Letter from...

Barbara Condit, CCE
CFDD National Chairman

It seems like only yesterday that a young lady by the name of Linda Ann Crabtree, CBA talked me into helping her and several others put together booklets for the CFDD Golden West Conference being held in San Francisco.

From then on, the rest is history. I attended the Golden West Conference, met Millie DeMariano, Dawn Wallace Cook, CCE, LeeAnn Garlington, CCE, Carol Fowlie, CCE and Marilyn Daugherty and I was hooked on CFDD and all the rewards gained from becoming a member. Then came my move back to Minnesota and I wondered if I could find a CFDD group close to work. Problem solved, just take a ride in an elevator up to the top floor of the John Hancock building in Chicago with Cindy Vekas, CCE and the Minnesota group: Maxine Rossum, CCE, Pam Meyer, CBF, Carolyn VanKrevelen, CBF and several others, and once again you are hooked. Education, networking, and many, many great friendships have developed from membership in CFDD.

Joining CFDD was, and has always been, money well spent. I cannot even begin to tell you how much I have saved my companies by attending the educational sessions and taking back information learned at Credit Congress and CFDD National Conventions. With every event, I have been able to expand my knowledge and network of friends. Nowhere that I know of can you get this kind of return on your investment, surely not in today’s stock market.

My theme for this year is “Together Everyone Achieves More” = T.E.A.M.

Together we can learn,
Together we can grow,
Together we can mentor,
Together we can partner with our NACM Affiliate and grow!

While there is no “I” in Team, there is an “E.” Everyone pulling together is what has made CFDD what it is today.

We are a TEAM achieving more through the work of many. Education is our passport to the future and tomorrow belongs to the people who prepare for it today. Together we can develop tomorrow’s leaders. I challenge every CFDD member to find someone you can invite to become a “TEAM” member so we can learn, grow, partner and mentor together.

I am going to use a “Tagline” from my local affiliate, Forius. “Surround Yourself with Smart.”

(continued on page 2.)
Smart Mentors, Smart CFDD Members, Smart NACM Affiliates and Smart Tools.

“A fast-changing world confronts you with the fact that in the long run you cannot survive on doing the same things better and cheaper. It is not the strongest of the species that survives, nor the most intelligent that survives. It is the one that is the most adaptable to change.” This wonderful quote from Leon C. Megginson is still so relevant in today’s economy and in our everyday lives.

A special thank you to my husband and granddaughter for their continued support, and to you my CFDD family. Thanks to each and every one, as you have helped mold me into the person I am today. Without your support, CFDD would not be what it is today.

I would like to close with a quote from a poem by Audrey Hepburn that is a favorite of mine.

“For Poise! Walk with the knowledge that you never walk alone. People, even more than things, have to be restored, renewed, revived, reclaimed and redeemed: never throw out anyone. Remember, if you need a helping hand, you will find one at the end of each of your arms. As you grow older, you will discover that you have two hands, one for helping yourself and the other for helping others.”

**“Together Everyone Achieves More” = T.E.A.M.**

CFDD is a TEAM of many working together to achieve more!

The 2014 Credit Congress in Orlando was one of the best yet. Yes, the weather was a bit stormy and humid and many of us had challenges arriving and flying out, but once we were at Rosen Shingle Creek, we were all safe and out of harm’s way. We already know about all of the excellent educational experiences at any Credit Congress we attend, but it’s the networking that I would like to mention here.

I had not even made it to baggage claim before the hugs and hellos started! What a great way to begin our time together! Seven of us gathered together and crammed ourselves into a supersized van and headed to the hotel. The hum of everyone chatting and catching up was amazing. When we pulled into the hotel parking lot, it seemed as though a greeting committee was waiting there just for us! Sheila Roames, CCE was the first person to come and give me a hug and then there were others who provided warm welcomes.

These connections that are built over the years cannot be replaced. Friendships are formed, mentors are discovered, listening ears are granted and solutions are discussed for how to handle things at work and more. This year I had the amazing privilege of speaking with many VIPs (first-time attendees). I hope you did as well. These folks are the future of CFDD and are critical to our ongoing success. They also need to be embraced into the fold. Our organization is so valuable and has so very much to offer each of us in so many ways, that we do need to work together to spread the news. As Barb Condit’s theme for the year states: “Together Everyone Achieves More” so let’s TEAM up and make this the best year yet for our organization.

Submitted by Claudia Kuniholm, CCE, Area Director NACM/CFDD Seattle, WA

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SCAROLARSHIP DONATIONS NEEDED

Please bring scholarship donations to the 2014 CFDD National Conference in Minneapolis on September 18-19. Last year alone, CFDD raised $4,051 at the silent auction. CFDD awarded 70 scholarships totaling $28,828 at Credit Congress this year. The cumulative total from 1990 to today is 7,615 scholarships valued at $1,703,474. We are so grateful for your contributions.

Mark your calendars so you can apply for a scholarship in 2015. If you need assistance filling out your application for a scholarship to Credit Congress, CFDD National Conference or any of the additional scholarship offerings, please contact Charlene Gothard, CBA, Vice Chairman, Programs, Education and Chairman Elect at cmgothard@landolakes.com.

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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!
Raise Money for the Scholarship Fund: CFDD Holds Raffle for Baseball Tickets

The CFDD National Conference will be held in Minneapolis from September 17th through September 20th. In an effort to support the CFDD Scholarship Fund, SPS Companies has donated two tickets for two Minnesota Twins baseball games. Raffle tickets are being sold for $10 each. The drawing will be held August 1st, with all proceeds going to the CFDD National Scholarship Fund.

If you are interested in tickets for this drawing, please fill out the ticket stub below and mail to Barbara Condit before August 1st. Please make all checks payable to CFDD National Scholarship Fund. If you have any questions, please do not hesitate to contact her.

Barbara Condit, CCE
Credit Manager
SPS Companies
6363 Highway 7
St. Louis Park, MN  55416-2496
bcondit@spscompanies.com
As it does every year, CFDD hosted its Annual Awards and Installation Luncheon at the 118th NACM Credit Congress in Orlando, FL in June. Each year the event seems to have more in common with a family reunion than with a professional networking event, though it certainly qualifies as both. Attendees gathered this year to catch up with one another, dine on an elegant meal and then listen to this past year’s CFDD National Chairman Lynn Kendrick, CBA discuss the Division’s outstanding work supporting credit and financial education over the preceding 12 months. “No matter what has happened this year in our lives, we have been the best we could be at home, at work and especially in our CFDD Organization,” Kendrick said. “Communicating with the Area Directors through emails and phone calls has solidified my impression that everyone wants to make CFDD the best it can be. It was such an honor to see and congratulate all of the CFDD members who achieved an NACM designation this year.”

NACM National Chairman Chris Myers also took the podium to thank Kendrick for her service as CFDD Chairman and to thank every CFDD member for their truly remarkable commitment to credit education and professional growth. “The strength of CFDD is truly from your network. You come together to learn and to exchange ideas. You learn from each other about how problems have been solved or how challenges have been met. You fine tune your credit skills and expand not only your knowledge, but also your professional network at every educational event you attend,” Myers said. “You have become credit leaders because of your connection to CFDD and NACM. I want to thank each and every one of you for your support of CFDD and NACM—your passion for both organizations is an inspiration to me.”

Kendrick then ceremonially passed the gavel to incoming CFDD National Chairman Barbara Condit, CCE, who announced the theme for her term: “Together Everyone Achieves More” = T.E.A.M. “Together we can learn, together we can grow, together we can mentor, together we can partner with our NACM affiliate and grow!” Condit said. “While there is no ‘I’ in team, there is an ‘E.’ Everyone pulling together is what has made CFDD what it is today.”

CFDD awarded 70 scholarships at the 2014 luncheon, worth a total of $28,828. This brings CFDD’s cumulative scholarship total from 1990 to today to 7,615 scholarships valued at an impressive $1,703,474.
Outstanding Regular Monthly Meeting
Class B – Kansas City
“CFO's Perspective on the Credit Department”

From a CFO’s perspective, the credit and collections department is an important arm of the financial function. Three leading CFOs/Vice Presidents provided the basis for a panel discussion on topics including:
(1) the role and responsibilities of the credit department and the impact on the company profits; (2) the most important credit department metrics; (3) opportunities to improve the perception of the credit department; (4) the evolving role of credit in the next five to 10 years; and (5) the view of credit training, education and certification.

Outstanding Seminar/Workshop Program
Class B – Kansas City
“Generational Differences in Today's World”

This program/seminar covered what companies are facing in the future in terms of demographics at work: we will soon have five generations in the workplace at the same time. The significance is in terms of types of workforce behaviors, what motivates employee engagement and the tools and practices they need to interact. Speaker Leigh Branham provided significant insight into the challenges and provided best practices for managing, engaging and retaining team members of all ages. This program was from a joint meeting with ABWA Mo-Kan Chapter.

Showcase of the National Program Awards

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<th>CHAPTER</th>
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<th>COMPANY</th>
<th>AWARD/ACHIEVEMENTS</th>
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<td>Omaha/Lincoln</td>
<td>James Hushka, CICP</td>
<td>Warren Distribution, Inc</td>
<td>CCE</td>
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<tr>
<td>Wichita</td>
<td>Rebecca Dick</td>
<td>WSM Industries</td>
<td>CBA</td>
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Submit Your Topics for the Best Practices Roundtable

This year’s Best Practices Roundtable session at the CFDD National Conference is a can’t-miss event. Back by popular demand, this open forum discusses best practices and effective strategies. To contribute questions and topics of interest, please email Melanie Brohawn at melanieb@nacm.org. All entries must be received by August 29.

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.
CFDD Dallas/Fort Worth
The Dallas/Fort Worth Ways and Means Committee held a “Day at the Races.” This horse race outing earned enough money to pay for one scholarship to the CFDD National Conference.

CFDD Wichita
The Chapter would like to thank all who participated in helping to increase membership by 35% that resulted in receiving the Class B Membership Award at the 2014 CFDD Awards and Installation Luncheon at Credit Congress.

On the Way UP

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<tr>
<th>CHAPTER</th>
<th>MEMBER</th>
<th>NEW COMPANY</th>
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<tr>
<td>Direct Member</td>
<td>Kelly Shock, CCE</td>
<td>Continental Resources, Inc.</td>
<td>Staff Accountant I</td>
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<td>Phoenix</td>
<td>Ellen Wodiuk, CCE, ICCE</td>
<td>Desert Ready Mix, LLC</td>
<td>Director of Credit</td>
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<td>Portland</td>
<td>Joanne Swyers, CCE</td>
<td>Solar World Americas LLC</td>
<td>Senior Credit and Collections Manager</td>
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<td>Eve Weinbrecht, CBA</td>
<td>Orepac Building Products, Inc.</td>
<td>Credit Manager</td>
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<td>Wichita</td>
<td>Rebecca Dick, CBA</td>
<td>WSM Industries</td>
<td>Credit Manager</td>
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<td></td>
<td>Shelly Hart, CBF</td>
<td>WSM Industries</td>
<td>Controller</td>
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PROGRAM PICKS

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<tr>
<th>CHAPTER</th>
<th>TOPICS</th>
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<td>Birmingham</td>
<td>Conflict Management and Negotiation Styles—Kraybill Conflict Style Inventory</td>
<td>HR Professional</td>
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<td>Understanding Sales Tax Regulations</td>
<td>Revenue Examiner</td>
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<td>Lien Waivers and the Dangers Therein</td>
<td>Attorney</td>
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<td>Dallas/Fort Worth</td>
<td>Credit Applications...from A to Z</td>
<td>Chapter Member</td>
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<td></td>
<td>You Don't Need a Title to be a Leader</td>
<td>Chapter Member</td>
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CFDD DW Seattle

CFDD Minneapolis

CFDD Portland

CFDD Republic

CFDD San Antonio

CFDD Washington, DC
National Scholarship Awards

Designation Application Fees
Kim Hardy, CBF, CICP  Louisville
Ann Marie Peterson  Albuquerque

Self-Study Course
Cynthia Webber  Wichita

School Registration Fees
Valarie Hardesty, CICP  Charlotte

CFDD National Conferences
Bonnie Anderson  Minneapolis/St. Paul
John Anderson, CCE  Minneapolis/St. Paul
Wendy Bartlett, CCE  Dallas/Fort Worth
Kevin Beam, CBF, CICP  Minneapolis/St. Paul
Melva Becker, CCE, CICP  Minneapolis/St. Paul
Ronald Bonden, CCE  Minneapolis/St. Paul
Denise Boock, CBA, ICCE  Minneapolis/St. Paul
Lynn Brakken, CBA  Minneapolis/St. Paul
Alyssa Carter  Minneapolis/St. Paul
Kim Claxton, CBF, CCRA  Minneapolis/St. Paul
Joy Mitchell, CCE  Minneapolis/St. Paul
Mary Moore, CBA  Omaha/Lincoln
Cindy Mortenson  Phoenix
Deanne Myers, CCE  Minneapolis/St. Paul
Annette Nii, CBA  Kansas City
Joni Page  Minneapolis/St. Paul
Deborah Poynter  Minneapolis/St. Paul
JoAnn Rettkie, CCE  Minneapolis/St. Paul
Maggie Rossell, CBA  Minneapolis/St. Paul
Deborah Rossini  Minneapolis/St. Paul
Angie Scheidnes, CCE  Minneapolis/St. Paul
Marie Segura, CBA  Albuquerque
Karyn Senne, CBF  Minneapolis/St. Paul
Chad Sivertson, CBA  Minneapolis/St. Paul
Steven Snow  Minneapolis/St. Paul
Gwendolyn Stroops, CCE, CICP  Minneapolis/St. Paul
Jill Tamborini, CBA  Minneapolis/St. Paul
Shoni Tiede  Minneapolis/St. Paul
Paulyne VanderSloot, CCE, CICP  Minneapolis/St. Paul
Lucinda Vekas, CCE  Minneapolis/St. Paul
Kay Watson, CBA  Minneapolis/St. Paul
Ernest Williams  Raleigh/Durham
Micki Wilson  San Diego
Ellen Wodiuk, CCE, ICCE  Phoenix
Joey Zuniga  Seattle

NA CM Credit Congress
Barbara Condit, CCE  Minneapolis/St. Paul
Charlene Gothard, CBF  Portland
Kevin Huelisman, CCE  Jasper
Lori Kimball, CBF  Salem/Albany
Erica Leonard, CBA  Direct Member
Michael Meyer, CCE  Jasper
Lori Nissen, CCE  Minneapolis/St. Paul
Sheila Roames, CCE  Phoenix
Kelly Shock, CCE, CCRA  Direct Member
Yvonne Vigil  Direct Member
Nancy Watson-Pistole, CCE, ICCE  Kansas City
Debra Yount, CCE  Kansas City

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—Carol Johnson, CICP, CICP, Portland
Class B—Shawn Ismert, CBA, Kansas City
Class C—Kathy Hamilton, CCE, Salem/Albany

Marilynn Daugherty Spirit Award
Mary Moore, CBA, Omaha/Lincoln

National Membership Awards
Class A—Portland — 5%
Class B—Wichita — 35%
Class C—Charlotte — 31%

National Program Awards:
Outstanding Regular Monthly Meeting:
Class A— Phoenix
Class B—Kansas City
Class C—Salem/Albany

National Program Awards:
Outstanding Seminar/Workshop
Class A—Portland
Class B—Kansas City
Class C—Salem/Albany

National Publicity Awards
Class A— Phoenix
Class B—Kansas City
Class C—Salem/Albany
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In just a few months, we will gather for the 2014 CFDD National Conference in Minneapolis, which offers priceless educational resources and multiple networking opportunities.

Our preliminary agenda includes the following presentations:

- **Can You Hear Me Now? Communicating With Different People Differently**
  Presented by **Julie A. Berg**, Leadership Development Consultant, HRD Consulting
  Most people have multiple conversations with co-workers, customers, family and friends every day. With some, the communication flows easily. While with others, the conversation is tension-filled and ends with frustration or even anger. Why is it that? The answer is each of us communicates using our style comfort zone. Our preferred style influences how easy or difficult our relationships will be. Learn to recognize four distinct styles, their needs and expectations and how best to approach these different styles differently.

- **Payments Fraud and Prevention: What You Need to Know**
  Presented by **Amanda Dorphy**, Senior Payments Information Consultant, Payments Information and Outreach Office, Federal Reserve Bank of Minneapolis
  Fraud is a concern of financial professionals whose job it is to protect their organization’s payment transactions. Do you know which payment types are most vulnerable? Do you know what fraud schemes are most prevalent? Which attacks are growing in popularity among fraudsters? Is your organization making it too easy for fraudsters to steal your assets? Are you using best practice fraud mitigation techniques to protect your organization? This session will address these and other questions by analyzing statistical data, trends and findings from industry research. Through a rigorous examination of fraud statistics, the session will help you distinguish between hype and reality. It will identify effective fraud prevention practices based on feedback from financial industry professionals. Gain practical tips to strengthen your defenses against payments fraud.

**MINNEAPOLIS – THE CITY OF LAKES**

**2014 CFDD National Conference**

**September 18-19 • Minneapolis, Minnesota**

In just a few months, we will gather for the 2014 CFDD National Conference in Minneapolis, which offers priceless educational resources and multiple networking opportunities.

Several networking events will also be held, including an opening night social featuring a Silent Auction and a closing night party.

The DoubleTree Bloomington-Minneapolis South will be the meeting site for all events.

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

<table>
<thead>
<tr>
<th>CMI Timeline</th>
<th>Survey Opens</th>
<th>Survey Closes</th>
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<tr>
<td>July</td>
<td>Mon, July 21</td>
<td>Fri, July 25</td>
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<tr>
<td>August</td>
<td>Mon, August 18</td>
<td>Fri, August 22</td>
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<tr>
<td>September</td>
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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.
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)