



Credit and Financial Development Division

NEWSLETTER

The Official Publication of the NACM Credit and Financial Development Division

August 2007

Letter from...

**Nancy Watson-Pistole, CCE, CICP-
CFDD National Chairman**

A few months ago I started thinking about a theme for my upcoming year as chairman. I found myself reflecting upon questions about CFDD:

- “When and how did I join CFDD?”
- “How have I served?”
- “What benefits have I received?”
- “Have I gotten the most out of my membership?”
- “What has membership done for me personally?” and
- “What more can I give to CFDD?”



Let me share the answers to these questions.

Fifteen years ago, my supervisor suggested that all of the credit representatives in the department consider joining CFDD. I wanted to pursue credit education and certification and thought that membership in CFDD might be the right path to get me there. Within a couple of years, I was asked to serve on the local board. My positions included assistant treasurer, treasurer, 2nd vice president-programs, 1st vice president-membership, president and education chairman—11 years of consecutive service on the Board of Directors.

And the benefits? Through CFDD, I have received the education to complete my certification and maintain the knowledge necessary to keep up with a changing world. I have acquired leadership and management skills, which moved me up the ladder from a credit representative position to a credit manager with a \$30 million portfolio

and supervising a staff. I have acquired a network of hundreds of others in the credit field where I can always find an answer to any credit dilemma. And last, but not least, I have forged wonderful, life-long friendships

So now you know how I have benefited from my CFDD membership. Have I gotten all I can out of my membership? The answer to that question is an emphatic NO. If so, I wouldn't still be a member—there is plenty more to gain from active involvement in CFDD and all of the benefits mentioned: continued education, improved management skills, on-going networking and more friendships.

In addition to these valuable professional assets, I ask myself, “What has membership done for me personally?” I have improved my self-confidence and public speaking skills to levels I had never imagined. If one of you had told me 15 years ago that I would be standing in front of a CFDD chapter speaking someday—not to mention delivering a National Chairman's speech at the CFDD Annual Luncheon—I would have laughed and said, “No way—not me!”

I have talked about some of the things I have received; what about giving? What more can I give? I can never give enough! I'll never feel like I have adequately given back to CFDD and you, the members and my peers, for all that I have gained in my 15 years of membership.

Back to a theme for this year: What message can I share that will help other members to grow personally and professionally? To answer that question I considered, “What has motivated me?” If there is one core belief that was instilled in me early on, it came from my parents. They told me over and over: “You can do anything you want if you really put your mind to it.” That message is part of the foundation of my life. They helped teach me to believe in myself, and so I understand that self-confidence can be learned and practiced.

There are other motivational people that come to mind. I remember Martin Luther King once said, “Whatever your life's work is, do it well.” And from the First Book of Samuel—against all odds, a young boy rose to the challenge and won when David faced Goliath.

So—what makes winners like David win? Regardless of what they are winning, something fuels them. You see it in athletes, business leaders, sales professionals, teachers and ministers. One of the winning ingredients fueling them is PASSION. Mother Teresa was passionate for the poor and helpless. She spent her whole life helping others. Jack Welch, the former head of General Electric, was passionate about

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his people and GE's impact on worldwide business. He grew GE into a powerhouse that has impacted our global economy. Phil Jackson is passionate about coaching winning basketball teams like the Chicago Bulls and the LA Lakers. Phil has taken both teams to heights previously unseen. For you and I to slay giants in our lives, we need that emotion which drives us, which pushes us forward, demanding our energy and our attention. We need PASSION!

Passion has a way of reducing or removing fear of failure. When Goliath fired up his troops by ridiculing the Israelite army, it made David even more resolved to fight and win.

Passion has a way of building confidence. Coaches draw upon the player's passion before the big football game. The locker room speech is designed to fire up the team, to ignite zeal, enthusiasm and fervor for the pending victory. Passion is what Michael Jordan had when he'd practice shooting free throws two hours before each basketball game. Passion is what fuels Tiger Woods to work on his game after the tournament is over.

And in our own profession, we can see and feel the passion that Wanda Borges and Bruce Nathan put into every presentation they deliver. We also enjoyed the passion that Albert Mensah, the Opportuniac, shared with us at last year's Credit Congress.

My message to you, the member, is now very clear to me. I want to instill the desire, the PASSION for all of us to be the best leaders, educators and mentors, using CFDD as a resource to achieve goals that bring out the best in each of us. CFDD is all about excellence: excellence in education, excellence in leadership training, excellence in mentoring, excellence in staff training and career development, as well as professional resources. Our vision statement affirms this: "Setting industry standards for professional excellence!" CFDD is committed to professional excellence!

Together, we can ignite "A PASSION FOR EXCELLENCE" among ourselves and pass it on to other members to achieve great things as individuals and as members of CFDD.

Letter from...

Mary Moore, CBA Vice Chairman, Education and Program



I am honored to be serving as your Vice Chairman, Education and Program this year. Thank you for the opportunity; I look forward to working with each of you this year.

I came back from the NACM Credit Congress in Las Vegas charged up. The educational sessions, speakers and networking were absolutely fabulous. It is always great to see so many friends and have the chance to make new ones. I'd like to challenge those who have never been to a conference to make it a goal to attend your first this October at the first CFDD National Conference in St. Louis. See if local scholarships are available, print the agenda off of the CFDD website and present it to upper management. All sessions have CEU points. Show how CFDD has benefited you and your company. I hope to see you there!

I would like to announce the lucky winner in my challenge from last year. I volunteered to pay the registration of one new member and we received an anonymous donation of \$200 towards that member's expenses. One name plus several alternates were drawn in Las Vegas at the luncheon—Brenda Taylor, CBF from Owens/Corning in Toledo was the lucky winner. She will be attending the conference. Congratulations, Brenda!!

Congratulations to all of you who are continuing to pursue your professional designations. The next exam date is November 5, 2007 and the application deadline for that exam is September 24, 2007. The 2008 dates are as follows: March 10, May 18, July 28 and November 10. Get involved with CFDD! It is an excellent way to get those points on your roadmap.

Thank you to those chapters who are taking advantage of the programs available from National. Keep these in mind for your Fall and Spring meetings.

I will be available in Tacoma and St. Louis if I can be of any assistance to you. Please feel free to contact me anytime at mmoore@csystems.com. (If your email to me gets kicked back, please let me know and I will white list your address.)

Letter from...

**Michael Meyer, CCE
CFDD Vice Chairman
Member Services**



I am very proud and excited to be your Vice Chairman of Member Services for 2007-2008. My responsibilities include membership and publicity. Part of my function will be to help increase membership through existing chapters and assist in the development of new chapters. Also, I will continue to communicate and share different types of information and ideas through the CFDD National Newsletter. All comments and ideas about membership and the Newsletter are welcome. Please contact me at mike.meyer@jofco.com.

In the following months, I will contact all the chapter presidents, membership and publicity chairs. I will be asking for a variety of articles and information to be used in the Newsletter. CFDD will continue to spotlight chapters in upcoming newsletters. I will contact the chapter president and request the chapter's information.

CFDD membership is a concern for everyone. We are all interested in the growth of the local chapters. As the chapters grow, CFDD becomes a more powerful force in the credit and financial fields. Like any other association, membership grows by word-of-mouth. The CFDD member is the best salesperson. Share the ideas and concepts of CFDD with a prospective member. Ask them if they want to make a difference in the business world and add value to themselves personally and professionally. You have a duty to your fellow professional to help them add value to their life.

I wish everyone great success in the coming year. CFDD is here to assist and support you in any way possible. I hope to see you in Tacoma and St. Louis.

AWARDS & ACHIEVEMENTS

CHAPTER	MEMBER	COMPANY	AWARD & ACHIEVEMENT
Portland	Steven Taff, CCE	Steelscape	NACM Graduate School of Credit and Financial Management – Executive Award with Highest Distinction
Tacoma	Elisa J. Rizzolo	Weyerhaeuser Co.	CBA Designation
Tampa	Tamara Morrison	Cemex USA	CBA Designation

**NACM-CFDD
Pacific Northwest
Conference**
September 20-22, 2007
Tacoma, WA
Tacoma Sheraton
www.PNWCC2007.com

**CFDD
National Conference**
October 25-27, 2007
St. Louis, MO
Hilton St. Louis Airport
www.nacm.org/events/CFDD_Conference.shtml

2007 CFDD National Award Winners

Distinguished Member Achievement Award (DMA)

Class A - Jeffrey O'Banion, CCE,
CICP - Portland
Class B - Marlene Groh, CBF - Charlotte
Class C - Wanda McPhillips, CCE -
Dayton

Marilynn Daugherty Spirit Award

LeeAnn Garrington, CCE -
Dallas/Fort Worth

National Mentor Award

Barbara Condit, CCE -
Minneapolis/St. Paul

National Membership Awards

Class A - Phoenix Chapter
Class B - San Diego Chapter
Class C - Dayton Chapter

National Program Awards - Seminar

Class A - Phoenix Chapter
Class B - Omaha/Lincoln Chapter
Class C - Jasper and Birmingham
Chapters (tie)

National Program Awards - Regular Monthly Meeting

Class A - Minneapolis/St. Paul Chapter
Class B - Omaha/Lincoln Chapter
Class C - Dallas/Fort Worth Chapter

National Publicity Awards

Class A - Portland Chapter
Class B - Omaha/Lincoln Chapter
Class C - Dallas/Fort Worth Chapter

National Scholarship Awards

CD-ROM Courses

Tim Carpenter - Kansas City

Self-Study Courses

Angela Duncan, CCE - Direct Member
Joann Rettke, CCE -
Minneapolis/St. Paul

School Registration Fees

Yvette Escalera - Los Angeles
Gina Kennedy - Birmingham
Terry Parsons, CBA - Richmond

Certification Program Fees

Margie Craig - Richmond
Darlene Wefel - Jasper
Shelly Wicklund - Phoenix

NACM Credit Congress

Sue Ballard, CBF - Evansville
Joyce Davis, CBA - Louisville
Marlene Groh, CBF - Charlotte
Samuel Harrison - Raleigh/Durham
Kathy Hibdon, CCE - Louisville
Nancy Hoffman, CBA - Denver
Carrie Jaramillo - Albuquerque
Lynn Kendrick, CBA - Louisville
Lori Kimball, CBA - Salem/Albany
Michelle Massie, CBF - Dayton
Wanda McPhillips, CCE - Dayton
Michael Meyer, CCE - Jasper
Pamela Meyer, CBF -
Minneapolis/St. Paul
Adrienne Murphy, CCE - Los Angeles
Lori Nissen, CCE - Minneapolis/St. Paul
Marilyn Poremba, CBF - Birmingham
Sheila Roames, CCE - Phoenix
Janis Rowe, CCE - Dallas/Fort Worth
Kim Schoenbacher, CBA - Louisville
Susie Secuskie, CBA - Louisville
Gwendolyn Stroops, CCE - Phoenix
Jill Tamborini, CBA - Kansas City
Donna Watson, CCE - Dayton
Nancy Watson-Pistole, CCE, CICP -
Kansas City
Nadine Whitehead, CCE - Kansas City

CFDD Conferences

Melissa Ballou, CCE - Louisville
Connie Barratt, CCE - Direct Member
Barbara Condit, CCE -
Minneapolis/St. Paul
Sharon Foster - Omaha/Lincoln
Larry Glenn, CBA - Kansas City
Tina Halvorson, CBA -
Minneapolis/St. Paul
Eunice Helgeson, CCE -
Minneapolis/St. Paul
Patricia Hicks - Louisville
Donna Hypse, CCE - Wichita

Shawn Ismert, CBA - Kansas City
Cynthia Jaeger, CBA - Tacoma
Connie Jarvis - Charlotte
Barbara Klosterman, CCE - Dayton
Yvonne Krause, CBA -
Minneapolis/St. Paul
Charolette Ludwig, CCE - Toledo
Christine Marchewka, CCE - Kansas City
Christa McCraw - Evansville
Angela Mundy - Jasper
Jeffrey O'Banion, CCE, CICP - Portland
Lisa Pietrzak, CCE - Grand Rapids
Beverly Rolph - Evansville
Maxine Rossum, CCE -
Minneapolis/St. Paul
Bonnie Sudman - Raleigh/Durham
Nancy Scheneman, CBA - Grand Rapids
Denise Sikkema, CBA - Birmingham
Stacey Smythe, CCE - Tacoma
Debbie Tomsic, CBF - Toledo
Phyllis Truitt, CCE - Evansville
Paulyne VanderSloot, CCE -
Seattle and Tacoma
Carolyn VanKrevelen, CBF -
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Brenda Weaver, CCE - Birmingham
Sheila Williams, CBA - Wichita
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in NACM Bookstore!**



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CFDD National Fundraiser
2008 NACM Credit Congress Registration
Kentucky International Convention Center
Louisville, KY
May 18-21, 2008

\$10.00/each

Tickets on sale until February 4, 2008

Drawing to be held on Monday, February 11, 2008
at NACM National Headquarters

All proceeds to support the CFDD National Scholarship Fund

Open to all members of CFDD and NACM

Opportunity for chapters to award a local scholarship!

Checks payable to NACM-CFDD should be sent to:
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8840 Columbia 100 Parkway
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CFDD MISSION STATEMENT

The mission of the NACM Credit and Financial Development Division shall be to promote active interest in the credit and financial profession, to develop and market educational programs that are vital to the development of the effective professional, and to be a viable force within the NACM network.

CFDD VISION STATEMENT

To dynamically impact the National Association of Credit Management's global vision by being the leader in educational programming and direction, thereby setting industry standards for professional excellence.