

Pre Conference Capsule, April 1989

“You make the Difference”



Baker honored in her profession



Mary Ellen Baker

Mary Ellen Baker, wife of Agent Bobby Baker of Gardendale, Ala., was named International Credit Professional of the Year for CWI: Credit Professionals at the annual conference held June 9-12, 1989 in San Antonio, Texas. Mary Ellen is vice president in Branch Administration Support with SouthTrust Bank of Alabama.

She won the State title, the District title, and was one of twelve nominees for the honor from the United States and Canada. This is the first time in the history of the organization that an Alabamian received the title.

This award is given to the person who exemplifies active part-

icipation in the areas of credit education, personal and career development, community and civic activities, involvement in National Credit Education Week, and promotion of the organization. She was the author of an article, "Your Professional Image" published in the Association's Education Manual which is distributed throughout the US and Canada, and has traveled in the state of Alabama and in New Orleans presenting programs on her article.

In addition, Mary Ellen was presented another award at the conference, Individual Excellence in Education, which includes activities during the past three years in five categories:

- Credit Presentations in Schools
- National Credit Education Week
- Community Education Presentations
- Club Involvement
- Continuing Education

CWI:CP was organized in 1930 with the mission: To stimulate education in the practice and procedures of credit, and to develop a closer contact among credit grantors and credit reporting agencies.

Mary Ellen has been an active member of the Birmingham Club since 1974 and served as State President in 1982-83. Further, she is the incoming State President for the National Association of Bank Women.



Marge, Mary, Sally, Murl, Mary Ellen, Sue



Marge, Sally, Mary, Sue, Mary Ellen, Murl

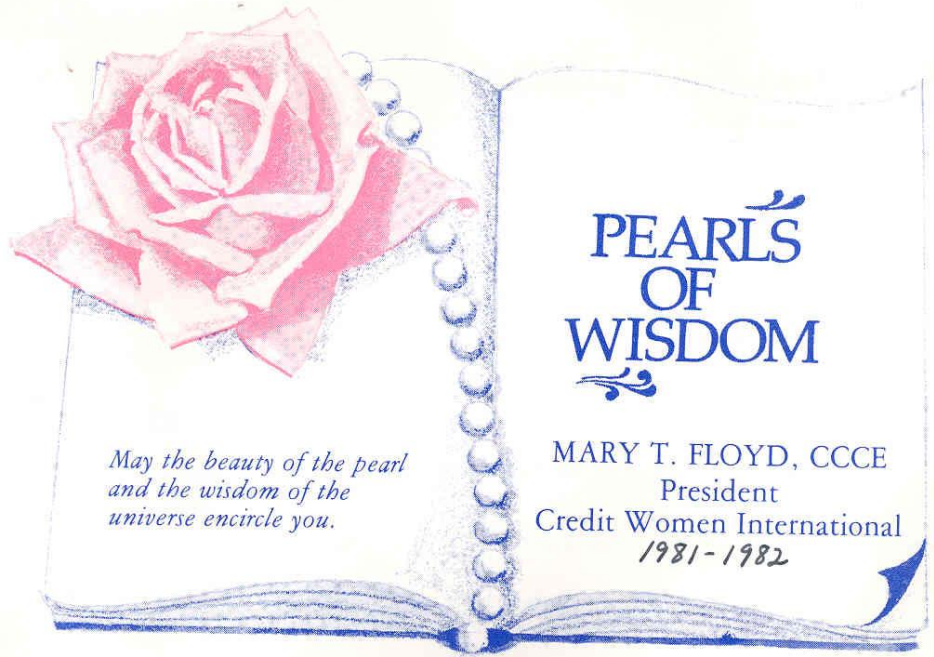


Marge, Mary Ellen, Sally

SUCCESS

If one advances confidently
in the direction of his dreams,
and endeavors to live the life
which he has imagined,
he will meet with... success.

Henry David Thoreau



Congratulations

Mary Floyd Love
Barbara Anaya
Marge Bink (Les M. Chicago) 1983
Susan '88
Sally Pifford '81 and
all the former winners

Dear Mary Ellen,
Sincere congratulations on becoming the
1989 Credit Professional of the Year for CWI:CP.

This is truly a great honor and you can
be justly proud of this accomplishment, More so
because it is an honor you have earned by
dedicated, diligent work.

You join a group of fine women, all
winners in past years, who have given of their
time and talents. Best wishes to you and
look forward to seeing you in Quebec City.

Mary



**Found You
in the Paper.**

THE BIRMINGHAM NEWS

MONEY

MONDAY, JUNE 26, 1989

Credit manager cited

Mary Ellen Baker, vice president in Branch Administration Support with SouthTrust Bank of Alabama, was named International Credit Professional of the Year for CWI: Credit Professionals at the group's recent annual conference. She was selected from among 12 nominees from the United States and Canada, and is the first Alabamian to receive the title.

Mrs. Baker was also presented with the Individual Excellence in Education award.



GREAT NEWS!

*Mary Ellen
Thought you'd
like an extra*

Ed

(Great picture!)



Mary Ellen Baker & Don Lundy

Mary Ellen Baker is honored at luncheon

Mrs. Mary Ellen Baker, a resident of Gardendale, was honored at a luncheon in the Gardendale Branch of SouthTrust Bank for winning two prestigious business awards.

"I feel like queen for the day, except it has lasted for about a month," said Mrs. Baker. "The luncheon was icing on the cake."

Mrs. Baker, Vice President in Branch Administration Support with SouthTrust Bank of Alabama, was named International Credit Professional of the Year for Credit Professionals (CWI). She received the award at the annual conference held June 9-12 in San Antonio, Texas. This was the first time the organization honored an Alabamian with the title. Mrs. Baker won the state title, the district title, and was one of twelve nominees for the honor from the United States and Canada.

This award is given to the person who exemplifies active participation in the areas of credit education, personal and career development, community and civic activities, involvement in National Credit Education Week, and promotion of the

organization.

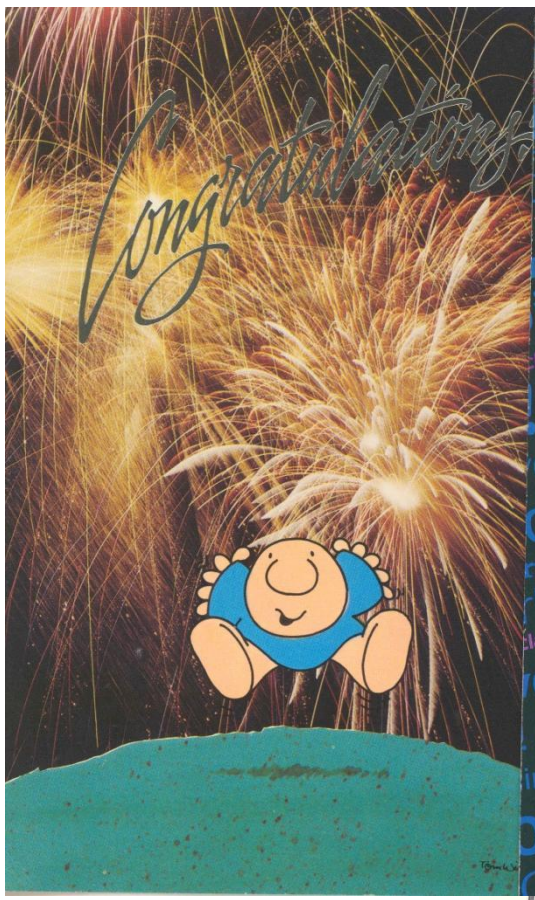
In addition, Mrs. Baker was presented another award at the conference, Individual Excellence in Education, which includes activities during the past three years in five categories. They are: credit presentations in schools, participation in the National Credit Education Week, community education presentations, club involvement, and continuing education.

Mrs. Baker is the author of an article, "Your Professional Image" which was published in the Association's Education Manual. The manual is distributed throughout the U.S. and Canada. She has also traveled in the state and to New Orleans presenting programs on her article.

Mrs. Baker has been an active member of the Birmingham Club since 1974 and served as the state president in 1982-83. She is also the incoming State President for the National Association of Bank Women.

Mrs. Baker was presented a plaque from SouthTrust Bank at the luncheon Friday.





Good for you!

Great, Fantastic,
Super, & Congratulations
on being selected
International Credit
Woman of the Year
Janice Stewart



In other words...
congratulations!

Delighted to hear
you are our 1989-90
CWI: Credit Professional
of the Year - You truly
deserve the honor.

Sincerely,
Joyce

CURRENCY

Officer named Credit Professional of the Year

By Laura Warner

How do you define a "professional?" *Webster's Dictionary* says it is a person engaged in "a calling requiring specialized knowledge and often long and intensive academic preparation."

But one SouthTrust employee has proven that academic study isn't the only thing it takes to be a pro.

Mary Ellen Baker, vice president in branch administration support for SouthTrust Bank of Alabama, recently received the CWI: Credit Professionals International Credit Professional of the Year Award. But although Baker holds a general certificate from the American Institute of Banking and has taken several college courses, she has never received a college degree.

"In today's market, you almost have to have one," Baker, who has been with SouthTrust for more than 26 years, admits. "But when I started with SouthTrust in 1963, that wasn't the case.

"I feel like I have had to come up the hard way, so it really was an honor for me to be named Credit Professional of the Year."

CWI: Credit Professionals is a professional organization formerly known as Credit Women International. Now a group for both men and women, its approximately 10,000

members are located throughout the United States and Canada.

Baker said she attributes her success on the job to "determination, commitment and hard work." She said that satisfaction in a job well done is the driving force behind her efforts at both SouthTrust and CWI.

"To actually feel that I've accomplished something each day means something to me," she said. "I like to feel I've accomplished something."

And she has. The CWI international award is based on individual activities in credit education, community involvement, contribution to club-sponsored programs, National Credit Education Week participation and personal and career development. The competition includes members from 13 U.S. districts and Canada every year.

Baker qualified for the international competition after winning the District Credit Professional of the Year Award for the Southeast.

Len Shannon, senior vice president of retail administration for SouthTrust Bank of Alabama, was among those applauding Baker for her accomplishments. "To be a professional in our field, people skills and job knowledge are the most important things," Shannon said. "And she's certainly worked hard to achieve those."

Baker said that although she probably will not pursue a degree in the future, she plans to continue to improve her overall banking knowledge. "I just want to be the best I can be in any capacity I'm serving in," she said. ■



Recently named CWI: Credit Professionals' International Credit Professional of the Year, SouthTrust Bank of Alabama's Mary Ellen Baker attributes her success to "determination, commitment and hard work."

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RONALD M. JONES, CLU, CPCU
DEPUTY REGIONAL VICE PRESIDENT

Mary Ellen:

I sure am proud to know a "Professional of the Year"! Congrats a whole bunch.

The article reflects a lot of effort and dedication and I know you are very proud of your accomplishments. I know Bobby is also - Me too!

Can't think of anyone else in banking I'd rather see achieve so well.

Best of continued success!

Rm J

IN PRAISE OF PERSONAL EXCELLENCE

Among all God's creatures, nothing approaches
the excellence of the mature person.

The mature person values authenticity more than achievement,
desires credibility more than conspicuity.
He has no disposition to hide behind masks,
but enjoys being himself.
He does not possess false images of inferiority or superiority,
but can accept himself as a person of worth.
Free from pretense and sham,
he lives his days in spontaneous autonomy.

The authentic person takes risks and occasionally fails,
sustained by a vigorous resilience.
He has the confidence to think for himself,
but makes no pretense to have all the answers.
He admires and values the worth of others,
but is never enslaved or awed by them.
Assuming responsibility for his own existence,
he never blames failures on others.

The excellent person responds appropriately to all situations,
preserving the well being and dignity of others.
He maintains the aptitude to be angry with people,
but recognizes their right to be angry with him.
He develops the capacity to give and receive affection,
but can endure hatred for the sake of truth.
Unfettered from compulsive and inappropriate behavior,
he thrives in spontaneity and freedom.

The genuine person possesses and exemplifies excellent values,
remaining flexible in appropriate ways.
He maintains a zest for life, work, and play,
but preserves a wholesome balance in all things.
He celebrates and delights in his own accomplishments,
but takes pleasure in the successes of others.
Maintaining the ability to enjoy life freely,
he can delay gratification for a greater good.

The whole person generates strength by supporting others,
resisting the propensity to exploit them for his own advantage.
He is genuinely concerned for the welfare of humanity,
but never lapses into servitude.
He possesses confidence, strength and intelligence,
but accommodates these powers for the sake of the weak.
Confident in the ability to sustain himself,
he confesses his dependence upon enabling grace.

Among all God's creatures, nothing approaches
the excellence of the mature person.

*Best wishes on
your quest for
personal excellence*
Horace