OPPORTUNITY AND COMMITMENT

(Installation of International President 1990-91, Barbara Hinman)

Opportunity and commitment are the proton and electron of creative energy.

The new world, the electric lights bulb, the sonnet, the Sistine Chapel, Mickey Mouse and the march on Washington all were fueled by dreams and dedication.

The men and women behind these feats shaped our world through their abilities to identify an opportunity and to form a commitment. These people came from different eras and diverse backgrounds, but they shared the ability to see beyond the problems of today to the solutions of tomorrow.

They refused to live as neutrons, as uncharged particles. They gathered their energy and dedication in to a force so intense that, once they achieved their goals, the world was forever changed.

The challenges facing our credit industry are no less sweeping.

Change is bombarding us at breakneck speed. Cooperation is the key to coping with change. The vital synergy resulting from this cooperation will enable us to determine and to shape the future of our industry well into the lifetimes of our children and grandchildren.

In order to harness this synergy, we must, however, make a commitment: a commitment to venture beyond the obvious paths to find new opportunities. We must be willing to take on Robert Frost's challenges of choosing "the path less traveled." We must make conscious choices, so that we will know "somewhere ages and ages hence," when we examine our lives, we will look back on these crossroads, and know the path we chose "has made all the difference."

Choosing a path of commitment to our Credit Professional association can make a difference. It will give you the opportunity to help mold some of the most important fiscal policies of the next century.

This association will give you the tools to carve your mark on tomorrow. It will give you the ability to master your fear. It will prevent you from using the rationalization of discomfort to stop you from making any effort at all.

What will give you the courage to take on these challenges and conquer your fears?

Confidence. Confidence that you can draw on the vast reservoir of talent and education waiting to be tapped at the local, district and international levels. Many tributaries flowing with expertise feed this reservoir.

One of the newest sources of training and information arising from Credit Professional International's commitment to our credit industry is the Credit Education Resources Foundation, or CERF. This foundation pools a wealth of knowledge and energy for local clubs to draw on when educating the public in credit matters.

Other credit associations, such as those gathered at this conference, stand ready to add their resources to this reservoir as well.

This constant flow of energy and support to buoy the local clubs and their members comes from a nucleus of super-charged District Presidents who we will recognize at this time:

District One

District Two

District Three & Four

District Five

District Six

District Seven

District Eight

District Nine
District Ten
Distrit Eleven
District Twelve
District Thirteen

As District Presidents you serve a very important function. You are much like a vital circuit which provides a two way communication path between two points. You must always be alert to ensure that this synergy created by cooperation is not short-circuited or terminated, but rather flows freely between the various association levels so that we can capitalize on our opportunities. Are you willing to make that commitments? (Answer: I am)

With your firm commitment in place, it is now time to turn to those individuals who will be responsible to translate the energy and ideas into plans of action...Our newly elected leaders of Credit Professional International.

International Treasurer
International Secretary
International Third Vice President
International Second Vice President
International First Vice President
International President

Each of you have been judged by your peers to be qualified and capable leaders of our association. Although each of you will have very distinct duties, it will take a fusion of your talents and abilities to propel our visions into action. Will each of you commit to working together to venture beyond the obvious paths to find new opportunities? (Answer: I will)

And now I turn to you, the members. Your leaders have given their commitment to each of you...In order for them to honor this commitment, however, you must be willing to make the same commitment. If you are willing to do so, I ask that you now stand and greet your new officers that I hereby declare duly installed.

The following may be used for club installations: (Treasurer) ____, you have the opportunity to personify CPI's commitment to fiscal responsibility. By carefully monitoring the flow of your club's funds, you can encourage monetary support for all their endeavors. (Recording Secretary), as secretary, you must commit to paper an accurate and complete accounting of all club transactions. These duties will give you the opportunity to provide the record upon which your club will build. (Third Vice President) . A golden opportunity awaits you as nothing is more vital to the stability of this club than the retention and acquisition of new members. In order to achieve, you will have to commit your time and energy to this important responsibility. (Second Vice President) . Since our association is committed to fostering education, you have the opportunity to enable us to reach our educational goals through well-organized, enlightening and timely programs. (First Vice President) . You have the responsibility of honoring our commitment to nurturing the growth of our CPI association as Extension Chairman. You will also have the opportunity to work closely with the President and to represent the _____ club when your President is unable to do so. (President) _. You have been chosen to provide the leadership for this club. Together with the honor comes the responsibility of blending together the talents and abilities of your members in order to commit to venture beyond the obvious paths to find new opportunities.