



# The GeorgiaGram



Official Publication of Credit Professionals International of Georgia  
Amelia Brown, PCE, President      Frances Crowell, MPCE, Secretary/Treasurer

Pre-Annual Meeting Issue	Carol Neal, CCBE/MPCE, Editor	September, 2005
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## President's Message

Dear CPI of Georgia members and friends,

Another CPI year is quickly drawing to a close. Hope it has been fun and educational and that your life is better for having CPI in it. CPI is definitely better for having you in it, for you are CPI PEARLS\* of wisdom. You are the members who continue to support CPI and strive to make this organization what you want it to be: a benefit and a bonus to your life.

Whether you are a member of an association who meets regularly with educational speakers or whether your membership mostly involves traveling to state, district, or international conferences to reap the educational and social benefits of those meetings, you are choosing to participate. You are choosing to enrich and expand your life through CPI, and your individual participation in turn helps further the success of our organization as a whole.

There are several upcoming opportunities for you to have fun while you learn and grow with CPI. Please read elsewhere in this newsletter about a weekend full of activities in Atlanta in October, including CPI of Georgia's annual meeting. Another activity that I would like you to pay special attention to is my President's Project.

I encourage each of you to take a more active role in CPI. Whether that involves inviting someone to a meeting, serving on a committee, or attending an additional conference, ICC, or out of state meeting, the more you give to CPI, the more you will receive!

A special thank you to Carol Neal, Immediate Past International President and local and state member extraordinaire, for her immense help in publishing this issue of the GeorgiaGram and for serving as conference chair for our annual meeting. Hoping to see all my Georgia CPI PEARLS there.

*Amelia Brown, PCE  
President*

\* **Professionals Evolving And Realizing Longterm Success**

## **President's Project: Top 10 CPI Pearls of Wisdom**

I would like to hear what CPI of Georgia members think are the pearls of wisdom that they have gleaned from years of membership in this association. I'm offering **\$25 to the winning association** for the most original Top 10 CPI Pearls of Wisdom list. It should be easy since you can all put your heads together on this project. I'd like entries from Atlanta, Augusta, and Savannah. I'm going to even give you one which you can use: The best way to stop tearing up is to hold your finger to your nose and repeat, Andy Childs, Andy Childs, Andy Childs. Please send your submissions to me by **October 15<sup>th</sup>** at the following address: Amelia Brown, 3722 Sarah's Lane, Tucker, GA 30084.

## **District President's Message**

Dear Credit Professional Friends,

First let me thank all the Atlanta people who arrived to help me at International Conference. This was after they had been on call for much of their time assisting Carol Neal who was then our International President. You helped me as I changed hats from District President to Foundation President and then to International Career Club President. You helped me look good and I appreciate each of you.

Let me encourage you to keep track of all your activities as you journey toward your "Destination Excellence". Keep in mind, growth orientation, self esteem, a positive attitude about pressure, ability to find joy in life and personal responsibility.

I am looking forward to joining you in Roswell in late October for the Atlanta Installation and Awards Banquet, the GA/SC Conference, and the Inter-City Credit Council meeting. It is the dedication and hard work of people like you that keeps Credit Professionals International viable. As Linda Bridgeford tells us, "You Make A Difference" and you really do.

Sincerely,

*Esther*

Esther T. Brinkley, CA/MPCE  
District III and IV President  
"Destination Excellence"

## **Reminder to all local association Presidents and Representatives:**

Please send your annual reports to  
President Amelia by October 15, 2005.

## **CPI of Georgia Nominating Report**

We are pleased to report that the Nominating Committee has functioned and has the following slate of officers to present for vote in October for CPI of Georgia: President, Joyce Dove, CCCE/MPCE and Secretary/Treasurer Frances Crowell, MPCE

These members have been contacted and are willing to serve and have been endorsed by their local associations. We have enjoyed serving as your Nominating Committee this year.

*Michele Rocher, MPCE, Chairman  
Corine Jones, CCCE/MPCE  
Phyllis Campbell*

### **For President: Joyce Dove, CCCE/MPCE**

Joyce Dove has 47 years perfect attendance with CPI, beginning in Albany, Georgia in 1958. She is a past local and State President, past President of the Inter-City Credit Council, past President of the District and International Career Clubs, and was named International Credit Professional of the Year in 1994. Joyce is currently serving as Treasurer of CPI of Atlanta and is co-outstanding Member of the Year. She was International Historian last year, and a co-chairman of the 2004 International Conference.

Joyce was employed by SunTrust Bank for 30 years, retiring in 1996 in the role of Vice President of Branch Administration. She is a Certified Consumer Credit Executive and has re-certified as a Master Professional Credit Executive. Joyce is an active member of the Greek Orthodox Cathedral of The Annunciation in Atlanta.

### **For Secretary/Treasurer: Frances Crowell, MPCE**

Frances joined CPI of Augusta in 1990 and has served as Chaplain, Treasurer, Secretary, Vice President and President of the Augusta association. Since 1994, she has served in all offices of the State CPI. Frances has attended all of the State conferences since 1991, eight District conferences and the 1995 International Conference in Atlanta. She has been President of the Inter-City Credit Council several times. She earned her Master Professional Credit Executive certification in April, 2005.

Frances was employed by Citizens & Southern National Bank from 1958-1964. In 1975, she went back to work with Bankers First Federal Savings & Loan Association of Augusta, which merged with SouthTrust Bank of Alabama in 1996. She retired from SouthTrust in June of 1997 and then worked several years in the Loan Operations Department for Regions Bank in Martinez. She is very active in Warren Baptist Church where she sings in the worship choir and is a part of the leadership of a large single adult ministry.

**Michele Rocher, MPCE, for District Office!**

At the August 18 meeting of CPI of Atlanta, members voted to endorse Michele Rocher for District Office.

Michele Rocher has been a member of Credit Professionals International since 1990. Starting out in South Carolina, she has served in all offices at the local and State levels. She was South Carolina State president in 1997-1998 and 2001-2002. She transferred to CPI of Atlanta, GA in 2002 and has served as President of Inter-City Credit Council 2002-2003, Georgia State President in 2003-2004 and is currently President of CPI of Atlanta and Treasurer for CPI of District III & IV. She is our current local and state Credit Professional of the Year and is a Master Professional Credit Executive. She was an International Page in 2004-2005 and wrote an article on HIPAA two years ago for the CPI Educational Manual. She was also one of the speakers at the 2004 International Conference.

Michele has been employed by SleepMed, Inc, for 9 years as an Accounts Receivable Representative. She was previously employed as a Collections Specialist for an OB/GYN office, dealing with insurance and patients and as an Audit Control Specialist for a hospital, and worked part time for 20 years for Deloache Florist doing account billing.

**Credit Professionals International of Georgia and South Carolina**

**Annual Meetings and Workshop  
Saturday, October 29, 2005**

Best Western Roswell Suites  
907 Holcomb Bridge Road, Roswell, GA

9:00 a.m. - 9:30 a.m.  
Registration and "hello" time

9:30 a.m. - 11:45 a.m. Workshop  
"Ultimate Freedom Seminar"  
Dr. Michael J. Duckett

12:00 p.m. - 1:30 p.m.  
Lunch with District President Esther Brinkley

2:00 p.m. - 3:00 p.m.  
CPI of South Carolina Annual Meeting

3:15 p.m. - 4:30 p.m.  
CPI of Georgia Annual Meeting & Installation

4:30 p.m. - 5:00 p.m.  
GA/SC Conference Committee Meeting

After the meetings enjoy dinner, shopping, and other activities on your own in nearby Historic Roswell. Enjoy Roswell's Fall ArtFest, sponsored by twelve local galleries. We've also reserved space for attendees to take advantage of Halloween weekend and sign up for Roswell's famous "Ghost Talk Ghost Walk" tour for just \$10 at 6:30 p.m. or 8:30 p.m. The hotel has a free shuttle to the Historic Roswell area.

Registration is just \$45 and includes morning refreshments, the Ultimate Freedom Seminar, lunch, and both annual meetings. All seminar attendees will receive a free copy of Dr. Duckett's book "Breaking the Money Barriers", which sells at Amazon for \$19.95. The seminar itself usually costs \$129 per person, so this is a great opportunity!

Make it a full weekend... join us Friday, October 28, for CPI of Atlanta's Installation and Awards Banquet at 7:00 p.m. at the Best Western Roswell Suites. Cost is just \$15.

Stay over for the Inter-City Credit Council meeting on Sunday, October 30 at the Historic Roswell Convention and Visitor's Bureau just a few minutes from the hotel. There is no charge for this meeting and all CPI members are welcome. Hear an exchange of ideas to promote education and membership in CPI, and learn about the "Dangers of Multitasking" in a workshop facilitated by Immediate Past International President, Carol Neal, CCBE/MPCE. The ICC meeting will begin at 10:00 a.m. Sunday and the workshop will be over by noon.

Rooms at the Best Western Roswell Suites are just \$60 plus tax for double or junior king suites. Make your reservation directly with the hotel at 1-800-Suite21 or 770-552-5599 by October 14, 2005. Be sure to indicate you are with the Georgia/South Carolina CPI Conference. The hotel also runs a shuttle to and from the airport for just \$25 each way.

Visit the [www.cpiofgeorgia.org](http://www.cpiofgeorgia.org) website for full details on the workshop and to print your registration form. Call Carol Neal at 770.754.3165 or email us at [CPIofAtlanta@aol.com](mailto:CPIofAtlanta@aol.com) for more information.

### **Educational Corner**

CPI of Atlanta members have been conducting Identity Theft seminars at local senior centers and at Georgia Tech. The following article was provided by Georgia President Amelia Brown:

#### **"The Truth About Identity Theft"**

*Identity thieves want to steal your name, your credit card numbers, your money, your reputation, and your life.*

Identity theft is now America's leading consumer complaint, according to the Federal Trade Commission (FTC); with an estimated 10 million new victims each year. In 2003, the FTC released a survey showing that over 27 million Americans had been victims of identity theft in a five-year period. Annually, identity theft losses to businesses and financial institutions total over \$50 billion, while consumer victims report \$5 billion in out-of-pocket expenses.

## **What is identity theft?**

Identity theft is the fraudulent use of a person's identifying information by someone else to obtain credit, services, or merchandise. And it can be as simple as two pieces of information – your name and your social security number. There are many ways that your information can be stolen. The most prevalent are:

- stolen mail including credit card statements, pre-approved offers, new checks or tax information,
- phishing scams by someone posing as a legitimate business person such as a bank employee,
- information obtained through dumpster diving, and
- credit reports obtained by someone posing as a landlord, employer or someone else who may have a legal right to the information.

What can happen once your identity is stolen? New credit card accounts can be opened; utility services can be established in your name; new bank accounts can be opened and bad checks written on those accounts; counterfeit checks and debit cards can be used to drain your existing bank account; auto loans can be obtained in your name; and your name can be given to police during an arrest.

## **Identity theft can happen to anyone.**

Consumers cannot completely protect themselves from identity theft, but there are some things you can do to reduce your chances of becoming a victim.

### *Tips for keeping your personal information safe:*

- Check your credit report at least twice a year. As of June 1, 2005, consumers in the following Southern states can order free credit reports; Alabama, Florida, Georgia, Kentucky, Louisiana, Mississippi, South Carolina and Tennessee. By Sept. 1, 2005, free reports will be accessible to all Americans, regardless of where they live. Free annual credit reports are available online at [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Place passwords on your accounts, for example, credit card and bank accounts.
- Do not give out personal information on the phone, through the mail or over the Internet unless you have initiated the contact.
- Deposit outgoing mail in post office collection boxes instead of your home mailbox.
- Shred charge receipts, copies of credit applications, insurance forms, physician statements, check and bank statements, and expired charge cards.
- Carry only necessary identification in wallets, and never carry your or any family member's Social Security cards.

## **What to do if it happens to you:**

If you become a victim of identity theft, you should:

- Report ID Theft to the three major credit bureaus (Equifax, Experian, and TransUnion). Report that your identity has been stolen and ask that a "fraud alert" be placed in your file.
- File a police report with local police. Get a copy of the report and retain for your records. Credit card companies and financial institutions may require you to show a copy of this report to verify the crime.
- Contact all creditors. For any accounts that have been fraudulently accessed or opened, contact the billing inquiries and security departments of the appropriate creditors or financial institutions and cancel the accounts that were misused.

Additional information and guidance can be obtained from the Federal Trade Commission's Web site at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or from the Consumer Affairs office in your state.

## **Association News**

### **ATLANTA**

Nine members and eight guests enjoyed "Christmas in July" at the annual Summer Social held at Tea Leaves & Thyme in Woodstock, GA. The event was hosted by Maria Billings-Schneider and proceeds benefited the Credit Education Resources Foundation. Carol Neal and Joyce Dove presented an Identity Theft seminar to residents and workers at Clairmont Place senior living complex in Decatur on July 26.

Wendell Ellington, Equifax Brokerage Compliance Center, spoke on "Why Quality Models are Important to Your Customers" on August 18.

CPI of Atlanta's next meeting will be on Thursday, September 15, 2005, at 6:30 p.m. at the Piccadilly Cafeteria on North Druid Hills Road. Anne Hammond, retired Equifax, will speak on "Credit Laws".

CPI of Atlanta is holding a Bridge Benefit on October 1 and will take part in a yard sale on November 5 to raise funds for the Foundation, National Center for Missing and Exploited Children, and CPI of Atlanta.

### **AUGUSTA**

CPI of Augusta hosted the Inter-City Credit Council meeting on June 25, 2005, where Michele Rocher presented a workshop on "Finding that Divine Balance".

Frances Crowell attended CPI of Atlanta's Summer Social in July.

## **SAVANNAH**

Chieko Harada, Jeannie Howard, Corine Jones, and Corene Lariscy attended the Inter-City Credit Council Meeting in Augusta on June 25, 2005.

### **1 Dates to Remember**

**September 16-18, 2005** - CPI of North Carolina State Conference, Marriott Executive Park, Charlotte, NC

**September 23-25, 2005** - CPI of Tennessee State Conference, Montgomery Bell State Park, Burns, TN

**October 1, 2005** - Benefit Bridge sponsored by CPI of Atlanta, Bethesda Senior Center, Lawrenceville, GA

**October 14-16, 2005** - Long Range Planning and Executive Committee Meeting, St. Louis, MO

**October 28, 2005** - CPI of Atlanta Installation and Awards Banquet, Best Western Roswell Suites, Roswell, GA

**October 29, 2005** - CPI of Georgia and South Carolina Annual Meetings and Workshop, Best Western Roswell Suites, Roswell, GA

**October 30, 2005** - Inter-City Credit Council Meeting and Workshop, Historic Roswell Convention and Visitor's Bureau, Roswell, GA

**May 4-5, 2006** - CPI of District III & IV Conference, Radisson Hotel, High Point, NC

**June 22-25, 2006** - Credit Professionals International Conference, Airport Hilton, Wichita, KS

### **Announcements**

Frances Crowell has a new email address: francescrowell@bellsouth.net.

Check out the new District III & IV website at [www.creditprofessionals.org/3and4](http://www.creditprofessionals.org/3and4). Watch for format changes to [www.cpiofgeorgia.org](http://www.cpiofgeorgia.org) and [www.cpiofatlanta.org](http://www.cpiofatlanta.org) in the near future.

CPI members can now enjoy discounts from Hertz. Watch for your membership benefit card and more details when you receive your educational manual this fall.

## Thoughts to Ponder

### **“The Cracked Pot”**

*-- author unknown*

A water bearer in India had two large pots, each hung on the end of a pole which he carried across his neck. One of the pots was perfectly made and never leaked. The other pot had a crack in it and by the time the water bearer reached his master's house it had leaked much of its water and was only half full.

For a full two years this went on daily, with the bearer delivering only one and a half pots full of water to his master's house. Of course, the perfect pot was proud of its accomplishments. But the poor cracked pot was ashamed of its own imperfection, and miserable that it was able to accomplish only half of what it had been made to do.

After two years of what it perceived to be a bitter failure, it spoke to the water bearer one day by the stream. "I am ashamed of myself, and I want to apologize to you." "Why?" asked the bearer. "What are you ashamed of?" "I have been able, for these past two years, to deliver only half my load because this crack in my side causes water to leak out all the way back to your master's house. Because of my flaws, you have to do all of this work, and you don't get full value from your efforts," the pot said.

The water bearer felt sorry for the old cracked pot, and in his compassion he said, "As we return to the master's house, I want you to notice the beautiful flowers along the path."

Indeed, as they went up the hill, the old cracked pot took notice of the sun warming the beautiful wild flowers on the side of the path, and this cheered it some. But at the end of the trail, it still felt bad because it had leaked out half its load, and so again the pot apologized to the bearer for its failure.

The bearer said to the pot, "Did you notice that there were flowers only on your side of your path, but not on the other pot's side? That's because I have always known about your flaw, and I took advantage of it. I planted flower seeds on your side of the path, and every day while we walk back from the stream, you've watered them. For two years I have been able to pick these beautiful flowers to decorate my master's table. Without you being just the way you are, he would not have this beauty to grace his house."

Each of us has our own unique flaws. We're all cracked pots. But if we will allow it, God will use our flaws to grace his table. In God's great economy, nothing goes to waste. Don't be afraid of your flaws. Acknowledge them, and you too can be the cause of beauty. Know that in our weakness we find our strength.

*-- submitted by Amelia Brown*