

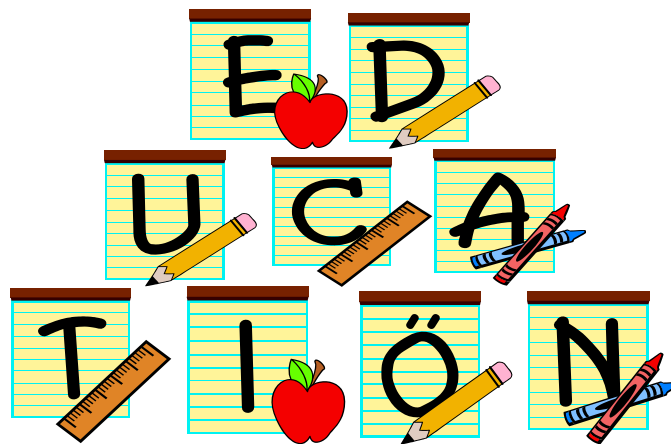
DixieGram

CREDIT PROFESSIONALS INTERNATIONAL
DISTRICT III & IV NEWSLETTER

September 2015 Edition

Making A Difference

Through



*"The mind is not a vessel to be filled, but a fire to be kindled."
~ Plutarch*

District III & IV Officers

2015-2016

President-----Cheryl Burleson-Davis MPCE

Vice President-----Sheila Edwards, PCE

Secretary/Treasurer-----Pat Porter, PCS

Message From District III & IV President

Hi everyone!

I hope you have all enjoyed the summer with vacations, visiting friends and family and surviving the heat! While some of you have suffered with severe storms and flooding, others have suffered with drought and praying for a cooling shower!

Congratulations to our immediate past International President Rhonda McKinney. The Atlanta Association did a wonderful job on the conference and Rhonda presided with grace and poise; no surprise there because we know how special she is. Congratulations to our own Sheila Edwards who earned our most coveted award International Credit Professional of the Year! We're so proud of Sheila for all of her hard work. Thank you to Atlanta for the hospitality and making us all feel so welcome!

It's almost back to school time, so this is the perfect opportunity to reach out to local schools and community colleges and share your expertise. Reach out to school principals and directors and offer your services to teach a class, give a community presentation or hold a school supplies drive. All schools have needs, so just reach out to see how you can help. Be a reading or lunch buddy, talk with high school juniors and seniors about budgeting for college or your local community college students about budgeting for the future to help pay off those student loans.

Once you get your plan together, tell us about it. Email Shirley the basics; who-you or association; what-what are you going to do; when-time/date for activity; where-local school/community college/community group; why-what you want to accomplish. I can't wait to see what you're doing! Don't let this opportunity slip by...jump in with both feet and Make a Difference!

Before we know it, the temperatures will be cooler, the leaves changing and a new season will begin. As the season starts to change, let us all work together for change within ourselves and our communities. Step up and Make a Difference through Education!

~ Cheryl

***"Whatever the cost of our libraries, the price is cheap compared to that of an ignorant nation."
— Walter Cronkite***

MEMORIALS



Credit Professionals of District III and IV extend our sympathy to *Marcella Lowe*, of Jacksonville, Florida, due to the death of her sister, *Faye A. Frank*, on May 19, 2015. *Faye*, of Lakeland, Florida, was 85 years old.

Bonnie M. Burns, 77 years old, of Ethel, Ms., passed away at her residence on May 30, 2015. *Bonnie* was a very effective member of Credit Professionals International, serving in many offices including the presidency of District III and IV. She will be missed by all who knew her.

The sympathy of Credit Professionals International goes out to *Charmaine Lucas*, of Fairfield, Ohio, who lost her mother, *Vera Zinner Reichel*, 89 years old, on May 29th, 2015. *Charmaine* is a member of the Indianapolis association of District V.

The members of District III and IV extend sympathy to *Anne McBrayer*, whose father, *Warren Hersh Kiess*, 92 years old, passed away on June 22, 2015. *Anne* is president of CPI of Las Madrugadoras in District 7 & 8.

Credit Professionals International of District III and IV extend sympathy to *Marvin Robbins* whose brother, *George Robbins*, 76, passed away July 17, 2015, after a long illness.

Mary Arthur Sims Powers, passed away Sunday, July 5, 2015, almost four months to the day, after her husband, Don, died. *Mary Arthur* retired from the Credit Bureau of Charlotte after 26 years, which sponsored her membership in Credit Women's Breakfast Club of Charlotte, NC. She held several offices in her local organization and received the prestigious Credit Professional of the Year award. *Mary Arthur* had been a resident of Heartland of Union, SC, for a few years.

*We can cherish those dear to us,
For, oh, so short a time,
And when we can no longer hold them close,
In our memory, their essence is kept,
Precious and untarnished,
To be forever treasured.*

~ Shirley Clontz



Remember in our prayers

Eva Nifong's husband, Butch.

Eva's husband Butch fell Wednesday, July 8, while at the beach. He was carried to Brunswick Hospital in Shallotte, NC, by ambulance. He suffered a broken ankle and had surgery that night to stabilize the ankle with metal rods. He was transported July 15th to Westwood Rehab and Health facility at High Point Hospital. He will likely have more surgery in the coming weeks. He has had a very rough time. Please keep him and Eva in your thoughts and prayers

Nona Ellzey

Nona Ellzey suffered a broken ankle, along with many scrapes and bruises, in an automobile accident. Her son is staying with her to help out while she is wearing a cast. Nona's spirits are good but she would love to get a card wishing her well.

Helen Neil

Helen has had problems with spinal stenosis for several years, causing considerable difficulty with balance and walking. Helen continues to have her usual high spirits in spite of her disability.

Colleen Collette

Colleen suffers from the pain of rheumatoid arthritis, especially in her hands. She has trouble opening doors, jars, buttoning buttons, fastening clasps on her jewelry along with many other things.

Marcella Lowe

Marcella will have surgery to correct spinal stenosis on August 6th. After suffering constant pain and an inability to walk for the past three years, she is looking forward to unhindered mobility.

***"Heal me, O Lord and I shall be healed.
Save me and I shall be saved,
for You are my praise."
~ Jeremiah 17:14***

District 3 & 4 Reports



Alabama



Georgia

Atlanta members have been very busy. In June we hosted the CPI International Conference, at the Hilton Conference Center. Marietta, GA. International President (and Atlanta member) Rhonda McKinney presided. Rhonda's theme and the theme of the conference was 'The Power of One'. All our members put in many volunteer hours preparing for and working at the conference. Atlanta member, Anne Hammond, was inducted into the CPI Hall of Fame. Our thanks to all the members and guests who attended.

On August 16 we had our annual Summer Social and members gathered for lunch at the Seasons 52 restaurant. We caught up on each other's news and enjoyed several hours of food and fellowship.

We elected the following officers for the current year: President-Michele Rocher, Vice-President, Carol Neal, CCBE/MPCE; Secretary, Anne Hammond, CCBE/MPCE and Treasurer, Joyce Dove, CCCE/MPCE.

Anne Hammond, CCBE/MPCE



Florida

On a Personal Note

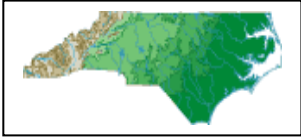
From Lavonne Agerton - I just wanted to thank all the people who sent cards to me on behalf of Melba Barry. She, indeed, was a wonderful member of CPI, and even more a wonderful & helpful friend to me. I miss her very much.

*Thank you,
Lavonne Agerton*

*Education is a better safeguard of liberty than a standing army.
~Edward Everett*



Mississippi



North Carolina

Message from North Carolina State President

Fall is coming soon. I hope you all have had a great summer. Have you sent in your registration for the NC State Conference yet? I hope so. This event will be held September, 11-12, 2015, in Albemarle. Charlotte Maness has set up the Past President's Dinner on Friday night at 6:30PM; at Badin Treehouse (all attendees are invited). Sounds interesting! Also, I can't stress enough how important this conference is and your attendance is greatly needed. On Saturday morning from 9:00AM to 10:30AM, there will be a special, called meeting, regarding the future of our state organization and your participation is of the utmost importance. Our Annual Business meeting will be held following the special meeting, if time allows. Otherwise, our annual meeting will be held following lunch. Everyone should plan to attend so you can participate in the decisions made concerning our association.

Rutha Marshburn, Career Club President, will host the Career Club Special Luncheon.

Dress is business attire except Saturday night, which will be the normal semi-formal (optional). If you aren't spending the night on Saturday and want to change clothes we will have rooms available at the Best Western. We hope the banquet on Saturday Night will close by 9:00PM so you will be able to travel back home Saturday evening if you choose to. We look forward to seeing members and visitors, (Ya'll come), at the conference.

I look forward to seeing members and visitors (Ya'll come) at the conference

~ Betsy Higgins

North Carolina State President

Education's purpose is to replace an empty mind with an open one.

~Malcolm S. Forbes

BPI of the Triad - We are handing out budget information at a local food pantry to put in food orders. In addition, financial counselor, Paul Greve, will hold a one session budget class for those clients who are interested in attending.

BPI of the Triad

CPI of Charlotte - We were proud to award four Ethel B. Wilkinson scholarships. Six of our members worked for the Belk Charity Day fund-raiser, the proceeds of which go toward the scholarship fund. This association celebrated the anniversary of our founding at the May meeting. Cheryl Burselson Davis was awarded the prestigious Credit Professional of the Year award for her local organization.

*Shirley Clontz, CCBE
President - CPI of Charlotte*

On a Personal Note

From Annette Robbins - 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 and Annette Robbins
BPI of the Triad*

From Diane Radcliff - Jeff and I had the opportunity for some R & R at Myrtle Beach, SC, in June. My sister, (Chris) and her husband (Robert) Stowe, along with my brother (Tommy) and sister-in-law (Laura) Edwards were invited to their family beach house. We had a wonderful visit, eating out at Bistro 217 at Pawleys Island and Collectors Café in Myrtle Beach Proper and enjoying each other's company. We prepared meals at the house and laughed until we couldn't see straight. It was a much needed vacation and we had a fantastic time! Jeff's son and my stepson, James, has secured excellent employment in his field of study (Plant Science with a concentration in Landscape Design) at Charlotte Country Club here in Charlotte, NC as Assistant to the Horticulture Director. As of August 20th, he will be living in his own apartment here in Charlotte, NC! There's nothing like PRODUCTIVITY and MOVING FORWARD! Halleluiah!

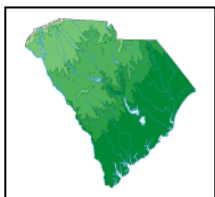
*Thanks,
Diane E. Radcliff, PCE*

From Betsy Higgins - Esther Brinkley has spent a lot of time with Granddaughter Christina this summer. I was so impressed at the various activities she has done with her from swimming to crafts, zoo etc.

On that note Betsy Higgins will be a GREAT grandma in December. Can't wait. Betsy and Husband spent a few days camping last month and several days at Myrtle Beach recently and got their one and only summer tan. Also they spent a week in Augusta helping with her brother who was very ill. See you at conference!

*~ Betsy Higgins,
BPI of Triad*

***Anyone who keeps learning stays young."**
~ Henry Ford*



South Carolina



Tennessee

We are continuing our membership drive. Since the last report we have had a speaker from Carl Perkins Center for Child Abuse. Member Deborah Tyler presented a lesson from the Credit Professional Magazine on Trust and Trustees.

This month we are working on putting together a raffle. I plan to get the CPI magazines, received at International, out to financial institutions, schools and organizations. Valrie Butler and I attended the International Conference, and it was wonderful! Thank you Atlanta Association for a job well done. The speakers were interesting and informative; the tour was entertaining and educational with the scavenger hunt. The hotel was exceptional; I enjoyed the shuttle ride to the square and the shops and restaurants.

We plan to continue looking for prospects for membership and fund raising. Check School class is scheduled for June 29th this month.

*Sheila Edwards, PCE
President, Jackson, Tennessee*

*The whole purpose of education is to turn mirrors into windows.
~Sydney J. Harris*

Alert! Alert! Alert!

Email Account Takeover

Let me set the scene: your friend John is rushing to get his daughter from school and his son to the soccer field, and he still needs to stop at the grocery store because there's nothing in the fridge. In the midst of this everyday madness, he gets a text message from Google with a verification code. He thinks, "That's weird. Maybe I should log in to my email and see what's going on."

Before he has a chance, he gets another message. It says:

Google has detected unusual activity on your account. Please reply with the verification code sent to your mobile device to stop unauthorized activity.

What should John do?

It's quite possible that he might reply with the code — especially while he's distracted, and worried that he might lose access to his email. Unfortunately, if he sends the code, he'll be giving a hacker access to his email account.

Here's what happened behind the scenes:

1. A hacker who has John's email address and mobile number went to the email login screen, clicked "Forgot Password," and asked for a verification code via text message.
2. John got the verification code on his phone.
3. The hacker — pretending to be John's email provider — sent him a text message and asked for the code.
4. John forwarded the code to the hacker, and the hacker had everything he needed to complete the login process.

The hacker could gather a lot of information about John while snooping through his email. He also could change John's settings, so future emails sent to John are forwarded to the hacker. It could be a long time before John notices this change.

So, what can you do?

Don't send verification codes to anyone via text or email. Use these codes only on the login page. And if you get a verification code that you didn't request, let your provider know about it. That could be a sign that someone is tampering with your account.

~ Kristin Cohen
Office of Technology and Investigative Research
(submitted by Tammy Rucker)

***Anyone who stops learning is old, whether at twenty or eighty.
~ Henry Ford***



CONGRATULATIONS SHEILA EDWARDS!
CREDIT PROFESSIONAL OF THE YEAR 2015-2016

HALL OF FAME AWARD WINNERS

Anne Hammond, CCBE/MPCE
Mary Nebeker, CCCE/MPCE
Mark Dwyer, General Manager
San Antonio Credit Union

MEMBERSHIP AWARDS

District Awards

District with the largest Percentage of locals with a membership increase:

District 5---33%

District with the largest Percentage of locals with membership retention:

District 5---50%

District 7&9---50%

District with the most new members:

District 5---Five new members

*“The educated differ from the uneducated as much as the living differ from the dead.”
~ Aristotle*

Local Association Awards

Locals that Increased the Number of Members

Atlanta, GA	2 Members
Ann Arbor, MI	2 Members
Jackson, TN	1 Member
Iliana, IL	1 Member
Central Kansas, KS	1 Member

Locals that Maintained the Same Number of Members

District 3&4

Charlotte, North Carolina
Spartanburg, South Carolina
Brownsville, Tennessee

District 7&9

Lawton, Oklahoma
Las Madrugadoras, NM

District 5

West Central, Illinois
Iliana, Illinois
Ann Arbor, Michigan
Jackson, Michigan

“Education is the kindling of a flame, not the filling of a vessel.”
~ Socrates

Locals that Added New Members this Year

District 3&4

District Total: 3

Atlanta, Georgia

2 new members

Jackson, Tennessee

1 new member

District 5

District Total: 5

Ann Arbor, Michigan

4 new members

Goshen, Indiana

1 new member

District 7&9

District Total: 2

Central Kansas

1 new member

Las Madrugadoras, New Mexico

1 new member

*“Children must be taught how to think, not what to think.”
~ Margaret Mead*

Credit Professionals International & Credit Education Resources Foundation

Fall is the perfect time to begin prepping your finances for the coming year. If you haven't already, review your credit report, your bank statements, and your credit card bills to get a sense of where you stand financially. Think about the goals you want to accomplish before the end of the year - are you on track to meet them, or do you need to make some adjustments?

To help you stay on the path toward your goals, or to help you adjust your behaviors to meet your goals, this issue of the *Equifax Advisor* highlights five credit habits to avoid and how doing so can help you stay in healthy financial shape.

Thank you!
CPI WebMaster

To All CPI MEMBERS

Oct 16-17, 2015 we will meet in St. Louis, MO for Strategic Planning.

ALL Members are encouraged to attend. We need your input to plan our future. We need all ideas, comments & suggestions.

If you are not able to attend in person, you can attend via www.gotomeeting.com

If you are attending either in person or gotomeeting, please R.S.V.P. to chapin@modempool.com Barb Chapin.

If you cannot attend but want to have your ideas heard please email or call!

Thank you,

Cindy Westenhofer, MPCE
CPI President - 317-452-7812 (weekdays 9-5)

Barb Chapin,
Strategic Planning (chapin@modempool.com)

*“Live as if you were to die tomorrow. Learn as if you were to live forever.”
~ Mahatma Gandhi*

DISTRICT III & IV PRESIDENT'S PROJECT 2015 - 2016

For my President's Project, I want to see what you've done with the challenge. Put together a video, power point, copies of brochures and dates/times the presentation was done. If you've volunteered in a school, or other organization, let me know when, where and what you did. I know we have some creative members and look forward to seeing what you've done with my theme.

Cheryl

Credit Professionals International District III & IV Education/Membership/Extension

Making a Change Through Education

Our membership challenge for 2015-2016 is to recognize the association and individual member that obtains the most points.

- **25 points** Each membership drive event. (Association Points)
- **50 points** Contacting potential members (Individual Points)
- **25 points** Association activities or meeting that include a potential new member (Association Points)
- **25 points** Each potential new member attending three consecutive events (Association and Individual points)
- **50 points** Association that maintains its membership (Association points)

Sheila Edwards

*"I did then what I knew how to do. Now that I know better, I do better."
~ Maya Angelou*

Here is a tentative agenda for the International Conference Committee and the Strategic Planning Committee Meeting in St. Louis in October.

UPDATES:

EXPENSES – DETERMINE SPLIT BETWEEN CPI/FOUNDATION GRANTS	CHARLES GORDON CHARLES GORDON/ JIM LUCAS
FCRA CLASS – 2016 CONFERENCE	JEAN JERVIS
FUTURE CONFERENCES	JEAN JERVIS
INTERNSHIP -	RHONDA MCKINNEY
RETENTION/RECRUITMENT OF PRIOR MEMBERS	
SOCIAL MARKET	TASKFORCE
ATTRACTING YOUTH / PROMOTING	MEMBERSHIP COMMITTEE
EXPENSES VS INCOME/ CORPORATE OFFICE	EXECUTIVE COMMITTEE
WHAT'S ON YOUR MIND?	

Your opinion, as a member of CPI, is VERY important to the future of CPI. You may be a PIP, a Member in your local, district or state or a direct member. What is on your mind to make this Association Survive???

Believe it or not each of your ideas makes a difference in the future and is to CPI. Your ideas will be heard at the Strategic Planning Meeting and you will be updated after the meeting. So let me hear from the members that can and have not been able to attend. Your Executive Committee wants to hear your thoughts. If you prefer, you can send them to me confidential and I will only present the comments. Once again, THANK YOU for being a valued member of CPI.

Barbara J. Chapin CCCE/MPCE,
Strategic Planning Committee Chairman

Tell me and I forget. Teach me and I remember. Involve me and I learn.
~Benjamin Franklin

Announcement to all CPI Members

District V Fundraiser

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 8th 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

Pandora 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.



DATES TO REMEMBER

North Carolina State Conference
Stanley Medical Center
Albemarle, NC
September 11 - 12, 2015

Tennessee State Conference
Location to be determined

September 19-21, 2015

Strategic Planning Meeting
Drury Hotel
St. Louis, Mo.
October 16-17, 2015

District III & IV Conference
Crown Plaza Hotel
Charlotte, NC
April 21-24, 2016

The website has the updated information on conferences!
See www.creditprofessionals.org for the agenda, registration and hotel information.

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

**The DixieGram is a quarterly newsletter for District III & IV.
Its purpose is to keep the members of Credit Professionals International informed
about the activities and achievements of each local and state organization.**

Please participate by sending information you wish to share to:

Shirley Clontz/Editor - (shirleyclontz@carolina.rr.com)

All reports should be sent in by December 28, 2015.

The next issue will be published January 2016

*An educational system isn't worth a great deal if it teaches young people
how to make a living but doesn't teach them how to make a life.*

~Author Unknown