



Credit and Financial Development Division NEWSLETTER

The Official Publication of the NACM Credit and Financial Development Division

July 2012

Letter from...

Sheila Roames, CCE
CFDD National Chairman



It is a great honor and privilege to serve our membership as National Chairman and be among what I consider to be the most dedicated members of our profession. I am very excited about our leadership and our new board. It is committed people such as these who will continue to ensure our growth for the coming year. I pledge that we will always be here to assist you in any possible way. I also pledge that we will continue to work very hard to strengthen and improve the benefits of this wonderful organization. CFDD is unique in many ways and we have a great future ahead of us.

I sincerely thank all of you for this opportunity. I especially appreciate Wendy's mentoring and guidance this past year. As I think about our members, I realize there are so many who have truly encouraged and

sometimes pushed me along the way. Without your friendship, mentoring and support over the years, I would not be in this position today.

There are many individuals who have influenced my success, both professionally and personally. Great mentors, friends and family are key to our development. First, I would like to recognize my family and friends. I appreciate their support, love and encouragement. Their continued belief that I can do and be anything I put my mind to is priceless.

Second, I would like to thank my local CFDD Phoenix Chapter for their continued support as I have assumed greater leadership responsibilities. They assisted me both emotionally and financially on my quest to be National Chairman. I would also like to thank Ergon Asphalt & Emulsions for their financial support and allowing me to attend all the necessary meetings and conferences.

Finally, I would like to thank my affiliate, Southwest Business Credit Services-NACM Arizona, for their support. I assure you that the time you invest will pave the way for your future success and your personal and professional growth. I can't encourage you enough to get involved with your CFDD chapter and your NACM affiliate.

For over 85 years, CFDD has continued to offer its membership countless opportunities. It supports both the vision and mission statements of our national organization and I encourage the membership to take full advantage of all the educational and professional development opportunities that are available whether at the local or national level.

Each one of us must make the decision to either become an involved, active member, or just another name on the roster. Will this be the year you choose to take advantage and invest in these opportunities? Allow the benefits of CFDD to assist you in reaching your goals and wonderful feelings of success. However there is one more step, pay

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Congratulations to Kathleen Victoria

Kathleen Victoria, Credit Manager/SOX Compliance Coordinator with Kyocera Industrial Ceramics Corporation from Vancouver, WA recruited five new members and will receive a \$50 Amex gift card at the CFDD National Conference.

Letter from...

Lynn Kendrick, CBA
CFDD National Vice Chairman
Education, Programs and
Chairman-Elect



First, I would like to tell everyone how honored I am to be serving as your CFDD National Vice Chairman of Education and Programs and Chairman Elect. It is such a privilege to be on the board of a great organization like CFDD.

Chairman Roames' theme for this year, "CFDD: Developing Tomorrow's Leaders—One Member at a Time" is what CFDD represents. It is important as a member to be part of your local chapter, which enables YOU to continue to grow and develop into a professional leader. There is constant change in today's business world, so in order for each of us to remain current as business leaders, we need to stay active and participate in CFDD at every level. That is why it is important to attend your chapter's monthly meetings, serve as an officer or chairman on your local board and attend conferences. All of us can continue to grow in this ever-changing world we live in today.

As most of you are aware, our membership campaign "86 in 86" ended on June 30th. I am proud to announce that we gained 81 new members during this campaign. Kathleen Victoria recruited a total of five new members. Congratulations! You have won a \$50 gift card from National. Diane Kemp, CBF is the lucky member who won the drawing for recruiting a new member. Congratulations! You have won a free registration to the CFDD National Conference in Seattle this September. The chapter who won the drawing is Birmingham. Congratulations! Your chapter has won two free NACM teleconferences of your choice. I would like to thank each individual and chapter that worked on this campaign. It just goes to show, when we all work together, we get great results and that is just one benefit of CFDD. You have to love this organization!

I look forward to working with everyone this year and hope to see you at the CFDD Conference in Seattle.

Thank you for your dedication to CFDD.

Letter from...

Barbara Condit, CCE
CFDD National Vice Chairman
Member Services and Publicity



Where has the summer gone? It is already the middle of July and it seems like only yesterday we returned from Credit Congress.

It was wonderful to see so many familiar faces and meet several new members this year. I hope you have already made plans to attend CFDD National Conference in Seattle on September 20-21. I look forward to seeing each of you. Please remember the conference starts on Thursday morning, so plan to arrive on Wednesday, September 19.

CFDD Chairman Sheila Roames' theme "Developing Tomorrow's Leaders—One Member at a Time" is the backbone of CFDD. Using all of your talents, try reaching out to current members through mentoring, leading and encouraging them to become involved.

I remember one member in Minnesota who regularly attended monthly CFDD meetings. She was always willing to lend a helping hand, but felt she just could not be vice president, find speakers and step into the president's position the following year. "No way," she said. Well, with a little encouragement and a gentle push from her family, she accepted the challenge, and what a wonderful president and leader she was. She set an example and challenged others to become involved and develop their leadership skills, one member at a time.

We are not born leaders. We become leaders by being mentored by those around us, one member at a time.

You ask how can I mentor tomorrow's leaders? NACM and CFDD have a large support system to help develop these leaders through networking, mentoring and online training opportunities. I encourage you as individuals and as chapters to use these resources in developing future leaders.

The [online resources](#) have made it easier to submit your quarterly membership and publicity reports. We also have guidelines for sponsors programs as well as member referral programs, along with sample letters for welcoming new members and retaining old members. CFDD has designed a program flyer that can be used in your membership campaigns which explains the important benefits of being a CFDD member.

As you use these tools, our goal is to increase our membership. I recommend as leaders that we try to combine efforts with our local affiliates to increase CFDD membership. Talk to your affiliates to see how each of us (CFDD and NACM) can benefit by joining forces. Please bring your suggestions, concerns and questions to your board members, remembering we are here to assist you in any way we can. We also want to remind presidents and vice presidents that there will be a special meeting at CFDD National Conference to discuss your concerns and share your successes.

SILENT AUCTION **2012 CFDD National Conference**

CFDD's popular Silent Auction is on its way! You can help fellow credit professionals achieve their educational goals by donating and/or bidding on items for the Silent Auction. All proceeds raised will be used for the CFDD Scholarship Fund. Donations are welcome from individuals, chapters and corporations. Items should be new, with a starting value of \$25. For more information about the 2012 Silent Auction, please click [here](#).

#1
Bidder



2012 CFDD Awards and Installation Luncheon

NACM's Credit and Financial Development Division (CFDD) hosts an annual luncheon at Credit Congress in order to recognize outstanding achievement, and to introduce the coming year's national chairman.

"I always look forward to this meeting because this is our opportunity to celebrate the achievements of our CFDD Chapters with awards, to support our membership through our Scholarship Award Program and to extend our thanks to those who have served us well both in the past year, and in years past," said exiting CFDD Chairman Wendy Bartlett, CCE, welcoming the attendees, who met new colleagues and caught up with old friends over a light, elegant meal.

Overall, CFDD chapters and CFDD National have awarded 171 scholarships at a total value of \$50,867 over the last year, bringing the cumulative total from 1990 to 2012 to 7,416 scholarships worth \$1,623,889. At this luncheon alone, CFDD awarded 63 scholarships in the amount of \$24,613.

After the scholarships and awards had been distributed among the attendees, and CFDD and NACM leadership had been properly introduced, Bartlett passed the gavel to the coming year's chairman, Sheila Roames, CCE. "It is a great honor and privilege to serve our membership as national chairman and to be among what I consider to be the most dedicated members of our profession," said Roames. "The education I have received from CFDD is priceless, as is the personal and professional growth gained," she added. "I am committed to making sure that CFDD offers you the same opportunities that it has provided for me."

Jake Barron, CICP, NACM staff writer



CFDD National First Meet & Greet at Credit Congress

The National Board was very excited with the turnout at our first Meet & Greet at Credit Congress this year. This was an excellent networking event for new and seasoned members. It was held as a come and go social event before the first-time attendee orientation and the Expo's opening reception.

What a great way for our VIPs to gather at the beginning of the conference. A few members joined the VIPs who attended the orientation to help with any questions. Both functions gave members the opportunity to discover all the education and networking events at Credit Congress.

Many thanks to the CFDD National Board who helped greet during this time. We hope you enjoyed dropping by and visiting with fellow members. Based on the success and feedback, we will definitely make plans to organize this in Las Vegas next year.

See you Seattle!

Wendy Bartlett, CCE, immediate past chairman

Notification of a Dues Increase

During its meeting at Credit Congress, the CFDD National Board reconfirmed a National dues increase. CFDD dues will increase \$2.50 per member in 2013. The dues will be \$70 for chapter members and \$80 for direct members. Each chapter has the ability to pass along these dues to their membership, or they may 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 Executive Committee or the CFDD National Board.

Marilynn Daugherty Spirit Award 2012 Recipient Dennis Thomassie

I was fortunate enough to know Marilyn Daugherty and observe her dedication to CFDD. Through her endless drive and willingness to be a mentor, guide and professional example, she was a source of inspiration to me and countless others. Her example of what one could do and be for CFDD guided me in my years of service to our organization. I have used her spirit as a focal point in my mentoring and service both on a local and national level.

To be the recipient of the Marilyn Daugherty Spirit Award at the recent CFDD Awards and Installation Luncheon at the 2012 NACM Credit Congress was the greatest honor that I could have received from our organization. To be acknowledged as someone who has followed in Marilyn Daugherty's footsteps and who has attempted to give back to CFDD members even a portion of what I have gained from this organization is humbling. My membership in CFDD has been a catalyst that has propelled my professional growth and development.

We are fortunate to have had people like her who continue to encourage all of us and I plan to prove myself a worthy benefactor of her knowledge and spirit.

Those of us who were lucky enough to see her spirit in action remain grateful for that opportunity. Fortunately for you, there are others in CFDD who share that spirit and passion. We can all honor her memory by keeping the flame burning.

A special thank you to all in CFDD who have made my time in our organization a memorable and rewarding one and thank you for the honor of this award.

Dennis Thomassie, CCE is a member of the Dallas/Fort Worth Chapter. He is corporate credit manager for RSR Corporation.

SUBMIT YOUR TOPICS FOR THE BEST PRACTICES ROUNDTABLE

This year's Best Practices Roundtable discussion at the CFDD National Conference is a can't-miss event. Join this discussion with moderator Heidi Lindgren-Boyce, CCE, a well-respected credit professional, as she provides the framework in which best practices and effective strategies are shared. To contribute questions and topics of discussion, contact Melanie Brohawn at melanieb@nacm.org or 410-740-5560. All entries must be received by August 20. For more details about the conference, visit us [online](#).

SEATTLE – THE EMERALD CITY 2012 CFDD National Conference September 20-21 • Seattle Airport Marriott

In just a few months, we will gather for the 2012 CFDD National Conference in Seattle, which offers priceless educational resources and multiple networking opportunities.

Our preliminary agenda includes the following presentations:

- Business Ethics and the Credit Professional presented by James Hopkins, Esq.
- Building a Strength-Based Leadership Culture presented by Patrice Altenhofen, JD, MBA
- Maximizing Employee Engagement presented by Jenna Reed, JD, MBA
- Practical Analysis When Reviewing Customers: Determining Credit Limits without Financials presented by Edwin Bell, PhD, CBA, ICCE
- Positive Language in Communications—Evaluating the Words You Choose presented by Nancy Watson-Pistole, CCE, ICCE
- Best Practices Roundtable moderated by Heidi Lindgren-Boyce, CCE

Several networking events will also be held, including an opening night social featuring the Silent Auction and a Margaritaville-themed party on Friday night.

CFDD National Conference attendees may also attend a Mechanic's Lien and Bond Services (MLBS) seminar on Thursday morning at a special discounted rate. All participants should take advantage of this unique and informative program.

The Seattle Airport Marriott will be the meeting site for all events. A special conference rate of \$129 single/double will be charged for lodging.

For more information, contact Melanie Brohawn at melanieb@nacm.org or 410-740-5560.



Chapter News

CFDD Dallas/Fort Worth

The Dallas/Fort Worth Chapter held its third annual Day at the Races “fun”draiser for their scholarship fund. Kim Lancaster, CCE, CEW received a scholarship to Credit Congress and Sharon Foster was a recipient of donated funds. The chapter is very proud of Dennis Thomassie, CCE who received the 2012 Marilyn Daughtery Spirit Award.

CFDD San Diego

The San Diego Chapter is proud to announce two new CGA (Credit Group Administrator) designations for their NACM affiliate San Diego Credit Association:

Joyce Arevalo
Karen Davis

Also, Jenifer Dunseth was selected area director of the San Diego and Albuquerque Chapters. Lorena Marsh will be sitting for her CBA designation on July 30th along with a job change to another CFDD company. This would bring the chapter total to six CBAs and four CCEs.

Since last month, new member Brian Duell of ProBuild/Dixieline Lumber Company was welcomed to the chapter. At Credit Congress, the San Diego Chapter was presented the National Membership Award in Class B for increasing membership by 45%.

Since January, three fundraisers brought in \$2,800 for the scholarship fund. They included a basket raffle, a lien law seminar and a bankruptcy seminar.

CFDD Wichita

Congratulations to Wichita Chapter President Roger Nice, CCE, CICP on his recent promotion to director of credit services at Excel Industries in Hesston, KS.

Member *Viewpoint*

Credit Congress Was Amazing!

Although I've attended six CFDD National Conferences in the past, this was my first time at an NACM Credit Congress. I was nervous and had mixed feelings, because I'd heard Credit Congress was huge. In comparison, I feel comfortable with and really enjoy the smaller venue and credit-family feel of the CFDD National Conferences. However, I have to admit that I was truly blown away at Credit Congress right from the start. Wow!

There were almost two thousand attendees and I was impressed by how efficiently the NACM group ran the conference. There were multiple networking opportunities and educational breakout sessions to choose from. It was enough to make your head spin. I was a little worried about missing out on some really good sessions. Then, we were told on the first day, that our jump drives had all the presentations from every session. What a relief—at least now I wouldn't miss anything. By the end of each day, I was completely wiped out. Who knew all of this wonderful networking and education could do that to a person.

My favorite part of the conference was seeing so many people that I recognized from the CFDD National Conferences, which really helped with my comfort level at such a large venue. Also, I met credit professionals from across the country—what a great place to come together. Of course, who could forget our wonderful General and Super Session speakers and opening acts—the MAVSmaniAACs were my favorite. Last, but not least, after such long event-filled days and dinner meetings with peers and vendors, there was a definite need to wind down before heading home. The closing night party and concert with the LoCash Cowboys was a blast and a perfect ending to the conference.

Overall, I'm very impressed with all that the NACM Credit Congress had to offer. What a great value for the cost. I would definitely love to attend again in the future!

Tina Hirdler, CBF of Ryerson, Inc. is treasurer for the Minneapolis/St. Paul Chapter.

CFDD Board of Directors 2012-2013

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CHAPTERS

Direct Members
Omaha/Lincoln, NE
Tampa, FL

Albuquerque, NM
San Diego, CA

Dallas/FW, TX
Portland, OR
Salem/Albany, OR

Charlotte, NC
Raleigh/Durham, NC

Denver, CO
Phoenix, AZ

Kansas City, MO
Orlando, FL
Wichita, KS

Seattle, WA
Tacoma, WA

Grand Rapids, MI
Louisville, KY
Minneapolis, MN
Toledo, OH

Birmingham, AL
Evansville, IN
Jasper, IN

PROGRAM PICKS

CHAPTER	TOPICS	SPEAKER
Dallas/Ft. Worth	Bonding Companies and Bondable Jobs	
Tacoma	Getting the Best Results with Your 401k Is It Really Sales vs. Credit? Come Listen and Find Out.	Investment Company Sales Managers
Wichita	Business Identity Theft	Police Department Financial Crimes Unit

AWARDS & ACHIEVEMENTS

CHAPTER	MEMBER	COMPANY	AWARD/ACHIEVEMENTS
Kansas City	Joe Don San Nicolas Cheryle Miron	Multi Service Corporation Coffeyville Resources, LLC	CBA Designation CBA Designation

2012 CFDD National Award Winners

The Distinguished Member Achievement Award (DMA) was established in 1988 to recognize outstanding individual achievement in the NACM Credit and Financial Development Division. Each chapter is invited to nominate one candidate per year.

Distinguished Member Achievement Award

Class A—Tawnya Marsh, CBA, Portland
Class B—Michelle Orange, Evansville
Class C—Jacci Barrows, CCE, ICCE, Denver

National Membership Awards

Class A—Portland
Class B—San Diego
Class C—Birmingham

National Program Awards – Outstanding Seminar/Workshop
Class B—Kansas City

National Program Awards – Outstanding Regular Monthly Meeting

Class A—Seattle
Class B—Louisville
Class C—Wichita

National Publicity Awards

Class A—Portland
Class B—Kansas City

Marilynn Daugherty Spirit Award

Dennis Thomassie, CCE, Dallas/Fort Worth

National Scholarship Awards

Certification Program Fees

Jennifer Clark, CBA	Tacoma
Ethel Dungey, CBA	Tacoma
Melinda Jones	Evansville
D'On Maroney, CBF	Denver
Donna Watson, CCE	Direct

CFDD Conferences

Connie Barratt, CCE	Direct
Jacci Barrows, CCE, ICCE	Denver
Melva Becker, CCE, CICP	Minneapolis/St. Paul
Mary Bodhaine, CBA	Tacoma
Kay Boosa, CCE	Birmingham
Lori Buckelew	Portland
Zach Dillon, CCE	Denver
Jenifer Dunseth	San Diego
Reese Dyer, CCE	Minneapolis/St. Paul
Beverly Eldridge	Albuquerque
Pamela Foreman, CCE	San Diego
Larry Glenn, CBA	Kansas City
Charlene Gothard	Portland
Brett Hanft, CBA	Portland
Cindy Hayes, CBA	Albuquerque
Eunice Helgeson, CCE	Minneapolis/St. Paul
Janie Helms	Albuquerque
Kathy Hicks, CBA	Tacoma
Nancy Hoffman, CBA	Denver
Marie Hugaboom, CBA	Albuquerque
Shawn Ismert, CBA	Kansas City
Cynthia Jaeger, CCE	Tacoma
Lori Kimball, CBF	Salem/Albany
Barbara Leathers	Albuquerque
Heidi Lindgren-Boyce, CCE	Seattle
Lorena Marsh	San Diego

Tawnya Marsh, CBA
 Pamela Meyer, CBF
 Mary Moore, CBA
 Jeffrey O'Banion, CCE, ICCE
 Kimberly Peake, CBA
 Carey Ryan, CBA
 Alison Seman, CCE
 Stacey Smythe, CCE
 Steven Snow
 Gwendolyn Stroops, CCE
 Jill Tamborini, CBA
 Paulyne VanderSloot, CCE
 Kathleen Victoria
 Brenda Weaver, CCE
 Richard Westwood
 Micki Wilson
 Ellen Wodiuk, CCE

Portland
 Minneapolis/St. Paul
 Omaha/Lincoln
 Portland
 Charlotte
 San Diego
 Minneapolis/St. Paul
 Tacoma
 San Diego
 Phoenix
 Kansas City
 Seattle
 Portland
 Birmingham
 Seattle
 Wichita
 Phoenix

NACM Credit Congress

Wendy Bartlett, CCE
 Kim Claxton, CBA
 Barbara Condit, CCE
 Brenda Cox
 Lori Curry-Roller
 DeLinda Goodman, CCE
 Kim Hardy, CBA, ICCE
 Carol Johnson, ICCE
 Lori Jones, CCE
 Lynn Kendrick, CBA
 Lori Nissen, CCE
 Sheila Roames, CCE
 Kelly Shock, CCE
 Nancy Watson-Pistole, CCE, ICCE
 Nadine Whitehead, CCE

Dallas/Fort Worth
 Denver
 Minneapolis/St. Paul
 Louisville
 Louisville
 Louisville
 Louisville
 Portland
 Salem/Albany
 Louisville
 Minneapolis/St. Paul
 Phoenix
 Denver
 Kansas City
 Kansas City

CFDD'S NATIONAL EDUCATIONAL PROGRAMS

CFDD chapters may now order CFDD National's Programs free of charge! Program topics include:

- Credit Policies and Procedures
- Ethics—It's a Matter of Choice
- Financial Statement Analysis and Credit Scoring
- 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!



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.

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this forward and share this information and experience with another credit professional. Therefore, my theme for the coming year is, **“CFDD: Developing Tomorrow’s Leaders—One Member at a Time.”** I personally feel that my mentors guided me along—and I hope that each and every one of you has a mentor who will do the same.

My story is not much different from those you’ve heard before. Who among us really had childhood dreams of being a credit manager? One day I found myself with that title and wondered how on earth did I get here? When I was first hired, my new supervisor informed me that I had a “credit thingy” on the second Tuesday of every month. At one of the meetings, a friend “volunteered” me to become the chapter vice president by placing me on the ballot. To my great surprise I was elected, so there was no backing out now. That was the start of my career in CFDD.

Just remember, all of you who are members but not active on your local board or as officers, the education you receive goes well beyond credit topics. Now you are learning about leadership, professional development, teamwork and of course public speaking. It’s amazing to look back on all of this today. How did I get here? I truly believe that someone or several “someone’s” took the time to help develop a new credit leader. Now it’s my time to pay it forward.

I believe that CFDD enhances each of us not only as professionals, but also brings remarkable value to us as individuals. My challenge to all members this year is to recognize the true value of their CFDD membership. We all have a responsibility and a commitment to our NACM and CFDD organizations. We belong because we each have the individual and collective desire for professional excellence and achievement.

As members and credit professionals, we endeavor to:

- be the best at what we do,
- work hard, to do our jobs well,
- achieve recognition,
- network with our professional colleagues,
- advance our professional education and,
- give back and share what we have learned and experienced through personal involvement in our individual CFDD chapters.

I really enjoyed Chairman Bartlett’s theme this past year, **“Planting the Seeds of Success.”** We have many seeds that can be planted as a national organization, and through our local chapters and individuals. Are you planting your seeds? Are you playing your part in **“Developing Tomorrow’s Leaders?”**

It is truly up to us to be the “CFDD sales force,” to tell our story and to share the wealth and success of who we are as an organization of credit and finance professionals promoting development and credit education.

As members, we can never talk enough about membership, as we are all interested in the growth of our chapters. What makes you stand out from the next credit professional? I believe it’s your membership in CFDD that is the catalyst that brings all these things together. How can we pay this forward to another credit professional and help develop them? How can we reach out to an up-and-coming credit professional? We serve, we learn, we grow, and then we step aside and gently guide—watching in wonder as those who follow us in leadership positions step into the spotlight. It’s a continuing journey, as the roles we play are ever changing.

We have become credit leaders because of our connection to CFDD and NACM. And, we’ve put all of what we have learned to work as our roles continue to evolve. Continue down that path. Continue to learn and grow professionally. Continue to build your professional network. Continue to pass the baton on—it will continue to serve you well.

I want to thank each and every one of you for your support of CFDD. I hope you are already making plans to attend the **2012 CFDD National Conference September 20-21** in Seattle. Don’t miss out on the [Early Bird Special Rates](#) and please remember, this is yet another seed that we can plant and another opportunity to help develop another credit leader.

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 pens and mouse pads to portfolios and personal lunch bags, 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:

Portfolio (\$18)

Junior Padfolio (\$15)

Acrylic Desk Tray (\$10)

Cork Mouse Pad (\$10)

Brass Ball Point Pen (\$7)

Ball Point Pen (\$5)

Business Card Case (\$5)

Robotic Book Light (\$5)

Can Holder (\$2.50)

Luggage Grip (\$2.50)

Business Card Album (\$15)

Super Mini Umbrella (\$15)

Mesh Bag (\$10)

USB Drive (\$15)

