

Dixiana

2014 - 2015

Credit Professionals International
District III & IV



“TIME to make a CHANGE”

Valrie Butler, MPCE
2014-2015 President

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Report of the President “Time to make a CHANGE”

My theme this year was “Time to make a Change “.

Now is the time to grow CPI. Where you left off with me lets pick up with your new President. Let’s take the initiative by never hesitating to make a difference in our community, in our own lives, or the life of CPI. Make a change, get involved.

Let’s reach our younger adults and students

Let’s talk up CPI

Let’s not forget to mentor

This year has flown by so fast that it is hard for me to believe this is the end of my year as your President. All of you are very special and it has been my privilege to serve with you.

I didn’t get to make it to the NC State Conference this fall and I know I missed a treat. Thank you Cheryl for letting NC roll out the red carpet for you. I had a great time at the Tennessee conference at Monteagle. Thank you for making me feel so welcome. Thanks to Dawn Morgan, Deborah Tyler, and Shelia Edwards for traveling with me.

Our District won several International awards.

District III & IV was also very proud when Valrie Butler (Your President) was awarded International Credit Professional of the Year.

We are also proud of Rhonda McKinney serving as International President. And for helping with my installation.

In October, I participated, by phone, in part of the Strategic Planning Meeting in St. Louis. We had a great meeting.

Future planning has allotted the board and I the task of exploring ways to help members afford to attend conferences and create a mentorship program. I look forward to sharing the results of our explorations at the conference.

I also had a chance to be involved in a few conference calls from the International President what a great way to keep everyone in the loop.

My Goal was to contact each state I may have missed someone but we have had a lot of illness this year. I am praying that everyone will get back to good health.

I want to personally thank my Executive Committee, the Executive Board, the Chairman and their Committees, and all my Appointees for a job well done.

I hope we will have a great conference in Gatlinburg. I look forward to seeing everyone.

Thank you for letting me serve as your president.

Valrie Butler, MPCE, President

Message from the International President of CPI

To the members of District III & IV,

Serving as your Credit Professionals International President 2014 – 2015 has been a great privilege, and I am truly honored to have been elected. My year is nearly complete, and much effort has taken place behind the scenes to ensure the organization functions to fulfill our mission. I would be remiss if I did not take a moment to recognize and thank all of the officers and board members, committee chairman and committee members, the volunteer coordinators, and our corporate office employee, Charlotte Rancilio, for all the work they do for CPI.

I count my blessings for having ‘grown up’ in District III & IV, because this district continues to set the pace for many of the ideas, programs, and suggestions implemented at the international level. This district is well represented with members serving on the on the international level: Executive Committee and Budget – Eva Nifong; Board of Directors and Membership - Valrie Butler; Parliamentarian, Budget, and Bookkeeper – Gail Ottinger; Financial Review – Nona Ellzey; Teller – Shelia Edwards, Advisory Chairman and Memorials – Esther Brinkley; Budget Chairman – Diane Radcliff; Bylaws – Carol Neal; Walk-A-Thon Chairman - Joyce Dove; Marketing Co-Chairman and Education – Cheryl Burleson-Davis; Foundation Vice President – Charlotte Maness; and Foundation Directors – Deborah Tyler and Sheila Edwards. Your district has seven active Past International Presidents, to whom I count on, but more importantly, the organization depends on for guidance: Diane Radcliff, Nona Ellzey, Esther Brinkley, Gail Ottinger, and Carol Neal. A special thank you to each and every member serving on the International level this year!

My theme is **THE POWER OF ONE - Making a World of Difference**. The focus is the impact one person makes in the organization, the impact one person has on everyone they touch, collectively how our organization impacts our communities, and when multiplied how this impacts the world in which we live. One action, one word, one moment, and one person can be a catalyst for change, and I challenged all of us to embrace that power this year.

As each of you contemplates what you can do to demonstrate your power of ONE, below are some suggestions on actions you can take now:

- **Step out on faith, and become an Officer** - The viability of our organization is dependent on individuals answering the call of leadership. Being an officer is a serious commitment, but you have a team of people to rely on all working together for a common goal. I promise the experience will provide new skills and strengths that will benefit you in all areas of your life.
- **Utilize Student Membership & Certification Program** – Membership starts at the local and district levels, and this program provides financial literacy information to younger members and encouraged them to use their skills to benefit CPI.
- **Mentor new members** – CPI has great documentation, but not everything can be found in a manual. Teachable moments occur every day, so make time to ensure new members have what they need in advance, explain why and how things are done, provide the nurturing hands-on learning to compliment the documentation.

I hope to see all of you in Marietta, GA in June for the international conference. Michele Rocher and the CPI of Atlanta host committee members are working hard to

provide relevant education, a fun tour, and provide an opportunity to raise funds for CPI and the Foundation, while interacting with the members from all districts at the conference. Please visit the website, www.creditprofessionals.org to view details and sign up for the conference and tour to The World of Coca-Cola and lunch at the world-famous Varsity restaurant.

Following your district conference, please send the information below to the corporate office:

1. Change of Officers Forms to Charlotte Rancilio immediately following your prospective District Conference.
2. Any awards to the Advisory Committee; (i.e. CPI of the Year, Honorary Member, Hall of Fame)

The Pre-Conference Capsule mailed to those members who do not have access to email. All other members were emailed a link, asked to go to the website to obtain a copy. This year we had a comprehensive review of the bylaws, and as a result, many proposed changes were made. I encourage everyone to thoroughly read the proposed bylaw changes carefully before voting. The member survey provided great insight and input to the leadership team this year, which is reflected in many of the changes proposed. Your vote counts, so let your voice be heard and cast your ballot electronically, or via mail by June 3rd.

In closing, I want to congratulate President Valrie Butler and her board for a job well done this year. She and her officers participated in several conference calls, provided input and suggestions that allowed the Executive Committee to take action, and demonstrated the Power of One this year. I also want to thank each and every member who accepted the challenge to do just ONE thing to help someone else this year. The members are the body, and without YOU, nothing else would be possible. CPI is and will always be a member run organization,

and I am inspired by the dedication and loyalty of our members who continue to believe in faith, vision, and courage!

Sincerely,

*Rhonda McKinney, MPCE/CSM/SAFe
President
Credit Professionals International
2014-2015*



Message from the District Chaplain

It has been an honor and privilege to serve as Chaplain of the District this year. President Valrie has done an excellent job in keeping all of us informed regarding our members so that I could send cards and prayers to those who were sick or bereaved.

I will also conduct a Memorial Service at the conference for those members who have passed away this year.

I would like to thank President Valrie for asking me to serve the District in this capacity this year. It has been an inspiration to me.

Beloved, let us love one another, for love is from God, and whoever loves has been born of God and knows God.

Anyone who does not love does not know God, because God is love.

1 John 4:7-8

A New Dawn
This moment can be
A New Dawn,
A New Day...
Forgive, Forget,
and move on
Ask yourself;
Do I wish to keep repeating the pattern?
Perhaps it's time for something NEW

Live long and prosper!

Sheila Edwards
District III & IV Chaplain

Report of the Corresponding Secretary

I'd like to thank President Valrie for asking me to serve as her Corresponding Secretary this year. This has been a new experience for me, as I have never served in this capacity on the District level.

I look forward to completing my duties by assisting President Valrie at the District Conference in Gatlinburg.

Looking forward to seeing everyone in April and remember
"Time to Change"

Sheila Edwards
Corresponding Secretary

Treasurer's Report

This year treasury funds have remained stable. We began the year with a bank balance of \$8241.37 and will end the year with a balance very close to the same amount. A full treasurer's report will be complete by year-end, March 31,

2015. It will be sent for audit before conference. The report will be submitted for the conference folio at the annual meeting and will include a listing of the membership.

Respectfully Submitted
Deborah Tyler, MPCE
District III & IV, Treasurer

ADVISORY COMMITTEE

The Advisory Committee report will not be received until March 21 at which time it will be forwarded.

NOMINATING COMMITTEE REPORT

The District Nominating Committee is pleased to present to you the following candidates for 2015-2016

President Cheryl Burleson Davis,
MPCE
CPI of Charlotte, NC

Vice-President Shelia Edwards
CPI of Jackson, TN

Recording Secretary Pat Porter
CPI of Capital City, AL

Treasurer

All of these candidates are endorsed by their local and/or state associations, their employers and their families. We appreciate their commitment and willingness to serve this great organization during the coming year.

Diane Gallimore MPCE

DISTRICT III & IV – BY-LAWS PROPOSED CHANGES: 2015

DISTRICT III & IV: BYLAWS:
ARTICLE VIII - COMMITTEES
SECTION 1: The Standing Committees of this organization shall be the Nominating, By-Laws and Standing Rules, Budget, Advisory, Ways and Means, Extension, Membership, Future Planning, Bulletin, Historian, Public Relations and Education.

RATIONALE: A Ways and Means Committee is needed to keep fund raising as an important function of the corporation.

DISTRICT III & IV: STANDING RULES

SR2. COMMITTEE DUTIES:

10. WAYS & MEANS COMMITTEE
A. The Ways & Means Committee shall consist of a chairman treasurer, and other interested members. The President shall appoint a Ways & Means Chairman at the Post-Conference Board Meeting.
B. It shall be the duty of this chairman to receive all ways and means recommendations and to report such recommendations at the board meeting prior to the annual meeting for approval.
C. The chairman shall present the approved report to the membership at the annual meeting; and ensure the Committee functions throughout the year to carry out the activities.

RATIONALE: A Ways and Means Committee is needed to keep fund raising as an important function of the corporation.

Recommendation from: Rhonda McKinney, CSM/SAFe/MPCE

Respectfully Submitted
Bylaws and Standing Rules Committee

Deborah Tyler, MPCE Chairman
Nona Ellzey, MPCE

BUDGET COMMITTEE REPORT

It has been my pleasure to serve as Budget Chairman for 2014-2015. Also serving on this committee is Valrie Butler, Cheryl Burleson-Davis and Gail Ottinger. Special thanks go to Gail for reviewing providing much needed feedback that enabled completion of the final version of the proposed 2015-2016 Budget.

I want to take a moment to thank President Butler and her officers for a job well done serving our District.

The decreased membership makes it increasingly difficult to create a workable and balanced budget. Going forward, it will be imperative that the district continue to support and embrace fundraising efforts for CPI, be open to new ideas that increase membership and reduce cost, and be open to provide support to CPI through the unique talents each of us has to offer. Our share determination of spirit, innovative and creative skills, we will find new ways to meet the financial demands.

Respectfully Submitted,

Rhonda McKinney, MPCE/CSM/SAFe
Budget Chairman 2015-2016

FUTURE PLANNING

Future Planning report was not received it will be provided in a later version.

AUDIT

Credit Professionals International

District III & IV Audit Report

The records for the Credit Professionals International District funds were audited for the year of 2014- 2015 and appear to be in order.

There were no discrepancies or abnormalities found in the treasurers records during the audit.

The Treasurer, Deborah Tyler did a good job in maintain records and keeping the books in order. She is to be commended for a good job.

Respectfully Submitted,

Tammy Rucker, MPCE
Auditor 2014-2015

TEN YEAR CLUB

If you have attended the last 10 conferences below and have never become a member of this club, please let me know. You will receive this award at this year's conference. Thanks.

2004 Greenville, SC
2005 Jacksonville, FL
2006 High Point, NC
2007 Jackson, MS
2008 Jackson, TN
2009 Charlotte, NC
2010 Atlanta, GA
2011 High Point, NC
2012 Marietta, GA
2013 Gatlinburg, TN

Pat Porter,
Chairman

REPORT FROM ATLANTA, GA

Credit Professionals International of Atlanta has been a very proud and busy group this year. Our pride stems from the fact THE International President is our own Rhonda McKinney and that she will preside at the International Conference here in Atlanta in June.

Our members are working with the hotel to plan the best conference ever—with a great Walk-A-Thon, lots of good food, hospitality, and excellent education.

We have participated in the Belk's Charity Day sales with good results. Another fundraiser is our semi-annual Benefit Bridge parties.

Members Joyce Dove, Anne Hammond, Amelia Brown, Carol Neal, and our president Michele Rocher are working hard on these events.

See you at International in June in Atlanta!

REPORT FROM CHARLOTTE, NC

2015 got off to a great start as Credit Professionals International of Charlotte held its first meeting of the New Year on January 22nd. Chaplain, Coleen Collette, motivated us with an inspirational reading entitled "The New Year" by Gladys Taylor.

Our Vice President, Helen Neil was not able to attend due to not feeling well and not wishing to spread whatever germ or virus to which she was playing host.

Ways and Means Chair, Cheryl B. Davis, presented additional money, realized from our participation in Belk's Charity Day Sale, for our scholarship fund. Both she and Co-chair, Diane Radcliff, will

Speak with Belk Store personnel to arrange our taking part in the store's spring sale.

Diane Radcliff agreed to continue acting as our liaison with Thompson children's facility and urged all members to save acceptable soup can labels and box tops. Also, she asked that those of us who shop at participating supermarkets to list Thompson's code for the "Together in Education" program.

Two of our members are planning to attend the Conference in Gatlinburg in April, during which our own Cheryl Burleson Davis will be installed as District president.

2015 promises to be a full and active year for CPI of Charlotte

Shirley Clontz, President

REPORT FROM JACKSON, TN PRESIDENT

September 25, 2014 I was installed as President of Jackson Association of Credit Professionals. I accepted this position with the assurance that Jackson Association would mentor me and help me achieve the goals of the Association. My first order of business was to set up the committees and dates for certain functions. Next I began to focus on membership; we decided to change our meeting on the third Wednesday of every month from 7:00 am to 6:00 pm to attract more prospects. Since the change, we have had several new prospects and former members in attendance! Next I began a mailing and emailing campaign to let people know who we are and stir

up some interest. We are continuing to work to search out prospects and be seen in the community. I am working to get student members from West Tennessee Business College, one student has shown interest, and to have one representative from each financial institution in our area.

We added one student member, Jacqueline Edwards, my daughter. Our association continues to teach budgeting classes for check writing offenders and we visit the Dream Center, the center is for women from battered homes. We made donations to the center at Christmas; coats, personal items and blankets. We recently had a fund raiser that was very successful! I am very proud of Jackson CPI; these members are dedicated to credit education.

In the months to come, we plan to continue our focus on membership and getting the word out that CPI is the Key!

Sheila Edwards, President
Jackson TN Association

Message from Dixiana Editor

Several reports had not been received as of today, March 20. I will forward them when they are received.

I will also forward a final complete copy the week before District conference so that those who want the final version can have it on tablets, etc. I will also bring some print copies to Gatlinburg.

Anne Hammond, CCBE/MPCE