

# CREDIT PROFESSIONALS INTERNATIONAL

## DISTRICT 5 ANNUAL MEETING

ST. LOUIS, MISSOURI

JUNE 10, 2021

<u>ITEM</u>	<u>PAGE</u>
TABLE OF CONTENTS	1
CREED	2
AGENDA	3
OFFICERS	4
MEMBERS	5
ROLL CALL	6
MINUTES OF 2019	7 & 8
ACTUAL & PROPOSED BUDGETS, 2019-2021	9
PROPOSED BUDGET, 2021-2022	10
BY-LAWS	11
STANDING RULES	12
SCHOLARSHIP WINNERS	13
CORRESPONDENCE	14

We are so happy to see so many of you in attendance both in person and via ZOOM. Please remember that this is your meeting and your input will be greatly appreciated.

## **CREED**

**I believe in the principles and purposes of  
Credit Professionals.**

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**I strive always to become more efficient.**

**I move forward in the endeavor of credit.**

**I protect the confidence entrusted to me.**

**I am ready to give as well as to take.**

**I cooperate universally for the welfare of credit.**

**I am loyal to my club in thought, word and deed.**

**I am true to myself, my associates and to my God.**

**I maintain always "faith vision and courage".**

**CREDIT PROFESSIONALS INTERNATIONAL**

**DISTRICT 5**

**ANNUAL MEETING AGENDA**

**DRURY HOTEL, ST. LOUIS, MO.**

**JUNE 10, 2021**

**8:00 P.M.**

<b>CALL TO ORDER:</b>	<b>BARBARA HALL, EXECUTIVE DIRECTOR</b>
<b>ROLL CALL:</b>	<b>CHARMAINE PRITCHARD, ALTERNATE</b>
<b>BYLAWS:</b>	<b>LINDA BRIDGEFORD</b>
<b>FINANCIALS &amp; BUDGET:</b>	<b>STEVE LINDGREN, ALTERNATE</b>
<b>SECRETARY'S REPORT:</b>	<b>APPROVED BY EMAIL</b>
<b>NOMINATION OR APPOINTMENT:</b>	<b>NEW OFFICERS IF DESIRED</b>
<b>CORRESPONDENCE:</b>	
<b>ANNOUNCEMENTS:</b>	
<b>ADJOURNMENT:</b>	<b>BARBARA HALL</b>

# DISTRICT 5 CPI OFFICERS

2020-2021

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**PRESIDENT: BARBARA HALL**                      [bahall2145@gmail.com](mailto:bahall2145@gmail.com)

**SECRETARY: CHARMAINE PRITCHARD**                      [charmainelucas55@yahoo.com](mailto:charmainelucas55@yahoo.com)

**TREASURER: STEVE LINDGREN**                      [salindgr@gmail.com](mailto:salindgr@gmail.com)

**IMM. P.P.: CHARLES GORDON**                      [cwgbeer@twc.com](mailto:cwgbeer@twc.com)

DISTRICT 5 MEMBERS, 2021

NAME	EMAIL ADDRESS	AREA	PHONE NUMBER	CELL NUMBER
LINDA BRIDGEFORD	<a href="mailto:racerat77@gmail.com">racerat77@gmail.com</a>	309		269-6411
BARBARA CHAPIN	<a href="mailto:chapin@modempool.com">chapin@modempool.com</a>	517		787-0165
LATONYA FAIR	<a href="mailto:lfair@h4h.org">lfair@h4h.org</a>	734		846-4257
CHARLES GORDON	<a href="mailto:cwgbeer@twc.com">cwgbeer@twc.com</a>	502		767-5572
KATHRYN GREINER	<a href="mailto:budgetguru@gmail.com">budgetguru@gmail.com</a>	734		476-9684
NOELLE GRIGG	<a href="mailto:noelle-grigg@northstarathome.com">noelle-grigg@northstarathome.com</a>	734		323-8038
ASHLEE GUERRERO	<a href="mailto:ashlee.guerrero@greenstonefcs.com">ashlee.guerrero@greenstonefcs.com</a>	734		769-2411
BARBARA HALL	<a href="mailto:bahall2145@gmail.com">bahall2145@gmail.com</a>	309		221-2294
SANDY HARVEY	<a href="mailto:sandy@pcrpays.com">sandy@pcrpays.com</a>	402		525-2535
SUE HEUSING	<a href="mailto:sue.heusing@gmail.com">sue.heusing@gmail.com</a>	214	H- 708-946-6261	585-3547
JEAN JERVIS	<a href="mailto:jimiervis27@netscape.net">jimiervis27@netscape.net</a>	734		645-3211
DARLA KAUFFMAN	<a href="mailto:DarlaK@Bfirst.bank">DarlaK@Bfirst.bank</a>	574		536-3233
DAVID KEOSAIA	<a href="mailto:dkeosaian@msn.com">dkeosaian@msn.com</a>	402		430-9582
STEVE LINDGREN	<a href="mailto:salindgr@gmail.com">salindgr@gmail.com</a>	513		319-4815
CHARMAINE PRITCHARD	<a href="mailto:charmainelucas55@yahoo.com">charmainelucas55@yahoo.com</a>	586		859-1067
JASON MCDUGALL	<a href="mailto:jasonm@beher-young.com">jasonm@beher-young.com</a>	317		987-7458
JEFF MALOTT	<a href="mailto:jjmalott@paigesmusic.com">jjmalott@paigesmusic.com</a>	563		505-5442
MARY JO MULARZ	<a href="mailto:gramajm@mchsi.com">gramajm@mchsi.com</a>			
PAMELA SARLITTO	<a href="mailto:psarlitto@yahoo.com">psarlitto@yahoo.com</a>			
CINDY WESTENHOFER	<a href="mailto:cwestenhofer@iqust.net">cwestenhofer@iqust.net</a>	317	W-452-7812	965-0278
PEGGY WILSON	<a href="mailto:peggy@peggyloans.com">peggy@peggyloans.com</a>	734		238-3684
RUTH ZARDEZED	<a href="mailto:fzardeze@stnv.rr.com">fzardeze@stnv.rr.com</a>	607		739-8388

# DISTRICT 5 CPI

## ROLL CALL

NAME	YES	NO
BARBARA HALL, EXECUTIVE DIRECTOR	/	
STEVE LINDGREN, ALTERNATE DIRECTOR, TREASURER	/	
CHARMAINE PRITCHARD, ALT. DIR., SECRETARY	/	
CHARLES GORDON, IMMED. PAST PRESIDENT	/	
<b>QUORUM</b>		

### OTHER ATTENDEES

LINDA BRIDGEFORD	✓	
BARBARA CHAPIN		✓
CHARLES GORDON	✓	
MARY JO MULARZ	✓	
CINDY WESTENHOFER	✓	
SUE HEUSING		✓
<i>Jean Servis</i>	/	

## 2019 DISTRICT 5 CPI ANNUAL MEETING

June 28, 2019

Hilton Garden Inn

Albuquerque, New Mexico

The meeting was called to order at 12:55PM by President Charles Gordon.

**Roll Call** was taken by Secretary Charmaine Pritchard with a quorum present.

**Minutes** from the 2018 Annual Meeting were approved by e-mail as presented.

**Treasurer's Report** was presented by Steve Lindgren. Proposed budget identical to last year's budget. Present balance as of April 30, 2019 was \$9664.52. The scholarships were paid after that date. Steve advised there were 15 Scholarship essays entered in the contest, unfortunately, half the number entered in 2018. Isaac McCoy from Lincoln Lutheran High School was the winner of the scholarship. Jean Jervis accepted the budget as proposed and Barbara Hall seconded. Motion was carried.

Jean Jervis made a motion to increase the scholarship budget giving two (2) scholarships annually, \$500.00 each, total \$1000.00 per year. Sue Heusing seconded and the motion was carried.

**Audit** was done by Jean Jervis & Barbara Hall. The checkbook was in balance.

### **New Business:**

Cindy Westenhofer proposed there be a merger of CPI with CERF (Credit Education Resources Foundation). She has been tweaking the Foundation By-laws. Cindy suggested the CPI members who want to remain members pay \$100 annually to the Foundation. Since the Foundation is non-profit, the \$100 is a donation therefore tax deductible. We need a registered agent who lives in Missouri or the corporation has to be moved to another state. Jean Jervis advised the Foundation has to have an annual meeting. The Ann Arbor local is offering to have one last conference in June 2020.

**Old Business** - None

**Election of Officers:** Nomination for President was Barbara Hall, Secretary Charmaine Pritchard and Treasurer Steve Lindgren. Jean Jervis seconded the motion, no discussion, motion passed.

Officers: President Barbara Hall

Secretary Charmaine Pritchard

Treasurer Steve Lindgren

Meeting adjourned at 1:18PM.

Charmaine Pritchard, Secretary



## DISTRICT 5 CPI ACTUAL & PROPOSED BUDGETS, 2019-2022

POST MTG AMEND (IN RED)	PROPOSED	ACTUAL	ACTUAL
	2021-2022	2020-2021	2019-2020
<b>INCOME</b>	Currently 21 members		
DUES:	0	\$ 0.00	\$150.00
SEMINAR	0	\$ 0.00	
DIST. CONF		\$ 0.00	
SEED MONEY RETURNED		\$ 0.00	
WAYS & MEANS	0	\$ 0.00	
DONATIONS		\$50.00	
INTEREST DIVIDEND	0		
DRAW FROM TREASURY	0	\$ 0.00	
AWARDS		\$ 0.00	
CONFERENCE REG FEES		\$ 0.00	
MEMBER CONTRIBUTION		\$ 0.00	
<b>TOTAL INCOME</b>	0	\$50.00	\$150.00
<b>EXPENSES: Officers</b>			
PRESIDENT	\$800.00	\$ 0.00	\$418.98
VICE PRES.		\$ 0.00	
SEC/TREAS	\$800.00	\$ 0.00	\$339.51
Immed. Past Dist Pres		\$ 0.00	
Parl. Advisor		\$ 0.00	
INT. REP.	0	\$ 0.00	\$ 0.00
INT. PRES.		\$ 0.00	
INT. REGIST (2)		\$ 0.00	
<b>Total Officer Expenses</b>	\$1600.00	\$ 0.00	\$758.49
<b>OTHER EXPENSES</b>			
SCHOLARSHIP	\$1000.00	\$1000.00 prev. yr. budget	\$500.00
PRESIDENT'S PLAQUE		\$ 0.00	\$ 0.00
CPI OF YEAR PLAQUE	0	\$ 0.00	\$ 0.00
BK. CHARGES	0	\$ 0.00	\$ 0.00
MEMORIALS	0	\$ 0.00	\$ 0.00
CONF. ADVANCE	0	\$ 0.00	\$ 0.00
WAYS & MEANS	0	\$ 0.00	\$ 0.00
MISC.	0	\$ 0.00	\$ 0.00
CONF. FEES TO DIST 7 & 9		\$ 0.00	\$ 0.00
All other expenses	\$1000.00	\$1000.00	\$500.00
<b>TOTAL EXPENSES:</b>	\$2600.00	\$1000.00	\$1258.49
<b>Officer expenses notes: per</b>	District 5 Standing Rules,	Item 9, A,B,C,D,E	
<b>Conference expense:</b>			
<b>President's expense</b>			
Registration		\$ 0.00	
Accommodations			\$ 86.06
Transportation/Flight		\$ 0.00	\$ 332.92
Total per event			\$ 418.98
Actual Expense	\$1000.00	\$ 0.00	

**BALANCE IN BANK AFTER PAYING SCHOLARSHIP FOR 2021      \$6606.03**  
**OFFICER EXPENSES NOT YET PAID**

**DISTRICT 5 CPI  
PROPOSED BUDGET  
2021-2022**

<b>INCOME</b>	\$ 0.00
<b>TOTAL INCOME</b>	\$ 0.00
<b>EXPENSES: Officers</b>	
EXECUTIVE DIRECTOR	\$ 800.00
ALTERNATE DIRECTOR (Sec/Treas)	\$ 800.00
<b>OTHER EXPENSES</b>	
SCHOLARSHIPS (2@ \$500.00)	\$1000.00
<b>TOTAL EXPENSES</b>	<b>\$2600.00</b>

POST MTG AMEND (IN RED)	PROPOSED 2021-2022		ACTUAL 2020-2021	Actual 2019-2020
<b>INCOME:</b>				
DUES:	0	currently 21 members	\$0.00	\$150.00 2018-2019
SEMINAR:	0		\$0.00	
DIST CONF:			\$0.00	
SEED MONEY RETURNED			\$0.00	
WAYS & MEANS:	0		\$0.00	
DONATIONS			\$50.00	
INTEREST/DIVIDEND	0		\$0.00	
DRAW FROM TREASURY	0		\$0.00	
<b>AWARDS:</b>			<u>\$0.00</u>	
<b>CONFERENCE REG FEES</b>			<u>\$0.00</u>	
<b>MEMBER CONTRIBUTION</b>			<u>\$0.00</u>	
<b>TOTAL INCOME:</b>	<u>0</u>		<u>\$50.00</u>	<u>\$150.00</u>
<b>EXPENSES: Officers</b>				
PRESIDENT:	800		\$0.00	\$418.98
VICE PRES			\$0.00	
SECT/TREAS	800		\$0.00	\$339.51
Immed Past Dist Pres			\$0.00	
Parl Advlsor			\$0.00	
INT REP	0		\$0.00	\$0.00
INT PRES			\$0.00	
INT REGIST (2)			<u>\$0.00</u>	
Total Officer Expenses	<u>1600</u>		<u>\$0.00</u>	<u>\$758.49</u>
<b>OTHER EXPENSES:</b>				
SCHOLARSHIP	1000		\$2,000.00 2020,2021 exp	\$500.00
PRESIDENT'S PLAQUE			\$0.00	\$0.00
CPI OF YEAR PLAQUE	0		\$0.00	\$0.00
BK CHARGES	0		\$0.00	\$0.00
MEMORIALS	0		\$0.00	\$0.00
CONF ADVANCE	0		\$0.00	\$0.00
WAYS & MEANS	0		\$0.00	\$0.00
MISC:	0		<u>\$0.00</u>	<u>\$0.00</u>
<b>CONF FEES TO DIST 7&amp;9</b>			<u>\$0.00</u>	<u>\$0.00</u>
All Other Expenses:	<u>1000</u>		<u>\$2,000.00</u>	<u>\$500.00</u>
<b>TOTAL EXPENSES:</b>	<b>2600</b>		<b>\$2,000.00</b>	<b>\$1,258.49</b>
Officer expenses notes; per District 5 Standing Rules, item 9, A,B,C,D,E				
<b>Conference expense:</b>				
<b>President's expense</b>	<b>800</b>			
Registration			\$0.00	
Accomodations				\$86.06
Transportation/Flight			\$0.00	\$332.92
Total per event:				\$418.98
Actual expense		\$0.00	\$0.00	
<b>Secretary/Treasurer</b>	<b>800</b>		\$0.00	
Internat'l Representative	0		\$0.00	

# CREDIT PROFESSIONALS INTERNATIONAL

## DISTRICT 5

### BY LAWS

#### Article 1 **Mission Statement**

The mission of Credit Professionals International is to support the members of CPI by providing opportunities for networking, career development and community development

#### Article 2 **Members**

Membership shall be comprised of persons employed by or retired from entities providing or utilizing financial credit or collection services. In the event someone asks to join a local association, their information will be added to the District roster.

#### Article 3 **Board of Directors**

An Executive Director and an alternate will be appointed/elected annually.

The directors shall be responsible for all business affairs of the District.

Removal of a director may be done by a majority vote of the membership whenever it is in the best interest of the District. A new director will be appointed by the membership.

#### Article 4 **Amendments**

Amendments to these bylaws requires a vote of the membership with a simple majority of the voting members to be sent 30 days prior to an annual meeting. Each member is entitled to a vote by mail, email, in person, or by visible means (eg: Zoom).

#### Article 5 **Dissolution**

CPI District 5 will dissolve as a District at which time no funds are available. Shall the membership vote to dissolve prior to that time, any remaining funds will be given to the Credit Education Resource Foundation or if the Foundation is no longer in operation, a similar organization.

Revised, June, 2021

# CREDIT PROFESSIONALS INTERNATIONAL

## DISTRICT 5

### STANDING RULES

1. **The name** of this organization shall be District Five Credit Professionals, affiliated with Credit Professionals International, a not for profit corporation, incorporated under the State laws of Illinois. The area of this District shall be comprised of the states of Illinois, Indiana, Kentucky, Michigan, Nebraska, New York and Ohio.
2. **Directors Expenses:** These expenses shall be outlined in the annual budget as funds are available.
3. **Other Expenses:** These expenses shall be outlined in the annual budget as funds are available and may be revised from time to time.
4. **Dues:** Annual dues will not be imposed on any members.
5. **Meetings:** The directors shall call a meeting if it is required to make a business decision not outlined in these bylaws. The directors will endeavor to call at least one meeting per year.
6. **Parliamentarian:** The Executive Director may appoint a Parliamentarian to oversee any meetings if deemed necessary. The Parliamentarian will follow Roberts Rules of Order, Newly revised.
7. **Budget:** A budget shall be presented at the Annual Meeting for a vote.
8. **Any funds** advanced for the purpose of education projects should be voted on by the membership, with the exception of the annual scholarship, which will be included in the annual budget.
9. **Disbanding Local Associations:** Local associations that wish to disband will be asked to report it to the District. The members in the disbanded association, upon request, will still be included on the International roster.

REVISED, JUNE, 2021

## 2021 Credit Professionals International District 5 Essay Scholarship

The topic for our 2021 scholarship contest was "How has the COVID 19 pandemic affected your plans for your future education".

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We received 23 essays from around our district which was a good response. There were many suggestions represented by the participants in addressing the topic.

Our two winners were both from Fairfield Junior/Senior High School in Goshen IN-Abigail Elledge and Krystal Louise Yoder. Our essays are blind judged by our members. Not having any knowledge of the source of the essays make the process very fair. With both winners coming from the same school it speaks highly for the education they receive. Many of the essays were very well written and presented their thoughts very clearly.

I am hoping we can choose a topic for the next essay which is both timely and pertinent.

If anyone has suggestions for the next essay topic or would like to participate in the reading and judging please contact me.

Steve Lindgren  
Scholarship Chair

*Correspond*

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**Credit Professionals International - CPI District 5**

3 messages

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**Cindy Westenhofer** <cwestenhofer@iquest.net>  
To: Barbara Hall <bahall2145@gmail.com>

Fri, Jun 4, 2021 at 5:36 AM

I doubt I would have anything to report since my three trips to the hospital and three stays at nursing homes following! I still spend some time in a wheel chair but spend some time with a walker.

Doubtful that I will be able to attend the meeting! God Bless those who can keep CPI alive! Have a productive time with those attendees!

Sent from my iPad *Sue*

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On Jun 1, 2021, at 6:25 PM, Credit Professionals International Sign.

Up <webmaster@creditprofessionals.org> wrote:

To all the officers and committee members of District 5.

If you have a report that you want to have in the folder at the District 5 Annual meeting next week, please forward it to me as soon as possible. I am working on them this week and am leaving for St. Louis a week from Thursday, so I need the report by this coming weekend.

Thank you all in advance.

Barbara Hall, President bahall2145@gmail.com