

## SETTING THE SAIL

(Installation of International President 1993/94, Charlotte Maness)

President elect, Charlotte Maness wishes to express her sincere thanks for the work done by Mary Nebeker and her officers in implementing her stress on teamwork during the past year: **T-E-A-M, "TOGETHER EVERYONE ACCOMPLISHES MORE."** It is her hope that this tried and true principle becomes a permanent ideal in Credit Professionals International. Would Mary Nebeker and all of her officers please stand that we may give them all well deserved recognition for their excellent work during the past year?

President Charlotte has chosen as her theme a motif inspired by Edna Wheeler Wilcox' poem, "The Winds Of Fate:"

One ship drives east and another drives west  
With the selfsame winds that blow.  
Tis the set of the sails  
And not the gales  
Which tells us the way to go.

Like the winds of the sea are the ways of fate,  
As we voyage along through life;  
Tis the set of a soul  
That decides the goal,  
And not the calm or the strife.

While pondering the lines from the poem, "Tis the set of sails and not the gales which tells us the way to go," President elect Charlotte established the theme for her term of office: **"SETTING THE SAIL."** The current status of Credit Professionals International is analogous to a sailing ship driving toward its destination in the face of changing gales.

The gales that would blow the ship backward, off her course, are controlled by a skillful sailor and harnessed to drive the craft forward toward her chartered course.

Certainly Credit Professionals International is challenged by the stormy gales that characterize the world of credit today: The proliferation of necessary data, accelerating change, high technology, a world economy, business failures, takeovers, mergers, the erosion of business ethics, and fluctuating government regulations, to mention a few. How is Credit Professionals International to function or survive in such an environment? Certainly our organization cannot continue as if these storms did not exist, else, like a ship adrift in a storm, it will certainly not survive the threatening gales of change.

However, just as a sailing vessel can challenge the stormy gales and even harness them to drive it toward its chartered destination, Credit Professional Intenational can set its sail in face of the gales of change and move forward in its vital role as a positive influence upon the world of credit. President Charlotte's theme can be explicated by forming an acrostic on the letters in the word sail. First, in order to set its sail to harness the winds of change, Credit Professionals International must have a relevant **STRATEGY**. It must not be driven by the threating gales and drift along amid the situation, it must have a vital strategy and challenge the winds of adversity in the business world. Just as no ship leaves port without a chartered course and a seaworthy vessel, just so Credit Professionals International must have a vital strategy and a healthy constituency to plot its course into the business world of the twenty-first century.

Not only must a ship map its course to reach its destination, the plan must actually eventuate in launching out to sea. Credit Professionals International must not only have a strategy, it must see that its deliberations are activated, that they result in **ACTION**. Someone has said that after all is said and done, more is said than done.



That is often the case, since a well planned strategy that is potentially effective will come to nothing unless it is implemented, unless there is deliberate action in terms of the established tactics. A stormy gale demands action for the ship to survive and stay on its established course.

Not only must Credit Professionals International have a strategy and put it into action, the situation in the credit world demands **INNOVATION**. Just as a seasoned sailor is able to be innovative in the tactics required to keep his craft afloat and maintain its course, just so our organization must be innovative to face the illusive and threatening tides in the credit world today. It is certain that we cannot operate with a business as usual mentality, for there are already signs that our organization is threatened by an eroding membership and a subsistence budget. We simply cannot afford to continue to drift. The situation calls for innovative planning and action.

And finally, Credit Professionals International must not only have an innovative strategy which is put into action, it must have an elite **LEADERSHIP** to guide the organization toward its established goals and purposes. Unusual and threatening situations demand gifted and dedicated leadership, who are aware of the situation, have the ingenuity to plan a strategy, the courage to risk innovative change, and who are able to rally the membership to concerted and coordinated action. Few organizations rise above the quality of their leadership, so Credit Professionals must carefully discover and inaugurate a superior leadership on all levels, from the local associations to its international officers.

**S-A-I-L: "STRATEGY, ACTION, INNOVATION, LEADERSHIP"**. These are the key components in President Charlotte's plans for her tenure as our international leader.

Do we have the courage, determination, and resources to implement her plan and under her leadership set the sail to reach our destination, to make a vital

contribution to the world of credit in terms of our values and ideals, not only during this year, but also, into the twenty-first century?

## INSTALLATION

Would the officers and directors please take their places? At the very beginning of the Installation Ceremony, President elect Charlotte would like to recognize the District Presidents, who will play a vital role during her tenure as International President. I will call the name of the district presidents, identify the districts over which they preside, together with the themes for their tenure.

DISTRICT ONE:	Marcia Clark, "Back To Basics"
DISTRICT TWO:	Martha Henry, "If It Is To Be, It Is Up To Me"
DISTRICT THREE & FOUR:	Gail Ottinger, "Luck Is What 'You' Make Of It"
DISTRICT FIVE:	Kathy Knight, "Open To Education"
DISTRICT SIX:	Mary Kost, "New Challenges-New Choices"
DISTRICT SEVEN:	Bonnie Ledbetter, "Pearls Of Wisdom"
DISTRICT EIGHT:	Bernice Brown, "Expanding Our Horizon"
DISTRICT NINE:	Wyoma Upward, "Follow Your Rainbows"
DISTRICT TEN:	Marlene Wilcox, "Come Grow With Us"
DISTRICT ELEVEN:	Gail Kunsman, "Share Our World"
DISTRICT TWELVE:	Janet Ortman, "Follow The Rainbow-Find The Gold"
DISTRICT THIRTEEN:	Mary Brown, "Open To Education"

Let us recognize this fine group of district presidents with a round of applause as an expression of our approval and support for their offices.

Just as no ship can complete its voyage without a dedicated and competent crew, just so President Charlotte will not have a successful year without dedicated, competent, and knowledgeable officers. Therefore, the installation of the officers for the coming year is a meaningful and necessary ceremony.



**CAROL SMITH**, you have been elected as Treasurer of this organization. As treasurer your task is analogous to the role of the Petty Officer who serves as the Steward of the Ship. It will be your duty to keep accurate accounts of the receipts and expenditures as prescribed in an established budget. Will you accept this office and faithfully perform its duties that the voyage of Credit Professionals International will be successfully completed during this year?

**BARBARA HALL**, you have been elected as Secretary of Credit Professionals International. Your job is similar to that of the Petty Officer who functions as the Journalist during the voyage of a ship, who records all its significant events for posterity. The office of the secretary requires a talent for combining alert observation with coherent expression and accurate writing. Do you promise to do your best in the office of secretary?

**RUTH ZARDEZED**, you have been elected as Second Vice President of Credit Professionals International, a commission similar to Chief Petty Officer on a ship. Your primary responsibility is the vital task of education, similar to the charge of the Chief Petty Officer, who is immediately responsible for the training of the crew. You must be well aware of the principles and ideals of our organization, together with the aims of its vital educational function. Will you carry out the duties of this responsible office?

**TERRY ROWE**, You have been elected as First Vice President of Credit Professionals International. Your assignment is comparable to that of the Vice Admiral in a Naval Fleet. Not only will you work closely with the president of this organization and act as the Chief Officer in an emergency, or perform specific duties assigned by the president, you are charged with the vital duties of Membership and Extension. Therefore, your elected office is of prime importance. Will you perform your duties to the best of your ability?

**CHARLOTTE MANESS**, Credit Professionals International has entrusted you with its most distinguished and responsible office, that of President. Your office requires the leadership skills and the challenges typical of a Fleet Admiral, and you have purposed to guide this organization through the stormy gales of change in the credit world through STRATEGIC, ACTIVE, INNOVATIVE LEADERSHIP. We expect you to exemplify this type of leadership and to inspire the same in all the officers who will serve with you. Will you accept the duties of the Chief Officer of Credit Professionals International and execute all the responsibilities of the distinguished office of International President to the best of your ability?

I consider it a distinct honor to have presided as installing officer for Credit Professionals International, and declare that your officers are legally and fully installed. I wish for them and for all the members of this organization a most prosperous and successful year.

I consider it a unique and cherished honor to present your newly elected International President, Charlotte Freeman Maness.

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