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A publication of Credit Professionals International

November 2014



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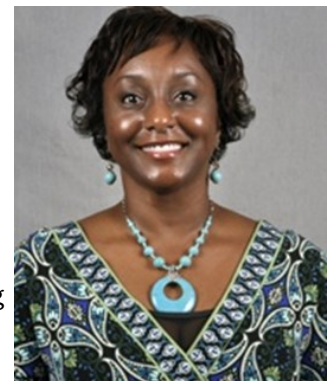
Membership Recruitment

Message from the President

Rhonda McKinney, MPCE/CSM/SAFe

President—Credit Professionals International 2014-2015

On October 10 and 11, CPI held its annual Strategic Planning meeting in St Louis, MO, at the Drury Inn Airport. I want to thank Strategic Planning Chairman Barb Chapin, CCCE/MPCE, for her hard work in preparing and facilitating the meeting; our Office Manager Charlotte Rancilio for coordinating with the hotel and making our dinner reservations; and all the members that made time to participate in the meeting in person, as well as those that joined the conference call during the meetings. I would also like to take a moment to thank the Executive Board and Directors that participated in a conference call in September in preparation for the Strategic Planning session. I am very proud of all the work that has gone on behind the scenes by our leadership team since June. Each of them has demonstrated that collectively we are living “The Power of ONE” theme this year!



“We will exercise our power to bring about the change we want by being the change we need.”

The Credit Connection is a publication of Credit Professionals International, 10726 Manchester Road, Ste. 210, St. Louis MO 63122. Phone: 314/821-9393. Fax: 314/821-7171. Email: creditpro@creditprofessionals.org. Website: www.creditprofessionals.org

On Friday, October 10, Chairman Barb Chapin, CCCE/MPCE, led the team in a very productive and candid

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planning meeting. Following a morning in which we provided updates on several work-in-progress items (Certification, Membership, and Marketing), we spent the day with laser focus on two key areas of interest to the membership based on the survey results: 1) Expenses and 2) Revenue.

As a group, we tackled difficult issues with passion and honesty in order to make sound recommendations to ensure the meeting was productive and resulted in several actionable ideas we could implement in my remaining term. Through the use of poster board listings of ideas during discussions, as well as individuals submitting sticky notes for suggestions or comments throughout the two days, your leaders were assigned specific tasks to create tactical plans for implementation, follow-up, or research gathering to be completed by November 30. In addition, we scheduled a follow-up conference call to be held the first week of December to provide updates and to hold each other accountable for our assignments.

On Saturday, October 11, Foundation President Charlie Gordon, MPCE, held the Foundation board meeting and I facilitated the Executive Committee meeting to wrap-up committee reports and review assignments. I cannot stress enough my appreciation for the deep love and dedication to CPI displayed by the members who provided input for our meeting, offered up solutions, and volunteered to do ONE more thing to ensure our success this year!

Your voices have been heard via the membership survey, district and local meetings, and individual conversations with the leaders of this organization. My commitment to each of you is to provide transparency on the actions we plan to take on behalf of the membership. To that end, all the documents reviewed, the agenda, and meeting notes will be posted on the website. Below is a very brief overview of the recommendations and/or actions in progress in the two focus areas, but much more will be coming.

1. **Reduction of Expenses**—we reviewed the financials thoroughly and have several items to follow-up on before finalizing recommendations.

- Review all contracts related to corporate office expenses (i.e. copier, postage meter, telephone/cell service, etc.) to find any cost savings by eliminating services and/or equipment no longer necessary or find less expensive options.
- Explore cost breakdown on the volume of magazines printed and have vendor provide cost differences for printing on a less expensive quality paper.
- Proposed a Bylaws change requiring that all PIPs from 2014 forward will pay membership dues.
- Seek a bank or credit union donor to donate office space for our corporate office. Approximately 30 letters have been mailed to credit unions in the St. Louis area and we are identifying others.

2. **Generating Revenue**

- District 8 and Pat Evans are supporting the raffle of an iPad mini and a \$500 VISA card, and donating a cash prize to the local that sells the most raffle tickets. Please see the article on page 7 in this newsletter for details. Also see the website and your district president for updates.
- Proposed Membership Dues increase.
- Proposed Bylaws change to create a standing Ways and Means committee tasked to implement yearly fundraisers.
- Exploring additional fundraiser ideas.

In addition to all the effort put into new ideas, I also want to remind everyone of initiatives already implemented this year:

- Student Membership Certification Program
- Lifetime Certifications completed and issued
- International Career Club memberships verified and certificates issued
- Membership Survey results reviewed and action items in progress

CPI is at a critical crossroads, once again. Membership is always a balancing act as we add a few new members but lose others, so true growth has dwindled. Rising costs and no steady income stream outside dues have resulted in our expenses outweighing our revenue. Membership dues have not been increased in over ten years, and in spite of our

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MEMBERSHIP

You Can Make a World of Difference

Cindy Westenhofer, MPCE

First Vice President and Membership Chairman

A great big THANK YOU to each and every one of you—our CPI members! Whether your CPI membership spans several decades, is in its early years or falls somewhere in-between, we value you for your support, input and enthusiasm. It takes all of us to make CPI successful!

As I write this, I am just back from our Strategic Planning Meeting in St. Louis. We covered a lot of ground in a short time. President Rhonda, in her column in this newsletter, reports on our discussions. My focus, as Membership Chairman, was centered on retaining current members and recruiting new members.



On that note, I would like to welcome a new CPI member: Diane Potter of Hutchinson, Kansas. Diane was recruited by Michelle Inskeep. Michelle will get \$10 off her International dues next year and also be entered into the membership contest. Don't forget that, for every new paid member you recruit this year, you will get \$10 off your 2015-2016 CPI dues. So get eight new members and your dues will be free! What a deal!

You will also be entered in this year's membership contest. Here is how it works. You will receive:

- One entry for every potential member you contact. (Name and e-mail/or snail mail

address required.) *We will do e-mail marketing to these potential members.*

- One entry for each new member you recruit. If you recruit five new members, you will double-up and get 10 entries.
- One entry for any innovative membership promotion you implement. For example, you might make a CPI promotional video and put it online. Any implemented idea qualifies for an entry.

The winners of the contest will be announced at the International Conference in Atlanta in June. Cash prizes will be awarded.

I'm looking forward to a big drum filled with entries!

U.S. Government News

FDIC Announces Youth Savings Pilot Program

The Federal Deposit Insurance Corporation (FDIC) is launching a pilot program that will help school-aged children in financial education programs learn how to open safe, low-cost savings accounts.

The goal of the pilot program is to provide banks with best practices to work with schools or other organizations in combining financial education with access to a savings account. It will be conducted in two phases. The first, to be conducted during the 2014-2015 school year, will work with institutions that have a youth savings program underway. The second, to be conducted during the 2015-2016 school year, will work with schools that will begin new savings programs.

“Bank partnerships with schools that combine financial education with savings accounts offer the promise of helping children better learn to manage their money and realize the benefits of an insured savings account,” said FDIC Chairman Martin J. Gruenberg. “We hope this pilot identifies promising programs and adds valuable insight in understanding what works best in this area.”



U.S. Commission Focuses on Providing Financial Education For Workers

The U. S. Financial Literacy and Education Commission currently is focusing on the importance of employers providing their employees with financial education programs. A pilot program was implemented at Southwire, an Atlanta-based company.

The company had discovered that quite a few of their plant employees under age 19 lacked basic financial skills, such as not understanding the taxes withheld or other deductions from their paycheck. Southwire partnered with the Federal Reserve Bank of Atlanta and developed a mentoring program. They recruited local schools and financial professionals to come into the workplace and teach their employees about responsible financial decision-making. As a result, employees were better able to set financial life goals and work towards them.

**CREDIT EDUCATION MONTH
MARCH 2015**

**MAKE PLANS NOW
TO CONDUCT
FINANCIAL LITERACY PROGRAMS
IN YOUR COMMUNITY**

WALK—A—THON



May 25, 1990

Sponsors: CWI: Credit Professionals
National Center for Missing and Exploited Children
Child Find of Canada
Credit Education Resources Foundation, (CERF)

Celebrating the 25th Anniversary

by

Mary Nebeker, CCCE/MPCE

“Walk the Line” sang Johnny Cash. Patsy Cline recommended “Walking After Midnight.” Fats Domino summed it up best with a simple “I’m Walking”.

In 1989, that’s exactly what members of Credit Professionals International (then CWI: Credit Professionals) did. Held April 23, 1989, the first CWI:CP Walk-A-Thon stretched from Elmira, NY, to Twin Falls, ID, with a bump up to Calgary, Alberta, Canada. Also joining the walk were CWI clubs in High Point, NC; Winston-Salem, NC; Newton, KS; Greensboro, NC; Richmond, VA; and Alamosa, CO.

The event was sponsored by CWI: Credit Professionals; the Credit Education Resources Foundation; Child Find of Canada; and the National Center for Missing and Exploited Children. More than \$8,500 was raised by these nine local clubs.

Word spread quickly. More and more CWI clubs hopped on board. Thus was born the first International Walk-A-Thon (as we know it today). It was held on May 25, 1990, at the International Credit Conference (ICC) on the Plains of Abraham in Quebec City, Quebec.

The date was chosen because it coincided with Missing Children’s Day. In fact, representatives from Child Find of Canada and the National Center for Missing and Exploited Children joined us onsite.

Since there was no appointed Walk-A-Thon chairman, Foundation President Ruth Zarzedez, CCUE; CWI:CP President Venie Whitt, CCCE; and CWI:CP Executive Vice President Esther Worthington, oversaw the event. It was well planned and prizes were awarded to the person walking the most miles; to the person who collected the most donations; and to the youngest and the oldest walkers.

Decked out in bright yellow Walk-A-Thon shirts, 75 members of CWI:CP, their friends and their family members walked a three mile course through the Plains of Abraham. They followed a trail through an historic area within the Battlefields Park in Quebec City. It was and still is a popular tourist attraction, currently drawing four million visitors a year. More than \$7,500 was raised. But that’s not the whole story.

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Credit Education Resources President Ruth Zardezed, CCUE (left) and CWI/CP President Venie White, CCCE (right) welcomed two representatives from Child Find Canada, Inc. and a representative from the National Center for Missing and Exploited Children (NCMEC) to The Plains of Abraham, where the First International Walk-A-Thon was held. Today, CPI members continue this tradition by holding Walk-A-Thons locally and at the CPI International Conference to raise funds for credit education and NCMEC. (Photo from archives of Credit Professionals International)

In addition, 41 clubs held Walk-A-Thons all over the United States and Canada from May 29 through June 16, 1990. These enthusiastic members, along with family members and friends, raised more than \$30,000. The Walk-A-Thon not only raised money for credit education programs but also gave CWI:CP and local clubs a higher degree of visibility in their communities.

The idea for the Walk-A-Thon came at a time when CWI:CP was facing a drop in membership. With fewer dues dollars coming into the coffers, we needed to find another source of income. The result was the founding of the Credit Education Resources Foundation (CERF), which has a tax-exempt status. The Foundation raises capital resources to support CWI:CP education programs for members and consumers. Today, CPI members can apply for grants from CERF

to support such education programs. CERF also pays for the publication of *The Credit Professional*, magazine, which is an educational resource for CPI members.

Betty Gleaton, the 1989-90 International Future Planning chairman, wrote in her annual report that “we consider the annual Walk-A-Thon a project that will help support two very different, but equally important needs in our society. The first need—which touches the hearts of us all—is that of reuniting missing children with their families. The second—less heartwarming but nevertheless important—is the need in every community of education for consumers and, most especially, young people, on the prudent and wise use of credit.”

The 75 walkers at the First International Walk-A-Thon posed for a group photo. Wearing bright yellow Walk-A-Thon t-shirts, they walked three miles along a path through the Plains of Abraham to raise more than \$7,500. They inspired CWI:CP members across the country to walk in their towns and raise more than \$30,000 for the cause. (photo from Credit Professionals International Archives)



DON'T MISS OUT ON THIS

The First Annual Credit Professionals International Raffle Is Launched

CPI District 8, Alamo CPI, the San Antonio Credit Union and CPI Past International President Pat Evans, MPCE, are sponsoring a raffle, with some tempting prizes to raise funds for CPI, recruit new members and rouse enthusiasm among CPI members.

The first prize is an iPad mini Wi-Fi (16GB). The second prize is a \$500.00 Visa Gift Card. Both have been donated. The drawing will be held at the end of business on December 12, 2014, and the winner will be notified.

Each CPI District is receiving 500 tickets, which are to be distributed to local associations. The districts are responsible for distributing the tickets to their local associations and at-large members in their district, as well as for keeping a Ticket Control Log, which will be provided to them. Districts can request additional tickets.

At-Large members who do not live in a CPI District and all Direct members who want to sell

tickets can e-mail CPI Second Vice President Linda Simbeck, CFE/MPCE. Include the number of tickets needed, mailing address and phone number. Linda's e-mail address is jlsimbeck72@gmail.com

When the raffle is over, each local association that sold tickets will receive a check for 10 percent of the cash it collected.

CPI members are urged to sell raffle tickets not only to family, friends, co-workers and neighbors but also to prospective members.

The raffle can be an ice-breaker to begin a conversation on the value of being a member of CPI. It is a good idea to go to the CPI website and print copies of the membership brochure to distribute to buyers who are potential members.

Direct any questions about the raffle to Linda at jlsimbeck72@gmail.com.

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best efforts to reduce expenses yearly, it is not enough. That is the bad news, but the good news is that, much like other times when the chips have been down, our membership has stood firm and found solutions.

I feel confident that, together, we will use our circumstances to generate creative and innovative ways to continue to reduce cost, find new revenue streams, take advantage of technology and social media to market to new members, and to grow our student membership so that CPI will not only survive but thrive in the coming years.

Individually, we are smart, savvy business women and men but, collectively, we are a driving force of unparalleled will and determination. We will build on existing knowledge and expertise; we will step outside of our comfort level and change longstanding traditions if they no longer serve our mission; and will exercise our power to bring about the change we want, by being the change we need. Together with faith, vision, and courage we will continue to believe and live the principles and purposes of Credit Professionals!

What's New at CPI Online

**By Cindy Westenhofer, MPCE,
First Vice President and Webmaster**

Shop at AmazonSmile
and Amazon will make
a donation to:



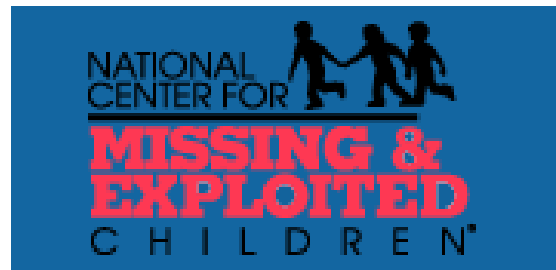
If you have not been on the website lately, check it out. We have some new developments for you! CPI now has a mobile app. You can now access CPI from your smart phone, iPad or tablet. Go to the website and see how you can get it.



Also, since it is getting close to Christmas, keep in mind that The Credit Education Resources Foundation will get a donation if you shop Amazon. It's easy to set up. Just go to the CPI website: www.creditprofessionals.org and click "get started".

Follow the prompts and, after you set your Amazon page to The Credit Education Resources Foundation, the Foundation will get a percentage of each purchase as a donation. So tell your friends and family to go to the website and set it up.

Also, see the letter that CPI got from



CREDIT PROFESSIONALS INTERNATIONAL

2014 International Conference

June 10-14, 2015

Marietta, Georgia



Hosted by CPI of Atlanta

Student Member Corner

Avoiding Fraud, Protecting Your Privacy: Best Practices for Young Adults

These days, anyone can be targeted by a fraud artist intent on stealing money or collecting Social Security numbers, bank account numbers, passwords and other information that can be used to access accounts and go on a buying or borrowing spree. Here are some general precautions, especially for young adults who spend a lot of time online.

Use Internet passwords that would be difficult to guess.

For logging in, use strong passwords that employ unusual combinations of upper- and lower-case letters, numbers and symbols, and then change them regularly.

Never provide personal information in response to an unsolicited text message, e-mail, call or letter asking you to “update” or “confirm” personal information.

For example, your bank won't contact you to confirm your bank account number or password, because it already has that information. “If you receive an unsolicited request for bank account information and you're not sure what to do, contact your bank directly to verify its authenticity,” advised Kathryn Weatherby, a fraud examination specialist for the FDIC.

Beware of an incoming e-mail or text message that asks you to click on a link.

It may install malicious software, called “malware,” that could allow crooks to spy on your computer or mobile device and gain access to your online banking sites.



Be especially careful when using social networking sites.

“Fraud artists can use these sites to gather personal information about you, such as your date of birth, your mother's maiden name, and family names that can help them figure out your passwords,” said Michael Benardo, Manager of the FDIC's Cyber Fraud and Financial Crimes Section. “These criminals may also pretend to be your ‘friends’ or relatives and trick you into sending money or divulging personal information.”

For tips on avoiding fraud at social media sites, including how to limit access to personal information with your privacy settings, see recommendations from the Internet Crime Complaint Center at www.ic3.gov/media/2009/091001.aspx.

Assume that any offer that seems “too good to be true,” especially one from a stranger or an unfamiliar company, is probably a fraud.

Con artists often pose as charities or business people offering awards, jobs, or other

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Working Past Age 65

Is The New Normal

Source: E-Credit Daily

More people than ever are working full-time beyond the age of 65, traditionally considered the time of life when one steps away from the 9-to-5 daily grind.

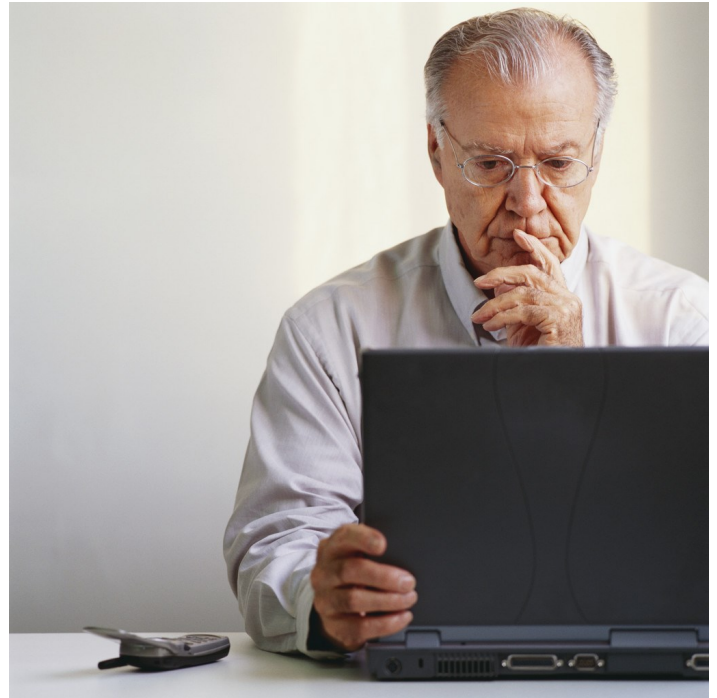
But with people living longer and traditional pensions going the way of home telephone land-lines, more Americans are continuing to work past the age that years ago was considered the time for fixing up the empty-nest or heading out on months-long cruises.

The financial crisis and Great Recession may have slowed down many retirement plans, but that's just one factor in a trend that has been developing for many years.

As of this past September, 60 percent of workers age 65 and older had full-time jobs, up from about 55 percent in September of 2007, according to the Bureau of Labor Statistics.

Over that time, the share of workers with part-time jobs fell to 40 percent from about 45 percent.

Nowadays, one in four people who reach age 65 will live past 90, according to the Social Security Administration. One in 10 will live past 95. The Washington Post reports that with such longevity people need to be more creative about



finding new income in “retirement”—and that usually includes a job, or in fewer cases, starting a small business.

“The old idea of retirement of moving somewhere sunny and playing a lot of golf, that’s a 50-year-old idea,” Andy Sieg, head of Global Wealth & Retirement Solutions for Bank of America Merrill Lynch, told the Post. “People are screaming out for a new proposition. They want to stay engaged and be in the workplace.”

A survey by Merrill Lynch and Age Wave, a research group, found that 47 percent of today’s retirees say they have either worked or plan to work in retirement.

And it’s not just about money. The study also found that 62 percent of retirees said their number one reason for working in retirement was to stay mentally active. That’s double the 31 percent who cited money as the main reason.



Deaths in the CPI Family

Corine Jones, a long-time member of the Savannah Credit Women's Club, died in late September 2014, at age 89. She was retired from Trust Company of Savannah and had served her local association as president several times. She also had been president of Georgia State Association of CWI and of the Georgia Career Club. She served on many committees at local, district and International levels. She was an avid bowler and is in the Bowling Hall of Fame in St. Louis MO.

Irene Homes, a member of Fremont, Nebraska CPI, died recently. Irene joined CPI in 1994 and served as president of Fremont CPI in 1999-2000. She also served as Fremont CPI's treasurer for a number of years. Irene spent her career working at the First State Bank & Trust in Fremont. She retired from there in 2007.

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"opportunities." Be careful if you're being pressured to make a quick decision and you're asked to send money or provide bank account information before you receive anything in return.

Be on guard against fraudulent checks or electronic money transfers. One of the biggest scams involves a transaction in which strangers or unfamiliar companies send you a check for more than you are due and then ask you to wire back the difference. If the check is fraudulent, you could lose a lot of money.

Protect your mail. It may include credit card or bank statements, documents showing confidential information, or other items that could be valuable to a thief. For your incoming mail, try to use a locked mailbox or a mailbox that is in a secure location. Put outgoing mail, especially if it contains a check or personal information, in a Postal Service mailbox or take it directly to the post office instead of leaving it in your doorway or home mailbox.

Always review your bank statements and credit card bills as soon as they arrive.

Living Memorials

In Memory Of:

Corine Jones

Long-time member of the Savannah Credit Women's Club.

Given By:

Martha Philip, CCCE

LaDonna Smith, of Hutchinson, KS, died in April 2014. LaDonna worked for Conklin Cars. She served as an officer of Credit Professionals International but resigned from the organization during her term as second vice-president (1991-1992).

Report any discrepancy or anything suspicious, such as an unauthorized withdrawal or charge, to your financial institution.

Treat your personal financial information like gold. Keep bank and credit card statements, tax returns, old credit and debit cards, and blank checks out of sight. When it's time to toss away these sensitive documents, shred them first. You never know when a dishonest roommate, relative, neighbor or someone else who goes in or near your home might use these items to commit identity theft or other crimes added.

Periodically review your credit reports to make sure an identity thief hasn't obtained a credit card or loan in your name. Experts suggest that, to maximize your protection, you request a free copy from each of the nation's three major credit bureaus (their reports may differ) but spread out the requests during the course of the year. For more information and to request a report, go to www.annualcreditreport.com or call toll-free 1-877-322-8228.

International Walk-A-Thon

Marietta, GA

June 12, 2015

We Walk For the Children



Sponsored by: **Credit Professionals International**
Credit Education Resources Foundation
National Center for Missing and Exploited Children



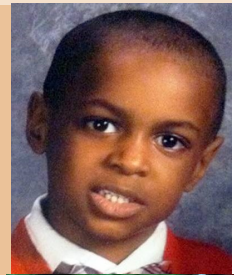
Ivan Wise

Male. **DOB:** 2/28/2013. Missing 6/16/2014 from Inkster, MI. Black. Black hair. Brown eyes. Ht. 3' 3" Wt.: 35 lbs. Ivan may be in the company of his mother and father. They are believed to be in Detroit, MI. Contact: Instker Police Department. 313-563-9850.



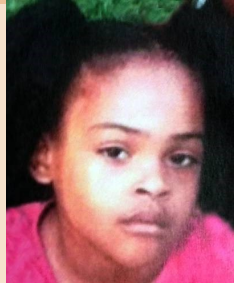
Zaden McKnight

Male. **DOB:** 5/25/2009. Missing: 3/25/2014 from Dayton, OH. Black. Brown hair. Brown eyes. Ht. 3'0". Zaden was last known to be wearing blue jeans, a yellow hat, a yellow and blue coat, and red Velcro shoes with "Lighting McQueen" on them. Contact: Dayton Police Department. 937-333-2677.



Relisha Rudd

Female. **DOB:** 10/29/2005. Missing: 3/19/2014 from Washington, DC. Black. Black hair. Brown eyes. Ht. 4'0". Wt: 80 lbs. Contact: Washington, DC, Metropolitan Police Department. 202-265-9100.



Beck Hotsenpiller (left)

Beck: Male. **DOB:** 4/25/2011. Missing: 7/30/2013 from Springfield, MO. White. Blonde hair. Blue eyes. Ht. 3'4" Wt: 40 lbs. Beck was allegedly abducted by his father, Corey. A felony warrant for kidnapping was issued for Corey on 10/9/2013. Contact Springfield, MO, Police Department 417-864-1810.

Corey Hotsenpiller (right)



ANY ONE HAVING INFORMATION SHOULD CONTACT:
The National Center for Missing and Exploited Children
1-800-843-5678 (1-800-THE LOST)

Child Find Canada—1-800-513-3463