



# Credit and Financial Development Division NEWSLETTER

The Official Publication of the NACM Credit and Financial Development Division

October 2012

## Letter from...

**Sheila Roames, CCE**  
**CFDD National Chairman**

Hello to my CFDD Family!

Can you believe that the year is almost over?



I truly enjoyed seeing all of you in Seattle at the 2012 National Conference. It was a special time of education, professional development and, of course, fantastic networking. I so look forward to this time with my “CFDD Family.” To quote one of our Past National Chairmen, “It is like attending a family reunion every year, with the bonus of credit education AND professional development included.”

We were fortunate to have so many members in attendance. The conference perfectly complemented my theme for this year, “CFDD:

Developing Tomorrow’s Leaders—One Member at a Time.” It also continued my “Pay It Forward” concept. I was in such awe watching our members carry out this theme at the conference. They were so helpful to each other and so inviting to all of our 52 VIPs (first-time attendees). This especially rang true at our silent auction, our dessert auction and in the chapter donations that raised approximately \$16,299 for the National Scholarship Fund. All who donated have been touched by this worthwhile fund. Therefore raising money was easy, as everyone wanted to “Pay It Forward,” to help develop tomorrow’s leaders. For this I applaud each and every one of you!

During the National Board Meeting, your board was hard at work. We were able to accomplish so much. One of the highlights from this meeting was that the first segment of our Professional Development piece has been produced and will roll out shortly, as well as the next segment that is already in development.

The Business Meeting and the Presidents’/Vice Presidents’ Breakfast were great learning opportunities. It is always wonderful to hear how other chapters are doing and get ideas on membership drives, fundraisers, monthly topics and other projects. I believe that we all left encouraged and excited to take new ideas back to our chapters.

Education and professional development of today’s credit and financial professional has always been the primary focus of CFDD. I encourage all of the CFDD membership to take full advantage of the educational as well as the professional development opportunities that are available to each of us whether at the local or national level.

I want to personally thank and encourage you, the CFDD members, to remember that you are a VITAL piece of our organization. Without you, we would be a useless shell. Keep up the good work; grab hold and take advantage of the education and professional development that CFDD has to offer you. CFDD continues to offer its membership countless opportunities. Each one of us must make the decision to reach out and grab those opportunities and either become an involved, active member, or just be 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 and never forget to “Pay It Forward” and share this information and experience with another credit professional.

*(continued on page 2)*

## Inside...

- P. 2 Letter from Lynn Kendrick, CBA
- P. 2 Letter from Barbara Condit, CCE
- P. 3 Member Viewpoint: First-Time Attendee Has Great Experience at Seattle Conference
- P. 3 Member Viewpoint: Highway to CCE’ville
- P. 4 CFDD National Conference Develops Tomorrow’s Leaders—One Member at a Time
- P. 4 CFDD Mission Statement/CFDD Vision Statement
- P. 6 How Are You Engaging in Professional Development?
- P. 7 Best Practices Roundtable Hosts a Lively Discussion Among Members
- P. 7 Chapter Presidents’ and Vice Presidents’ Meeting
- P. 8 Awards & Achievements
- P. 9 Silent Auction is a Rousing Success
- P. 12 Notification of a Dues Increase
- P. 12 Thank You to Sponsors
- P. 12 CFDD Chapters Increase Donations over Previous Year
- P. 12 Celebrating Membership Milestones

I strongly encourage you to make a note to attend the CFDD National Conference in September 2013. We are excited to announce the location for 2013, which will be Albuquerque, New Mexico. Watch for more information to follow.

Until then, please do not hesitate to give me a call or send me an email, as your national officers are here for **YOU**. You may email me at [Sheila.Roames@ergon.com](mailto:Sheila.Roames@ergon.com).

## Letter from...

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



Well, it is hard to believe that another great conference has come and gone. And yes, it was a great conference. The sessions and speakers were excellent. Of course, like always, the networking was wonderful too. I will say it again—there is no other professional organization like CFDD!

I would like to thank each chapter and individual for their contribution to the National Scholarship Fund. It is because of you that CFDD is able to help our members with their continuing education. I would also like to thank my committee, Jaci Barrows, CCE, ICCE, Wendy Bartlett, CCE, Claudia Kuniholm, CCE and Mary Moore, CBA for their commitment and hard work on our successful scholarship campaign.

## Letter from...

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



It is such an honor to be serving as your CFDD Vice Chairman Member Services and Publicity. I feel privileged to have such a responsibility in this great organization.

CFDD has helped me in so many different ways, both professionally and personally. I feel so grateful to be able to give back.

Chairman Roames' theme for this year is "CFDD: Developing Tomorrow's Leaders—One Member at a Time," which I feel is exactly what CFDD stands for. Where else can you go to get the kind of education you need for your day-to-day careers? Where else do you have such a great network to call upon should you have any questions or need any advice? This is what CFDD stands for and this year we are doing just that—developing tomorrow's leaders one member at a time.

I have been working with a committee to start a Membership Campaign this year that can help each and every chapter grow their membership. There will be a prize not only for the members, but also for the chapters. I feel that this will highlight the true mission of CFDD and the great benefits it offers.

I would like to thank my committee for their help on this campaign. They include: Carol Fowle, CCE, Dennis Thomassie, CCE, Lynn Kendrick, CBA, Mary Moore, CBA, Melanie Brohawn, Wendy Bartlett, CCE, and Jenifer Dunseth.

This year we are asking each chapter to develop their own campaign and partner with their local affiliate in this campaign. This can be a win-win for both the affiliates and CFDD chapters.

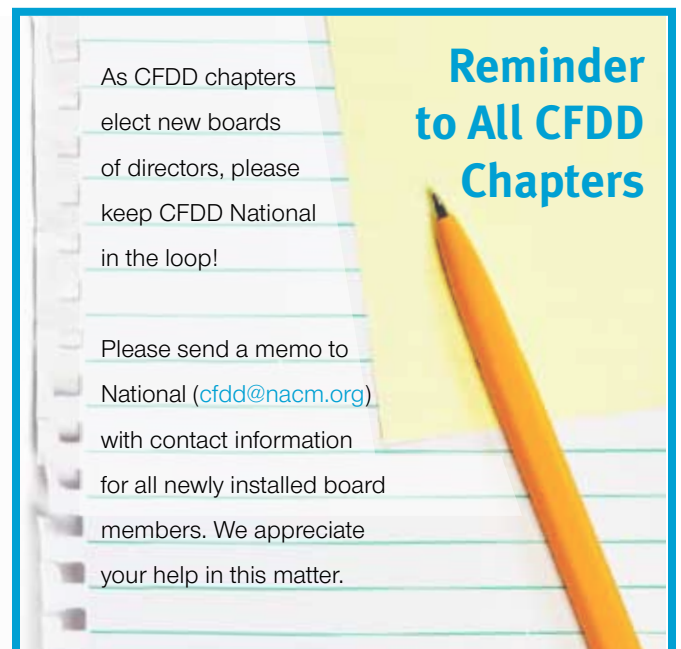
Each chapter can choose how much or how little they want to contribute based on the chapter's financial ability. With today's economic instability, I feel the best way to grow our membership is to partner with our local affiliates. When a new member joins NACM, offer them an incentive to join CFDD at the same time. I know that once they attend just one of the meetings they will be hooked on CFDD. Let's grow our membership and our relationship with our affiliates at the same time.

We are offering one complimentary registration to the 2013 CFDD National Conference to both the chapter and the affiliate who bring in the most new CFDD members. I have added one more incentive. I will donate a CFDD folding lawn chair to the member and chapter who bring in the most new members.

CFDD chapters may also work independently on their own membership campaign. Remember, to qualify as a new member, one must be new to CFDD, or a member who is rejoining after being gone for more than 12 months.

All membership campaign platforms must be submitted to me no later than October 31, 2012 to qualify for this campaign. Last year we gained 82 new members. This year our goal is 88 new members.

Plan now to make this the best year ever. Be creative in your campaign efforts and watch the return on your investment grow!



**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](mailto:cfdd@nacm.org)) with contact information for all newly installed board members. We appreciate your help in this matter.

## First-Time Attendee Has Great Experience at Seattle Conference

This was my first time attending a CFDD National Conference. I wasn't sure what to expect. I had never been to Seattle and was excited to see the city.

I arrived Wednesday afternoon and a bunch of us from Minneapolis met up in the lobby of the Marriott. We decided to take the train to the pier for dinner. We had a wonderful time!

Thursday was the start of the conference. On that day we had three educational sessions and the speakers were very interesting. I learned some new ideas and confirmed what I had already been doing. I felt like I was on the right path. Thursday night, some other members and I explored more of the city and went to see the Space Needle. What an awesome time. The city is so beautiful!

Friday was the last day of the conference. There were four sessions that day and again the presenters were extremely knowledgeable. My favorite topic was "Business Ethics and the Credit Professional." The speaker, Jim Hopkins, Esq., was fantastic. He helped me see situations in a different light and how we all need to work together. Friday night was the dinner party. There was delicious food, friendly people and lots of dancing. This was a great conference!

*Submitted by Deb Laudner Credit Analyst, Ryerson, Inc.*

### 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!



## Highway to CCE'ville

There are a few different roads one can take to CCE'ville. The first is the scenic route. The first required stop on the scenic route is CBA City. I recommend everyone involved in credit and collections make the trip to CBA City. Further down the scenic route tucked away in some mountains that can be challenging to navigate is the Village of CBF. You will need advanced driving skills to reach this destination. If you stay the course on the scenic route after visiting CBA City and the Village of CBF, you will be rewarded by all that CCE'ville has to offer its tourists. It takes endurance to follow the scenic route all the way to CCE'ville, but I believe it is a journey all leaders of credit and collections should seriously consider traveling.

The more seasoned credit professional may be able to pay the toll with their years of experience to take the superhighway to CCE'ville. Those fortunate enough to take this route are able to avoid the mountains on the way to the Village of CBF. I believe this is a great alternative for those who like to travel a little faster.

My personal roadmap was that of the scenic route. I visited CBA City in June 2010 via Sin City. (I took the exam during Credit Congress in Las Vegas.) A little less than two years later I arrived at the Village of CBF in March of 2012. It required three vehicles to transport me to the Village of CBF: Business Law, Credit Law and Financial Statement Analysis 2. I am thankful for the challenges the mountains surrounding the Village of CBF presented. I believe it was good preparation for the journey to CCE'ville. I finally arrived at my destination on July 30, 2012 nearly five months after my stop in the Village of CBF.

The reasons why one chooses their route to CCE'ville will be many. I wanted to complete my journey since my arrival in CBA City, but was running low on the fuel of motivation. In October of 2010 my company filled up my tank of motivation by requiring those in my position to visit CCE'ville within three years. I am grateful to my company for supporting continued education and helping me take a trip quicker than I would have on my own. I encourage you to prepare for a trip too!

*Submitted by Kynan Marshall, CCE, Senior Credit Administrator, W.W. Grainger, Inc.*

### SAVE THE DATE

Mark your calendar now and plan to join us on Tuesday, May 21 for the Annual CFDD Luncheon at the 2013 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](mailto:cfdd@nacm.org).

# CFDD National Conference Develops Tomorrow's Leaders—One Member at a Time

Last month on September 21 and 22, the CFDD membership traveled to the “The “Emerald City” for the 2012 National Conference in Seattle, Washington. As always, there was something for everyone.

The Welcome and Business Meeting opened with remarks from CFDD National Chairman Sheila Roames, CCE, who noted the benefits of a unique group like CFDD. “I believe that CFDD enhances each of us not only as professionals, but also brings remarkable value to us as individuals,” she said. “Each one of us must make the decision to reach out and grab those opportunities and become an involved, active member.” Active members not only benefit from mentorship, but eventually develop a desire to share and give back, continuing the chain of future leaders. “We serve, we learn, we grow, and then we step aside and gently guide,” Sheila said.

NACM President Robin Schauseil, CAE also spoke, and thanked all for coming and reminded attendees of their potential and the importance of their role in their company, “You’ve got the knowledge to be the star corporate player, so I encourage each of you to use your knowledge, and the power of the NACM professional network to lead your companies through this tough climate.”

Following tradition, contributions to the organization were recognized. Congratulations for highest attendance went to the Albuquerque Chapter with 31% of their members present. Creative chapter programs and efforts were also mentioned.

A few of the Denver Chapter’s most successful programs included “Emergency Preparedness for Your Business” and “The Color Personality Inventory Assessment” which allowed members to identify their personality color and how best to communicate with other personality colors. The Phoenix Chapter’s “Best Results in Customer Visits,” “Credit Investigation During Tough Economic Times” and “International Credit 101” were just a few of their well-received programs—and all were presented by their own members. San Diego also had successful programs like “Leadership, a Pathway to Designations” and “Communicating with Multiple Generations,” concentrating on improving credit knowledge and self-improvement. Finally, Seattle started off

their fall calendar with a seminar and monthly meeting that discussed “The Honeymoon, Marriage and Potential Divorce of Your Client.”

The first educational session of the two-day conference, aptly continued the themes developed during the Welcome and Business Meeting. Patrice Altenhofen, Esq. gave a presentation on building a strength-based leadership culture that helps identify individual strengths and the strengths of others to make organizations more productive. The session delivered such accessible information that one attendee remarked, “The topic was tied uniquely to new a trend introduced at my company, excellent.”

The other sessions over the course of the conference covered core credit functions, as well as further delving into the tools that keep professional relationships working their best. Ed Bell, PhD, CBA, ICCE presented “Practical Analysis When Reviewing Customers: Determining Credit Limits without Financial.” As the title indicated, Ed’s presentation included what customer information is needed, and the sources for that information, in addition to some top warning signs to look for. Another credit-function-focused session was “Best Practices Roundtable” moderated by Heidi Lindgren-Boyce, CCE, which you can read more about in the accompanying article on page 7.

Sessions that provided general management tips, especially regarding business relationships included “Positive Language in Communications: Evaluating the Words You Choose,” “Maximizing Employee Engagement,” and two sessions that fell into both the credit function and relationship areas: “Negotiating Collections” and “Business Ethics and the Credit Professional.”

Nancy Watson-Pistole, CCE, ICCE’s presentation on positive language (see page 6) was particularly informative and appreciated. “Wonderfully put together, bringing valid points to what each of us uses daily,” one participant noted. And, on “Maximizing Employee Engagement” by Jenna Reed, JD, MBA, one attendee remarked, “Great! Can really use this in other departments that need more morale and engagement help.” During this session, Jenna not only provided information

*(continued on page 5)*

## 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.

on assessing and building engagement and confidence, but pointed out the risks of not doing so.

The ability to negotiate presents itself in so many facets of life, and especially in the professional life of a collector. In "Negotiating Collections," Phil Bednar, Esq. delved into the legal background of collection topics, then how to apply that knowledge to effectively negotiate with the debtor. Finishing up the educational sessions was one by Jim Hopkins, Esq. on exploring the tough ethical situations that credit professionals face on a daily basis and how to reach viable solutions.

The sessions were very well received as evidenced by comments such as "I came away with something from each session to take back to improve our department."

Fundraising to help credit professionals get the education they need, and networking, which helps build a strong support foundation, rounded out conference events. The fourth annual Silent Auction raised over \$4,300 for the Scholarship Fund this year! Attendees had a lot of fun viewing and bidding on a wide array of donated items

while mingling with peers. The final dinner and Dessert Auction was even more fun as members bid on delectable options during the Margaritaville-themed event. The winning-bid table had the honor of first choice from the delicious treats. The second highest-bidding table got second choice and so on. The casual attire of tropical shirts, flip flops and great music ensured the relaxed atmosphere for a successful Networking Dinner Party.

All in all, the conference was a great success. Sincere thanks go to the former chapter in Dayton, the Portland Chapter and United Tranz-Actions for their generous sponsorship of the conference. CFDD especially thanks the attendees, presenters and sponsors for helping to "Develop Tomorrow's Leaders—One Member at a Time."

Be sure to join us next year, it's an experience well worth the investment. As one first-timer said, "This was my first CFDD conference and I really enjoyed the sessions and the networking with others in my field. I'm looking forward to attending more in the future."



# How Are You Engaging in Professional Development?

Warm sunshine and friendly faces greeted those arriving for the CFDD National Conference in Seattle on September 20. Members and guests were eager to network, learn something and have some fun. The two-day schedule was packed with informative business meetings, meaningful educational topics and time for exchanging greetings and catching up with friends and colleagues.

I was honored to be chosen as one of the speakers for this year's conference and I want to thank the board for the opportunity to present one of the educational sessions. Thanks also to everyone who provided such encouraging comments following my presentation on "Using Positive Language in Communications!" One attendee thanked me that evening at the silent auction and indicated that her management approved her registration to attend the conference based on this session topic. Another member contacted me following the conference and is using the presentation with her staff. I appreciated the opportunity to further develop my own skills as well as help others in their personal and professional development.

Engaging in professional development to gain skills and knowledge is essential for personal development and career advancement. Individuals may participate in professional development for a variety of reasons:

- Maintain and improve professional competence
- Achieve or maintain professional designations
- Enhance career progression
- Keep abreast of new technology and practice
- Life-long learning
- A sense of moral obligation



Each one of these reasons motivates me to engage in development and I was looking for something more than just attending conferences. Speaking at the National CFDD Conference in Seattle enabled me to reach beyond my knowledge and expertise in credit and challenged me to experience more by providing guidance and coaching attendees on positive language.

I believe in the value of positive communications and am glad I took the passion a step further to help others evaluate the words they choose and improve their communication skills—in their personal and professional lives. It was a rewarding experience.

Challenge yourself and look for new ways to engage in professional development!

*Submitted by Nancy Watson-Pistole, CCE, ICCE, Credit Management Advisor, FoodONE, a division of Seafax, Inc.*



# Best Practices Roundtable Hosts a Lively Discussion Among Members

CFDD National held their Annual September Conference in Seattle this year and one of the most talked about sessions was the “Best Practices Roundtable.” The attendees had been contacted prior to the conference and asked to send in questions they were interested in discussing at this session. Proposed topics included credit, finance, legal and human resources. I was very pleased when asked to be the moderator.

We had 38 questions submitted and managed to get through over 20 of them during this one-hour jam session in a room filled with credit executives from all levels of expertise and industries. I was personally impressed by the quality of the questions and the quality of the answers the attendees shared with the group. Topics ranged from resource tools, finance tools, decision-making tools, legal issues and human resource problems. Two assistants and I walked the room with

microphones so that as many volunteers as possible could share their experiences and knowledge with everyone in the room. The energy was extremely high and the attendees wanted more after we ran out of time.

After the session the comments received were highly positive with a large percentage of the feedback reflecting that the “Best Practices Roundtable” should be brought back again, and with more time allotted. I would like to thank CFDD National and NACM National for asking me to moderate because I too received tremendous value from this extremely informative session.

*Submitted by Heidi Lindgren-Boyce, CCE, Senior Credit Manager, Star Rentals*

---

## Chapter Presidents’ and Vice Presidents’ Meeting

CFDD National officers and directors met with the leaders of the chapters once again this year at the annual Presidents’/Vice Presidents’ Meeting held during the CFDD National Conference in Seattle to facilitate the sharing of ideas between chapters.

After Chairman Sheila Roames, CCE welcomed all to the meeting, Vice Chairman Barbara Condit, CCE rolled out the 2012-2013 CFDD membership campaign, “Partner with your NACM Affiliate.” Barb explained that chapters are being asked to reach out to their NACM affiliate and work together to come up with a plan to bring in new members. This will be a win-win situation for both, as the CFDD chapter and NACM affiliate that bring in the most new members will each receive a complimentary registration to the 2013 CFDD National Conference. The CFDD member and chapter that bring in the most new members will receive a CFDD folding lawn chair, courtesy of Barb. Chapters may choose their own membership platform and suggestions were given on how to partner with NACM affiliates. Membership campaign platforms should be submitted to Barbara Condit, Vice Chair Membership and Publicity at [bcondit@spscompanies.com](mailto:bcondit@spscompanies.com) by October 31, 2012 to qualify. The campaigns will begin at the end of October. Barb advised that the CFDD membership brochure has been updated for use during the campaign and may be found on the CFDD website in the Leadership Guide. The membership brochures may be personalized by each chapter and printed as needed. Barb reminded the chapters to include the referring member’s name on the new member’s application so that their name may be entered into the drawing for the free registration. Sheila thanked Barb and her membership committee for their efforts.

Vice Chairman Lynn Kendrick, CBA thanked everyone for making the Silent Auction a great success this year. In 2010 and 2011, the Silent Auction raised \$3,879 and \$3,580 respectively. Lynn announced that

this year the Silent Auction raised \$4,346. In addition, she thanked all the chapters who generously donated \$7,417 to the Scholarship Fund this year.

Chairman Roames then turned the meeting over to Nancy Watson-Pistole, CCE, ICCE and Carol Fowle, CCE for a very informative presentation on social media. Nancy reported that our chapters are working very hard to create programs and speakers, but continue to face lackluster attendance. Using social media can be a great way to get your message out there, but chapters are often at a loss as to where to start. Nancy counseled that chapters should first take into consideration the challenges they may encounter. They should be realistic about time constraints. Trying to do too much can be overwhelming, and what’s worse than no presence: out-of-date presence. Also, because our members are volunteers, they may change over time, so determine how the workload can be shared.

Next, Nancy suggested shaping the choice of your message to fit your audience. Think about who you want to engage by reviewing your legacy and the audience that you are trying to reach. Next decide where to engage. Chapters are currently using LinkedIn, Facebook, Twitter, their newsletter and website to connect with current and prospective members. Don’t forget to include social buttons in your newsletters and blogs!

For chapters that are considering creating a website, Nancy suggested FatCow or GoDaddy, as both offer websites for less than \$100 a year, including the hosting fee. The challenge is to get content and keep new content flowing in to keep people engaged. Nancy encouraged the chapters to reach out to the folks who use the different channels and learn from their successes. By identifying your goals, you can

*(continued on page 8)*

develop a social media strategy that will energize your chapters and your members. To learn more about social media options and the strategies that Nancy and Carol presented, visit the CFDD Leadership Guide section of the website. Handouts from the session are available under the Publicity Chairmen tab.

Sheila, Lynn and Barb then provided officer training, focusing on mentoring new leaders, engaging different generations and keeping meetings interesting. Sheila suggested that chapters may consider adding a designation mentor position to their local board. Mentoring allows members to see what a leader does, and is a great way to get members involved. Before elections, chapters may wish to publish the duties of the officers in their newsletter. Inviting members to serve on a committee allows them to share some of the responsibilities, so that taking that next step to a leadership position is not so intimidating. If members are working toward an NACM designation, make them aware that they can earn Career Roadmap points for serving on local boards or committees. Also, invite your local affiliate to a meeting to further encourage partnering.

Engaging different generations in the membership is essential for the future of CFDD. Barb reported that Generations X, Y and Millennials are typically curious generations. Work does not bother them, but it needs to be meaningful and not just busy work. Don't be afraid to have them challenge you on why or how things are done. We should be there to meet the challenge.

Several ideas were offered on the topic of keeping meetings interesting and relevant. Shelley Hart, CBF reported that the Wichita Chapter is holding a meeting at Wichita State University in November, and that NACM Economist Chris Kuehl, PhD will be presenting on the state of the economy. The Wichita Chapter has opened the meeting to finance students in an effort to attract younger members. CFDD Student membership is available to any full-time college student approved by the CFDD Chapter Board of Directors, according to the CFDD National Bylaws, which also indicate, however, that student members will not be eligible for CFDD National Scholarships or service on the CFDD National Board. Chapter privileges of student members shall be determined by each chapter.\*

Another way to ensure interest in meetings is to conduct surveys, which will tell you what members are looking for and consider valuable. Claudia Kuniholm, CCE shared that her chapter recently conducted a confidential survey of their members to learn what they did and did not like about their meetings. Confidential surveys are a way to get more honest feedback from respondents.

Many chapters find that keeping meetings interesting can be challenging. Lynn suggested that chapters refer to the CFDD National website and make use of the free programs offered. Reach out to members that have not attended meetings recently by sending an email. Sometimes a personal touch is best.

Meeting attendance may also hinge upon the time of day that meetings are held. Most chapters reported that they meet in the evening and combine dinner with the business meeting. Others find that a lunchtime meeting works best for their members. Some chapters alternate between dinner and lunch.

Finally, it was important to address those who conduct the meetings. The time commitment involved in taking on a leadership role may be a large concern for incoming officers. Some chapters have found that flexibility may go a long way and allow positions to be shared, or the person previously in that position may offer to step in for a meeting of two, if necessary.

Wendy Bartlett, CCE, closed out the meeting by sharing some treats that her chapter has given out to their members for attending meetings. One example was a small package of mints with a note that said "Taking a mo-mint to thank you for your commit-mint." Another was a bag with a marshmallow, graham cracker and chocolate with the note "You get so much S'More from CFDD."

Chairman Roames thanked everyone for their participation and their ongoing commitment to developing tomorrow's leaders, one member at a time.

\* The NACM membership requirement is not applicable to qualified CFDD student members.

# AWARDS & ACHIEVEMENTS

CHAPTER	MEMBER	COMPANY	AWARD/ACHIEVEMENTS
Kansas City	Lois Clark, CCE	Bluescope Steel North America	CICP Designation
Wichita	Lisa Tanner	Coleman Company	CICP Designation
Cincinnati	Elizabeth Willard, MBA	Clarke Power Services, Inc.	CICP Designation



# Silent Auction is a Rousing Success

Now in its fourth year, the always popular Silent Auction at the 2012 CFDD National Conference raised more than \$4,300 for the CFDD Scholarship Fund. About 100 items were presented for bids including a Kindle Fire, several collector's items, a multitude of gift cards, a lovely selection of handcrafted articles and many other popular entries. Thank you to everyone for your generous donations and equally generous bids!

## **Kindle Fire with Case**

*Donated By:* CFDD Past National Chairmen  
*Winning Bidder:* Barbara Leathers

## **Arizona 100 Years Grand: "Swan Valley Copper" Handcrafted Copper Platter and Picture Frame and Arizona Centennial Book**

*Donated By:* Freeport-McMoRan Copper & Gold, Inc.  
and the CFDD Phoenix Chapter  
*Winning Bidder:* Carol Fowle, CCE

## **Fossil Chestnut Brown Purse**

*Donated By:* Lynn Kendrick, CBA  
*Winning Bidder:* Julie Putman, CBF

## **Pearl/Swarovski Bridal Set (necklace, earrings and bracelet)**

*Donated By:* Cindy Joseph, CBA  
*Winning Bidder:* Julie Brown

## **Pendleton Blanket**

*Donated By:* CFDD Portland Chapter  
*Winning Bidder:* Deborah O'Keefe, CBF

## **\$75 Massage Envy Gift Card**

*Donated By:* Gwen Stroops, CCE  
*Winning Bidder:* Melanie Brohawn

## **\$50 Amazon Gift Card**

*Donated By:* Mary Sheldon, CICP  
*Winning Bidder:* Millie DeMariano

## **\$50 Best Buy Gift Card**

*Donated By:* Duane Schwartz, CCE  
*Winning Bidder:* Barbara Herrera, CBA

## **\$50 Best Buy Gift Card**

*Donated By:* Duane Schwartz, CCE  
*Winning Bidder:* DeLinda Goodman, CCE

## **\$50 Home Depot Gift Card**

*Donated By:* Jennifer Walsh, CBA  
*Winning Bidder:* Connie Barratt, CCE

## **\$50 Restaurant Gift Card**

*Donated By:* Gwen Stroops, CCE  
*Winning Bidder:* Steven Snow

## **\$50 Restaurant Gift Card**

*Donated By:* JD Technical Solutions  
*Winning Bidder:* Dawn Wallace Cook, CCE

## **\$50 Target Gift Card**

*Donated By:* Duane Schwartz, CCE  
*Winning Bidder:* Steven Snow

## **\$50 Target Gift Card**

*Donated By:* Duane Schwartz, CCE  
*Winning Bidder:* Dawn Wallace Cook, CCE

## **\$50 Visa Gift Card**

*Donated By:* Ergon Asphalt & Emulsions  
*Winning Bidder:* Sheila Roames, CCE

## **\$50 Visa Gift Card**

*Donated By:* Ergon Asphalt & Emulsions  
*Winning Bidder:* Sheila Roames, CCE

## **\$50 Visa Gift Card**

*Donated By:* CFDD Raleigh/Durham  
*Winning Bidder:* Wendy Bartlett, CCE

## **\$50 Visa Gift Card**

*Donated By:* CFDD Raleigh/Durham  
*Winning Bidder:* Barbara Herrera, CBA

## **\$25 Amazon Gift Card**

*Donated By:* Forius NACM North Central  
*Winning Bidder:* Pam Foreman, CCE

## **\$25 Amazon Gift Card**

*Donated By:* CFDD Past National Chairmen  
*Winning Bidder:* Sheila Roames, CCE

## **\$25 Amazon Gift Card**

*Donated By:* CFDD Past National Chairmen  
*Winning Bidder:* Sheila Roames, CCE

## **\$25 Amazon Gift Card**

*Donated By:* CFDD Past National Chairmen  
*Winning Bidder:* Chris Ring

## **\$25 Amazon Gift Card**

*Donated By:* CFDD Past National Chairmen  
*Winning Bidder:* Millie DeMariano

## **\$25 Amazon Gift Card**

*Donated By:* Gwen Stroops, CCE  
*Winning Bidder:* Pam Meyer, CBF

## **\$25 American Express Gift Card**

*Donated By:* Robin Schauseil, CAE  
*Winning Bidder:* Millie DeMariano

## **\$25 American Express Gift Card**

*Donated By:* Robin Schauseil, CAE  
*Winning Bidder:* Barbara Herrera, CBA

(continued on page 10)

**\$25 American Express Gift Card**

Donated By: Robin Schauseil, CAE  
Winning Bidder: Millie DeMariano

**\$25 American Express Gift Card**

Donated By: Robin Schauseil, CAE  
Winning Bidder: Barbara Herrera, CBA

**\$25 Barnes & Noble Gift Card**

Donated By: Gwen Stroops, CCE  
Winning Bidder: Barbara Herrera, CBA

**\$25 Bed Bath & Beyond Gift Card**

Donated By: Susie Secuskie, CBA  
Winning Bidder: DeLinda Goodman, CCE

**\$25 Cabela Gift Card**

Donated By: Barbara Condit, CCE  
Winning Bidder: Ellen Wodiuk, CCE

**\$25 Cabela Gift Card**

Donated By: Barbara Condit, CCE  
Winning Bidder: Connie Barratt, CCE

**\$25 Darden Restaurant Gift Card**

Donated By: Debbie Morse  
Winning Bidder: Gwen Stroops, CCE

**\$25 Darden Restaurant Gift Card**

Donated By: Debbie Morse  
Winning Bidder: Millie DeMariano

**\$25 Home Depot Gift Card**

Donated By: Denise Boock, ICCE and Melva Becker, CCE, CICP  
Winning Bidder: Steven Snow

**\$25 iTunes Gift Card**

Donated By: Forius NACM North Central  
Winning Bidder: DeLinda Goodman, CCE

**\$25 MasterCard Gift Card**

Donated By: Barbara Condit, CCE  
Winning Bidder: Wendy Bartlett, CCE

**\$25 Panera Gift Card**

Donated By: Marlene Groh, CCE, CICP  
Winning Bidder: Dawn Wallace Cook, CCE

**\$25 Restaurant Gift Card**

Donated By: CFDD Past National Chairmen  
Winning Bidder: Millie DeMariano

**\$25 Restaurant Gift Card**

Donated By: CFDD Past National Chairmen  
Winning Bidder: Millie DeMariano

**\$25 Sears Gift Card**

Donated By: Tina Hirdler, CBF  
Winning Bidder: Sheila Roames, CCE

**\$25 Visa Gift Card**

Donated By: Ergon Asphalt & Emulsions  
Winning Bidder: Kim Claxton, CBA

**\$25 Visa Gift Card**

Donated By: Ergon Asphalt & Emulsions  
Winning Bidder: Barbara Herrera, CBA

**\$25 Visa Gift Card**

Donated By: Alison Seman, CCE  
Winning Bidder: Barbara Herrera, CBA

**\$25 Visa Gift Card**

Donated By: Ergon Asphalt & Emulsion  
Winning Bidder: Pam Meyer, CBF

**\$25 Visa Gift Card**

Donated By: Ergon Asphalt & Emulsion  
Winning Bidder: Barbara Herrera, CBA

**Fish & Shellfish Grilled & Smoked Cookbook and BBQ Mitt**

Donated By: Karen Adler  
Winning Bidder: Angie Scheidnes, CCE

**The Gardener & the Grill Cookbook and Cutting Boards**

Donated By: Karen Adler  
Winning Bidder: Lisa Rodabaugh

**The BBQ Queens' Big Book of Barbeque and BBQ Mitt**

Donated By: Karen Adler  
Winning Bidder: Melanie Brohawn

**Hole-in-One Cabernet Wine Gift Basket**

Donated By: Carey Ryan, CBA  
Winning Bidder: Cindy Hayes, CBA

**Pandora Bracelet with Two Charms**

Donated By: Wendy Bartlett, CCE & Mary Moore, CBA  
Winning Bidder: Barbara Condit, CCE

**Three Bottles of Pinot Noir Wine**

Donated By: Brett Hanft, CBA & Zendra Hanft  
Winning Bidder: Shawn Ismert, CBA

**Two Bottles of Pinot Noir Wine**

Donated By: Brett Hanft, CBA & Zendra Hanft  
Winning Bidder: Nancy Hoffman, CBA

**Two Bottles of Pinot Noir Wine**

Donated By: Brett Hanft, CBA & Zendra Hanft  
Winning Bidder: Tawnya Marsh, CBA

**Hand-Knitted Scarf**

Donated By: Barbara Condit, CCE  
Winning Bidder: Marlene Groh, CCE, CICP

**Ceramic Serving Tureen with Four Bowls**

Donated By: CFDD San Diego Chapter  
Winning Bidder: Charlene Gothard

**Scarf**

Donated By: Jenifer Dunseth  
Winning Bidder: Lorena Marsh, CBA

**Two Surfboard Flashdrives: 1 8GB, 1 4GB**

Donated By: Dawn Wallace Cook, CCE  
Winning Bidder: Pam Meyer, CBF

(continued on page 11)

**Two Flashdrives: 1 4GB Surfboard, 1 8GB Bart Simpson**

*Donated By:* Dawn Wallace Cook, CCE

*Winning Bidder:* Zach Dillon, CCE

**Two 8GB Flashdrives: SoSo Happy Theme**

*Donated By:* Dawn Wallace Cook, CCE

*Winning Bidder:* Nadine Whitehead, CCE

**Shell Dish**

*Donated By:* CFDD San Diego Chapter

*Winning Bidder:* Charlene Gothard

**Miche Hip Bag**

*Donated By:* Mary Moore, CBA

*Winning Bidder:* Lynn Kendrick, CBA

**Laptop Bag**

*Donated By:* National Trade Credit Report Group

*Winning Bidder:* Cindy Mortenson, CBA

**Fabulous Fall Necklace and Earrings**

*Donated By:* Nancy Watson-Pistole, CCE, ICCE

*Winning Bidder:* Jenifer Dunseth

**Drama Queen Choker Necklace and Earrings**

*Donated By:* Nancy Watson-Pistole, CCE, ICCE

*Winning Bidder:* Dennis Thomassie, CCE

**Ashley Necklace and Earrings**

*Donated By:* Nancy Watson-Pistole, CCE, ICCE

*Winning Bidder:* Carol Fowle, CCE

**Orange You Fantastic Necklace and Earrings**

*Donated By:* Nancy Watson-Pistole, CCE, ICCE

*Winning Bidder:* Kim Claxton, CBA

**Lava Flower Necklace and Earrings**

*Donated By:* Nancy Watson-Pistole, CCE, ICCE

*Winning Bidder:* Nancy Hoffman, CBA

**Venetian Glass Bead Earrings and Bracelet**

*Donated By:* Debbie Morse

*Winning Bidder:* Pam Meyer, CBF

**Original Stained Glass Design**

*Donated By:* Jim Sain

*Winning Bidder:* Connie Barratt, CCE

**Candy Corn Basket**

*Donated By:* Marlene Groh, CCE, CICIP

*Winning Bidder:* Robin Schauseil, CAE

**It's Game Time Boredom & Stress Relief Care Package**

*Donated By:* TDIndustries

*Winning Bidder:* Dawn Wallace Cook, CCE

**Woman's Silk Scarf**

*Donated By:* Steven & Sandra Snow

*Winning Bidder:* Dennis Thomassie, CCE

**Handmade Decorative Wall Hanging**

*Donated By:* Kathi Garten

*Winning Bidder:* Dennis Thomassie, CCE

**Fairmont Hotel Monopoly Game and Hotel DVD**

*Donated By:* Anonymous

*Winning Bidder:* Mary Sheldon, CICIP

**Four Tickets to Mariner's Game**

*Donated By:* Stoneway Concrete

*Winning Bidder:* Sabrina Perez, CBA, ICCE

**Handmade Blue and White Crocheted Blanket**

*Donated By:* Gwen Stroops, CCE

*Winning Bidder:* Cindy Hayes, CBA

**Handmade Orange and Red Crocheted Blanket**

*Donated By:* Gwen Stroops, CCE

*Winning Bidder:* Zach Dillon, CCE

**Starbucks Gift Basket**

*Donated By:* Gwen Stroops, CCE

*Winning Bidder:* Gwen Stroops, CCE

**Car Flashlight with Tool Set and Small Flashlight**

*Donated By:* Kim Hardy, CBA, ICCE

*Winning Bidder:* Dennis Thomassie, CCE

**Pocketknife**

*Donated By:* Columbia River Knife & Tool

*Winning Bidder:* Dennis Thomassie, CCE

**Pocketknife**

*Donated By:* Columbia River Knife & Tool

*Winning Bidder:* Ellen Wodiuk, CCE

**Rise and Shine Pacific NW Style Basket**

*Donated By:* CFDD Seattle Chapter

*Winning Bidder:* Leslie Reedy, CCE

**Crazy About Sports Basket**

*Donated By:* CFDD Seattle Chapter

*Winning Bidder:* Carol Spring

**Beer Lovers Snack Attack Basket**

*Donated By:* CFDD Seattle Chapter

*Winning Bidder:* Denise Kephart

**Love the Northwest Reds Basket**

*Donated By:* CFDD Seattle Chapter

*Winning Bidder:* Denise Kephart

**Red and White for You Basket**

*Donated By:* CFDD Seattle Chapter

*Winning Bidder:* Leslie Reedy, CCE

**Shopping Indulgence Gift Basket**

*Donated By:* Mary Sheldon, CICIP

*Winning Bidder:* Dawn Wallace Cook, CCE

**Black & Khaki Pillows**

*Donated By:* Mary Bodhaine, CBA

*Winning Bidder:* Barbara Leathers

**Purple Scarf**

*Donated By:* Mary Bodhaine, CBA

*Winning Bidder:* Brett Hanft, CBA

*(continued on page 12)*

**Flower Picture Frames**

Donated By: Mary Bodhaine, CBA  
Winning Bidder: Mary Moore, CBA

**Halloween Wine Basket**

Donated By: NACM Oregon  
Winning Bidder: Wendy Bartlett, CCE

**CFDD Folding Chair**

Donated By: Barbara Condit, CCE  
Winning Bidder: Gwen Stroops, CCE

**CFDD Jacket - size Large**

Donated By: Barbara Condit, CCE  
Winning Bidder: Sheila Roames, CCE

**CFDD Jacket - size XL**

Donated By: Barbara Condit, CCE  
Winning Bidder: Ed Bell, CBA, ICCE

## 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 this increase 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.

### We extend a sincere Thank You to the following sponsors of the CFDD National Conference:

CFDD Dayton  
CFDD Portland  
United TranzActions

## CFDD Chapters Increase Donations over Previous Year

Twenty-one CFDD Chapters donated over \$7,000 to the CFDD Scholarship Fund. That's an increase of \$1,500 over last year. The Scholarship Fund supports the well-deserved efforts of its members and the credit profession at large. The chapters were recognized at the Annual Business Meeting held during the 2012 CFDD Conference in Seattle. We sincerely thank all these chapters for their generous contributions to the CFDD Scholarship Fund.

Albuquerque	\$250
Birmingham	\$300
Charlotte	\$500
Cincinnati	\$1000
Dallas/Fort Worth	\$500
Denver	\$300
Evansville	\$100
Jasper	\$150
Kansas City	\$500
Los Angeles	\$262.45
Louisville	\$500
Minneapolis/St. Paul	\$250
Omaha/Lincoln	\$500
Phoenix	\$500
Portland	\$400
Salem/Albany	\$100
San Diego	\$255
Tacoma	\$200
Toledo	\$150
Wichita	\$200

## Celebrating Membership Milestones

Congratulations to all milestone honorees whose loyal participation and significant contributions have enriched CFDD on the local and national levels. Chapter presidents were given certificates of appreciation for those members not in attendance at the CFDD National Conference in Seattle.

**Honored for 15 years of membership:**

Brenda Cox	Louisville
Melissa Harrison-Ballou, CCE, ICCE	Louisville
Catrina Kersich	Salem/Albany
Gay Meekhof	Grand Rapids
John Peel	Salem/Albany

**Honored for 25 years of membership:**

Jerri Sue Ballard, CBF	Evansville
Nancy Scheneman, CBA	Grand Rapids

# CFDD National Fundraiser



## 2013 NACM Credit Congress Registration

Rio Hotel Las Vegas

May 19–22, 2013

\$10/each

Tickets have been distributed to all chapters to sell locally to members of CFDD and NACM.

Please contact your Chapter President to purchase a ticket today!

Tickets on sale until February 12, 2013

Drawing to be held at NACM-National Headquarters

Winner will be notified immediately following the drawing and will be announced in the March issue of the CFDD-National Newsletter

All proceeds will support the CFDD National Scholarship Fund

Open to all members of CFDD and NACM

Opportunity for chapters to award a local scholarship!

# ESSENTIAL PRACTICAL

NACM's 117<sup>TH</sup>  
**CREDIT  
CONGRESS  
& EXPOSITION**

**LAS 2013  
VEGAS**

RIO HOTEL • MAY 19-22

# RELEVANT DIVERSITY

Register  
now for  
discount  
hotel  
rate!

CFDD  
Luncheon  
May 21

The  
**Rio Hotel**  
will discount  
the first block of  
500 rooms for \$129/  
night (regular conference  
rate is \$155/night). You may  
call the Rio directly at 888-746-  
6955. Please reference NACM  
Credit Congress (SRNACM3).  
Members can also access  
the **Rio Hotel** from  
the **NACM**  
website.



[www.nacm.org](http://www.nacm.org)

# 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:

Portfolio (\$18)

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)

