CHANGING TIMES - LASTING VALUES

(Installation of International President 1989-90, Venie Whitt)

As we bring to a close the year of 1988/89 - let us take time to reflect on the motto your new International President has chosen for the future, that motto is "Changing Times - Lasting Values". One of the most visible examples of the change in times is the ceremony which we are about to conduct - the rotation of our officers. To all the outgoing officers - we want to extend our thanks for the hard work and faithful service to a challenging term that has just come to an end - leaving the organization on the solid ground of our lasting values.

As a result of the framework provided by your successful leadership - the officers about to be installed are able to look to the future with optimism and confidence.

As we speak of the future - and the times in which we live - I think that one can fairly and accurately state that our planet has never seen a rate of change as fast as we expect of the future. Our goal as an organization will be to keep abreast of these changes. In order to do this with a degree of success - I challenge each new officer to keep this priority goal.

The goal of effective communication requires active and passive conditioning - to be a good communicator we must also strive to be good listeners. This is true within our various Credit Professionals International groups, but is most important between the tiers of our organization; International, District, State and Local. Keeping this overall objective in mind - would the district presidents please step forward?

One of the responsibilities of a district president, is to serve on the International Board of Directors. You have experienced several meetings during the past few days that impressed you with the importance of your decisions, that will effect the organization. Your election as President of the district you

represent - expresses the confidence placed in your capabilities. Your pledge to uphold Credit Professionals International responsibilities will be accepted by taking your place as called. This will illustrate your commitment towards communicating and responding to all voices within each level of Credit Professionals International. This is important because it is a symbol of trust, performance and assurance towards "Changing Times - Lasting Values." You each accept this challenge by virtue of your office.

| Treasurer: | |
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An essential key to the success in the development of Credit Professionals International are the predetermined responsibilities of the treasurer. You agree to work with the other members of the Executive Committee in supervising the financial obligations of Credit Professionals International. You will fulfill your responsibilities with trust and integrity as an integral part of communication - the "Changing Times and Lasting Values" of this years goals. As a part of the Credit Professionals International Creed, you should continually exemplify competence.

Please respond by repeating after me a well noted quote which depicts your obligations, "I strive always to become more efficient".

| Secretary: | |
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The recording, reporting and filing of official records with accuracy and promptness is given to the position of secretary. You will dutifully record the minutes of all regular and board meetings, submit them to the Executive Board of approval by the appointed time - preserve them as a guide for future action. You will fulfill your responsibilities with sincerity and accuracy as a distinctive part of communicating the "Changing Times - Lasting Values", of this years goals. A part of the Credit Professionals International Creed states you should be focused towards individual progress and advancement.

Please respond by repeating after me a quote which interprets your

| obligations, "I am committed to myself, my associates and to my God." | | | | | | |
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| Third Vice President: | | | | | | |
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| The responsibilities of the Third Vice President is to encourage the | | | | | | |
| membership expansion, to solicit fully accredited business entities to become | | | | | | |
| efficient and genuine in the role of credit. It is within your strengths, that will | | | | | | |
| make possible the communicating of "Changing Times - Lasting Values". As a | | | | | | |
| part of the Credit Professionals International Creed you should have faith in the | | | | | | |
| standards and objectives of our organization. | | | | | | |
| Please respond by repeating after me the quote which portrays your | | | | | | |
| obligations, "I believe in the principles and purposes of Credit Professionals | | | | | | |
| International". | | | | | | |
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| Second Vice President: | | | | | | |
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| It is the responsibility of the Second Vice President to encourage the | | | | | | |
| development in the study of credit. There are many sources of credit | | | | | | |
| education materials that are available for local, state, district and international | | | | | | |
| training. It is up to you to provide the members with the necessary tools to | | | | | | |
| increase their knowledge of credit, to communicate the "Changing Times - | | | | | | |
| Lasting Values". As a part of the Credit Professionals International Creed you should unite nationwide in the aim towards credit education. | | | | | | |
| should drifte fidificitivide in the diff fowards credit education. | | | | | | |
| Please respond by repeating after me a quote which characterized your | | | | | | |
| obligations, "I cooperate universally in the endeavor of credit". | | | | | | |
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| First Vice President: | | | | | | |
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| As First Vice President, you are a leader whose achievement represent | | | | | | |

a strong competent individual - who is always prepared for any obligation - you will hold yourself ready to assist the President in all duties of this office and to officiate for in case the President is unable to attend. By responding to

communications of the "Changing Times - Lasting Values," you must defend the honor which is in your safekeeping.

Please respond by repeating after me a quote which confirms your obligations, "I protect the confidence entrusted to me."

| President: | |
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The shield on our logo, embraces a book, the world, and the goal of "Changing Times - Lasting Values" through responding to all levels of communications. We have come to you, the President, who shall bear all symbols of strength and direction. You accept your responsibilities and shall guide those who have given you this honor of service. You are the leader and coordinator of all activities. You represent Credit Professionals International in its entirety with other organizations. You will persistently strive to channel all activities towards Credit Professionals International purposes. We will look upon you for enforcement in encouraging change and enduring values.

Please respond by repeating after me a quote which endorses your obligations, "I maintain always Faith, Vision and Courage."

To the Members, will you please stand?

I present to you the officers of your choice. Your responsibility to them did not end when you elected them - your responsibilities have only begun. If they are successful - you have played a major role in making it happen. No one individual can reach a goal without the contributions of others. You must be ready and willing to cooperate and understand the purpose of this organization and it's obligations. When you have understanding of these things you will begin to recognize the privileges of being a member of Credit Professionals International.

| Ladies | and | Gentlemen | - | 1 | present | to | you | the | leaders | of | Credit |
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| Professionals | Intern | ational for _ | | | | | | | | | |