

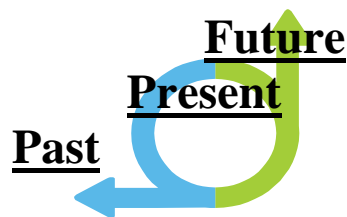
# THE CAROLINES

VOLUME 2 ISSUE 4      JUNE/July 2015

NORTH CAROLINA

CREDIT PROFESSIONALS INTERNATIONAL

“Light Up Your Future With CPI”



## NORTH CAROLINA STATE OFFICERS

**President-** Betsy Higgins, MPCE  
BPI of the Triad  
**Vice President-** Charlotte Maness, MPCE  
CPI of Charlotte  
**Secretary-** Esther Brinkley, CA, MPCE  
BPI of the Triad  
**Treasurer** Tammy Rucker, MPCE  
Direct Member



What a great International Conference in Atlanta! Special thanks to Michelle Rocher and her crew! Welcome to our new International President Cindy Westhofer, MPCE. Her theme is CPI-

**Connect\*Participate\*Inspire**

**Thanks to outgoing President Rhonda Mc Kinney. We had 9 new members last year.** This will be my last Carolines for a while. I have been doing it over ten years. We are down to two associations and one is Charlotte. Shirley Clontz, in Charlotte, is doing a wonderful Dixiegram so we will attach any NC news to it this year like we did District last year. Please keep her up to date with local and personal news and from Direct/At Large members.  
Betsy Higgins,MPCE NC President

Florida

May, 11, 2015 Hi Everyone, I just got a call from Nona Ellzey and LaVonne Agerton had called her and told her that Melba Berry had passed away. Please keep her family in your prayers  
e-mail. Gail

Please take a look at YOUR CPI website:  
<http://www.creditprofessionals.org>  
Remember there is a lot of great information in the Member's Only Section if you have forgotten your user id or password, please let us know! Thank you,  
Cindy Westenhofer, CPI President

See the latest news on Your CPI website;  
<http://www.creditprofessionals.org>

[Bracelet Fundraiser](#)  
["Forget-Me-Not" stamp](#)

2016 CPI Conference in Ann Arbor,  
MI  
June 22-25, 2016

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## Get your Post Conference Capsule:

[http://www.creditprofessionals.org/images/post\\_conference\\_capsule\\_2015.pdf](http://www.creditprofessionals.org/images/post_conference_capsule_2015.pdf)

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A New page was added to our CPI website: [Kudos to CPI Member: Barb Hall](#): at the open house and ribbon cutting at my new job!



If you as a member want to share something, please send it to our [webmaster@creditprofessionals.org](mailto:webmaster@creditprofessionals.org)

Please Share any Good Information you wish!

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## District 5 gives 2 scholarships each year. See the winning essays & thank you from a winner on District 5's page

<http://www.creditprofessionals.org/district-5-home>

Thank you!

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**BELIEVE IN YOURSELF.**

### Words and Phrases That Undermine Your Authority

Take a look at the following examples: "I think you'll be impressed with our final product." "I feel like option A is the better choice." "I believe we should be able to meet that Friday deadline." Why the buffer? In the first two sentences, of course they're your thoughts and feelings you're expressing, and by immediately stating the obvious, you dilute the power of the rest of your statement. When possible, nix those unnecessarily conditionals for a more assertive, assured sentence: "You'll be impressed with our final product," and "Option A is the better choice."

This nip and tuck isn't always an option, though. For forward-looking statements you don't want to guarantee, like the Friday deadline example above, Jerry Weissman, founder and president of Power Presentations Ltd., suggests replacing "think," "believe" and "feel" with what he calls "power conditionals," such as: "I'm confident/convinced/optimistic we'll meet that Friday deadline." Or: "We expect to meet that Friday deadline."

### "Just" and "I'm no expert, but ... "

"Just" packs a lot of uncertainty in its four measly letters. Starters such as, "It's just that" and "I just thought" downplay the significance of whatever fabulous message you're going to follow them with. As career coach Chrissy

Scivicque put it in a U.S. News post about being more assertive at work: "It's like they're giving the listener a warning that what's to come is trivial and irrelevant."

Similarly, she adds, avoid statements like, "This might sound crazy, but ..." or "I may be wrong, but ..." This might sound crazy, but no one is asking you to take a machete to your credibility before sharing a thought.

### **"Does that make sense?"**

In Weissman's 2011 Harvard Business Review article, "[Never Ask 'Does That Make Sense?'](#)" he identifies the two negative implications of this question:

1. "Uncertainty on the part of the speaker about the accuracy or credibility of the content"
2. "Doubt about the ability of the audience to comprehend or appreciate the content"

If you want to check in on your listeners, Weissman advises instead asking, "Do you have any questions?"

### **"Like," "um," "actually," "pretty much" ... and pretty much any other filler word you can think of.**

This includes "to be honest" and "honestly" – were you lying before? – as well as "sort of," "anyway," "kind of," "basically" and "really," Weissman says. When used unnecessarily, these words complicate an idea you want to be clear and weaken a statement you want to be strong, such as your business proposal, annual goals or employer feedback. Catch yourself using these words, and then eliminate them or find clearer, more specific substitutes. Is the conference pretty much over, or is it over? Were you honestly impressed by the keynote speaker, or were you impressed? Was the food sort of bad, or was it mediocre?

### **How to Weed Out These Words**

In some cases, people say these worthless words basically because they're actually kind of scared of pauses and silences and, like, breaks in sentences, so they keep adding things, we think.

Phew. "Those filler words have crept into the conversation, because people are buying thinking time, and because they don't pause," Weissman says. "They just ramble."

His suggestion for reeling in the rambling? "I coach people not to slow down, but to parse their words," he says. He admits that's easier said than done, given that it's tough to recognize the quirks in a speech pattern you've had your whole life. He suggests putting that smartphone to use and recording yourself while on a call or in a meeting. Then listen to the recording and transcribe what you say – including all the cringeworthy "ums," "likes" and "I feels." "Read how you speak," he says, "and you'll see an endless ramble."

Once you're aware of your penchant for "um" and "like," you can start recognizing – and avoiding – them in your everyday speaking. Otherwise, you might, like, continue sounding kind of unprofessional. And that won't go unnoticed.



## MARK YOUR CALENDAR & PLAN TO ATTEND THE STRATEGIC PLANNING COMMITTEE MEETING

All Members of Credit Professionals International are invited to attend the Strategic Planning Meeting on October 16, 2015 with The Executive Committee and The Foundation Meetings to be held on October 17, 2015 at the Drury Inn at the Airport in St. Louis, Missouri.

The Room Rate is \$119.00 plus tax for single, double, triple or quad per night. The deadline for the special room rate is September 13, 2015. The number to call for reservations is 1-800-325-0720 or reserve on line at [www.druryhotels.com](http://www.druryhotels.com). The group number is 2226807.

The meetings will start promptly on Friday Morning at 8:30 a.m. to 9:00 a.m.

An agenda for the meetings will be posted on the website as we get closer to the meeting dates: [Strategic Planning](#)

As an officer, committee chairman, district president or member who wants to be a part of the future of this organization your attendance and ideas are very important for the future of this organization.

Please RSVP to Barbara J. Chapin, Strategic Planning Chairman at [chapin@modempool.com](mailto:chapin@modempool.com) by September 1, 2015. Thank you in advance for your continued support of Credit Professionals International.

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July 14, 2015 Hi Everyone, I talked with Nona today and found that she was in a car accident. She has a lot of bruises and a broken ankle. Her son is staying with her looking after her. Her spirits are good, but I know she would love to receive some cards to cheer her up. Her address is 915 West Lake Dockery Drive, Jackson, MS 39272-9004. Gail O.



## NEWS FROM LOCAL ASSOCIATIONS

### CHARLOTTE

CPI of Charlotte has been very active this spring and early summer. We participated in Belk Charity Days, selling tickets and working on site to replenish our scholarship larder. We also awarded four scholarships to college students. Our District President, Cheryl Burleson-Davis presented programs taken from 'America Saves' along with a report on the doings at the International Conference. Chaplain, Colleen Collette, has inspired us and Irene McQuain has published and distributed copies of the Charlotte newsletter, Captions, to each member. Helen Neil has notified the members of upcoming birthdays and health issues among the CPI family.

We are looking forward to the State Conference in September in Albemarle and are hoping for a 100% turnout from the Charlotte Association in support of our State President, Betsy Higgins.

ShirleyClontz  
President/CPI of Charlotte

**I don't know if any of you remember Mary Arthur Sims Powers. She worked for the Credit Bureau of Charlotte and was a member of CPI for several years, and was Credit Professional of the Year about 1984. This was when the members really dressed up in formal gowns to receive this award. Her husband died four months earlier. Mary Arthur Sims Powers UNION - Mrs. Mary Arthur Sims Powers, age 85, of 420 Santuck Drive, Union, widow of Don W. Powers, passed away Sunday, July 5, 2015, at Heartland of Union. Mrs. Powers was born in Goshen Hill section of Union County April 27, 1930, a daughter of the late Ernest**

**Sims and Anna Lee Bailey Sims. She was a graduate of Whitmire High School and had attended Spartanburg Methodist College. Mrs. Powers was retired from the Credit Bureau of Charlotte, Charlotte, NC, where she had served 26-1/2 years.**  
She was a delightful person. Gail O.

### **BPI OF THE TRIAD**

We have not met for several months due to Eva's dealing with her husband's health problems. He has been very ill and our thoughts and prayers have been with them.

Esther Brinkley, Betsy Higgins, Linda Ayers and Diane Gallimore, attended District Conference. Linda Ayers was installed as Career Club President. Esther and Betsy attended International Conference in Atlanta.

7/15/15 Eva's husband Butch fell Wednesday 7-8-15 at the beach. He was carried to Brunswick Hospital in Shallotte, NC by ambulance. He broke his ankle and it was hanging on by tendons, They performed surgery that night to stabilized the ankle with medal rods. Overnight the Dr transported him to Wilmington New Hanover hospital. He was transported Yesterday to Rehab at High Point Hospital. He is on pain medicine and may have more surgery in a few weeks. Please keep him and Eva in your thoughts and prayers.  
Diane

**To: Members of CPI of District III and IV**

**From: DixieGram editor**

Re: DixieGram - September edition

I realize it is summer, that span of time between the last day of school and the beginning of the next term; that time for a vacation from your work-a-day world; that time for soaking up the sun or heading for the mountain's cool nights; time for letting your hair down for a spell. However, I know you have also been attentive to what you, individually, and your local, state or district CPI organizations have been doing. And, guess what? I want to know about it so I can add it to the September DixieGram. Please let me

know about the activities in which your association is involved. What are you or your local organization doing toward President Cheryl's challenge: "Making a Difference Through Education"? Are you working with a charity to benefit your community? Are you working on the President's Project? Are you busy with a fundraiser for CPI? Whatever you have been doing during this hot time of year, let me in on it. Some of you have already sent information to me and I appreciate your news. Keep it coming! You can feed the information to me bit by bit or all at once. Just be sure to get it to me by August 25th. Hoping to hear from you,  
Shirley Clontz shirleyclontz@carolina.rr.

GOD BLESS AMERICA



### **OTHER DATES TO REMEMBER**

NC State Conference  
September 12-13 2015  
Stanly Regional Medical Center  
Albermarle, NC

**Registration forms are out printed by Tammy Rucker. Please let Tammy or I know if you need a copy. Local Presidents, please print and mail to members in your association who do not get email. Thanks**

Strategic Planning Meeting  
October 10-11, 2015  
Drury Inn, St. Louis-Airport  
St. Louis, Missouri

**Mark your calendars now with these tentative dates. More information will follow.**

We would like **to thank everyone** for their prayers and cards during the loss of Marvin's brother George Robbins on July 18,2015. George had been paralyzed from his neck down since the last of September 2014. George's wife, Martha was a member of CWI in the 70 & 80"s. Marvin & Annette Robbins

Good afternoon CPI members, It will soon be time for our State Conference. Please send me any suggestions you have for **Future Planning**.

Marvin Robbins - [mlarobb@centurylink.net](mailto:mlarobb@centurylink.net)

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Do you remember the Challenge????? Do you remember?? The Due date is August 15th.

As a reminder at the International Conference each of you were challenged to submit to the Strategic Planning Committee: What's on your mind as a member??? What are the concerns and problems you are facing as member, officer, committee chairman, and what is your local, district or any large/direct members facing.

Problems???

Communications???

Anything is important for the survival of CPI.....

Give me your thoughts.

As a reminder your comments will be kept

**CONFIDENTIAL.**

All comments will be presented at the Strategic Planning Meeting in October.

Mark your calendar to attend in person or by go to meeting. As an additional reminder, your attendance and RSVP is important to provide the best possible meeting facility.

Barbara J. Chapin. CCCE/MPCE

Strategic Planning Chairman

International Past President

**ANNOUNCEMENT TO ALL CPI MEMBERS**

Credit Professionals Incorporated is selling chances to win a beautiful "one of a kind" Pandora styled CPI themed bracelet. Proceeds from the bracelet sale will go to CPI. The bracelet was designed by and is being donated by S& T Creations of Jeffersonville, IN. The bracelet is handmade and is a combination of Pandora styled beads and sterling silver charms. The bracelet would make a perfect birthday, anniversary or Christmas gift. Sales are open to all CPI members and their friends. A full description of the bracelet is listed below.

Tickets are priced at \$3 for one ticket and \$5 for two tickets. Send checks (**no cash**) payable to CPI to the following address:

Charles Gordon 1835 E 8<sup>th</sup> Street,  
Jeffersonville, In. 47130

Your half of the raffle ticket mailed back to you. In order to make sure that you receive your half of the ticket and put your name and return address on the back of the ticket. The drawing for the bracelet will be held during the Strategic Planning meeting in St. Louis, Mo., October 16-17, 2015. You are not required to be present to win, but it would be nice of you to attend and have input to the meeting.

**NOTICE: Void in states where prohibited by law.**

**CPI PANDORA BRACELET**

**P**andora style bracelet especially **designed for Credit Professionals International by S & T Creations.** The bracelet is designed with blue Pandora beads with rhinestones, as well as blue iridescent faceted beads and iridescent white Pandora beads complemented by sterling silver charms. The charms are suspended by silver scroll bails. The silver charms in the bracelet include, gavel, 2 bags of money, computer, 2 locket frame (for pictures) and a vintage designed ink well.

The bracelet has a 1 inch extender with a silver heart at the end as an accent. The bracelet has a large lobster claw clasp for easy wear and application. As with most Pandora style bracelets, you can remove and add beads. This particular bracelet has a twist and release feature at one end of the bracelet.



[www.creditprofessionals.org](http://www.creditprofessionals.org)

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I am sending to you a very abbreviated By-Laws and Standing Rules report for consideration at our NCconference. This is to be submitted to the locals and at large members 45 days beforehand and this justifies that requirement. I am sending this to state officers, most committee chairs, members at large and others listed in the roster from last conference with email addresses that I have. If all of you will make sure that it gets to the 2 locals and if I have missed an At-Large member, please let me know or share.

These were the only recommendations that came to my attention and I chose to make the changes recommended since most of this will be housekeeping.

Thanks so much and I hope all of you will be coming to Albemarle for the conference. We have loved having you before and we have a brand new delightful place for dinner on Friday night. More later on all of that but you will love it so plan to come on Friday.

Charlotte, Vice President NCCPI  
NC By-Laws Chair

## **ARTICLE IX – COMMITTEES**

### **Section A READS:**

- A. The **Standing Committees** of this organization shall be Nominating, Bylaws and Standing Rules Budget, Advisory, Membership and Extension, Education, Future Planning, Publication, Pin & Emblem, Public Relations,

Historian, Chaplain and  
Corresponding Secretary.

### **Proposed Change:**

Delete the **Publications Committee as a Standing Committee**

**Rationale:** We have only one association that submits a Bulletin for an award.

If this proposal is passed, housekeeping changes will include deleting this committee from any reference and any renumbering required.

### **STANDING RULE RECOMMENDED CHANGES:**

In reference to the By-law recommendation and upon it's passing,

**Standing Rule #11** will be removed and the necessary renumbering.

### **Standing Rule #14: Audit Committee**

Housekeeping change is recommended to reword this to allow the Treasurer to procure someone to Audit Books rather than the President appointing a committee to do this. This will make a much easier and more efficient process to get this done before annual conference report.