"ASCENDING THE PEAKS OF CHALLENGE"

The inauguration of new leaders in any organization, government, or business corporation is an event filled with mixed emotions. We are saddened to say farewell to those who are retiring from positions of responsibility and leadership, yet we are grateful for the untiring efforts they have given to us this past year in furthering the interests of Credit Women-International. Although we have progressed due to the work of our District officers and our local club members, it has been greatly through the influence of the International Officers that we have attained our success.

President Wanda, will you please rise. As you stand before your fellow members in your final moments as President of CW-I, I wonder if the past twelve months are fleeting through your mind. If so, you are probably thinking of all you wanted to accomplish this past year but were unable to do so completely because time has the habit of running out too quickly. Wipe those thoughts from your mind because we, the members, are thinking only of all the many accomplishments you contributed to CW-I and we are proud of you, a true lady, and the manner in which you handled all situations that were placed before you. In recognition of your service, and that of your fellow officers, please accept our humble gratitude for giving us a complete and beautiful Bouquet for the Future. (applaud)

And now the time has come for us to be joyful in honoring the officers elected by you, the members, to lead and serve us during the year 1972-73.

The continent of North America and the Hawaiian Islands can boast of majestic mountains but are we not guilty of taking them for granted and never stopping to realize they were not there when the earth was young? Scientists tell us that mountains have risen from the urging of forces deep within the earth in a continuing succession since the first granite peak appeared some three billion years ago. How fast they rise and fall varies with time and location and yet they have a profound effect on the earth and on the history of all life. They provide the raw materials for the soil, they have a powerful influence on weather since they break up the flow

of winds and they affect temperature and rainfall.

Tonight, we are comparing the mountains created by these forces to the mountains of accomplishments created by the work and planning of credit women since the first club was organized over forty years ago and we are beginning a new ascent of these peaks of challenge together. Each member plays her own important part, whether she is in the lead, finding and preparing a passage, carrying the gear, or safeguarding and advising her leader. The bigger the scale, the more vital teamwork is, and the larger the team required to accomplish the task. Therefore, this evening we will ask our District Presidents to act as the reserves as our officers ascend the peaks of challenge.

the peaks of chartenge.
, President of District and
President of District, please escortforth to begin her ascent,
as Treasurer, your Peak of Challenge is the financial interest of
our organization. It will be your responsibility to review all disbursements and
financial statements of our organization and to be watchful they are in accordance
with the approved budget. If you accept these responsibilities, please place your
hand over your heart and repeat after me, "I,, do solemnly promise to
fulfill my duties as Treasurer of Credit Women-International as prescribed in our
bylaws and pledge my full support and cooperation to our President."
, President of District and,
President of District, please escort forth to begin her ascent,
as Secretary, your Peak of Challenge is the recording of our history.
It will be your responsibility to be accurate and complete in recording and preserving
the business transacted in Board Meetings, annual meetings and Executive Committee
meetings. If you accept these responsibilities, please place your hand over your heart
and repeat after me. I,, do solemnly promise to fulfill my duties as
Secretary of Credit Women-International as prescribed in our bylaws and pledge my full
support and cooperation to our President."
, President of District and,
President of District, please escortforth to begin her
ascent as Third Vice President, your Peak of Challenge is the

	ascent as Third Vice President, your Peak of Challenge is the
	growth of our membership. It will be your responsibility to work closely with your
	District counterparts to encourage our local clubs to work diligently in promoting CW-I
	thereby, increasing our membership. If you accept the responsibilities of your office,
	please place your hand over your heart and repeat after me, "I,,
	do solemnly promise to fulfill my duties as Third Vice President of Credit Women-
	International as prescribed in our bylaws and pledge my full support and cooperation to
	our President."
	, President of District and,
	President of District, please escortFerris Beia to begin her ascent as
	Second Vice President. Ferris, your Peak of Challenge is the Education program
	for 1972-73. It will be your responsibility to prepare our educational manual and to
	work with your committee members to promote the main purpose of our existance, Education
	If you accept the responsibilities of your office, please place your hand over your
)	hear and repeat after me, I, Ferris Beia, do solemnly promise to fulfill my duties as
	Second Vice President of Credit Women-International as prescribed in our bylaws and
	pledge my full support and cooperation to our President."
	, President of District and,
	President of District, please escort Helen Shirley forth to begin her ascent
	as First Vice President. Helen, your Peak of Challenge is the Extension Program. It
	will be your responsibility to coordinate a plan with your committee members that will
	aid our local clubs to organize and affiliate new clubs which will ultimately strengthen
	CW-I. You must also be ready to serve in the absence of the President or her inability
	to perform her duties. If you accept these responsibilities, Helen, please place your
	hand over your heart and repeat after me, "I, Helen Shirley, do solemnly promise to
	fulfill my duties as First Vice President of Credit Women-International as prescribed
	in our bylaws and pledge my full support and cooperation to our President."
	, President of District and,
	President of District, please escort Irma Masker forth to begin her final ascent

as President of Credit Women-International,

Irma, I know that you do not stand in awe of great heights because you have lived among some of the highest mountains in this Continent all your life, and the mountain of leadership you are facing this very moment should be no exception. You have prepared yourself well by serving your local club, District Nine, and then by serving International in four elective offices. To place the position you will hold as President of Credit Women-International in its proper perspective, it is necessary for you to realize that ascending the challenging peak of leadership is not a new venture, but one that has been travelled by many who preceded you. In mountaineering, perhaps more than most other activities, it is a golden rule to press on regardless of unfavorable obstacles. Sound and successrul climbing is fundamentaly a matter of team work so rely on the experience and judgment of those chosen to serve with you. They have pledged their full support and cooperation to you; in return, will you please place your hand over your heart and repeat after me, "I, Irma Masker, do solemnly promise to fulfill my duties as President of Credit Women-International, uphold our bylaws at all times, allow the minority to be heard but have the majority rule, and to the best of my ability, be worthy of this honor bestowed upon me by the members."

Will the members please stand. You see before you the District Presidents acting as reserves to follow those you have chosen to lead us this year. You have heard the elected officers solemnly promise to fulfill their duties as required by our bylaws. If you promise to fulfill your obligations as faithful members of Credit Women-International by giving these leaders your complete cooperation, individual loyalty and tireless effort toward furthering our ideals and aims, please respond by saying, "I will." You may be seated.

Ladies and Gentlemen, these are our new officers and it is with great joy and pride, to present our new President, Irma Masker.