

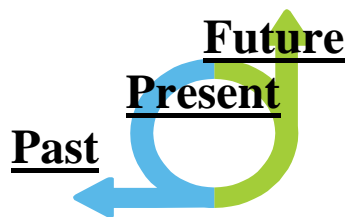
THE CAROLINES

VOLUME 1 ISSUE 7 January 2015

NORTH CAROLINA

CREDIT PROFESSIONALS INTERNATIONAL

“Light Up Your Future With CPI”



NORTH CAROLINA STATE OFFICERS

President- Betsy Higgins, MPCE
BPI of the Triad

Vice President- Charlotte Maness, MPCE
CPI of Charlotte

Secretary- Esther Brinkley, CA, MPCE
BPI of the Triad

Treasurer- Tammy Rucker, MPCE
Direct Member



We had a great State Conference in September. My theme is Light up your Future with CPI-, Past-Reflect, Present-Review, Future-Reframe. Betsy Higgins, MPCE NC State President

I hope you all have had an excellent holiday season. I can't believe it has come and gone so quickly. I apologize I have not done a Carolines or Message to you all since October. (Somewhat of an excuse, I am still dealing with the thrombosis (clot) in my liver, and disc problems in my back and then January 5 my husband (Marlin) had a heart attack. He is doing well and emergency has passed. I am sure you all have similar things going on in your families.

News from International

Hard to believe it has been so long since we met in Albuquerque, NM for the 2014 Conference! Linda Bridgeford and Charlotte Rancilio are hard at work completing the Post Conference capsule, Cindy Westenhofer has communicated the Membership Campaign, Linda Simbeck has completed the Lifetime Certification certificates, Barb Chapin worked on the details for the Strategic Planning meeting, and I am planning for our first open conference call. Much is work

is already in progress, and I want to keep the excitement and enthusiasm going all year!

CPI "The Power of One" Tote bags - I are for sale. Buy extras for guest speakers, local raffle prizes, etc. because carrying the bag is advertising and marketing. The tote bags are \$15 each or 2 for \$25, and I will personally mail them with FREE shipping. Mail checks made payable to Rhonda McKinney, to 1505 Windward Concourse J-42S, Alpharetta, GA 30005.

I welcome any feedback, suggestions, or concern and encourage all of the membership to email or call me because I am here to serve you. As always, thank you for your membership, support, and dedication to the principals and purposes of Credit Professionals!

**Rhonda McKinney, MPCE/CSM/Safe
Credit Professional International President**

**America Saves Week – February 23 – 28,
2015**

America Saves Week is coordinated by [America Saves](#) and the [American Savings Education Council](#). Started in 2007, the Week is an annual national campaign involving more than 1,000 non-profit, government, and corporate groups and provides the opportunity for organizations to promote good savings behavior and a chance for individuals to assess their own saving status. Typically thousands of organizations participate in the Week, reaching millions of people. Overall management for the campaign is provided by the non-profit [Consumer Federation of America](#) (CFA). CFA is comprised of over 270 consumer education, advocacy, and cooperative organizations dedicated to advancing the consumer interest.

CPI is a participating organization, and to see us go to www.americasavesweek.org/about/participatingorganizations.

During the week of the campaign, CPI will post articles and saving tips written by our members or speakers, and provide links to other helpful articles that we have found related to saving and financial literacy on our website and on the Facebook page.

<http://www.creditprofessionals.org/2-uncategorised/248-america-saves>

If you or a speaker would like to submit information to be posted, please send it email articles, tips, and links creditpro@creditprofessionals.org by February 16th.

Participating in the America Saves Week, is a great way to kick-off March Education Month and April Financial Literacy Month. I look forward to reading and sharing all the great information that will be submitted!

Rhonda McKinney, CSM/MPCE/Safe
Credit Professional International President 2014-2015

CPI is bringing you an update on what is happening in the Credit World today. See <http://www.creditprofessionals.org> to view the latest information on the CFPB! Also if you were unable to attend the International Conference in June, you can view the video of 2 of our very excellent speakers on customer service! Members go to the website, login & then go to:

<http://www.creditprofessionals.org/members-area/credit-education/223-customer-service>

If you are not a member, but wish to join, you can do so online:

<http://www.creditprofessionals.org/join-cpi/60-pay-dues-online>

Thank you,

Cindy Westenhofer, CPI 1st VP



Thank You for being a CPI member! Your dedication to the association is what keeps us alive! This year we have a membership contest. You can get the details:

<http://www.creditprofessionals.org/join-cpi/232-membership-promotion> is sure to get your potential members turned in & CPI will help you market to them through email! Again, THANK YOU! Cindy Westenhofer, 1st VP & Membership Committee Chairman
cwestenhofer@iquest.net



Did you get your Post Conference Capsule:
http://www.creditprofessionals.org/images/post_conference_capsule_2014.pdf

If you were not able to attend the 2014 conference, please take a look to see what you missed & you can still attend the 2015 Conference: see information on the website:

<http://www.creditprofessionals.org>

Hope to see you there!

Read All About It:

[Don't forget to read your Credit Connection!](#)

Also items on the website

www.creditprofessionals.org

Thank you for being a CPI member!



TO: ALL MEMBERS OF CREDIT PROFESSIONALS INTERNATIONAL RE: CAREER CLUB As your 2014-15 International President of Career Club, I have requested that each of you as members of CPI submit an application to become a member of Career Club, if you have a total of twenty five or more years employed in the credit industry. They do not have to be consecutive years, but the total does have to add up to twenty five (25) years. Career Club is an elite but informal group that meets only at each District Conference and at the International Conference. There are NO dues to belong to Career Club. It is the recognition that you get as a member and will receive at your local, district, state and International meetings. It will take you less than 5 minutes to complete the application. So what are you waiting for???

President Rhonda, Your District President,

Charlotte at the Corporate Office and myself are excited about those of you that have taken 5 minutes out of your schedule to meet this challenge. Another exciting announcement is that our Webmaster and 1st Vice President, Cindy Westenhofer, has added 3 fields on your membership page. These are Career Club, years began in credit and also LinkedIn link. It is so EASY to update, but most of all when you have completed the updates, your information is available to the Corporate Office and Your Officers. REMEMBER this is a secured sight. Just go to Credit Professionals website, Members Only, Edit Profile. Good Luck.....I found it very easy. Thanks again for taking the challenge of being a Career Club Member or for just updating your profile on the website. Each of you are VALUED members of CPI. Your membership is appreciated because of the knowledge and expertise that you give to others. Barbara J. Chapin, CCCE/ MPCE/International Career Club President and Past International President

CPI provides education to our members. At the District 5 Fall Seminar hosted by Goshen CPI we had a very good speaker: Mike Gingerich. You can experience his presentation:

http://www.creditprofessionals.org/consumer_seducation/241-marketing-digitally

Just one of the many advantages of being a member! This presentation is available to everyone as an example of one of the tools CPI has to offer. If you are not a member, but would like to join you can do so:

<http://www.creditprofessionals.org/join-cpi/join-online>

Thank you & Enjoy!

QUOTES Look at the choices you have, not the choices that have been taken away from you. In them, there are whole worlds of strength and new ways to look at things. Michael J. Fox

Believe you can and you are halfway there.
Theodore Roosevelt

What mom taught me about being fierce: "You harm the world by dimming your light." –
Laura Dern

80% of people report comprehending text better when reading on paper verses screen.

Top Achievement

No one can motivate anyone to do anything. All a person can do for another is provide them with incentives to motivate themselves. Here are a few effective strategies to help you get up and get moving toward actualizing your enormous, untapped potential.

1. Be willing to leave your comfort zone. The greatest barrier to achieving your potential is your comfort zone. Great things happen when you make friends with your discomfort zone.
2. Don't be afraid to make mistakes. Wisdom helps us to avoid making mistakes and comes from making a million of them.
3. Don't indulge in self-limiting thinking. Think empowering, expansive thoughts.
4. Choose to be happy. Happy people are easily motivated. Happiness is your birthright so don't settle for anything else.
5. Spend at least one hour a day in self-development. Read good books or listen to inspiring tapes. Driving to and from work provides an excellent opportunity to listen to self-improvement tapes.
6. Train yourself to finish what you start. So many of us become scattered as we try to accomplish a task. Finish one task before you begin another.
7. Live fully in the present moment. When you live in the past or the future you aren't able to make things happen in the present.

Important information to save-

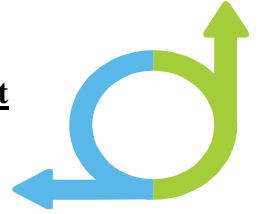
Here are the numbers you always need to contact about your wallet, if it has been stolen:

- 1.) **Equifax: 1-800-525-6285**
- 2.) **Experian (formerly TRW): 1-888-397-3742**
- 3.) **Trans Union: 1-800-680 7289**
- 4.) **Social Security Administration (fraud line): 1-800-269-0271**

Future

Present

Past



Where are you?

FUTURE IS THE KEY WORD HERE. IN PLANNING FOR THE FUTURE IT IS WISE TO REFLECT ON OUR PAST – WHAT IT HAS GIVEN AND TAUGHT YOU. LIKE, CPI MEETINGS, CONFERENCES, AND FRIENDS. FRIENDS ARE THOSE WHO HAVE CARED, TAUGHT YOU AND INVESTED IN YOUR LIFE – GIVING YOU A HISTORY. THEY GAVE YOU MARKING POINTS OF TIMES OF GROWTH IN YOUR LIFE, BOTH PROFESSIONALLY AND PERSONALLY.

REMEMBER WHAT THIS ORGANIZATION IS ALL ABOUT AND WHAT IT HAS DONE FOR YOU. OUR GOAL IS FOR CREDIT PROFESSIONALS INTERNATIONAL TO LIGHT UP YOUR FUTURE AND THROUGH YOUR COMMITMENT IN THE PRESENT THIS IS WILL BE ACCOMPLISHED. WOODROW WILSON ONCE SAID, “IT’S NOT WHAT YOU HAVE TO DO ACCORDING TO THE LAW, BUT WHAT YOU DO BECAUSE YOU WANT TO DO IT, THAT MAKES YOU “GREAT”.

Betsy Higgins, MPCE
NC State President

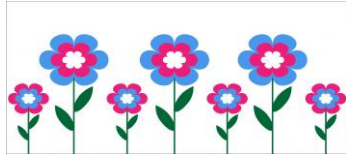
This e-mail below was from LaVonne Agerton

I had knee surgery on July 10. Unfortunately, I had a very bad fall on July 11. I broke 2 ribs, pulled all the muscles and tendons from my neck To my waist, the entire left side of my back. I was very fortunate when I had hit my head, but no concussion, no internal bleeding and no brain damage.

I did not damage at all the right knee that I had surgery on the day before and missed hitting my spine which would have been very bad.

I had to take rehab three days a week for 5 weeks. I was in wheelchair for 2 1/2 weeks,

walker for 5 weeks and now on walker/cane. I hope to go to regular cane next week. I thank God for His care in all this. I hope all others are well.
Love Valrie Butler
District President 3 & 4



It is with great sadness that I inform you of the death of Corine Jones, former long time member of the Savannah Credit Women's Club. Corine was 89 years of age and had been in a nursing home in Statesboro, GA, area. Anyone who may want to send a memorial donation should send it to Ogeechee Area Hospice, 200 Donehoo Street, Statesboro, GA 30458.

Corine was retired from Trust Company Bank of Savannah and had served her local association as president on several occasions, president of Georgia State Association of CWI, Georgia Career Club President, and on many committees on local, district, and international levels. She was an active bowler and is in the Bowling Hall of Fame in St. Louis, MO.

Betty Gleaton, Past District President of Columbia, SC, called to inform me of Corine's death. She also told me that former CPI members Loretta Hamrick and Betty Ardis are having health problems. I am sure they would appreciate hearing from you if you would like. Addresses are as follows:

Mrs. Loretta Hamrick, 183 Eagle Ridge Drive, Chesnee, SC 29323

Mrs. Betty Ardis, 302 Stuckey Street, Sumter, C 29150

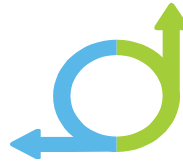
Betty said she is "holding her own" and doing as well as can be expected for our age group! Betty's address is as follows: Mrs. Betty Gleaton, 1016 W. Seminole Street, West Columbia, SC 29169

Please pass this information on to anyone I may have missed who knew Corine and friends. Joyce Dove

Esther Brinkley recently learned of the **death of Betty Stokes** in November 2014. Esther had called her home numerous times with no answer and finally her daughter Jan called sharing the news of Betty's death.

Betty had been a member of CPI (CWI, Winston-Salem etc.) for many many years and served in all of the local offices and State, District and International offices. Betty was an accountant and served whenever she could use her talent to benefit CPI. If anyone would like to share more on Betty, please let me know and I will put it in the next Carolines.

NEWS FROM LOCAL ASSOCIATIONS



CHARLOTTE

Autumn has found the Charlotte organization quite busy. New officers for CPI of Charlotte were installed by District III and IV Vice President, Cheryl Burleson-Davis. New officers are: President - Shirley Clontz, Vice President - Helen Neil, Secretary - Irene McQuain, Treasurer - Harriet Bryant.

Members, Colleen Collette, Cheryl Burleson-Davis, Irene McQuain, Diane Radcliff, along with CPI supporter, Sylvia Burke, made the organization's major fund-raiser, Belk Charity Days, a great success. Proceeds from this project go toward the Ethel B. Wilkinson scholarship fund promoted by the Charlotte organization.

Our local association sent a donation to our year-round charity, Child and Family Focus. We also collected labels from Campbell's soup cans, etc, and contributed these as well.

We will have our customary non-traditional Thanksgiving celebration at the home of Cheryl Burleson-Davis in mid-November, enjoying Olive Garden cuisine.

Credit Professionals International of Charlotte will not meet in December 2014 and extends wishes to fellow members a most joyous Christmas and a promising 2015.

Shirley Clontz
President - CPI of Charlotte

BPI OF THE TRIAD

October 25, 2014 for Make A Difference Day, Linda Ayers assembled lunch bags at her church and delivered them to Alamance Crossing Nursing Home.

October, Esther Brinkley and Eva Nifong participated in International Conference Call.

Eva's husband Butch has been having a terrible time with his legs. Please keep him and Eva in your prayers.

We had our Christmas Party, December 18, at the home of Esther Brinkley. We had an excellent meal and of course Dirty Santa and other games. Our outreach project was to help a mother with four children. She had been in a hotel and they just moved into a home. We collected toiletries, paper goods and laundry items for the family.

Esther Brinkley went on a cruise January 4, we are looking forward to hear all the details.

GOD BLESS AMERICA



You're Invited

We are already working on the 2015 District Conference and hope to see all of you there. It will be in Gatlinburg Tennessee at the Edgewater Hotel on April 16-18, 2015.

We are looking for ways to keep your cost down but as you know, some costs cannot be determined too far ahead of those dates. Such as the number of attendees which ultimately determines the amount set for the registration. I know this is too far ahead of the time for you to

know for sure if you will be able to come but I would like to hear from those of you who think they will be there. This will help us in setting the conference registration amount. I am sure that any of you who have planned a conference before understand what I am saying.

Gatlinburg is a great place for a conference and since some of you have stayed at the Edgewater before you know that it is in a convenient location.

Again, I would appreciate hearing from you and hope to see you in April 2015. I may not have everyone's email address, so if I missed someone that you know, please share this with them.
Thanks, Helen Fisher

OTHER DATES TO REMEMBER

NC State Conference
September 2015
Stanly Regional Medical Center
Albermarle, NC

2015 District Conference
District III & IV Conference
April 16-18, 2015
Gatlinburg, TN
See above invitation.

International Conference
June 10-14, 2015
Hilton Atlanta Marietta Hotel, Historic
Marietta, GA
Registration on CPI website
Tour listed separate

Strategic Planning Meeting
October 10-11, 2015
Drury Inn, St. Louis-Airport
St. Louis, Missouri

Mark your calendars now with these tentative dates. More information will follow.

District Information

12/16/14 Hi Everyone, I just received a call from Nona Ellzey. Her daughter, Missy Baxter, was killed last night in a car accident, with a deer, in Wilmington, NC where she lives. I'm sure Nona would love to hear from her friends in CPI. Nona's address is 915 West Lake Dockery Drive Jackson, Ms. 39272

Please pass this on to those I may have missed and keep her family in your prayers during this time. Love,
Gail Ottinger, MPCE

9/10/14 Bonnie Burns is home and doing well. She wanted to say thank you everyone for all the cards, well wishes and prayers she received from her CPI friends. It really meant a lot to her. Bonnie had surgery in May for a hemorrhage on the brain. Gail Ottinger

Anita Dingledine had eye surgery in April 2014 and husband Marvin had knee replacement.

JC Moose Moyers. SC member at large had a mild heart attack last May, requiring a four bypass surgery. Is doing well but taking it easy.

Michele Rocher, CPI of Atlanta President asked for prayer for her mom who took a tumble in her home. She was on the mend 5/21/14.

Marvin Robbins, Member at large had knee replacement surgery in April.

Cheryl Burleson Davis lost her sister Stephanie suddenly April 25.

In case you missed it, we lost Carolyn Ayers, Charlotte CPI December 7, 2013
She had been a credit manager with Belk Stores. An administrative assistant at Presbyterian Hospital and later for Cannon Research Center. She retired in 2004. She had been a very active member in CPI.

Florida- LaVonne Aggerton did not rejoin. However, CPI of Florida Jacksonville continues to pay state dues. Only two members remain, Marcella Lowe and Kathleen Powell. Kathleen is 93 and still very active playing golf several times a week. Marcella Lowe has been cancer free for five years. Her knee surgery was cancelled until she could get her blood pressure down (April)

Veda Gerring a former CPI president passed away this year.

Please email me updates or current health problems. We'd love to hear how you are doing.



Valrie Butler, MPCE installed as District President April 12, 2014 by Rhonda McKinney as
2014-2015 President
District III \$ IV

Theme-“TIME to make a CHANGE”
Change is difficult, not changing is fatal.

Credit Professional of the year-
Valrie Butler

Quilt raffle was won by Rhonda McKinney

50/50 raffle \$770. Won by Esther Brinkley

Ten Year Award

Valrie Butler and Rhonda McKinney



Flu season is here again, get your shot and protect others if you do have the flu.

6 number of feet that the flu virus can travel through the air and infect others.
STAY HEALTHY

Lather up, most infections spread via touch including grabbing door knobs. Kill germs on the go with hand sanitizers. Research shows it's almost as effective as soap and water.

Keep your hands off your mug. Adults touch their eyes, noses or mouth an average of 16 times an hour. And get a Flu shot

North Carolina Manual **Corrections**

Please correct my home phone# to reflect 704-841-0899. Diane Radcliff CPI of Charlotte

Betty Foster, BPI of Triad, Retired New Email address ms betty1967@yahoo.com

Esther Brinkley, 2824 Shadow Brook Lane, Winston-Salem, NC 27103
Cell 336-817-7476, land 336-765-3683
Email address- ebrinkley1024@yahoo.com

Rutha Washburn- 420 Joe Collins Rd., Monroe, NC 28112 704-764-7784



January 19, 2015 Martin Luther King Jr. Holiday

Don't forget your sweetie
February 14,
2015

