



Credit and Financial Development Division NEWSLETTER

The Official Publication of the NACM Credit and Financial Development Division

February 2014

Letter from...

Barbara Condit, CCE
CFDD National Vice Chairman
Education Programs and
Chairman-Elect



Happy New Year and Welcome to 2014!

With two months into the New Year, I hope that you have taken the time to register for Credit Congress to be held June 8-11 in Orlando, Florida. Please also remember to register for and attend the CFDD Luncheon at Credit Congress on June 10.

I would like to take this opportunity to thank the following members for all they do for CFDD:

- Lynn Kendrick, CBA, for her excellent leadership as National Chairman.
- Charlene Gothard, Vice Chairman Member Services and Publicity for putting together this year's great newsletters and keeping us on track.

- Area Directors for their dedication to their chapters and the National Board. We would not be able to support our members without your assistance.
- Sheila Roames, CCE, for working on our Professional Development modules.
- The Scholarship Committee who worked closely with me to develop a scholarship just for new members.

During the National CFDD Conference in Albuquerque last year, we raised over \$16,000 for the CFDD Scholarship fund. With the deadline of March 17 fast approaching, I would like to once again remind everyone to visit www.nacm.org/cfdd-scholarships-awards and apply for a scholarship to attend the 2014 CFDD National Conference to be held in Minneapolis, MN on September 18-19, or any of the other scholarships available:

- NACM Credit Congress Registration
- Designation Application Fees
- School Registration Fees
- Self-Study Courses
- NACM Credit Learning Center Designation Exam Review Package

Remember that there is a new scholarship application this year for those who have been members for less than three years. See page 8 for more information.

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Reminder to All CFDD Chapters

As CFDD chapters elect new boards of directors, please keep CFDD National in the loop!

Please send a memo to National (cfdd@nacm.org) with contact information for all newly installed board members.

We appreciate your help in this matter.

Additional awards with the March 17 deadline are as follows:

- Distinguished Member Achievement Award
- Marilyn Daugherty Spirit Award
- National Mentor Achievement Award
- CFDD National Regular Program Award
- CFDD National Special Program/Seminar Award
- CFDD National Publicity Award

Each chapter should consider applying for these awards.

Should you need assistance in completing your scholarship applications, please do not hesitate to contact your local Chapter President, Area Director, or your CFDD National Board, as we are committed to aiding you in your professional development, not only as an individual, but also as a chapter.

Don't put off until tomorrow as tomorrow comes way too fast! Do this today and reach for your tomorrows through success in receiving a scholarship!

Have a great year!

Member Viewpoint

CFDD National Conference 2013 Firsts!

I am proud to say I attended the CFDD Conference in Albuquerque this past September. First time to Albuquerque, first time to a CFDD Conference, first time being a CFDD Board Member, first time on a mountain tram, first time experiencing altitude sickness and last but definitely not least, first time singing in front of people! I would say the conference was jam-packed full of new things for me!

I was so grateful for the opportunity to meet numerous knowledgeable, fun and friendly credit professionals. The content of the conference was relevant and sparked lively conversation among the participants. I received many great ideas from other credit analysts and managers on how they handled various situations within their company.

Whether we are seasoned veterans or new on the credit front, we all seem to face the same challenges. It is reassuring to know that we can reach out to the individuals we meet at the conferences for insight into the credit world.

Being a part of CFDD and attending the conference has allowed me to expand my knowledge and involvement in the credit industry. I am

especially thankful for the time to learn more about my CFDD chapter friends and share experiences together.

Thank you!

Submitted by Joni Vander Linden, corporate credit coordinator, Dairy Farmers of America, Inc.

CALL FOR PROPOSALS

The CFDD National Board of Directors is looking for timely and invigorating topics to showcase during the 2014 CFDD National Conference in Minneapolis, Minnesota, September 18-19, 2014. Your fresh insights and well-honed best practices are what make the conference a must-attend event. Share your ideas and feedback by contacting CFDD at cfdd@nacm.org. We look forward to hearing from you.

PROGRAM PICKS

CHAPTER	TOPICS	SPEAKER
Portland/Salem	Back to the Future: Back to Basics in Bankruptcy New Technology for Your Credit Application Marketing Your Business on Social Media Online Credit Tips, and Tricks and Tools	Chapter Members Chapter Members Chapter Members Chapter Members
San Diego	Sales and Use Tax Credit Card Surcharging	State Board of Equalization Local Law Firm

RECOGNIZING EXCELLENCE WITHIN THE RANKS

Don't Forget to Submit Your Applications for These Awards!

The Distinguished Member Achievement (DMA) Award

The Distinguished Member Achievement (DMA) Award was established in 1988 to recognize outstanding individual achievement in the NACM Credit and Financial Development Division. The candidate must be a CFDD member for a minimum of five years and have held at least two offices including chairman of two different committees. This award is acknowledged during the CFDD luncheon at the NACM Credit Congress. *One entry per chapter.*

Marilynn Daugherty Spirit Award

The Marilynn Daugherty Spirit Award is judged annually by the MDSA Selection Committee, but is only awarded when the committee feels an individual merits such an honor. Anyone can submit a candidate for this award. The candidate must be a CFDD member for a minimum of eight years and currently a member in good standing. The judges will focus on participation in and promotion of CFDD and the credit profession, candidate dedication, character and integrity. This award is acknowledged during the CFDD luncheon at the NACM Credit Congress. *One entry per chapter.*

National Mentor Achievement Award

This award was established to recognize outstanding achievements by a CFDD member in the field of mentoring. The CFDD National Mentor Achievement Award is judged by the Mentor Award Committee, but is only awarded when the committee feels an individual merits such an honor. Any CFDD member or chapter may submit a candidate for this award. The candidate must be a CFDD member for a minimum of five years and must have completed the CFDD Mentor Training Program. A letter of recommendation from an individual or chapter and testimony(ies) of mentee(s) must be attached to the application, along with a biography of the candidate, including:

1. Their participation in and promotion of the credit profession and CFDD through the mentoring process;
2. The achievements of those mentored; and
3. Their dedication, character and integrity.

This award is acknowledged during the CFDD luncheon at the NACM Credit Congress. *One entry per chapter.*

CFDD National Regular Program Award

In recognition of outstanding chapter programs, CFDD National presents one award in each membership size classification in the category of Regular Monthly Meeting. Applications must be completed and signed by an authorized representative of the chapter. Awards are acknowledged during the CFDD luncheon at the NACM Credit Congress. *One entry per chapter.*

CFDD National Special Program/Seminar Award

In recognition of outstanding chapter programs, CFDD National presents one award in each membership size classification in the category of Special Seminar/Workshop. Applications must be completed and signed by an authorized representative of the chapter. Awards are acknowledged during the CFDD luncheon at the NACM Credit Congress. *One entry per chapter.*

CFDD National Publicity Award

In recognition of outstanding chapter publicity, CFDD National presents one award in each membership size classification. Applications must be completed and signed by an authorized representative of the chapter. Awards are acknowledged during the CFDD luncheon at the NACM Credit Congress. *One entry per chapter.*

The annual event to recognize and honor excellence among CFDD members is rapidly approaching. All awards will be given at CFDD's 2014 Awards and Installation Luncheon on June 10, 2014 during the 118th Credit Congress in Orlando, Florida.

Now is the time to complete applications for the members and chapters that best exemplify what makes CFDD a professional organization *par excellence*. All national award applications may be downloaded from the CFDD website as Microsoft Word documents. **Award applications must be submitted to CFDD by email on or before Monday, March 17, 2014.**

For more information, visit the [CFDD Honors & Awards](#) section of the CFDD website.

Doing More with Less: Six Simple Tips!

By Colleen Kettenhofen

“Most people ask for happiness on condition. Happiness can only be felt if you don’t set any condition.” ~ Arthur Rubinstein

Could you use tips on how to be more efficient and effective—how to just get *things* done by doing more with less! Implement these six simple techniques immediately and watch your productivity soar:

1. Practice patience and perseverance. In this age of mobile phones, tweeting and texting, it’s easy to want what you want when you want it—and that’s *now*. It isn’t only two-year-olds who demand instant gratification. It seems no one is willing to wait anymore. Yet, whether it’s vying for a promotion at work or starting a business on the side, anything worth accomplishing still requires perseverance and patience.

As I ran behind a fellow jogger while on the shores of Lake Michigan a few summers ago, I read the slogan on the back of her t-shirt and still remember the message. It read *“Miracles Require a Lot of Hard Work.”* What a great reminder!

2. Discover how to overcome procrastination once and for all. Doing this will help you get, and stay, motivated. Why? Studies show that the longer you procrastinate, the harder it becomes to get started. I believe that, deep down, most people *know* what things will improve their lives but put off *doing* them. Whether it’s getting rid of extras in the closet, sorting through the desk drawer or cleaning up your eating habits, don’t wait. By procrastinating, you “clutter” your mind further by thinking about what you *should* be doing. If you can’t do it now, make a plan. And follow it!

3. Stop doing everything yourself. Even if it means hiring a high school student to do the menial tasks, do it. I know what you’re thinking. “If I want it done right, I have to do it myself.” Or, “In the time it will take to train someone, I could finish it.” Yes, you *can* “do it all,” but only for so long. Eventually, the stress *will* catch up to you and you could find yourself spending more time accomplishing less. Delegate!

4. Edit your to-do list. As my mother used to say, “Take it in baby steps.” If you must do everything yourself (and these days, few organizations are replacing people who leave), at least do *some* of the work right away. At a minimum, commit to what you will accomplish today both in writing—and verbally—to someone you trust. Then, step back and cut down your “to-do” list the best you can. If you select two projects to finish by a certain time, do them to the best of your ability rather than rush through four projects and not be happy at the end! Why? Studies show that due to unforeseen interruptions, it takes 25% longer to complete a project than you think it will. So, don’t beat yourself up. Instead, be realistic about what you can get done today.

No matter the number of projects on your plate, do this: Move everything off your desk except the one you’re working on. Then, concentrate on it single-mindedly. Give it the full attention it deserves. After it’s done, proudly strike it off your list!

5. Practice positive thinking. I read that the number one thing people want to change in the New Year is adopting a more positive attitude. Consider this: Your thoughts lead to words; your words lead to actions; your actions determine your approach to your relationships, career, family and everything else. So think about what you’re thinking about, whether it’s positive or negative. Then pick positive!

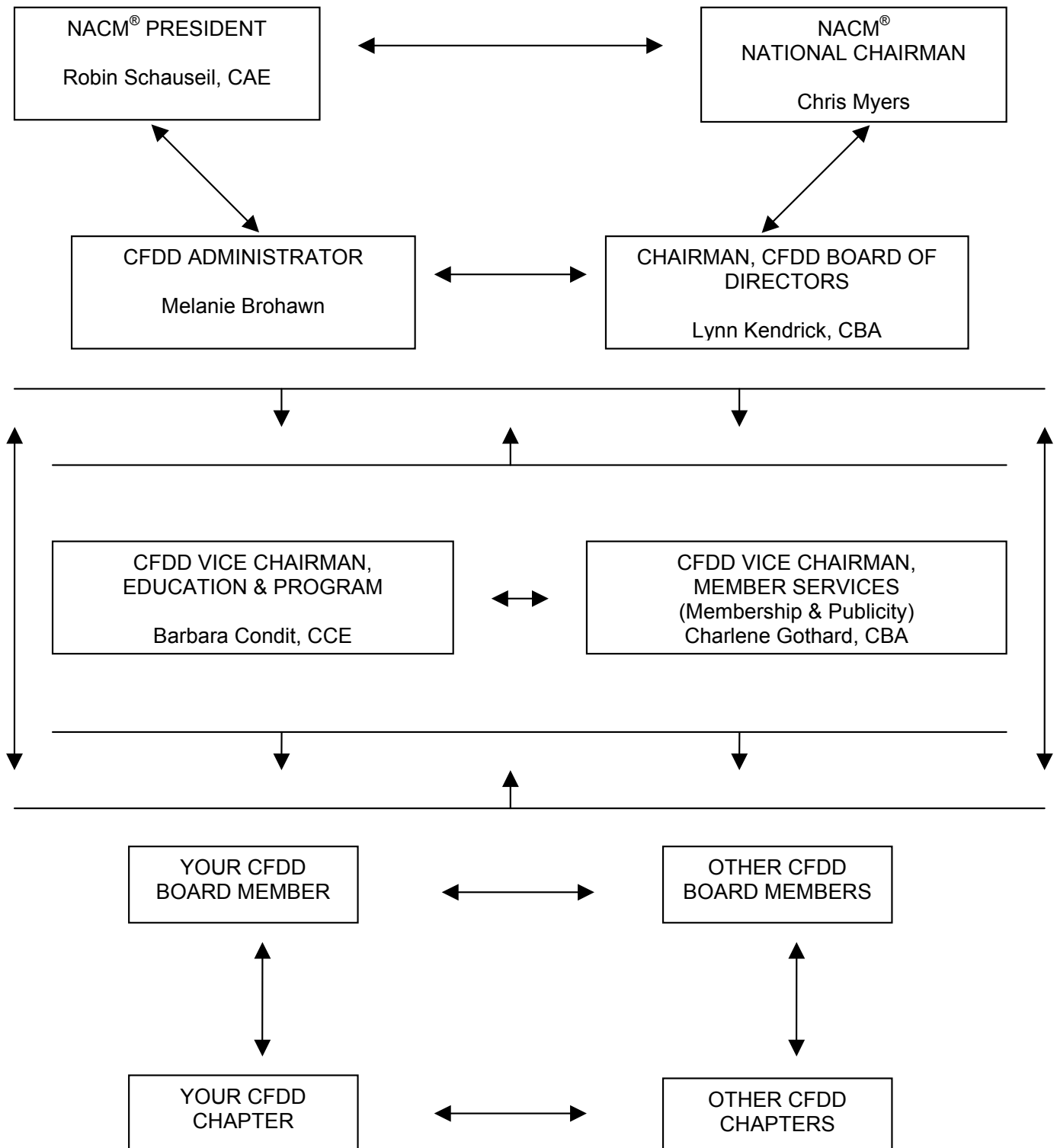
I confess to being a worrier. How ironic since part of my job is helping people become more productive, positive and patient with others! I’ve consistently tried to break my worrying habit and 90% of the time I’m able to pause and ask, “What’s the best that can happen?” Doing this works! After all, worrying is wishing for what you *don’t* want. Plus it doesn’t solve anything nor does it add a single day to your life. Again, become aware of your thoughts. Your reward? People like being around you!

6. Eat healthy foods and exercise to feel happy. Studies have shown that junk food produces junky, negative thoughts. When you feel better physically (and exercise gets those endorphins going), you become happier mentally. See your doctor to find out what kinds of vitamins and minerals you should be taking. Start your morning with protein for mental acuity and to stabilize your blood sugar. Increase your daily intake of fruits and vegetables. Drink more water. If you’re under a time crunch (who isn’t these days), grab raw nuts such as almonds or pumpkin seeds for protein and iron. And keep moving!

Bring these six new habits into your life and you’ll accomplish your goal of doing *more* with *less* every day!

Colleen Kettenhofen is an international award-winning speaker, author and devoted animal lover. A media expert, she has appeared on numerous radio shows around the country and has written more than 40 popular articles on performance improvement. Along with presenting over 1,100 entertaining seminars here and abroad, she has published 10 audio programs and two books now available on her website www.BounceBackHigher.com. To have Colleen improve morale and productivity at your association or organization through her keynotes, seminars and workshops call 623-340-7690 or email colleen@colleenspeaks.com.

THE NATIONAL ASSOCIATION OF CREDIT MANAGEMENT CREDIT AND FINANCIAL DEVELOPMENT DIVISION ORGANIZATIONAL CHART 2014



The Importance of Professional Growth

Positive thinking and professional growth go hand-in-hand. If you think you can be better, then you can be. If you don't like your job or are ready for a change, and you tell yourself there is no hope, you will be continually unhappy. However, when you start looking at things in a positive light, you will be able to put more energy and effort into everything you do, because you know that you are working toward an end goal. The corporation you work for needs you! Having proper training where you work can help.

One of the most important but often under-appreciated components of a thriving corporation is a successful training and development department. Strong training programs help bolster job knowledge and an individual's skills while building a person's confidence.

Without a good training program, individuals can become lazy; their work can become sloppy and they can develop a no-care attitude. Every individual has to have a goal and strive to become better.

The credit profession is very important. Good training allows the credit professional to do proper research on new and active accounts. Without this training for evaluating customers and the process for developing correct solutions, where would the credit professional be?

Where would the corporation be? The customers and credit professionals hold the key because the customer determines how they pay their bills and run their business, while the credit professional must build a relationship with that customer.

Through NACM, a credit professional can receive training, improve their skills and fulfil the requirements necessary to become certified: CBA, CBF, CCE and CCRA. These designations give the credit professional the confidence and skills necessary to do the best job possible. CFDD is a great organization for the credit professional in terms of networking, awarding points for different designations and opening up new avenues to build stronger professionals.

As we move forward in 2014, we need to be active members, obtain the training necessary to improve our skills, strive to be the best and be an example to others by leading.

CFDD is an investment in you! It provides a pathway for you to reach your educational goals and obtain professional success.

Submitted by Don Ussery, CBF, lead credit analyst at Fossil Partners

Area Director Responsibilities

CFDD National Board Elections are held each year at Credit Congress. To be eligible to run for a CFDD National Director position, candidates must be employed by a firm holding membership in NACM, be actively engaged in the credit or financial field and be an active member of a CFDD chapter or a Direct National Member. Area Director responsibilities include:

- Acting as liaison to assigned chapters and members and also as a liaison to the NACM National Board.
- Offering assistance and guidance to officers and members of your assigned chapters. Maintaining contact throughout the year with chapter presidents and submitting quarterly reports on chapters to CFDD National.
- Communicating any news from CFDD National to chapters. Reminding chapter presidents of upcoming deadlines for national scholarship and award applications, national newsletter submissions, etc. Offering assistance with completion of national scholarship and award applications.
- Attending Credit Congress, including the CFDD Board Meeting, CFDD Awards and Installation Luncheon and the CFDD Board Organizational Meeting.
- Attending the CFDD National Conference and CFDD Board Meeting. Preparing a report on chapters to be presented at the Conference Business Meeting.

- If possible, attending at least one meeting of each assigned chapter per year.
- Helping your chapters set and meet goals for membership.
- Offering educational program suggestions for meetings and seminars.

Members interested in serving as an Area Director on the CFDD National Board are asked to submit their applications for Area Director by April 1. Candidates will have an opportunity to be interviewed by the Nominating Committee during the CFDD Board Meeting at Credit Congress on Sunday, June 8, 2014. If a candidate is unable to attend Credit Congress, the Chairman of the Nominating Committee will make arrangements for an interview by conference call. For more information, contact any CFDD Board member or CFDD National at cfdd@nacm.org.

CFDD NEWSLETTERS

Did you know that you can access not only the National CFDD newsletters, but also other chapter newsletters from the National CFDD website? Need a fresh topic for an upcoming meeting or a new fundraiser idea? Is your chapter ready to launch their newsletter, but needs some direction? Check out what other chapters are doing by logging onto the [CFDD Members Only Area](#) and clicking on Chapter Newsletters from the menu on the right.

Denver Chapter Offers Projector and Screen to Interested Chapters

To all CFDD Chapter Presidents:

As the Denver Chapter of CFDD prepares to close, the board has decided to offer their projector and screen to any interested CFDD chapter by holding a silent auction. Bids are open until March 7, 2014.

Here are the details:

- Projector is a Vivitek, Model #D825MX, purchased in 2010 for approximately \$700. The screen was purchased at the same time and will be included as an "option" if the chapter pays the shipping. Images of three different views of the projector are shown.
- Opening bid on the projector is \$150.
- CFDD Denver will pay shipping on the projector.
- The winner can have the screen for the cost of shipping.
- Proceeds from the auction will go to the CFDD National Scholarship Fund.
- Submit bids to cfdd.denver@gmail.com no later than 5:00pm MDT Friday, March 7, 2014.
- In case of a tie, those chapters will be notified and will have one opportunity to submit another higher bid as the deciding factor.

If you have any questions, please email kelly.shock@jeppesen.com or call her at 303-704-3987.

Sincerely,
The CFDD Denver Board of Directors



New National Programs

Leadership

This module highlights task management and influencing others. The task management segment covers goal setting and problem solving techniques, while the discussion on influencing others defines time and resource management. You will learn how to eliminate barriers to your employees' top performance. The keys are training, communicating with your staff, learning to develop interpersonal skills and the nine strengths of great leadership. Also important is learning that influence is not manipulation and what the difference is.

This module is great for the beginner or experienced manager as a review of what works and what blocks success personally for you or your team.

This information is an excerpt from the PowerPoint presentation on Leadership, one of the six modules in the new professional development series. Other topics include: Developing Successful Mentoring, Cultivating Talent, Business Etiquette, Effective Relationships and Interview and Hiring. All modules are free of charge and can be used by a chapter for a monthly meeting presentation along with several other programs from the CFDD National website.

For more information, visit the [National Programs](#) area of the CFDD website.

Submitted by Charlene Gothard, CBA, CFDD National Vice Chairman Member Services and Publicity


Notification of a Dues Increase

In 2011, The CFDD National Board unanimously voted for a National dues increase. Rather than imposing a larger increase in dues at one time, it was decided, after some discussion, that dues should be raised in smaller increments over the subsequent four years. In accordance with that decision, CFDD National dues will increase \$2.50 per member in 2014. The chapters will be billed \$72.50 per member reported and direct member dues will be \$82.50.

Each chapter has the ability to pass along this increase to their membership, or decide to cover the cost. This is strictly a CFDD chapter board decision. If you have any questions regarding the dues increase, please feel free to contact any member of the CFDD National Board.

MEMBERSHIP CAMPAIGN CONTINUES

The 50% discount on membership dues will again be offered for new members reported through June 30, 2014. Membership chairmen and chapter presidents have been notified about this year's membership campaign. Spread the word to other credit professionals who may not know what benefits they and their companies will receive from membership in NACM and CFDD. Education, networking and professional development are all part of the offering. There will be an award for the individual member and the chapter that recruits the most new members.



CFDD is a leader in providing scholarship opportunities for our members.

On the Chapter Level for 2012-2013:

- 12 scholarships awarded
- Scholarships totalled \$5,497

On the National Level for 2012-2013:

- 61 scholarships awarded
- Scholarships totalled \$23,648

Combined Chapter and National Totals Since 1990:

- More than 7,489 scholarships awarded
- Scholarships now total over \$1.6 million

SCHOLARSHIP DEADLINE IS APPROACHING!

CFDD remains committed to aiding credit professionals in their career development. Take advantage of the scholarships available to you. Let CFDD help you make 2014 a banner year for lifelong learning and leadership development.

New scholarship application now available for CFDD members of three years or less.

Scholarships are offered in the following categories:

- CFDD National Conference Fees
- NACM Credit Congress Registration
- Designation Application Fees
- School Registration Fees
- Self-Study Courses
- NACM Credit Learning Center Designation Exam Review Package

Scholarship applications are available on the CFDD website at <http://www.nacm.org/cfdd-scholarships-awards.html>.

- Application must be typed or computer-generated
- Scholarships are valid for 12 months following the award date
- Applications must be signed by the member
- Deadline is Monday, March 17, 2014

Contact the national office, your National CFDD Board Members or your chapter president for additional information or assistance.

We are here to serve you!

INVEST IN YOURSELF!

Chapter News

CFDD Phoenix

Phoenix is proud to recognize Gwen Stroops, CCE who passed her CICIP exam. Congratulations Gwen!

CFDD Portland

The Portland Chapter had a busy couple of months. Every year in December they make their meeting very festive and offer a topic that is fun and relevant for all. They invite local NACM members as well as spouses to the event so they can see what the organization is all about. This year a member speaker discussed how to manage your online reputation both personally and professionally. The presentation was a great success and reminded everyone how much talent there is within the membership.

The chapter continued their November food drive and offered a chance to win a gift basket by donating canned foods or money for the Oregon Food Bank. A total of 138 pounds of food and \$189 in cash was donated. The chapter also had a "Gift Card Tree" that was raffled off at the end of the evening. Ticket sales totaled \$315 and went directly into the scholarship fund.

The Portland Chapter added four new members thanks to their partners at NACM Oregon. Applications were submitted and approved for Dave Newman and Eve Weinbrecht of Ore Pac Building Products and also Alaina Worden and Danette Corbin of Dolan NW LLC. The membership drive this year offers any "new" NACM member a free one-year membership to CFDD. The cost is shared between NACM Oregon and CFDD Portland Chapter. They hope to encourage increased membership growth using this incentive.

The chapter had two members recognized at the NACM Oregon membership breakfast in October. Marilyn Rea, CCE was awarded the CCE Designation of Excellence and Tawnya Marsh, CBA was awarded the CBA Designation of Excellence. The honors were given in recognition of exemplary and meritorious contributions to the association. Congratulations to Marilyn and Tawnya!

Raffle Winner of the CFDD Scholarship Fundraiser

Carol Johnson, CICIP • Portland Chapter

Congratulations Carol. We look forward to seeing you at Credit Congress in Orlando!

The raffle raised \$1,090 for the CFDD Scholarship Fund.

Thank you to all who participated and to NACM-National for donating the free Credit Congress registration.

CFDD NATIONAL'S EDUCATIONAL PROGRAMS

Now available, CFDD National's Programs free of charge!

Program topics include:

- Antitrust and You
- Ethics—It's a Matter of Choice
- Business Etiquette
- Mediation—An Alternative to Dispute Resolution
- Selling Marginal Accounts—Are the Rewards Worth the Risk?

These programs can be conveniently downloaded from the [CFDD Members Only](#) Area of the CFDD National website. Please check out these timely resources!



SAVE THE DATE

Mark your calendar now and plan to join us on Tuesday, June 10 for the Annual CFDD Luncheon at the 2014 Credit Congress. You can register for the luncheon when you fill out your Credit Congress [registration form](#).

For more information, please contact CFDD National at cfdd@nacm.org.



NACM'S 118TH
**CREDIT
CONGRESS
& EXPO**

JUNE 8-11, 2014

ROSEN SHINGLE CREEK

Orlando, FL

Join us in sunny Orlando,
The City Beautiful,
for NACM's 118th Credit
Congress & Exposition.

It's the largest gathering of business credit professionals in the country—where the focus is on education, networking and growing the unity and influence of the credit community. You'll be inspired by the best credit experts in the country. Come celebrate all this and more with us this coming June!

Hotel info:

[Rosen Shingle Creek](#) is offering a room discount of \$169/night. You may call the hotel directly at 866-996-6338 or register [online](#). Please reference NACM Annual Credit Congress. Members can also access [Rosen Shingle Creek](#) registrations from the [NACM website](#).

CFDD Luncheon – June 10



Like Credit Congress on Facebook
to stay up-to-date on breaking conference
news, discounts and special contests!

NACM'S 118TH
**CREDIT
CONGRESS
& EXPO**

JUNE 8-11, 2014
ROSEN SHINGLE CREEK

Orlando, FL

**Networking
Events:**

- Golf Outing
- Grand Opening Reception
- Beer & Browse Reception
- CFDD Luncheon
- Beach Bash Closing Night Party
- Expo Hall

Credit Congress Highlights for CFDD Members

Opening General Session

Janine Driver, called the "human lie detector," playfully provides professionals with cutting-edge, scientifically-based communication tools.

23017 Collections

Open exchange of ideas, knowledge and shared experiences on collections.

23044 Are You a Leader?

Learn the skills and tools for executives and managers who have a passion for success and are looking to improve upon what they have already accomplished.

23051 Release Your Inner Nerd: Online Tools and Apps

Discover new ways to streamline your daily tasks and make you and your organization more productive and organized.

23056 Credit Applications in a Digital World

Electronic credit applications and electronic signature technologies that can create binding digital contracts.

23065 Can We Talk? Managing Your Edge in Negotiations

Learn to negotiate to win through e-communication, presenting yourself in the best light when negotiating and mediation.

23076 Helping Your Customers Understand Financial Statements

Signs of weakness and strength to review with customers plus solid practical ideas.

23080 Customers Unilaterally Extending Credit Terms

Interactive program with ideas and experiences exchanged and how current supply chain management practices impact trade credit plus strategies for dealing with a "Payment Terms Pushback Program."

23086 The CFO Conversation

Find out how credit professionals can advance their careers by learning to better communicate at the treasury level and understand your strategic value.

CFDD will host its Annual Awards and Office Installation Luncheon at Credit Congress on Tuesday, June 10. Be sure to sign up for this event when you register.

CHECK OUT NACM'S LINEUP OF PROGRAMS AND EVENTS

- Mar 10-11 **FCIB Webinar: International Business Ethics**
- Mar 12 **NACM Webinar: To Surcharge or Not to Surcharge, That is the Question: The Credit Professional's Guide to Rolling Out a Surcharge Program under the Recent Rule Changes**
- Mar 18 **FCIB Webinar: Best Collection Practices in the Middle East**
- Mar 19 **NACM Webinar: Innovation in Credit and Finance**
- Mar 25 **FCIB Webinar: Navigating Economic Sanctions Successfully**
- Apr 2 **NACM Teleconference: Lien Waiver Management: The Rewards of Managing the Process Effectively**
- Apr 7 **NACM Webinar: Legal Roundtable: Answering Your Questions**
- Apr 9 **FCIB Webinar: Credit Investigations in the Middle East: A Best Practices Guide**
- Apr 14 **NACM Webinar: Troubled Suppliers in Bankruptcy and Financial Distress**
- Apr 16 **NACM Teleconference: The Credit Manager's Guide in Supporting Proactive Due Diligence Prior to Unclaimed Property Reporting Deadlines**
- Apr 23 **NACM Webinar: Alter Ego and Single Business Enterprise Theories: Understand Who You Are Really Dealing With and How to Find Assets and Secure Payment**

Monthly Credit Survey

You are invited to participate in the monthly Credit Managers' Index (CMI) survey of U.S. credit and collection professionals. Each time you take the survey, you receive 0.1 point toward your [NACM Career Roadmap](#). Contribute to the CMI and have your experience count.

The results from the survey are processed and presented each month in NACM's *eNews*, *Business Credit* magazine and at www.nacm.org. Since its inception, the CMI has been a startlingly accurate economic predictor, proving its worth most notably during the recession.

The survey asks participants to rate whether factors in their monthly business cycle—such as sales, new credit applications, accounts placed for collections, dollar amount beyond terms—are higher than, lower than or same as the previous month. The results reflect the entire cycle of commercial business transactions, providing an accurate, predictive benchmarking tool.

All credit and collections professionals are invited to take the survey each month during the timeframes listed below. NACM membership is not required.

Read more about the CMI [here](#).

2014 Survey Dates

CMI Timeline	Survey Opens	Survey Closes
March	Mon, March 17	Fri, March 21
April	Mon, April 21	Fri, April 25
May	Mon, May 19	Fri, May 23

CFDD MISSION STATEMENT

The mission of the NACM Credit and Financial Development Division is to develop tomorrow's business leaders through core offerings.

CFDD VISION STATEMENT

To be a leading provider of professional development opportunities through learning, coaching, networking and individual enrichment.

CFDD Logo Items



Searching for that perfect gift that combines practicality, value and pride? Look no further than CFDD's extensive selection of logo items! From mouse pads to umbrellas, CFDD logo items can satisfy even the most discerning recipient. They also make great gifts for speakers and special guests. Don't delay! Browse the [CFDD logo item web pages](#), part of the online NACM Bookstore, and purchase merchandise that reflects your investment in the CFDD professional credit community!

CFDD logo items currently available:

- Acrylic Desk Tray (\$10)
- Aluminum Card Case (\$8)
- Business Card Album (\$15)
- Can Holder (\$2)
- Cork Mouse Pad (\$10)
- Flashlight (\$15)
- Luggage Grip (\$2)
- Mesh Bag (\$10)
- Metal Pen and Pencil Set (\$15)
- Robotic Book Light (\$5)
- Super Mini Umbrella (\$15)
- USB Drive (\$15)

