



New President's Acceptance Remarks



Is this a dream? Does someone want to pinch me? If you would have told me back in 1986—when I joined CPI—that someday I would be your International President, I would have laughed in your face. But it is my honor and privilege to stand in front of you as your International President. Let me share with you how I achieved where I am today.

Everyone has a comfort zone. For example, most people enjoy talking to a friend or group of friends. But the moment you stand up in front of 20-30 people to give a short speech, you are out of your comfort zone. Of course the moment you leave your comfort zone, you experience discomfort and awkwardness. The instant we feel discomfort, we all pull back.

taking even small steps can sometimes yield big rewards. The great thing about comfort zones is that they expand once you take the first step.

That is exactly what has happened to me. When I think back to when I joined CPI, I owe everything to this organization—the knowledge of credit and collection which I needed then and now, the networking with all of you, the personal and professional growth. This organization has given me the opportunities to do and learn things that I wouldn't have been exposed to unless I was a member of CPI. It made me take those small steps and come out of my comfort zone and reap those big rewards.

My theme this year is “You Make A Difference” and I am using the star as my symbol. I am honoring “YOU” the member. You're the “Star.” You have given me so much over the years. I would like to give something back to all of you.

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The key to personal growth and increasing success is to step outside of one's comfort zone. Everyone enjoys the feeling they get when leaving their comfort zone results in success. It is obvious that leaving one's comfort zone pays off in many aspects of life, but it is often not as apparent that

Just as my installation talked about: “You Make A Difference” in how CPI is perceived, how it is marketed to prospective members, and how it is managed at the local and district level. You all make a difference in the success of this organization. Your success is shown through the education we provide to our members and through your personal and professional growth. I want to serve and give all of you something back, just like all of you have given me. My thanks to all of you.

Membership is a constant struggle. All of us here tonight know how worthwhile this organization is

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and what we gained from being a member. I just shared with you tonight my experiences.

There are so many of you I would like to thank for helping me along the way.

To all the Past International Presidents—all of you have had the leadership, dedication, enthusiasm, inspiration and passion to make this organization the success it is. I have admired each and every one of you. I have observed and learned the qualities I should have to be your International President.

To District Five—thank you for the encouragement, confidence and support that you have given me going up through the chairs.

To Barbara Chapin and Carrie Roberts for their fund-raising efforts for my International fund.

To Sue Heusing for writing tonight's installation.

To Judy Harper for designing my graphics for my theme.

To my Local—West Central IL—Nadine, Barb and Mary Jo. What can I say, you are all always there when I have asked questions and needed answers. I know, Nadine, you wanted to be here. You are here in spirit. It was on those road trips going to seminars and conferences that I learned all about CPI. It became my passion.

To my boss, Scott Aswege. He has been very supportive over the years with CPI. He liked that I always had someone across the country that I could call when he wanted to know something I did not.

To my husband, Steve, for allowing me to travel to the seminars and conferences. He has been very supportive over the years with anything to do with CPI.

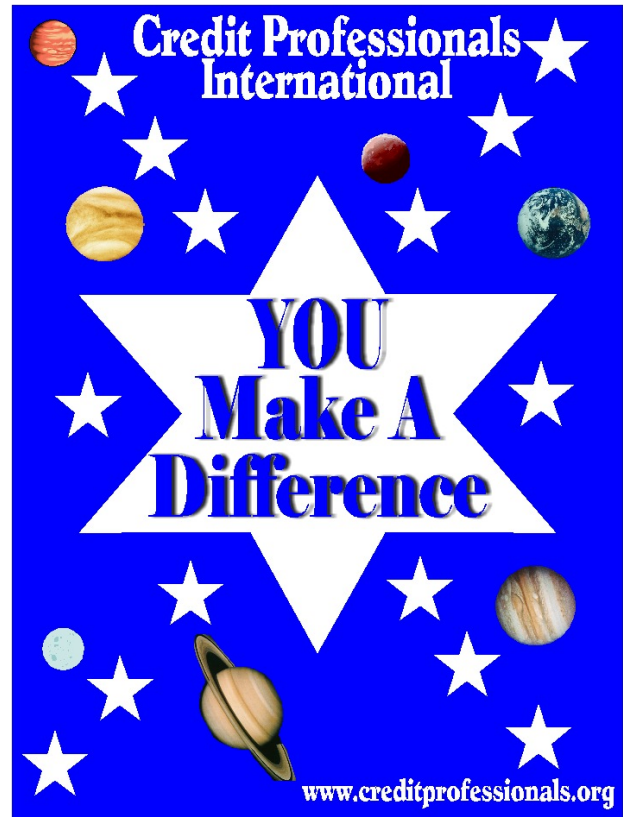
I would like to leave you with this thought by Amanda Bradley.

*Forget about the days when it's been cloudy
But don't forget your hours in the sun.
Forget about the times you've been defeated,
But don't forget the victories you've won.*

*Forget about the days when you've been lonely,
But don't forget the friendly smiles you've seen.
Forget about the plans that didn't seem to
work out right,
But don't forget to always have a dream.*

Remember "You Make A Difference"

**Linda Bridgeford, CCCE/MPCE
President 2005-2006**



MEMBERSHIP FORUM

First of all, I want to thank each one of you for continuing your membership in CPI. President Linda Bridgeford's theme of "You Make A Difference" is so appropriate these days. I know that we are all frustrated to see our membership dropping and hard as we try, we cannot seem to bring in the new members that we will need to carry this association into the future. Even though the theme is concentrating on "You," it is all of us working together—all of those "Yous" out there—that make up the membership, and allow us to move forward together. We are not each working in a vacuum, and by being committed and using our vast network of knowledge and experience, we hope to be able to bring in new members and retain those that we have.

At the International Conference in Ann Arbor, Michigan, the Membership Committee met and our focus was on what works in the locals that were represented. There was at least one person from each of our districts participating, so we had a good cross section of our membership to draw from. The First Vice Presidents of each district are also members of this committee. Since some of them were not in attendance at the conference, I want to make sure they know that their input is very important and I invite them to share their ideas with the rest of us.

Among the ideas exchanged at the meeting are the following:

- Send an invitation to a prospective member at least two weeks prior to the meeting. This can be done by email or regular mail. At the meeting, the prospective member is given a follow-up packet that includes an invitation to join the association, a copy of the Credit Professional magazine, a membership application, a legislative update and a testimonial letter pertaining to the advantages of being a member of CPI.
- Make sure you have good speakers that are familiar with the material.

- Follow-up, follow-up, follow-up.
- Look through the phone book and target companies that can benefit from an employee being a member. Assign each member a company to contact for a prospective member.
- Have a program in place that benefits the community and that each member can contribute to. The example used was a check writing school that is run by a CPI local in Tennessee. They work with the court system, which sponsors the program by requiring bad check writers to attend the school to learn basic principles of how to control their checking accounts and spending habits. Each member is involved with the program and it makes them feel like they are important to the association (they are!!).
- When contacting a person or company about attending a meeting and/or becoming a member, don't give up if you are turned down. Keep going back and renewing the invitation as circumstances do change and they will know that you are still serious about the invitation.
- Have business cards made up for each of your members. On the card, include meeting information and contact numbers for prospective members. The cards can be handed out at community functions, other business meetings (Rotary, Chamber of Commerce Etc) and given to guests at your meeting.
- Contact former members of your local association and former members of any disbanded associations in your area. They may be interested in membership again, but you will never know if you don't contact them.

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- Always stay professional. Even if you do not have enough for a head table, you can use a podium for your president and guest speaker. Use Robert's Rules of Order and always begin and end your meetings on time.
- Attend your local Chamber of Commerce meeting, as that is a great place to meet other business people, and even if they themselves are not interested, they may have fellow employees who can be contacted. That is also a good place to find guest speakers.

As you can see, we had a lively discussion and I know we all learned something from each other. If you have ideas or success stories, please contact me and I'll make sure they appear in the next issue of the Connection.

Joyce Jones, CCCE/MPCE
Membership Chairman
Credit Professionals International
Joyce@bleyhl.com

Pitching an Idea To Your Boss

You've come up with what you think is a truly great idea, and you share the idea with your manager. To your surprise, the boss doesn't share your excitement. Sound familiar? If so, here are tips to help you the next time you want to convince your boss that your ideas are sound:

Match the boss's speaking style. What metaphors does the boss frequently use—such as describing business in terms of sports, combat or construction? Make your message stronger and more meaningful by pitching your idea in terms the boss understands.

Muster support. Arm yourself with facts, statistics and case histories that back your position. Your boss will be more receptive if you show you've done your homework. Collect and make copies of surveys, studies and article clippings, highlighting key facts to make them jump off the page. You may use only a small portion of the material, but you'll exude greater confidence knowing it exists.

Adapted from "How to Handle the Fear of Presenting,"
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WALK-A-THON NEWS

Atlanta Exceeds Goal

At the 2004 International Conference, CPI of Atlanta accepted a challenge from Foundation President Terry Rowe and pledged to raise \$700 for CERF. Since Walk-A-Thons have been unsuccessful due to the large number of them held in the Atlanta area, WAT chairmen Rhonda McKinney, MPCE, and Joyce Dove, CCCE/MPCE, chose to do virtual walk-a-thons. They had a garage sale at a local church in November and held bridge benefits in November and April. Because Chick-Fil-A donated the food for the April bridge benefit, CPI of Atlanta was able to top its pledge goal and donated \$758.55 to the Foundation.

Fort Smith, AR, Hits the Mall

Rain forced the members of CPI of Fort Smith, AR, to move their May Walk-A-Thon from a park to an area mall. Five members walked and raised a total of \$265.00. Those who walked were Edna Phillips, Linda Mitchell, MPCE, Alene Kinginsmith, Genie Gill and Connie Crane.

For more Walk-A-Thon news, see the Post-Conference Capsule.

NATIONAL GOVERNMENT NEWS

FTC Demands Consumer Data Be Destroyed

A new Federal Trade Commission rule, effective June 1, 2005, requires businesses and individuals to destroy private consumer information obtained from credit bureaus and other information providers for legitimate business purposes. Under the rule, personal information must be burned, pulverized, shredded or destroyed in such a way that it cannot be read or reconstructed. Electronic files must be erased or destroyed. Materials that must be destroyed include credit report data, credit scores, employment histories, insurance claims, check-writing histories, residential or tenant history and medical information. Failure to abide by the rule could result in a \$2,500 fine per violation and leave the business or individual open to lawsuits from persons whose personal information was misused as a result of improper disposal.

Bill Introduced to Curb Refund Anticipation Loan Abuse

A bill has been introduced in the U.S. Senate that would, among other things, require the Treasury Department to conduct a public awareness campaign to educate consumers on the costs associated with refund anticipation loans (RALs). Although consumers seeking quick cash in exchange for their tax refund take over 10 million RALs each year, two-thirds of them do not know that an RAL is a loan. The effective annualize interest rates for RALs often exceed 100 percent. In addition, consumers are charged administrative or application fees. Most RALs are obtained by low-income Americans, over half of whom receive the Earned Income Tax Credit. Introduced in June 2005, the bill (Taxpayer Protection and Assistance Act—S.832) would require the annual registration of RAL facilitators with the Secretary of the Treasury and disclosure of various information to consumers. That information includes the various costs associated with the loan and the fact that taxpayers have the right to file an electronic tax return without applying for an RAL.

Real Estate Act Gains Support—A majority (231 members) of the U.S. House of Representatives is cosponsoring the Community Choice in Real Estate Act (H.R. 111/S.98) and, on the Senate side, 25 senators have signed onto the bill. The legislation would permanently prohibit banking conglomerates from entering real estate brokerage or property management. It is backed not only by the National Association of Realtors® but also by many consumer, community and small business advocates who believe that, if big banks were allowed to sell or manage real estate, there would be a negative impact on communities across America, leaving home buyers and sellers with fewer choices, higher loan fees and reduced customer service. Banking conglomerates have requested permission from the Federal Reserve Board and the Treasury Department to sell and manage real estate under the 1999 Gramm-Leach-Bliley Act. But Congress has blocked this for the past three years by denying yearly funds to finalize the proposed rule.

Court Defines Credit Counseling Firms' Status

A U.S. Court of Appeals has ruled that simply being **organized** as a non-profit, tax-exempt entity is not enough grounds for a credit repair company to be immune from suit under the federal Credit Repair Organization Act (CROA). The firm must prove it actually **operates** in a manner consistent with both of the non-profit and tax-exempt statuses.

U.S. Senate Considers Identity Theft Bill

Following a rash of reports of stolen financial records, the U.S. Senate is considering a bill to give consumers more protection. The bill would require businesses to notify consumers if security has been breached and prohibit public or private entities from publicly posting or printing Social Security numbers on any card used to access services. It also would require local law enforcement agencies to take police reports from people who believe they are the victims of identity theft.



STATE GOVERNMENT NEWS

Washington Adopts Credit Freeze Law

Beginning July 24, 2005, residents of the state of Washington will be able to put a security freeze on their credit reports. However, the state law limits this ability to those who are victims of identity theft or whose personal information has been compromised by a computer security breach. Those wanting to do so must send a written request by certified mail to a consumer reporting agency and include a copy of a police report.

Colorado and Maine adopted similar legislation this year and 22 other states are considering it. Until this year, only California, Vermont, Texas and Louisiana had such laws.

Security freezes prohibit credit reporting agencies from reporting information from a consumer's credit report without the express authorization of that consumer. Since most lenders will not issue credit without seeing a credit report, a credit freeze inhibits the ability of identity thieves to open fraudulent accounts.

A credit freeze, however, has limitations. It won't prevent someone from using a stolen credit card number to purchase items or steal funds. It also limits the consumer's ability to get quick credit—perhaps to buy a car or open a retailer's credit card account—because it usually takes several days to lift a freeze.

The other option consumers have for fighting identity theft is a fraud alert, which directs lenders to verify an individual's identity before issuing loans or credit, typically by calling the individual first. Consumers can obtain a 90-day fraud alert if they believe they've been victimized. It can be extended for up to seven years if they can provide evidence of being victimized—such as a police report.

NEWS FROM AROUND THE NATION'S CAPITAL

Some Collection Agencies May Be Investigated

Collection agencies that bought information from DRL Associates—the front for an identity theft crime ring in New Jersey—may be swept into the investigation by state authorities, the U. S. Treasury Department and the Internal Revenue Service. The case involves the stealing of identity information on an estimated 676,000 people from Wachovia Corp., Bank of America Corp., Commerce Bancorp Inc. and PC Bank NA. Although DRL Associates advertised itself as a deadbeat-locator service and a collection agency, it was not properly licensed in New Jersey.

Cut Fannie, Freddie's Link to Government

The Heritage Foundation, a conservative think tank, has recommended that the government sever its ties with Fannie Mae and Freddie Mac. In a paper issued in June, Heritage says the mortgage finance companies have abused their privileges and had little impact on home ownership. Heritage said Congress should phase out the Fannie's and Freddie's lines of credit to the U.S. Treasury Department, eliminate the Federal Reserve's authority to buy their debt and do away with the companies' exemption from state and local income taxes. The U.S. Congress currently is considering proposed legislation that many consider too weak.

IRS Sets Start Date for Using Collection

Agencies—The IRS will begin using three private collection agencies in January 2006 to collect back taxes. Dubbed the Limited Implementation Phase, this initial effort will include only individual taxpayers who owe less than \$25,000 (all assessed taxes, penalties and interest due), have previously agreed to any assessments and may also have made payments. The collection agencies are authorized to work out a viable payment agreement with each taxpayer.

New Bankruptcy Law Expands Protection for Creditors

By Michael R. King, J.D.



Q. Did Congress really make it easier for me to keep payments I received from the deadbeat customer within the ninety days before it filed for bankruptcy?

A. The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 really does expand protections against avoidable preference actions by debtors, trustees and creditors' committees.

Few things seem more unfair to a creditor than to have a bankruptcy trustee or an unsecured creditors' committee sue it to recover payments received from the debtor within the ninety days prior to the filing of the bankruptcy petition. The Bankruptcy Code allows the trustee or debtor-in-possession to bring into the bankruptcy estate certain assets transferred shortly before the filing of the case. The policy underlying this procedure is that the debtor should not be allowed to prefer certain persons or creditors over similarly situated creditors. Nevertheless, turnover actions to recover avoidable preferential transfers were beginning to resemble legalized extortion prior to the recent changes enacted by Congress.

One of the defenses to a preference action is that the alleged preferential payment was made in the ordinary course of business. Well, what could be more "ordinary" in the course of business than getting paid for the goods or services you provided? Unfortunately, under current law, showing that the transfer was made in the ordinary course of business can be a complicated and expensive three-part process. Perhaps the easiest part is that the creditor must first show that the transfer received was in payment of a

debt incurred by the debtor in the ordinary course of business or financial affairs of the debtor.

The tougher part for creditors is showing that the payment received was made in the ordinary course of business because that currently requires a two-step test. The subjective part of the test is that the alleged preferential payment was made in the ordinary course of business between the debtor and the creditor. The objective part of the test is that the payment had to be made according to ordinary business terms in the particular industry. Until the new statute takes effect on October 17, 2005, creditors must show that the challenged payment is both in the ordinary course of business of both parties and also according to ordinary business terms.

Showing that a payment was in the ordinary course of business of the parties is difficult where the debtor is a new account with no payment history. But even if the payment was "ordinary" in terms of the business practices of the parties, the creditor must also show that the payment was ordinary in the industry. Thus, to defend a preference claim, a creditor would often need to spend money on expert witnesses to establish the ordinary course of business standard for the specific industry.

The two-step test for showing that the payment was in the ordinary course was very burdensome and expensive for creditors. When the new legislation takes effect, the defending creditor will only need to show that it has met one of the two alternative tests of ordinary course of business. The creditor will be able to defeat the preference claim either by showing that the payment was made in the ordinary course of

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business or financial affairs of the debtor and the creditor, or alternatively that this was the normal and ordinary way payments were made in this particular industry.

Another problem area with current preference actions is that it costs more to defend them than the amount at issue. Consequently, creditors open up the checkbook to make the preference case go away so that they will not face the extortion of racking up attorneys' fees and expert witness costs in excess of the amount being fought over. Congress has addressed that issue to some extent by saying that in non-consumer cases, trustees cannot seek to avoid a transfer if the aggregate property at issue is less than \$5,000. So, if the payment you got in the business transaction was less than \$5,000, you have a complete defense.

Another way in which preference actions have become legalized extortion has been that relatively small preference actions have been filed in the jurisdiction where the bankruptcy was pending. Rather than hiring New York or Delaware lawyers to defend a preference action, again, creditors would simply get out the checkbook and buy their way out of the situation. Under the new legislation, an action to avoid a non-consumer debt against a non-insider for less than \$10,000 can be filed only in the district court for the district where the defendant is located. We all know the value of playing on your home court and now for preference actions under \$10,000 in business cases, the trustee has lost home court advantage to the defending creditor.

One more change worth noting is the elimination of the so-called "DePrizio" rule. Under that rule, a business creditor which had taken the prudent credit action of getting a personal guaranty from, for example, the owners of a corporation, was at risk of an expanded preference period of one year. You see, insiders of the debtor face the prospect of any payments received within one year before the bankruptcy being brought back into the bankruptcy estate, rather than the ninety days faced by most

normal trade creditors. Because debtors might make payments to a trade creditor which held a guaranty from one of the insiders of the debtor in order to prevent the creditor from pursuing its rights against that insider, courts had started subjecting such holders of guarantees to the one year insider preference period, rather than the normal ninety-day period. The Bankruptcy Code has been amended to say:

If the trustee avoids under subsection (h) a transfer made between ninety days and one year before the date of the commencement of the bankruptcy case, by the debtor to an entity that is not an insider for the benefit of a creditor who is an insider, such transfer shall be considered to be avoided under this section only, with respect to the creditor that is an insider.

In other words, the trustee, debtor or creditors' committee will only be able to use the expanded one-year preference period to get money from creditors who are insiders of the debtor.

There were other changes made to the preference rules as well under the new legislation. In fact, all kinds of changes were made to both the Bankruptcy Code and the Truth-In-Lending Act. If you or your business associates need some guidance or direction concerning the provisions of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, please call me.

(For more background on this topic, see Michael King's article in the 2004-2005 CPI Education Manual.)

Michael King, J.D., is a founding partner of Gammage & Burnham, P.L.C., a Phoenix law firm with diverse areas of emphasis. His practice primarily centers around bankruptcy and creditors' rights, commercial litigation, including uniform commercial code cases, and real estate and business law. He is a CPI member-at-large.

LIVING MEMORIALS AND CONTRIBUTIONS

MEMORIAL—A lasting tribute to the memory of a deceased relative, friend or CPI member.

SALUTE—A thoughtful way to remember achievements, special occasions, birthdays, anniversaries, to say “Thank You” or to give recognition for an event that is special to you.

CONTRIBUTION—A monetary donation given by an individual or group to support the activities of Credit Professionals International or the Credit Education Resources Foundation.

All donations are entered into our permanent memorial record. An acknowledgement, without reference to the amount of the gift, is sent to the person you designate.

The memorials and contributions listed below are those received since the last issue of *The Credit Connection*.

LIVING MEMORIALS

Enclosed is my contribution to:

____ Credit Professionals International
____ Credit Education Resources Foundation

____ Memorial ____ Salute ____ Contribution

Salute:

Name of honoree _____

Occasion _____

Address of honoree _____

Memorial:

Name of Deceased _____

Please notify:

Name _____

Address _____

Relationship _____

Contribution from:

Name _____

Address _____

Send donations to: 525-B N. Laclede Station Road, St. Louis, MO 63119.

LIVING MEMORIALS

In Memory Of:

Charollette L. Klimes
(Mother of Past Int'l.
President Terry Rowe)

Joe Klimes
(Father of Past Int'l.
President Terry Rowe)

Mary T. Floyd
(International President
1981-1982)

Mitzi Safrit Walker
(Sister of CPI member
Kathy E. Casper)

Given By:

Martha Philip
Mary Nebeker
Nona Ellzey
Ruth Ann Aller
Carol Neal

Ruth Ann Aller
Martha Philip
Mary Nebeker
Nona Ellzey
Carol Neal

Ruth Ann Aller
Martha Philip
Mary Nebeker
Nona Ellzey
Sybel Plehn

CPI of Carbarrus Co.



**JEAN JERVIS,
CCCE/MPCE**

**District 5 CPI
Credit Professional of the Year
and
Hall of Fame Winner
Creditors International of
Great North Central District**

Given by Sue Heusing

Credit Education Month 2005

Anchorage, Alaska

Anchorage CPI sponsored a half-day seminar in March on “The Art of Creating Raving Customers.” They drew 29 attendees to hear Tim Pearson, a professional coach and trainer. Denali Alaskan FCU provided the meeting room at no cost and the firm’s training director was given a complimentary registration. For others, Anchorage CPI charged \$50.00 for a lone attendee and \$45.00 for two or more from the same firm. They made a profit of \$666.24, even after paying the speaker \$600.00.

Atlanta, Georgia

CPI of Atlanta has been busy “Talking It Up for Credit Education” this year. During February, March and April, their members presented Identity Theft Seminars at the Bethesda Senior Center in Gwinnett and at Georgia Tech University. The latter was attended by 32 mechanical engineering staff members. CPI of Atlanta members also presented a seminar on “How To Understand Your Credit File” to residents of the Chambrell Senior Retirement Community in Roswell, GA. At each presentation, they provided materials from the Federal Trade Commission, the Federal Reserve Banks, and others. Throughout Credit Education Month, they had a table of these materials available at the Bethesda Senior Center. In addition, they distributed books on banking history and regulations to local banks as part of their credit education and membership efforts.

Cabarrus County, NC

As part of its Credit Education Month efforts in March, Cabarrus County CPI donated “Take Charge of Your Life” tapes to Barber Scotia and to The Cabarrus County Education Center.

Fort Smith, Arkansas

CPI Fort Smith members Alene Klinginsmith and Linda Mitchell, MPCE, spoke in May, on the new bankruptcy law to students at Northside High School. Attorney David Hardin, a frequent speaker for Fort Smith CPI, prepared several handouts for Alene and Linda to give to the students. They spoke to three classes and reached approximately 150 students. In addition, Helen Hicks, the class instructor, planned to test the students on the material presented.

Hutchinson, Kansas

Busy with their District Conference in March, the Hutchinson CPI launched Credit Education Month in April with a booth at the annual Women’s Show. Their booth’s theme was “FREEDOM”—freedom from fraud and freedom from poor judgment. Staffing the booth were Sharol Rudolph, Marsha Thompson, PCS, Gary DeShazer and Sharon DeShazer, CCCE/MPCE. They distributed information on how to obtain a free credit report and pamphlets on other credit issues to the 1,622 people who attended the Women’s Show.



Sharol Rudolph, District 7 Credit Professional of the Year, helps staff the CPI Hutchinson booth at the Women’s Show. An eye-catching “Uncle Sam” theme and a great CPI banner made for the show helped to draw attendees to the booth.

Writing a Letter of Recommendation

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In the course of your management career, you'll more than likely be asked to write a recommendation letter for an employee. *Follow these steps, and it will be a snap:*

Explain the purpose of the letter. *Example:* At the request of Denise Williams, I am submitting this letter of recommendation as you consider her for the position of bookkeeper.

Establish your qualifications to write the letter. *Example:* As you have seen on her resume, Denise has been under my direct supervision for the past two years.

Comment on the former employee's performance. *Example:* With regard to her day-to-day performance of bookkeeping at our organization, I cannot say enough about her attention to detail and accuracy.

Explain why the person left your organization. *Example:* I am very pleased to recommend Denise to you and only wish we had been able to provide the additional hours she requested to make her job here a full-time position.

Invite people to contact you. *Example:* Please feel free to contact me with any questions you may have.

Adapted from "Don't Dread It: Just Write It," Eileen Levitt, www.vault.com

Marlene Wilcox Receives Helen B. Sawyers Award



Past International President Marlene Wilcox, CCCE/MPCE, is the recipient of the 2005 Helen B. Sawyers Award, presented to her in May at the District 10 Conference in Great Falls, MT.

The award recognizes a District 10 member for excellence in mentoring new members to ensure strong leadership succession in the organization; generosity with both time and knowledge; moral integrity in business and personal life; a tenacious spirit; and the ability to be a role model.

In nominating her for the award, the Anchorage CPI said "Marlene is ethical, honorable, talented and dedicated. In short, she is a living example of our CPI Creed and Mission."

A 28-year member of the Anchorage CPI with a perfect attendance record, Marlene is noted for encouraging new members to become a committee chairperson or board member. Once they are in office, she is their mentor. She has worked closely with the past four incoming treasurers and also meets with the new second vice presidents to discuss ways of increasing and retaining membership.

She attends 80 percent of the local association's board meetings, where she shares ideas and knowledge from both District and International levels. She frequently holds "Take Five" segments at the association's meetings, providing information on a variety of topics, and is a scheduled speaker each year.

On June 20, while rehearsing with the Anchorage Concert Chorus for a July tour across Canada, Marlene fell off a riser and broke her hip. She had hip replacement surgery and is now undergoing physical therapy at an assisted living facility. She would love to hear from her CPI friends. Send cards and notes to her home address (1505 Elmendorf Dr., Anchorage, AK 99504) and Anchorage CPI Past President Jill Jaeckel, CA, will deliver them to her.

Back to Basics

Cause and Effect

by Novella Gatlin, MPCE

originally published in *The Credit Connection*, Summer 1999

Collecting money from a client is a touchy issue and many collectors find it stressful. However, I do not have this problem as I have set methods for myself to follow. I would like to share them with you.

CAN—I remember reading a book many years ago entitled “Yes, I Can.” This was the biography of the late entertainer, Sammy Davis, Jr. This book made me realize that I could set goals for myself and succeed by using self-determination. You know, it’s amazing the potential that lies in each of us. If we would only nurture it and expound on it.

AVOID EXCUSES—The time that it takes you to think of a good excuse, you could be halfway through a project.

USE COMMON SENSE—You cannot expect to collect money from all of your clients using the same methods for each—you must diversify. Nevertheless, there are three basic rules that I do use quite a bit with my clients:

- A. Follow the Golden Rule—“Do unto others as you would have them do unto you.”
- B. Be tactful.
- C. Be obliging—If you want to collect something, you have to have an incentive for the debtor. Just like training a child, if the child does what you want done, you reward the child.

STAND STILL—Don’t sit back and let life just happen to you. Take charge and take advantage of opportunities that are there for you.

EMAPTHY—Be sensitive to your debtor’s feelings. Remember, if he or she came into your office to talk to you, that was a giant step for that person—meeting you face to face.

AND

ENCOURAGEMENT—Be there for your collectors: encourage them. Remember, they’re literally standing in front of a firing squad when they’re dealing with disgruntled debtors.

FIND A WAY—Go the extra mile and work with your debtors to help them find a way to pay the bill owed. I’ve found that debtors are more apt to pay when they see there is a human side to collectors.

FOLLOW UP—With appreciation letters acknowledging previous payment when it’s time for the next payment. A little pat on the back goes a long way.

ELIMINATE—We have eliminated the word CAN’T and now we can do everything and even more.

CLEAR COMMUNICATION—Whether it be oral or written communication, be clear and concise. Do not say you’re going to do something and not do it.

THANK YOU—When an account is paid in full, I always send a thank you letter. I think it’s important to acknowledge full payment, the same as if a gift were received.

Well that concludes my basics of **CAUSE AND EFFECT**. I hope my methods will be useful to you.

Novella Gatlin, MPCE, of University City, MO, serves on the CPI Publications Committee, is chairman of the District 7&9 Pin and Emblem Committee, and is a past president of District 7. She also serves on the boards of the Missouri Credit Association and the Mid America Credit Association. She is a recipient of the ICA Distinguished Service Award and the Missouri Credit Association’s Lifetime Achievement Award..