

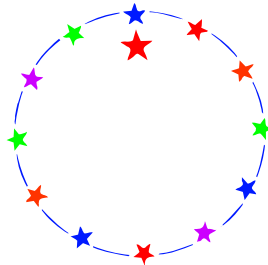
DIXIEGRAM

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JULY-AUGUST, 2005



DISTRICT III & IV CREDIT PROFESSIONALS INTERNATIONAL



“DESTINATION EXCELLENCE”

**DISTRICT III & IV OFFICERS
2005 - 2006**

President	Esther Brinkley Winston-Salem, NC
Vice President	Anita Dingledine Jackson, TN
Recording Secretary	Diane Radcliff Charlotte, NC
Treasurer	Michele Rocher Atlanta, GA

DESTINATION: EXCELLENCE

Dear Credit Professionals,

Another busy month has come and gone. I hope you are all being able to cool off after so many over 90 degree days.

Mom and I were able to attend the Cabarrus Summer outing at Kathy Casper's house. Darlene and I were able to chill out in her pool along with Elaine Humphries and her granddaughter and Shirley Cox's grandson. Afterwards the food and entertainment were wonderful.

Tomorrow Mom, my sister Jean and I head to the beach for the rest of the week. On Saturday night we have been invited to the Emerald Isle home of Annette and Marvin Robbins, NC State Sponsor. Looking forward to a short time of R and R.

AND just today I have been able to view to the District 3 & 4 web site. A GREAT BIG THANK YOU TO CAROL NEAL FOR THIS!!!!!! Check it out!!!!

You can view our new website now from the International Website District 3 & 4 link, or go directly to it at: <http://www.creditprofessionals.org/3and4>

Let Carol and me hear your feedback!!!

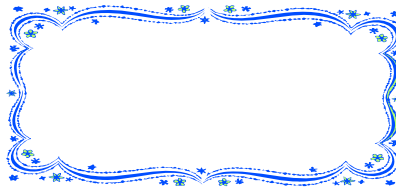
How is your Destination Excellence coming along? Keep a log of all you are doing so it won't be hard on you to think of at the end of the year.

Look forward to seeing you soon.

**Esther Brinkley, CA/MPCE
"Destination Excellence"**

Once that desires to excel should endeavor it in those things that are in themselves most excellent.

-----Epictetus



2005-2006 International Officers

**President: Linda Bridgeford, CCCE/MPCE
First Vice-Pres. Joyce Jones, CCCE/MPCE
Sec. Vice-Pres. Kem Morales, MPCE
Sec/Treas. Barbara Chapin, CCCE/MPCE**

President Linda is using as her theme, "YOU MAKE A DIFFERENCE"

Greetings to Members of Credit Professionals International District 3 & 4

Thank you for electing me to the office of International President. It will be my honor and privilege to serve.

If you didn't get a chance to go to the International Conference in Ann Arbor, you missed an excellent conference. Ann Arbor provided us with their hospitality along with excellent education. You can start making your plans for next years' conference in Wichita, Kansas at the Airport Hilton on June 22-25, 2006.

I am pleased to be the mentor and International Representative to your District. Membership is still our big concern throughout the districts. Everyone is having the same problem. We need all to work on retaining those members we now have and try to increase our numbers in our local associations.

Our new membership campaign for 2005-2006 was introduced at International Conference "You Make A Difference" when you obtain new members! If you need some incentive, you will receive \$5.00 for every member who recruits a new member and drawings for \$50.00 each for the locals and districts retaining and increasing membership. The campaign ends on May 31, 2006.

Another incentive is a new bylaw change that say any new member joining after July 1st shall pay full dues (\$80.00) and dues would be paid until October 1 of the following year, (I.E) dues paid July 1, 2005 would be paid until October 2006. This one is an excellent value for the money.

Remember my theme this year, "You Make A Difference" in all that you do in your local association.

If there is anything that I can help with in your local association, state or district, please let me know. You can email me at racerat@qconline.com or lbridgeford@qconline.com

Linda Bridgeford, CCCE/MPCE
International President

NEWS FROM AROUND THE DISTRICT

NEWS FROM ALABAMA

I spoke to Mary Mitchell in Gadsden AL today they are holding meetings each month with each member taking turns leading the education portion from the manual. A picnic is planned for August.

I am the only member of capitol city now and all I'm focusing on is education.

We got hooked up with a teacher at a local high school and I teach the "Take Charge of Your Life" to his classes. We are trying with all our might to hold on as a state association, none of us want to give it up.

Best wishes to you all,
Pat Porter
Capitol City
President
AL State President

NEWS FROM FLORIDA

NEWS FROM GEORGIA

Nine members and eight guests attended CPI of Atlanta's Summer Social on Saturday, July 23. It was "Christmas in July" at the Tea, Leaves & Thyme tearoom in Woodstock, GA. Hostess Maria Billings-Schneider provided an entertaining program with Christmas presents for all. Proceeds benefited the Credit Education Resources Foundation. Georgia Secretary/Treasurer Frances Crowell attended from CPI of Augusta, and stayed over for a couple days' visit with Carol Neal and her mother.

Carol Neal and Joyce Dove presented an Identity Theft seminar to residents and workers at Clairmont Place senior living complex in Decatur, GA, on Tuesday, July 26. CPI of Atlanta was also able to set up a table with credit education brochures that will be on display for several days.

NEWS FROM LOUISIANA

NEWS FROM MISSISSIPPI

NEWS FROM NORTH CAROLINA



Register North Carolina Conference
September 16-18, 2005
Marriott Executive Park
Charlotte, NC

Check the international Web Site for more information
www.creditprofessionals.org

CABARRUS COUNTY:

June 14, 2005 meeting of Credit Professionals of Cabarrus County.

Speakers from Concord Police Department were Mr. Brian Schiele and Mr. Doug Wilhelm.
Program Presentation: Self Defense

Credit Professional Award Announcement: Mary Isenhour {April, May and June}

Annual Picnic at Kathy Casper's house Saturday August 13th at 3:00pm. We will eat at 5:00pm. We should arrive at Kathy's around 2pm to have everything ready by 3pm. Picnic Basket – please bring items to our next meeting in July.

Urged everyone to begin making plans to attend the CPI State Conference at the Marriott Executive Park in Charlotte September 16-18 2005.

News: Reminder that it is Edith Miseheimer's birthday is June 19th. Shirley, Mary and myself will be delivering her gift from our Association, Saturday June 18th.

Kathy Casper's sister {Mitzi Walker} passed away Wednesday June 8th.

Cabarrus County picnic, August 10, 2005. There is plenty of food so come and bring a friend.

Teresa Rhodes

President

CHARLOTTE:

EASTERN NORTH CAROLINA:

CPI of Eastern NC met Tuesday night, July 19, 2005 at the Riverside Steak Bar in Greenville, NC. Virginia Tew was voted as Credit Professional of the Year. We also have a new member: Marvin Robbins. President Annette reminded everyone to send in their essay for the State President's project "WINGS" Everyone was reminded of State Conference, September 16-18, 2005. Our speaker was Marie Mills, she taught our lesson on "Customer Service and the HIPPA Act." All members were given a copy of the Carolines and Dixiegram. Gail Ottinger went to Myrtle Beach July 4-8, 2005 to see her Granddaughter, Megan in the Show Stoppers National Dance Competition. Megan won Platinum First Place. She also won First Place in the 9-12 year olds and was 2nd over all in the 9-12 year olds. Virginia Tew went on vacation to Smith's Mountain Lake near Danville, Va. July 13-17, 2005.

FUQUA VARINA:

Fuquay-Varina CPI members met at the Needmore Ruritan Community Club on Thursday, July 14, for our monthly meeting and annual auction with 15 members present. Several visitors were also in attendance including one of our sponsors, Bobby Elkins and his wife, Judy.

A highlight of the meeting was the presentation of distinguished awards to two of our members. Hautense Hilliard and Doris Matthews were both presented a beautiful diamond CPI 50-year perfect attendance bar. It's difficult to even imagine such dedication --- It's almost mind boggling!!!

Our 2005 scholarships were presented to three very deserving and outstanding young students. The recipients were: Korrie Blanchard, Samantha Carroll and Julian Pearce. All of the students have accomplished many achievements and have high goals for their futures. We congratulate and wish the very best for each of them. The Credit Professional of the Year was also honored at our July meeting. The coveted award was presented to none other than -- Lucille Sublett-- who received a standing ovation. Lucille is most deserving and is always willing to lend a helping hand -- and with a winning smile. Every Association needs a member like our Lucille!

Our fund raiser auction was a huge success with gross receipts of approximately \$600.00. The items for sale and the bidders exemplified enthusiastic member participation. We always look forward to this occasion.

Our sick includes Billy Powell, Christine's husband, who had major surgery on Monday, July 18. We wish for him a speedy recovery.

We had one birthday this month. Brenda Wester celebrated her July 4th birthday. For the rest of us, our main objective is trying to keep cool in this July weather.

Annettie Steed

GASTONIA

Gastonia CPI enjoyed our summer outing at the River Rat at Lake Wylie on June 16. We had several special guests and all of our members were in attendance. Due to vacations we didn't have a July meeting. Our August meeting was held on August 9 at RJ Gators. Our speaker was Terry Ratchford from Citizens South. His topic was "Getting Ready for Retirement". We are selling community books and Innisbrook wrapping paper for our annual fund raising events. Our nominating committee has been busy getting our officers elected for the 2005-2006 year. We will have our installation on October 11 at Milano's in Gastonia. Brenda Peeler has returned to work following hip replacement surgery. Helen Shaw is getting ready to go on another cruise. (*She loves retirement) Pam Toney and Tammy Rucker have returned from Vertex training in Alabama and are now training the tellers at First National Bank on the new systems. As you can see we have had a busy summer and we hope that you have enjoyed your summer too.

TRIAD:

Business Professionals of the Triad had their regular monthly meeting July 19, 2005 at the Women's Club in High Point. The \$500.00 Marion O'Connor Scholarship Award was presented to Carla Mello who attended the meeting with her mother. Following the award we played postage Bingo where the winners won school supplies that were then given to Carla. Three new members were installed. A silent auction was then held to help benefit our education fund. Betty Stokes was on a cruise to Alaska which left July 17, 2005. Paul Greve is currently studying for a new Master's in Financial Coaching Certificate.

Condolences to member Linda Ayers who lost her husband Larry, July 17, 2005.

NEWS FROM SOUTH CAROLINA

NEWS FROM TENNESSEE:

Members Nancy West, Loyce Duffey, and Ann Cannon taught programs on Identity Theft at the local Senior Citizens Center and to adult education classes in March as part of Credit Education Month. The Mayor of Brownsville proclaimed March as Credit Professionals Month and presented a plaque to the members. State President Debbie Smith was the special guest for the Spring Banquet in March. This was formerly the Bosses Dinner but with so few bosses the association changed it to spring banquet. They hosted their annual past president's breakfast meeting in June with six former members attending. Betty Jo Goff presided in the absence of President Sarah Kerr and presented an amusing and enjoyable program. The association continues to donate items to the Carl Perkins Center each quarter.

The seven (7) members (Ann Cannon, Loyce Duffey, Helen Fisher, Betty Jo Goff, Sarah Kerr, Nancy West, and Margaret Wigington) still hold two (2) meetings each month with either a program or lesson being given each time.

Sarah Kerr's husband Lynn has been taking radiation and chemo since before Christmas but is doing a little better now. Sarah has been unable to attend the meetings because of the numerous trips to doctors for Lynn but hopefully will be able to return soon. Nancy West lost her father in late May. He was 97 years young. Helen Fisher's granddaughter Regan is still waiting for a surgeon to repair the hole in her heart. She is 24.

Sarah's theme this year is "CPI, Baskets of Unity". Let's all unite for a better CPI.

As always, "May God Hold you in the Palm of His Mighty Hand Until we Meet Again."

Debbie Smith
TN CPI
State President
PS My email address for your records is tomdeb@myfam.com.

Love of truth shows itself in this, that a man knows how to find and value the good in everything.

-----Johann Wolfgang von Goethe

UPCOMING EVENTS

The Annual Picnic of Cabarrus of North Carolina is to be held at Kathy Casper's house Saturday August 13th at 3:00pm.

International Strategic Planning Meeting
October 14-16, 2005
Drury Inn, St. Louis, MO

June 22-25, 2006
CREDIT PROFESSIONAL INTERNATIONAL CONFERENCE
Airport Hilton, Wichita, KS
See International Web Site for more info.

**CPI OF GEORGIA AND SOUTH CAROLINA ANNUAL MEETINGS
BEST WESTERN ROSWELL SUITES
ROSWELL, GA
OCTOBER 29, 2005**

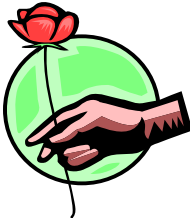
Come to Atlanta for a hauntingly good time on Halloween weekend. Start out with CPI of Atlanta's Installation and Awards Banquet at 7 p.m. Friday, October 28, at the Best Western Roswell Suites for just \$15. Then join us Saturday morning for the "Ultimate Freedom Seminar" by noted author and educator Dr. Michael J. Duckett. Learn how to overcome the three barriers to personal freedom: Money, Time, and Fear, and get a free copy of Dr. Duckett's book "Breaking the Money Barriers". Dr. Duckett's seminars are usually \$129 per person, but you get to attend as part of your GA/SC registration, which is just \$45, and includes lunch featuring District President Esther Brinkley and both annual meetings Saturday afternoon.

Afterwards you're free to enjoy local dining and shopping, attend the Roswell Fall ArtsFest, or go on the famous "Ghost Talk Ghost Walk" through historic Roswell (tour is optional and is just \$10 at 6:30 or 8:30 p.m.). On Sunday morning October 30 enjoy networking and fellowship at the Inter-City Credit Council meeting which will be held at the nearby Historic Roswell Convention and Visitors' Bureau, and learn how to avoid the "Dangers of Multitasking" in a workshop facilitated by Past International President Carol Neal. Rooms at the Best Western Roswell Suites are just \$60 plus tax until October 14. Information packets are being mailed this week and registration forms can be printed from the CPIofGeorgia.org website, or email CPIofAtlanta@aol.com for more information or to make your reservation. Space for the workshop and on the "Ghost Talk Ghost Walk" tour is limited, so be sure to return your form as soon as you receive it.

SYMPATHY AND CONCERNS

Linda Ayers' husband Larry passed away July 7.

Oasar Ray Glenn, the husband of Nora Sue Glenn, passed away Friday, August 5. Nora Sue's address is 1121 Fourth Ave., Gadsden, AL 35901.



Please remember the family of Jacob Curtis who was killed in an accident when he and his six year old twin were playing with a gun. The grandfather is one of my cousins.