

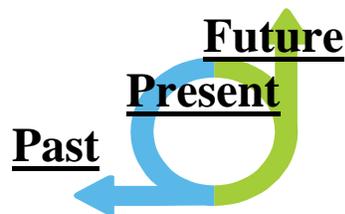
# THE CAROLINES

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NORTH CAROLINA

CREDIT PROFESSIONALS INTERNATIONAL

**“Light Up Your Future With CPI”**



## **NORTH CAROLINA STATE OFFICERS**

**President-** Betsy Higgins, MPCE  
BPI of the Triad

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CPI of Charlotte

**Secretary-** Esther Brinkley, CA, MPCE  
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Are you heading to Gatlinburg April 16-18? I hope so, those Tennessee folks know how to have a terrific and informative conference. There has been a lot of sickness among the members and their families this winter but Spring is coming, March 20, I saw some of my daffodils and Forsythia buds peaking their heads out!

Hope to see you at District in April.  
Betsy Higgins, MPCE  
NC State President

Looking for a job? Or know a college grad that needs this information...

**5 ways to customize a job application cover letter:**



**Remember that "to whom it may concern" is so passé.** Not only does

addressing a letter this way look old, but it also sends the message that you don't care enough to look up the person's name. Address the letter to the person who does the hiring. In most cases, this will be a hiring manager, not human resources, unless you are applying for a job in HR. If you've read the description carefully, there may actually be a contact name listed. If not, the posting may indicate who the job reports to, such as the senior project manager within a named group.

**Go to LinkedIn, and search for that job title and department.** Or use a search engine, and enter the job title and department information in the job posting. If you've done your due diligence and can't find the name, use the job title one level above. If nothing is available, which is highly unlikely, then – and only then – you can use a generic addressee, like "Hiring Manager."

**Make your first sentence stand out.** Too often, cover letters are sleep-inducing. Don't start your cover letter like everyone else by stating something like, "attached you will find my résumé for your Project Manager Job."

Instead, lead with a quote from a performance review or recommendation that highlights some of your relevant skills or your work ethic.

Perhaps you could begin with your value proposition (the problem you solve, who benefits and how you do it uniquely). Even dropping the name of an employee you know in your opening

sentence can capture the attention of a reviewer. **Why exactly do you want to work at this company?** One question every employer wants you to answer is "why us?" Explain in a sentence or two why you want to work at that company. Research the company, look at press releases and learn about some of its projects or clients. Do your best to specifically explain why you would be a good fit in the company.

**The middle is the meat.** The second paragraph of your cover letter explains how your skills match what the company is looking for. Focus on the specific processes, procedures or work-related skills, rather than the soft skills. Communication, leadership, time management and initiative are important, but you have to be able to perform the job successfully. Be sure you explain the technical or work-related skills.

**Close your letter.** The last paragraph thanks the readers for their time and consideration, reiterates your interest in the company and role and states your next steps.

**Set the expectation that you will follow up.** Too often, candidates' applications are misplaced or not received. The only way to know for sure that the company received your materials is if you contact the HR team or someone else in the company to verify your application was received. Is this type of follow up really necessary? If you are interested in the job, yes.



## District News

3/4/15-Hi Everyone, Nona called me last night and told me that Bonnie Burn's daughter, Sherri New passed away Tuesday morning suddenly. You all know that Bonnie's health has not been good for some time. Bonnie Burns address is 2809 Attala Road #5224, Ethel, Ms 39067 I know she would appreciate a card and please keep them in your prayers.

2/27/15 from Helen Fisher who had been hospitalized-Seems like I have A-fib which means that my heart was beating at the rate of 152 and should have beating at a rate of about 80. I also have leaking heart valve. The doctor is trying to correct it with medications at this time. He tried shocking my heart back into rhythm but that didn't work so we try the meds. I was blissfully unaware of this until I went for a colonoscopy and they found it. After I drank all of that yucky stuff for nothing too. I told them I would not do that again.



Your [CPI Preconference Capsule](#) is now online! Please read it and vote. To Vote please login  
<http://www.creditprofessionals.org/>  
username: first initial of your first name + last name  
password: whatever you set -If you forgot click forgot login



Then click: this button on the top right side of the home page will take you directly to the voting page. Please let me know if you have any problems. Thank you for being a member!  
Cindy Westenhofer, MPCE  
1st VP & Webmaster

## MARK YOUR CALENDAR & PLAN TO ATTEND THE STRATEGIC PLANNING COMMITTEE MEETING

All Members of Credit Professionals International are invited to attend the Strategic Planning Meeting on October 16, 2015 with The Executive Committee and The Foundation Meetings to be held on October 17, 2015 at the Drury Inn at the Airport in St. Louis, Missouri.

The Room Rate is \$119.00 plus tax for single, double, triple or quad per night. The deadline for the special room rate is September 13, 2015. The number to call for reservations is 1-800-325-0720 or reserve on line at [www.druryhotels.com](http://www.druryhotels.com). The group number is 2226807.

The meetings will start promptly on Friday Morning at 8:30 a.m. to 9:00 a.m.

An agenda for the meetings will be posted on the website as we get closer to the meeting dates:  
[Strategic Planning](#)

As an officer, committee chairman, district president or member who wants to be a part of the future of this organization your attendance

and ideas are very important for the future of this organization.

Please RSVP to Barbara J. Chapin, Strategic Planning Chairman at [chapin@modempool.com](mailto:chapin@modempool.com) by September 1, 2015. Thank you in advance for your continued support of Credit Professionals International.

## NEWS FROM LOCAL ASSOCIATIONS



### CHARLOTTE

Diane Radcliffe was in the hospital with pneumonia.

### BPI OF THE TRIAD

No meeting in February or March.

President Eva was in the hospital with pneumonia.

Eva has confirmed that her husband suffered a fall, breaking his hip. He went through the surgery well and is stable. His dialysis treatments are continuing while in the hospital.

3/19/15 They did the surgery on Butch 2 weeks ago today He is still in the hospital but they have moved him to rehab. He has been having a rough time and Eva is run ragged. Keep both of them in your prayers.

**Credit Professionals Supports America Saves! CPI of the Triad, NC is handing out budget information to 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**

**BUDGET**  
2014-15

## COMPUTER PASSWORDS outsmart scammers

At minimum your password should be eight characters in length, but 14 characters would be ideal. Passwords should not be dictionary words, a child or family pet, or something simple like a birth date. Instead consider replacing letters with symbols such as an A with a dollar symbol, the letter O with a zero, N with an & or L with an !.

If your system will allow, using a pass phrase is a simple, unbreakable way to have a password. With or without spaces, you can create silly phrases like “this sentence is long” or “turtlefrogdog”

After ninety days , the best thing you can do is change your password to every account. Mark your calendar. You will become a password pro before you know it.

### **How to tell if you have been hacked-**

A friend has either called to tell you they received a suspicious email from you or you can no longer access your own accounts. Your email is empty and all contacts have been erased.

Immediately, get your computer off the internet and run a virus scan. Then, try to change your password. If you are unable to proceed forward, you may have to find a professional who can fix your system. In addition, call your bank and credit card agencies. Banks can “stop” any immediate transactions if your accounts have been compromised.

Frequently reboot your system. By shutting down your computer and pulling the electrical cord, you are allowing your system to remain protected against intrusion. While the only safe computer is the one that is never connected to the internet, it is always wise to use precautions and be vigilant when checking email and surfing.



GOD BLESS AMERICA



District Conference will be in Gatlinburg Tennessee at the Edgewater Hotel on April 16-18, 2015.

Gatlinburg is a great place for a conference and since some of you have stayed at the Edgewater before you know that it is in a convenient location.

Thanks, Helen Fisher

**District Registrations should be going out by the first of March.** If you didn't receive one, email Betty Jo Goff  
bgoff08@bellsouth.net



Valrie Butler,  
2014-2015 President  
District III & IV

Theme-“TIME to make a CHANGE”  
Change is difficult, not changing is fatal.

### **OTHER DATES TO REMEMBER**

NC State Conference  
September 2015  
Stanly Regional Medical Center  
Albermarle, NC

2015 District Conference  
District III & IV Conference  
April 16-18, 2015  
Gatlinburg, TN  
See above invitation.

International Conference  
June 10-14, 2015  
Hilton Atlanta Marietta Hotel, Historic  
Marietta, GA  
Registration on CPI website  
Tour listed separate

Strategic Planning Meeting  
October 10-11, 2015  
Drury Inn, St. Louis-Airport  
St. Louis, Missouri

**Mark your calendars now with these tentative dates. More information will follow.**

***Friendly reminder: Please make your hotel reservations for the International Conference ASAP! June is a popular wedding month for the [Marietta/Atlanta Hilton](#), and the hotel is booking blocks of rooms, 1-888-685-2500 Use code CPIC for the CPI room rate of \$109.00 per night. Again see website for registration form \$300 by March 15<sup>th</sup> then \$350 Tour fee including lunch \$60.***

**Worth the read-** From CPI of Goshen-I'm so excited today after our local CPI meeting. Our speaker was a single parent that is just starting her own business after getting thru some real hard circumstances. She is "Up-Cycling" things that some folks discard & she also buys from Goodwill & repurposing things. A unique business to say the least and very interesting to crafters all over. She makes some beautiful things and gives back in a lot of ways. I've watched a video where she re-finishes a small piece of furniture; gives it to a charitable auction and everyone wins. She calls it paying it forward. She is now expanding from her front room floor to a space in a local antique mall. After I got home from work and was drinking a cup of tea I tuned into FACEBOOK and our speaker had posted a video thanking us for the opportunity to speak. I was blown

away and just had to tell you. I have tried to forward it so you could see it, but I'm not really good at things like that as you can tell.

<https://www.facebook.com/video.php?v=1591988824352349&pnref=story>

Joyce, CPI – Goshen

# Spring

Make this the best Spring yet!

Ride a bike



Plant Vegetables



Time for Spring cleaning



Eat outside

Walk the dog



March 29,  
*Palm Sunday*

April 5, 2015

*Easter*  
*Blessings*