Lily in Decatur for lunch and then went to Onstage Atlanta to see "The Great American Trailer Park Christmas Musical".

After finding out that our dear Piccadilly Restaurant, where we have held our meetings for years, had been closed & torn down, we came together again in February at Mimi's Restaurant, Perimeter, to finalize our plans for Credit Education Month. In conjunction with Atlanta Business Spotlight, we are hosting a "Financial Literacy Summit". Please check us out at <https://www.facebook.com/events/1550334405285732/>

We have four members attending the District Conference in April. Joyce is also working on another one of our fundraisers...a Benefit Bridge party at Del Mar Gardens for late April or May. We have four members planning to attend International Conference in June.

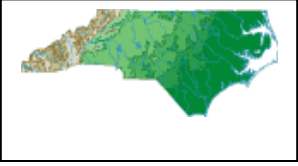
Looking forward to seeing you all at District.

Respectfully Submitted,
~ Michele Rocher, MPCE - President



Mississippi

CPI associations in Mississippi have not submitted reports.



North Carolina

Credit Professionals International of North Carolina

Since the members of CPI of North Carolina voted to proceed as a viable State Organization in keeping with our Tax ID and the revisions that were initiated, I, Diane Radcliff have enjoyed the opportunity in serving as North Carolina State's Representative this past several months.

CPI of Charlotte, CPI of the Triad and all of the At-Large Members have continued to stay focused on maintaining their membership, staying active whether it's on an individual basis or collectively in serving their communities, holding fundraisers to allow for yearly scholarships to enable the next generation and enjoying the camaraderie that all of the above allows.

We may be small in number, however mighty in commitment, intellect and heart. Now that's exhilarating..... GO CPI of North Carolina!

*~ Diane E. Radcliff, PCE, Representative
CPI of North Carolina*

CPI of Charlotte has been very busy. In November, we participated in the Thanksgiving Food Box program sponsored by Charlotte Rescue Mission. Also in November, we were involved with Belk Charity Days to add to the coffers of our scholarship program. We celebrated Thanksgiving at the home of Cheryl Burlison-Davis enjoying a non-traditional Thanksgiving meal from Olive Garden.

We did not hold a meeting in December; however, we did contribute to our on-going charity, Thompson's Children's Facility. January found us beginning to plan for the District III & IV conference to take place in April. For the District President's Project, we voted to help finance a Washington trip for a class at Huntingtowne Farms Elementary School.

In February, Cheryl Burlison-Davis graciously hosted our meeting. Further plans for the conference were discussed and finalized. Association Treasurer, Harriet Bryant, having health issues, was unable to attend.

We are happy to help celebrate Credit Professionals International with you at the District III & IV Conference.

*See you there,
Shirley Clontz*

On a personal note:

Our beloved Carolina Panthers won the NFC Championship game for the 2015 season here in Charlotte in January 2016 and Jeff and I were among the fans when they did. Though they came up short, they're to be very proud of their accomplishments for the 2015 NFL Season. There is next year for the Carolina Panthers and I have every belief of my being that they will bring home the Vince Lombardi Trophy. Remember two States, One Team!

Diane E. Radcliff, PCE

BPI of the Triad has not been meeting, but we do plan to attend District Conference.

See you at the Conference

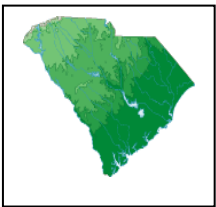
Betsy Higgins

On a personal note:

Marlin and I are enjoying our new great granddaughter, Riley, who is three months old this April. We enjoyed the holidays with family and friends.

Apparently, both Marlin and I picked up the flu at a Family Meal at church, following a funeral. Many of the attendees became ill, even the poor widow. 😞 We are happy to be over this now.

~ Betsy Higgins



South Carolina

CPI associations in South Carolina have not submitted reports.



Tennessee

CPI of Jackson, members, Dawn Morgan, Sheila Edwards, June Aldridge and Deborah Tyler, went into Northside High School, on February 23rd and 24th, gives a presentation about the history of CPI and our purpose, for thirty students. One ninth grader asked for a Student Membership application to Credit Professionals International!

Submitted by
~ Sheila Edwards, PCE

“The advancement and diffusion of knowledge is the only guardian of true liberty.”

~ James Madison



District President's Project

CPI of Charlotte is proud to provide assistance to Huntintowne Farms Elementary School, in Charlotte, to fund a class trip to Washington, DC. Many of these children are from high poverty areas and do not have the means to cover the expense of this instructive visit to our country's capitol. Each member made a donation toward this endeavor including a sum from our treasury.

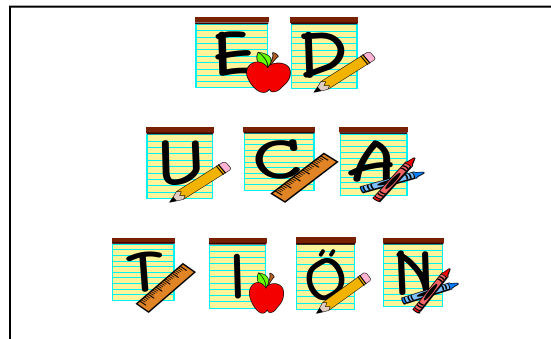
CPI of Atlanta is hosting a Financial Literacy Summit, in conjunction with Atlanta Business Spotlight. Hear from a panel of experts on credit, insurance, mortgages and taxes and visit with representatives from banks, credit unions, mortgage companies, financial advisors, investment brokers, insurance companies, merchant services, credit counseling services and more. This symposium is free to the public. Please check us out at:

<https://www.facebook.com/events/1550334405285732/>

CPI of Montgomery held our Money Management class for check-writing offenders, which had fifty-six persons in attendance. In addition, we taught our quarterly Money Management class for the Dream Center, with approximately twenty-four attendees. We donated breakfast food items for the children living at the Dream Center. Valrie Butler and Dawn Morgan did a presentation for Lifeway Ministries on January 27, 2016 for 21 people. The members were very impressed and showed interest in attending our monthly meetings.

On January 17, 2016, Dawn Morgan did presentations for three classes at North Side High school for 10th and 11th graders. This was for forty students.

Submitted by
Sheila Edwards, PCE



Dates to Remember

District 3 & 4: Apr 21 -23, 2016

Crown Plaza Hotel,
formerly the Marriott
Executive Park Charlotte, NC

District President:

Cheryl Burleson-Davis, ACE/MPCE
brlsndv@aol.com

2016 CPI Conference: June 22-25, 2016

Holiday Inn & Suites Reservations
Ann Arbor, MI

District 7 & 9: April 14-16, 2016

Fairfield Inn & Suites,
1111 N Lorraine St,
Hutchinson Kansas

District President: Connie Hamilton
albconnie@aol.com

District 8: April 20, 2016

San Antonio, TX

District President: Linda Simbeck CFE/MPCE
jsimbeck@satx.rr.com

District 5: Annual Meeting - June 22, 2015

Ann Arbor, Mi

District President: Jean Jervis
jmjervis27@netscape.net

Strategic Planning Meeting: October 16-17, 2015

Drury Hotel
10490 Natural Bridge Road
St. Louis, MO 63134

Further information regarding meetings and conferences can
be found on the WEB page for Credit Professionals International.

I want to thank the officers, committee chairs and members of CPI for their cooperation and assistance in assembling the DixiGram and Dixiana this term. It is often quite difficult to comply with the directives required by any held office or responsibility and, I must say, the membership of Credit Professionals International has come through, beautifully, for District III & IV. I appreciate all your hard work, but, of course, I'm preaching to the choir because CPIers are recognized for their 'gitter done' efforts. So, thank you, each and every one, who put up with and responded to my annoying requests for reports and information.

You 'da' best!

~ Shirley Clontz, CCFE

Editor - Dixiana

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

~ Robert Frost

