

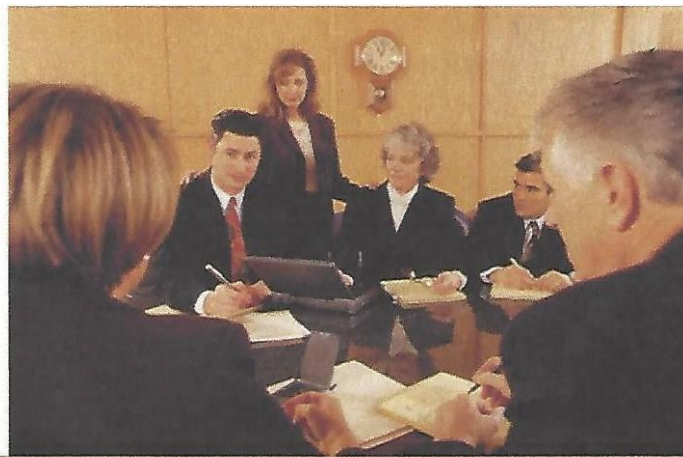
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**New President's Inaugural Address**

**Outgoing President's Report**

**2019 CPI International Conference Reports**

**2019 Membership Awards**



Publication of Credit Professionals International



**Special Edition  
Coverage  
of the  
2019  
International  
Conference**

**Inaugural Address  
Connie Hamilton  
President 2019-2020**



As you all know, my theme for this year is: Continue to Preach and Inspire.

Continue to be a good member: to pay your dues; to attend meetings; to be involved.

Preach what we are about to anyone who will listen and to anyone who wants to become a member.

**Inspire yourself and others!**

That is what I had planned on expounding upon a few months ago. But a lot of what I had planned on saying is now obsolete! So here we are now, planning our next journey.

*The Credit Connection is a publication of Credit Professionals International, P.O. Box 866, Corrales, NM 87048. Phone: 505/948-7782. Email conham505@outlook.com: Website: www.creditprofessionals.org*

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# Credit Professionals International

## 2019/2020 Officers and Committees

### EXECUTIVE COMMITTEE:

**President:** Connie Hamilton, cmham505@outlook.com

**VicePresident:** Marylyn Tack, metack@msn.com

**Secretary/Treasurer:** Charles Gordon, cwgbeer@twc.com

**Immediate Past President:** Marylyn Tack, metack@msn.com

### Advisory

Sue Heusing, MCE, Chairman  
Rhonda McKinney, MPCE/CSM/SAFE  
Cindy Westenhofer, MPCE

### Strategic Planning

Charlie Gordon, Co-Chairman  
Cindy Westenhofer, MPCE, Co-Chairman  
Executive Committee  
District Presidents  
Committee Chairmen

### Budget

Linda Simbeck, CFE-Retired, MPCE, Chairman

### Parliamentarian

Gail Ottinger, CCCE/MPCE

### Bylaws & Standing Rules

Cheryl Burlison-Davis, ACE/MPCE, Chairman

### Publications

Linda Bridgeford, CCCE/MPCE

### Conference Coordinator

Jean Jervis, CCCE/MPCE, Chairman

### Ways & Means

Anne McBrayer

### Conference Co-Chairs 2020

TBD

### Career Club

President: Charmaine Lucas Pritchard  
Secretary: Jean Jervis, CCCE/MPCE

### Education

Jean Jervis, CCCE/MPCE, Chairman  
A representative from each district

### Volunteer Coordinators

### Membership

Marylyn Tack, Chairman  
A representative from each district

### Bookkeeper/Financial

### Review

Gail Ottinger, CCCE/MPCE

### Memorials

Joyce Jones, CCCE/MPCE

### Certification

Linda Simbeck, CFE/MPCE

### Nominating

Marylyn Tack, Chairman

### Webmaster

Cindy Westenhofer, MPCE

# Credit Education Resources Foundation

## 2019-2020 Officers

**President:** Sharon DeShazer, CCCE/MPCE

**Vice President:** Mary Nebeker, CCCE/MPCE

**Secretary:** Marylyn Tack

**Two Year Directors serving second year:** Cindy Westenhofer, MPCE  
Charmaine Lucas Pritchard

**Two Year Directors serving first year:** Barbara Hall, CCCE/MPCE  
Sharol Rudolph

## Strategic Planning Meeting

### Minutes October 2018

Discussed was the Financial Review, we have done a great job of reducing expenses. Direct Dues Billing: Membership Chairman, should take this on as Charlotte's hours have been reduced in an effort to cut expenses.

Also discussed: How to invest monies from the Vanguard account. First of all it needs to be determined how much money has been spent on educational projects or programs to reimburse the Foundation for money spent from their funds. Once that is determined a specific amount can be placed in an investment account and part can be put in a checking account specifically set up for educational projects and programs

Future Strategic Planning Committee location: The Missouri Credit Association has invited us to join them at their conference in Branson, MO next year. Connie Hamilton inquired if we would like to join them next October and hold the Strategic Planning meeting in conjunction with their conference. It was determined that next year's Strategic Planning Meeting should be held the 18<sup>th</sup> and 19<sup>th</sup> of October due to a prior commitment of some of the members. It was also the general consensus that not many of the members would attend our meeting if it was held in Branson. It is harder to get to and more expensive to get there.

Backup person for Gail Ottinger: Barbara Hall volunteered to be a backup for Gail Ottinger. Barb worked as a bookkeeper.

Backup person for and Charlotte Rancillio: For Charlotte Rancillio we may need to split up her duties, publications, membership and financials. It will be determined at a later time who might do what piece as backup for Charlotte.

Banzai was discussed at length. Frustration establishing contact with the teachers using the program. It was suggested to send the teachers that have participated in the Banzai program a written form of contact requesting feedback and offering to publish an article from them in one of our publications. Banzai also provided scores from the teachers for their classes on pretest vs posttest scores

Publications-Linda Bridgeford reviewed different topics for articles in the magazine or newsletters All members were encouraged to write or obtain articles for publication. News is wanted from the associations and/or members for articles about local awards and from local speakers.

*Take Charge of Your Life* program is being taught in community colleges by Charlotte Maness. She suggested that we all look into the possibility of presenting this program in our local communities. There are some items in the *Take Charge of Your Life* program that need to be updated. Another marketing idea was to develop a CPI financial literacy program for young people or newly married couples.

We discussed doing financial literacy classes and marketing them to churches, businesses or Community Action Agencies. Ideas were discussed on ways to get CPI name out in our communities, trying to get a PSA on Public Broadcasting for CPI. We were reminded to use the social network avenues to talk up CPI & share with our friends on social media.

There was discussion about the CPI website and on ways to navigate it more efficiently.

Respectfully Submitted,  
Co Chairmen: Charles Gordon & Cindy Westenhofer

# Conference Spotlights Education

By: Barbara Anaya & Marylyn Tack

## Navigating the Generational Waters

Dr. Drew Dooley

Navigating the Generational Waters is the Power of learning another language. Where you grew up has much to do with your values and how your perception is on any given subject.

Whether you grew up in a rural or urban area and whether you were raised by parents or someone other than parents will make a difference in how you react.

Your generation is determined by the year you turned 10 not the year you were born.

- Silent Generation 1926-1945. More men in work force. You do your job and expect to be rewarded. You are not out spoken in the work force.
- Baby Boomers Part I 1946-1954. More women in work force. They were unwilling to go back home to work in the kitchen and raise their families. Liked being outside of the home and contributing to society.

- Baby Boomers Part II 1955-1964.
- Generation X 1965-1980. This generation is known as latch-key kids. They were ones who went home to an empty house. Had their own key and became very self-sufficient. They can make up their own mind and they don't want anyone micro-managing them.
- Millennials 1980-1995. These are the trophy kids. We will give them a trophy just for showing up. They never learned the art of failure. They expect to be recognized on a regular basis.
- Generation Z 1996-2009. 9/11 is history to them.
- Generation Alpha 2010-Present. We don't yet know how this group will do.

## Six Thinking Hats

Keri Stewart

What is the opportunity to assess or the problem to solve?

1. WHITE HAT: Neutral position, focus on facts, gather info, current situation.
2. GREEN HAT: Creative thinking, brainstorm, 6. alternatives, new ideas, solutions.
3. YELLOW HAT: What is good?

4. BLACK HAT: Caution, what can go wrong? Negative, cons, downside.
5. RED HAT: Emotions, hunches, impact on Logical positive benefits, upside, creative thinking, new ideas people, gut feelings.
6. BLUE HAT: Where do you begin? What do you need to start? What do you need to stop?

## **Dr. David Bearshield, Speaker**

Dr. David is a Native American representing his blood line of the Cheyenne, Arapaho, and Kiowa Tribes of Oklahoma.

In 2003, he began a structured work towards gathering skilled intercessors from across the Nation to help improve Native Governments of United of American States through dominion intercession to a governmental place for a true awakening in the world of Kingdom.

In 2008, he founded THE KINGDOM PROJECT. Today, he serves as Chairman of the largest Native American coalition in the nation and serves as the Ambassador of Prayer and remains one of Americans leading intercessors on government.

Today, he serves as Chairman of the largest Native American coalition in the Nation, being an activist for Native Rights and Tribal Sovereignty. He continues to market and consult with tribal governments on developments in economics standard alignments to complete understanding of the Awakening taking place in Indian country in every area.

Dr. David continues to lead Native country in the leading advancement of Kingdom Authority as he presses towards the Market of a True Kingdom Revival in Tribal Governments and actions across the world to serve an impressive Invasion of the Manifest Presence of God.

### ***Hamilton-continued from page one***

There are so many in this room who have worked tirelessly and diligently through the years for this organization. We will need to continue to do some of the work of CPI. But we will also need to preach a new mantra!

I would think that all of us believe in the education that CPI has always promoted. The education can, of course, continue through the local associations. So I would like to begin by preaching that those who want to stay active and involved do so by promoting and working to make the educational programs through their local associations viable and long lasting. While you are doing so please remember to inspire those around you to do the same. There will be the work and involvement required that will lead our members in a new direction. .

Everyone will need to stay committed to seeing CPI through to a graceful end. We will all need to do our part in creating a plan of dissolution and then enacting that plan.

I know that probably more than just a few of us thought this end would not come about for a

few more years. But it seems a little more impossible to continue on at this point in time. The reality is that we don't have the pool of members that we used to have to pull from to have people running for office, chairing a committee or sponsoring the annual conference.

Many can say: "Been there done that". Many more than once and some too many times to count! So now the time has come to bid adieux, to say farewell to CPI as we know it now and goodnight to all you good people. But hopefully not good-bye--at least not forever! Remember, there are phone calls, e-mails, text, and twitter. We can still stay in touch in some way!

What I didn't say was how blessed and honored I feel to have been elected President! I hope to serve you all well during the coming year! Thank you all so very much!

Connie Hamilton President  
Credit Professionals International



## CPI Annual Meeting Report By: Mary Nebeker, CCCE/MPCE

The 82nd Annual Meeting was held June 29, 2019, in Albuquerque, NM.

CPI President Marylyn Tack conducted the meeting. All International officers were present. The only recent past president was Cindy Westenhofer, MPCE with seven other older past presidents.

There was only one first timer introduced to the group. She was from Albuquerque.

Annual reports were given by the officers and committee chairmen. District reports were given

from District 5 and District 7&9. Financials were discussed and the proposed budget was passed.

The Strategic Planning Meeting will be held in St. Louis on October 25 & 26, 2019, at the Drury Inn, located across from the airport.

The site for International Conference for 2020 was not determined. Ann Arbor extended an invitation to go back there but the consensus at the meeting was maybe in St. Louis. Nothing is firm yet.

There was no new business from this meeting. So the meeting was adjourned at 9:59 a.m.

## ATTENTION ALL MEMBERS

Charlotte Rancilio has retired as of August 16, 2019 due to medical issues. Her duties have been reassigned with Marylyn Tack taking over the duties of receiving and depositing funds in the bank accounts and keeping Gail informed of the same. All future deposits should be mailed to: Marylyn Tack, P O Box 866, Corrales, NM 87048. Any other correspondence can be mailed to: Connie Hamilton, 6017 Princess Jeanne Ave. NE, Albuquerque, NM 87110. Linda Bridgeford is the CPI Agent of Record in the state of Illinois and as such has agreed to be our Corporate Office Presence in Illinois. Connie Hamilton will handle phone calls. Her number is 505-948-7782.

An update on the questions to an attorney: we were unable to retain an attorney to resolve the questions that needed to be answered regarding the possible dissolution of both CPI and the Foundation. One of the attorneys suggested that our current bookkeeper/accountant should be able to answer most if not all of the questions. The task was referred to Gail Ottinger and she graciously agreed to take it on. We should have some definitive answers presented at the Strategic Planning Meeting. This meeting will be very important and informative regarding the future of both of the organizations. If any member can at all find a way to attend they are very much encouraged to do so.

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**For hotel reservations, call 1-800-325-0720 or reserve online at [www.druryhotels.com](http://www.druryhotels.com). The group number is 2384689. The room rate is \$129.11 inclusive for the single, double, triple or quad rate per night. The deadline for this special room rate is September 22, 2019.**

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**Memorial Service  
By Joan Fox  
Conference Co-Chairman**

After I called the service to order, Geri Smith, Chaplain, opened the event with an Inspiration Prayer/Poem.

Those who have passed away during the CPI year, 2018-2019 were announced and representatives for them were presented with a vase with a candle and a sympathy card with a bookmark.

The deceased were:

**Juanita Brown**  
Mother of Michele Rocher

**Richard Thorman**  
Husband of Betty Thorman

**Mona Slocum**  
Member of Mid-Val CPI

**Doris Doenges**  
Mother of Joan Fox

**Helen Lake**  
Mother of Melissa Meloy

**Frances Crowell**  
Member of Augusta, GA CPI

**Stan Mularz**  
Husband of Past International President  
Mary Jo Mularz, CCCE/MPCE

**Tim Berry**  
Member of CPI of Ann Arbor, MI.

· Geri Smith ended with the poem  
"Light A Candle".



# 9 Membership Awards

## DISTRICT AWARDS

District with largest percentage of locals with Membership retention:

**District 5--20 percent**

District with the most new members:

**District 5--One new member**

**District 8--One new member**

## LOCAL ASSOCIATION AWARDS

Locals that increased the number of members:

**Goshen, IN-Two new members**  
**Las Madrugadoras, NM-Two new members**  
**Alamo, TX-Two New Members**

Locals that Added New Members this Year:





# Report of the Immediate Past CPI President Marylyn Tack

I was installed as President of Credit Professionals International in June of last year in Charlotte, NC. It is difficult to believe how quickly this year has gone.

My theme for the year was

**"Courage, Perseverance, Integrity."**

I would like to thank my local association, Las Madrugadoras, who gave me their total support throughout the year. I would not have been as successful if they did not encourage me each step of the way and pitched in to help whenever I needed it.

My Vice President Connie Hamilton has been involved in helping me during the year. She will make a great President for our association this year.

Charles Gordon and Cindy Westenhofer, MPCE, were the co-chairmen for the Strategic Planning meeting, which was held in October in St. Louis. We decide then to transfer all the funds held in San Antonio to St. Louis so that all the money in both CPI and in the Foundation would be located in one central location. This has been completed.

To Linda Bridgeford, CCCE/MPCE, and Charlotte Rancilio, I thank you for putting together our Fall Credit Professional magazine and six newsletters. This was a challenge. Each of them embraced the challenge and did a terrific job.

Once again, Cindy Westenhofer, MPCE, did a great job of maintaining our web-site. Cindy continues to be our liaison with Banzai and the



program has been quite successful. We now have 1,000 students involved. Talk about educating our youth!

Thank you for the pleasure of serving as your International President. I wish the very best to incoming President Connie Hamilton and her officers.

# Report of Foundation

## President Sharon DeShazer

### CCCE/MPCE

The Credit Education Resources Foundation annual meeting was held Friday, June 28, 2019, which was the Foundation's 30th Anniversary. The Board members present were: Sharon DeShazer, CCCE/MPCE; Mary Nebeker, CCCE/MPCE; Connie Hamilton; Cindy Westenhofer, MPCE; Charmaine Lucas Pritchard. All CPI members were invited to attend.

The minutes of the previous meeting were reviewed and approved. The proposed budget for 2019-2020 was reviewed by Connie Hamilton and approved. There were no By-laws changes.

The approved grant request by Linda Simbeck, CFE/MPCE, on February 19, 2018, had not been dispersed. Linda cancelled that grant request on 6/20/2019 due to changes at the Credit Union.

We had a grant request by Cindy Westenhofer, MPCE, for \$10,000 for Banzai. The Grant Committee had not met before our annual meeting so no decision was announced.

Because of the declining membership, Secretary Connie Hamilton asked for a consensus of the Foundation board and the CPI members present for continuation of the Foundation and Credit

Professionals International. The count was 12 to dissolve the Foundation and 20 to dissolve CPI.

Sharon appointed a committee to "Investigate our Future". The committee members are Cindy Westenhofer, MPCE; Charles Gordon; Mary Nebeker, CCCE/MPCE; and Sue Heusing, MCE. The Board approved up to \$5000 for attorney fees to answer questions that were presented and what legal issues need to be resolved.

I was Completely Positively Inspired by the members that are truly thinking about how we can continue. Yes, the organization may not look like it does today - "because  $6+3=9$  but so does  $5+4$ . *The way we have been doing things is not always the only way to do them.*"

The Walkathon fundraiser brought in \$775 (which included donations and the Bingo-a-Thon). The Regional baskets ticket sales brought in \$365.

Incoming CPI President Connie Hamilton announced the new Foundation Officers and the Board and Directors:

President:  
Sharon DeShazer, CCCE/MPCE

Vice President:  
Mary Nebeker, CCCE/MPCE

Second year Director  
Cindy Westenhofer, MPCE

Second year Director  
Charmaine Lucas Pritchard;

First year Director  
Barbara Hall CCCE/MPCE;

First year Director-Sharol Rudolph

Please come to the Strategic Meeting on October 25 and 26 to see what the "Investigate our Future" committee has to recommend.

# FOUNDATION WALK-A-THON FUNDRAISER

By  
Anne McBrayer

It was a great pleasure to chair the Walk-A-Thon Fundraiser this year. Our committee chose to play bingo to raise money for the Foundation. The rules were easy-full line up or down, across, or diagonal; four corners outside; or four corners inside. The last game was the "Black Out" (entire card must be filled).

Evie Gonzalez was very creative with calling the numbers. She added some humor and entertainment to the mix.

Prizes from Sharon DeShazer, CCCE/ MPCE, were part of the winning "loot" for the bingo winners. When all was said and done, the amount of money raised was a total of \$755! The estimate of straight donations was \$405,

with money raised by the bingo game at \$370.

Thank you to all the members for their generosity and participation. The Walk-A-Thon was a success! I would like to thank Barbara

Anaya for loaning us the bingo ball/numbers; Joan Fox for getting the bingo cards and markers ordered; and Evie Gonzalez for assisting with the bingo game.



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## Career Club Luncheon

By Connie Hamilton

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*RISE AND SHINE* was the theme for the Career Club for this year's conference. I believe CPI members embody the saying "You Might as well Shine if you are going to Rise" as we have so many talented members who do shine throughout the year.

We started our luncheon with inspirational words from Chaplain Geri Smith followed by a welcome to conference from Joan Fox, Conference Co-chairman. A box lunch followed the introductions by Career Club President Connie Hamilton.

Career Club Secretary, Charmaine Pritchard, presented the minutes as printed in the program for approval after lunch was finished. President Connie then invited anyone in attendance who is

not already a member of Career Club to fill out and application and become a member.

There were no new members reported for the past year.

Mary Ann Ouellette collected and tallied the slips for the total number of years in credit of those at the luncheon. There were 23 members totaling 1,011 years with Barbara Anaya of Las Madrugadoras having the most years at 56!

Charmaine Prichard was nominated to be President and Jean Jervis as Secretary for Career Club for 2019-2020. Sue Heusing conducted the installation using *Hats Off to Career Club* as Charmaine's theme. Connie presented Charmaine with the Career Club Gavel.

## **More on International Conference Speakers**

**By: Connie Hamilton**

Stacy Sacco was the speaker for the second educational session on Thursday, June 27 at the International Conference. He teaches entrepreneurial studies at the University of New Mexico-Anderson School of Management. He also serves as the Director of the university's Small Business Institute and owns Sacco Connections, a management-consulting firm. His topic was: Strategic Networking: How to Maximize Your Personal and Professional ROI. Stacy gave us several tips on how to develop a plan to most efficiently and effectively meet your best sales prospect and how to create a calendar of events and review the best techniques to work a room. One of his best tips was to get someone to introduce you to the person you most want, and maybe, need to meet! Always give it back better than you got it. And remember: Time is Money!

Ronald Kemp, retired Albuquerque Police Department officer was our second speaker on Friday, June, 28 at the International Conference. Officer Kemp has served for 39 years in law enforcement. He worked in both small and metropolitan departments. He has been doing Crime Prevention activities since 2015. Officer Kemp is a member of the International Society of Crime Prevention Practitioners as a Crime Prevention Specialist. He had several tips for us to use in our everyday lives to be safer such as:

when going out leave your curtains open, some lights on and a television or radio playing. The more it looks like someone is at home the less likely someone would try to break in! Keep yourself informed to avoid becoming a victim of various types of crime!

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**Strategic Planning Meeting  
October 25 and 26, 2019  
Drury Inn at the Airport**



# 2019-2020 BUDGET

<b>REVENUE</b>		
Dues	70 Members	\$7,000.00
Foundation	Donation	\$5,000.00
Interest		\$125.00
2019 Int'l. Conference Profit		\$500.00
Fundraising		\$2,500.00
<b>SUBTOTAL REVENUE</b>		<b>\$15,125.00</b>
SHORTAGE		\$1,915.00
<b>BALANCE REVENUE</b>		<b>\$17,040.00</b>
<b>EXPENSES</b>		
<b>MEMBERSHIP EXPENSES</b>		
Postage		\$500.00
Awards		\$100.00
<b>OFFICE</b>		
Office Utilities		\$1,000.00
Supplies		\$600.00
Subscriptions		\$140.00
Liability Insurance		\$600.00
Personal Property Tax		\$50.00
Bank/PayPal Charges		\$50.00
<b>PERSONNEL</b>		
Contract Labor		\$12,000.00
Executive Committee Reimbursement		\$1,200.00
<b>OTHER EXPENSES:</b>		
President Plaque & Gift		\$200.00
Memorial		\$100.00
<b>TOTAL EXPENSES</b>		<b>\$17,040.00</b>