



Credit and Financial Development Division **NEWSLETTER**

The Official Publication of the NACM Credit and Financial Development Division

October 2013

Letter from...

Charlene Gothard
CFDD National Vice Chairman
Member Services and Publicity



On behalf of CFDD, I would like to express my thanks to the Albuquerque Chapter for hosting the CFDD National Conference. The educational sessions, events and networking opportunities all contributed to an excellent conference. It is always nice to see professionals with a passion for their craft.

I would also be remiss if I did not thank Robin Schauseil, CAE, Melanie Brohawn, Carol Fowle, CCE and Tracey Flaesch from NACM National for their ongoing work and support of CFDD. We could not have done this without them. I know there are many others who also contributed to this project and deserve our thanks as well.

CFDD is an organization of members with one common goal and this annual conference brings together both seasoned and new members

to share knowledge, techniques and pride of the profession enabling them to grow and develop personally and professionally.

The Presidents' and Vice Presidents' Breakfast was a rousing success with valuable information being shared between the chapters. New ideas and different ways of approaching obstacles for continued success of our organization are always welcome.

This year's sessions were a great mix of information for today's credit professionals. The speakers showcased their knowledge and shared valuable insights with attendees. It is always rewarding to meet so many new faces and to reconnect with old friends.

The silent auction and the dessert auction were both very successful and brought in many donations for the scholarship fund. The sale of logo items at the conference presented a perfect opportunity for chapters to pick up speaker gifts for the coming year. Make your plans to attend next year in Minneapolis, MN.

As your Vice Chairman of Member Services and Publicity, I would like to thank those who have already shared news articles and chapter membership campaign results and I look forward to hearing from many more of you.

Lynn's theme this year, "Be the Best You Can Be with CFDD" is truly fulfilled by the Past National Chairmen of this group. Their continued involvement and support is rarely acknowledged, but always greatly appreciated. There isn't a price that can be put on the knowledge and experience that they bring to the organization. A big thank you to all Past National Chairmen.

Inside...

- P. 2 2013 CFDD National Conference Puts Attendees on the Cutting Edge
- P. 2 Chapter Presidents' and Vice Presidents' Meeting
- P. 3 CFDD Membership—Who is the Member?
- P. 4 New National Programs
- P. 4 The Many Meanings of "The Five Cs"
- P. 4 Notification of a Dues Increase
- P. 5 Celebrating Membership Milestones
- P. 5 CFDD Chapters Increase Donations over Previous Year
- P. 5 Thank You to CFDD National Conference Sponsors
- P. 6 Recap of the CFDD National Conference
- P. 7 Silent Auction is a Rousing Success
- P. 11 Chapter News
- P. 11 Program Picks
- P. 13 Programs and Events
- P. 13 Monthly Credit Survey
- P. 13 CFDD Mission Statement/CFDD Vision Statement

SAVE THE DATE

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

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

2013 CFDD National Conference Puts Attendees on the Cutting Edge

Albuquerque hosted the CFDD National Conference last month on September 19 and 20 at a time when the national and global economy is demanding that credit and risk professionals invest in their own professional growth.

“We’ve chosen to attend this conference because professional development is a priority to all of us; we want to continue to build and expand our professional network, all with the goal of bringing, and adding value to our companies,” said CFDD National Chairman Lynn Kendrick, CBA in her opening remarks at the annual welcome and business meeting. “Today it’s more important than ever that CFDD, both at the local and national level, provides each of you with valuable tools to help create profit through credit.”

In the business meeting, Kendrick took the opportunity to recognize CFDD’s Board of Directors, the NACM National staff, CFDD’s Past National Chairmen and the NACM Affiliate COOs in the audience, as well as this year’s conference sponsors: CFDD Dayton, CFDD Portland, Crane Service, Inc., Frank’s Supply Company, Inc., NICOR, Inc. and United TranzActions. Kendrick also welcomed NACM National President Robin Schauseil, CAE to the stage to thank conference attendees for their enthusiasm and relentless pursuit of knowledge and invited CFDD’s Area Directors and other association luminaries to update the attendees on the progress CFDD has made on a chapter and national level since last year’s conference.

With a diverse program that included presentations on cutting-edge topics like credit card acceptance and electronic credit applications, the 2013 National Conference gave attendees plenty of opportunities to build the skills necessary to remain ahead of the curve in today’s business economy. As always, the CFDD National Conference was also rife with networking opportunities, from lunches and dinners to the annual silent auction that allows credit professionals to bond, as well as invest in the future of their chosen career, that enhanced the value of the conference and built on the insights shared in the educational sessions.

Presenters dove deeply into the often overlooked intricacies of commercial credit management, like Marlene Groh, CCE, ICCE, who delivered an interactive look into handling the deduction process with “Customer Deep Dive Process Analysis.” Deduction management is one of the largest challenges in credit management, but also one of the least talked about, and Groh gave attendees what they needed in order to understand how and why deductions happen and how attendees can develop a process to properly handle such issues. Groh also fostered an open forum environment where the audience was free to share ideas and experiences, to every attendee’s benefit.

Randy Lindley, Esq. of Bell Nunnally & Martin LLP also delivered a two-part presentation on issues that have only recently become really relevant to the commercial credit community. The first, titled “The Electronic Credit Application,” gave attendees a lively look at what they need to take their antiquated paper credit application into the digital world and addressed lingering issues about the enforceability of e-signatures and the ability to get management buy-in when undertaking such a project. The second, titled “Social Media and the Credit Department: The Tool or the Trap?” focused on the advantages, and inherent legal risks, that credit professionals need to be aware of as social media has increasingly permeated nearly every aspect of the business world. Lindley, a regular speaker at NACM and CFDD events who has continually sounded the drum for bringing B2B commercial credit management into the 21st century, gave his audience the ability to leverage these new technologies and the know-how to avoid their potential pitfalls.

Other sessions on leadership and negotiations skills earned rave reviews, as did the National Conference as a whole, with attendees applauding all that the 2013 program had to offer. “I learned that no matter how long we’ve been at our job we can learn something new, and that maybe we’d better learn new techniques to keep our job,” said one attendee. “The sessions this year were outstanding, interesting and informative,” said another. “I really did get a lot out of it.”

Chapter Presidents’ and Vice Presidents’ Meeting

The CFDD National officers and directors continued the tradition of meeting with chapter leaders at the CFDD National Conference, held this year in Albuquerque.

After Chairman Lynn Kendrick, CBA welcomed everyone, she asked Vice Chairman – Education, Programs & Chairman-Elect Barb Condit, CCE to report on the results of the Silent Auction. Conference attendees bid on 83 items, bringing in \$3,632. To add a little variety this year, a Bucket Raffle was held in conjunction with the Silent Auction. Attendees were given an opportunity to purchase raffle tickets and place them in the bucket corresponding to the raffle item of their choice. An additional \$419 was raised by the sale of bucket raffle

tickets. Between the Silent Auction and the Bucket Raffle, a total of \$4,051 was raised to benefit the CFDD Scholarship Fund.

Barb also announced that a new scholarship application is being developed for those who have been members of CFDD for three years or less. The new application will focus more on reason and/or need, rather than years of experience or level of involvement. The new scholarship form will be finalized shortly and should be posted to the CFDD National website by the first of the year.

Lynn then turned the meeting over to Charlene Gothard, Vice Chairman Member Services & Publicity, to discuss the 2013-2014 CFDD National membership campaign. Charlene noted that the 50% discount off the

CFDD National Membership dues will continue during this year's campaign. The chapter that brings in the most members during the membership drive will receive \$50 toward their scholarship fund, and the member that recruits the most new members will receive a \$50 gift card. Chapters should submit their membership platforms to Charlene by October 31.

Charlene also reported that she is chairing a National Membership Assistance Committee for members who have no company support. Some chapters are already doing this on a local level. Any suggestions for the committee are welcome.

Last year, NACM instituted a National Membership program for large companies with members in multiple affiliates. Charlene is chairing a committee that is looking into the possibility of a CFDD National membership for companies that have multiple members in a chapter or several members in more than one chapter. The challenge is that dues vary from chapter to chapter. Some chapters already have a sliding scale in place for multiple members from the same company.

Sheila Roames, CCE, Immediate Past Chairman, brought the group up to date on the Professional Development Programs. She reviewed the presently available programs and asked for suggestions for new program topics, which included generational diversity, instructions on how to fill out scholarship applications and the NACM Career Roadmap, conflict resolution, inclusion and diversity, credit as a profit center and the value of a CFDD membership. One existing national program that has been widely used is Credit Jeopardy. Several chapters are using different variations of the Credit Jeopardy format, including a Family Feud team version.

Because membership is such an important part of our organization, Lynn opened the floor to discussion on how to attract and retain members. Conducting searches on LinkedIn is one way that chapters are finding potential new members. Once potential members have been identified, following up with them is equally important. The Wichita Chapter has had a 40% increase in membership and has been diligent about encouraging people to attend their meetings as guests and following up when they don't attend a meeting. In addition to finding potential members, many chapters are also using LinkedIn to send out meeting notices. Searching for the word "credit" in LinkedIn profiles can be helpful in finding potential speakers as well.

Many of our chapters partner with their local NACM affiliate to build their membership. Angie Scheidnes, CCE from the Minneapolis Chapter reported that their NACM affiliate puts CFDD information in their new member packets and the chapter also offers a coupon for the new member's meal at their first meeting.

Different fundraising ideas were also shared. The Minneapolis Chapter conducted an online silent auction this year. The auction website was free and the chapter was able to list up to 20 items for no charge. Silent auction items included donated hotel points, a home-cooked meal and a wine-making class. They plan to hold future online silent auctions in the fall and spring. The Albuquerque Chapter held a holiday cookie exchange and charged \$25 per person. The Phoenix Chapter hosted a Dress for Success evening at Macy's and is also selling cookbooks containing member recipes. Ellen Wodiuk, CCE from the Phoenix Chapter advised that some larger companies may match fundraising efforts.

Thanks to all who participated to help CFDD be the best it can be!

CFDD Membership—Who is the Member?

This seemingly simple question was asked during a CFDD National board meeting a few years ago. The discussion revealed a variety of responses. It became clear that our chapters administered their memberships differently based on how they interpreted the bylaws. As a result, NACM's legal counsel assisted us in reviewing the bylaws to define who is a member of CFDD.

We reported our findings to the board and in previous editions of the national newsletter. Because we have become aware of some misconceptions that remain, we thought it might be helpful to reiterate what we learned.

Here's what the CFDD National Bylaws say about "who" the CFDD member is:

ARTICLE III MEMBERSHIP CLASSIFICATIONS

Section 1.

General. Membership in CFDD shall be composed primarily of **individuals** engaged in fields related to credit, collections and finance. Membership will be denied to any individual

employed by, or who owns, or serves as consultant to a collection or credit-reporting agency who was not already a member as of October 20, 2005.

The first statement indicates that CFDD membership is individually based. Who pays for the CFDD membership does not change that fact. Dues may be paid by your company or you may pay them yourself. Either way, the membership stays with the individual. If an individual leaves a company, the membership should remain with them. If they become employed by an NACM-member company, they can continue as an active member. If they are unemployed or employed by a company not holding a membership in NACM, they are considered an interim member and may continue as a member for a period up to one year.

The second important point is if an individual works for (or owns) a collection agency or credit reporting agency which was not already a CFDD member in 2005, that individual may not be a CFDD member.

NACM and CFDD memberships are different. NACM is a trade association, meaning that its memberships are corporate: the company owns the membership and "names" a member of record. CFDD is a profes-

sional association, which may also be referred to as a society in association terms, because they are made up of individual members (as opposed to company members).

For more information about the CFDD National Bylaws, and the membership issue specifically, please contact the National office at cfdd@nacm.org.

New National Programs

Cultivating Talent

Involving team members in professional organizations such as NACM and CFDD that have professional development programs such as CAP and ACAP classes, teleconferences, seminars, workshops and monthly educational meetings produces valuable learning opportunities and achievement of goals. CFDD also provides important options through its mentoring process.

Next comes determining how to measure goal achievement. It must have a definable endpoint that can be easily measured. Measurable goals are easier to gauge when the goal has been reached and a yardstick is provided to measure progress toward the goal.

- S** specific
- M** measurable
- A** actionable
- R** realistic
- T** time bound

Establish a deadline for achieving the goal. Some urgency provides motivation. When setting deadlines consider Priorities, Prerequisites, Reality and Measures in order to formulate a plan. Allow for unforeseeable delays and keep the deadline where it is visible.

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

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

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

The Many Meanings of “The Five Cs”

Credit managers also know them as: Capacity, Conditions, Collateral, Capital and Character. But do you know the Five Cs of CFDD?

- ✓ **Chapter:** Managing our members so they find value in their membership.
- ✓ **Career:** Continued educational offerings, classes, seminars, conferences and networking.
- ✓ **Champion:** Articles in the newsletter, chapter information and certification updates of our members.
- ✓ **Captivating:** Interesting speakers so our audience is learning and attendance at each meeting is high.
- ✓ **Caring:** Being attentive to our board so they have the support they need to complete their tasks.

In order to make our organization successful and meet the challenges of the Five Cs of CFDD we need to hear from you. If there are programs, speakers or topics you are interested in, please bring them to any board member locally or on a National level. We are happy to try and meet your needs as a member.

Come out, learn and have some fun! This organization is created for you as a member, so enjoy your membership to the fullest!

Submitted by Ellen Wodiuk, CCE, Phoenix Chapter President and executive credit manager at Fort McDowell Yavapai Materials

Notification of a Dues Increase

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

Each chapter has the ability to pass along this increase to their membership, or 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 National Board.

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 Albuquerque.

Honored for 15 years of membership:

Michelle Achondo, CBA, CICP	Seattle
Mike Bauler, CCE	San Diego
Kay Boosa, CCE	Birmingham
Lori Clark, CCE, CICP	Kansas City
Debbie deBoer, CBA	Tacoma
Marlene Groh, CCE, CICP	Charlotte
Marcia Kaczmarek, CCE, CICP	Minneapolis/St. Paul
Deborah LeBlanc, CBF	Seattle
Eric Lerdahl	Kansas City
Heidi Lindgren-Boyce, CCE	Seattle
Maryallene Otis, CCE, ICCE	Seattle
Deborah Poynter	Minneapolis/St. Paul
Richard Reed	Kansas City
Pat Roberts	Minneapolis/St. Paul
Kelly Shock, CCE	Denver
Kelly Simon, CCE	Seattle
Melinda Unger, CBA	Kansas City
Paulyne VanderSloot, CCE, CICP	Seattle
Melinda Wells, CBA	Tacoma

Honored for 25 years of membership:

Laura Catherall, CBA	Seattle
Paula Cooley, CBA	Portland
Madge Hanson, CCE	Seattle
Gay Jones-Thomsen	Albuquerque
Robert Lucas	Seattle
Linda McPherson	Seattle
Sherri Norton	Seattle
Deborah O'Keefe, CBF	Seattle

Honored for 50 years of membership:

Barbara Stene, CCE	Minneapolis/St. Paul
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CFDD Chapters Increase Donations over Previous Year

Eighteen CFDD Chapters donated over \$8,400 to the CFDD Scholarship Fund. That's an increase of \$1,400 over last year. The Scholarship Fund supports the well-deserved efforts of members and the credit profession at large. The chapters were recognized at the Annual Business Meeting held during the 2013 CFDD Conference in Albuquerque. We sincerely thank all these chapters for their generous contributions to the CFDD Scholarship Fund.

Albuquerque	\$500
Birmingham	\$350
Charlotte	\$500
Dallas/Fort Worth	\$500
Denver	\$1,000
Evansville	\$100
Kansas City	\$1,000
Louisville	\$500
Minneapolis/St. Paul	\$1,000
Omaha/Lincoln	\$500
Phoenix	\$250
Portland	\$400
Raleigh/Durham	\$500
Salem/Albany	\$150
San Diego	\$250
Seattle	\$600
Tacoma	\$200
Wichita	\$100

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

CFDD Dayton

CFDD Portland



Recap of the CFDD National Conference

What a great time all of us had who attended the CFDD National Conference in September. Can you say “WOW!”

First, major kudos go to the Albuquerque Chapter for their gracious southwestern hospitality. Hats off to NACM and CFDD National for working so hard on our behalf to get us a great hotel, wonderful speakers and handouts, good food and their exceptional leadership which was demonstrated throughout the conference.

If you were unable to attend this National Conference, we hope you will plan to be with us next year in the great state of Minnesota! It will be a wonderful location and the weather should be beautiful.

**THIS IS
WONDERFUL!**

**HE'S A GREAT
SPEAKER!**

A few highlights from the National Conference:

- Leadership breakfast with Presidents, Vice Presidents and others representing their chapters was a wonderful success. Very creative ideas for fundraisers and motivating members and new members.
- Breakout sessions and timely topics appealed to all attendees. Each session was completely full and the audience participation was exceptional. From the Electronic Credit Department to Dispute Resolution to Round Table topics and Leadership Skills, all were interesting and so worth hearing.
- Raising over \$14,000 for the CFDD National Scholarship Fund. All those proceeds come back to YOU as a member of this organization.
- Awards for membership in CFDD!
- Great food and outdoor dining at lunch!
- Excellent mixers to get to know each other!
- Looking forward to seeing all of you again!

**I LOVE
THIS
CAKE!**

**I WON! YES!
HAHA!**

*Submitted by Kim Lancaster, CCE, NACM-CFDD Area Director
and area credit manager at Rexel Holdings, Inc.*

**WHAT A GREAT IDEA!
WE NEED TO TRY THAT!**

**WHAT'S A
CREDIT QUICKIE?**

Silent Auction is a Rousing Success

Now in its fifth year, the always popular Silent Auction at the 2013 CFDD National Conference raised more than \$3,600 for the CFDD Scholarship Fund. About 85 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 HD with Case

Donated By: CFDD Past National Chairmen

Winning Bidder: Dawn Wallace Cook, CCE

Sherwin Williams Basket (includes \$100 gift card, hat, shirt)

Donated By: CFDD Phoenix Chapter

Winning Bidder: Melanie Brohawn

"Faithful" Necklace and Earrings Set - Antique Bronze Cross

Donated By: Nancy Watson-Pistole, CCE, ICCE

Winning Bidder: Dennis Thomassie, CCE

"Garden of Eden" Necklace and Earrings Set - Black Serpent with Rose-Colored Glass Beads

Donated By: Nancy Watson-Pistole, CCE, ICCE

Winning Bidder: Wendy Bartlett, CCE

\$10 Target Gift Cards (5)

Donated By: Barbara Condit, CCE

Winning Bidder: Steven Snow

\$15 Red Lobster Gift Cards (2)

Donated By: Gwen Stroops, CCE

Winning Bidder: Millie DeMariano

\$25 Amazon Gift Card

Donated By: CFDD Past National Chairmen

Winning Bidder: Millie DeMariano

\$25 Amazon Gift Card

Donated By: CFDD Past National Chairmen

Winning Bidder: Barbara Davis, CCE

\$25 Apple App Store Gift Card

Donated By: Gwen Stroops, CCE

Winning Bidder: Marlene Groh, CCE, ICCE

\$25 Bed Bath & Beyond Gift Card

Donated By: CFDD National Past National Chairmen

Winning Bidder: Kim Lancaster, CCE

\$25 BP Gas Gift Card

Donated By: CFDD National Past National Chairmen

Winning Bidder: Nancy Watson-Pistole, CCE, ICCE

\$25 Red Lobster Gift Card

Donated By: JD Technologies

Winning Bidder: Richard Reed

\$25 Red Lobster Gift Card

Donated By: Alison Seman, CCE

Winning Bidder: Kim Lancaster, CCE

\$25 Red Lobster Gift Card

Donated By: CFDD National Past National Chairmen

Winning Bidder: Millie DeMariano

\$25 Red Lobster Gift Card

Donated By: Gwen Stroops, CCE

Winning Bidder: Barbara Herrera

\$25 Target Gift Card

Donated By: JD Technologies

Winning Bidder: Millie DeMariano

\$25 Target Gift Card

Donated By: Duane Schwartz, CCE

Winning Bidder: Millie DeMariano

\$25 Target Gift Card

Donated By: Duane Schwartz, CCE

Winning Bidder: Barbara Herrera

\$25 Target Gift Card

Donated By: Duane Schwartz, CCE

Winning Bidder: Barbara Herrera

\$25 Target Gift Card

Donated By: Duane Schwartz, CCE

Winning Bidder: Barbara Herrera

\$25 Target Gift Cards (2)

Donated By: Barbara Condit, CCE

Winning Bidder: Barbara Herrera

\$35 Fandango Gift Card

Donated By: Crane Service, Inc.

Winning Bidder: Lori Buckelew

\$50 Amazon Gift Card

Donated By: CFDD Denver Chapter

Winning Bidder: Micki Wilson

\$50 Barnes & Noble Gift Card

Donated By: CFDD Denver Chapter

Winning Bidder: Ed Bell, CCE, ICCE

\$50 Barnes & Noble Gift Card

Donated By: CFDD Raleigh/Durham Chapter

Winning Bidder: Kim Lancaster, CCE

\$50 Bass Pro Gift Card

Donated By: CFDD Raleigh/Durham Chapter

Winning Bidder: Pamela Meyer, CBF

\$50 iTunes Gift Card

Donated By: Millie DeMariano

Winning Bidder: Marlene Groh, CCE, ICCE

\$50 Target Gift Card

Donated By: CFDD National Past National Chairmen

Winning Bidder: Millie DeMariano

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\$50 Visa Gift Card

Donated By: Ergon Asphalt & Emulsions
Winning Bidder: Robert Karau

\$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: Ergon Asphalt & Emulsions
Winning Bidder: Micki Wilson

\$50 Visa Gift Card

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

Amethyst Necklace and Earrings

Donated By: Barbara Condit, CCE
Winning Bidder: Dennis Thomassie, CCE

Barbecue Basket

Donated By: Cindy Mortenson, CBA
Winning Bidder: Charlene Gothard

Bulova Mantle Clock

Donated By: Charlene Gothard
Winning Bidder: Dina Gittings

Calloway Golf Bag

Donated By: Barbara Leathers
Winning Bidder: Shelley Hart, CBF

CFDD Embroidered Chair

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

Conair Blow Dryer and Brush/Comb Set

Donated By: Kim Lancaster, CCE
Winning Bidder: Mary Moore, CBA

Coral Necklace and Earrings

Donated By: Barbara Condit, CCE
Winning Bidder: Dennis Thomassie, CCE

Cutting Board, Dip Set, Salsa and Dip Mixes

Donated By: Barbara Herrera, CBA
Winning Bidder: Anneliese Rodabaugh

Dave & Dan Custom-Made Playing Cards

Donated By: United TranzActions (UTA)
Winning Bidder: Sabrina Perez, CBA, ICCE

Dave & Dan Smoke and Mirrors T-Shirt & Ace Bottle Opener

Donated By: United TranzActions (UTA)
Winning Bidder: Joni Page

Digital Ultrasonic Jewelry Cleaner with One Quart of Solution

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

Discovery Channel's Fast N Loud "We deal in cash."**Mousepad & Notebook**

Donated By: Dave Beckel, CCE
Winning Bidder: Ellen Wodiuk, CCE

Eton Boost Turbine 2000 - Rechargeable USB Battery Pack

Donated By: United TranzActions (UTA)
Winning Bidder: Sheila Roames, CCE

Gourmet Sharpener & Hammerhead Sharpener/Bottle Opener

Donated By: Lansky Sharpeners (Bonnie Maron)
Winning Bidder: Tracey Flaesch

Guess Purse

Donated By: Lynn Kendrick, CBA
Winning Bidder: Micki Wilson

Handmade Basket

Donated By: Marlene Groh, CCE, ICCE
Winning Bidder: Ellen Wodiuk, CCE

Handmade Hat & Mitten Set

Donated By: Sabrina Perez, CBA, ICCE
Winning Bidder: Barbara Davis, CCE

Handmade Jewelry Box

Donated By: Gwen Stroops, CCE
Winning Bidder: Dennis Thomassie, CCE

Handmade Necklace - Turquoise/Silver

Donated By: Cindy Joseph, CBA
Winning Bidder: Dawn Wallace Cook, CCE

Handmade Travel Organizer - Blue/White Floral

Donated By: Karen Garten
Winning Bidder: Gwen Stroops, CCE

Handmade Travel Organizer - Green/Brown

Donated By: Karen Garten
Winning Bidder: Lynn Kendrick, CBA

Insulated Thermoses with Lids (3)

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

Kate Spade New York Purple Idiom Bangle Bracelet

Donated By: Sabrina Perez, CBA, ICCE
Winning Bidder: Roberta Ortiz-Montoya

Lenox Heart Jewelry Dish

Donated By: Kim Lancaster, CCE
Winning Bidder: Steven Snow

Lenox Heart Jewelry Dish

Donated By: Kim Lancaster, CCE
Winning Bidder: Steven Snow

Lenox Heart Jewelry Dish

Donated By: Kim Lancaster, CCE
Winning Bidder: Lynn Kendrick, CBA

Lenox Snowman Ornament

Donated By: Kim Lancaster, CCE
Winning Bidder: Steven Snow

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Lia Sophia Bracelet

Donated By: Kathy Hibdon, CCE

Winning Bidder: Anneliese Rodabaugh

Lia Sophia Ring - Size 5

Donated By: Kathy Hibdon, CCE

Winning Bidder: Wendy Bartlett, CCE

Martha Stewart Pancake Molds & Opinel Knife

Donated By: Claudia Kuniholm, CCE

Winning Bidder: Dawn Wallace Cook, CCE

Miche Hip Bag

Donated By: Mary Moore, CBA

Winning Bidder: Dawn Wallace Cook, CCE

Mikasa "Celebration" Candy Dish/Basket

Donated By: Kim Lancaster, CCE

Winning Bidder: Roberta Ortiz-Montoya

Necklace and Earring Set

Donated By: Dawn Wallace Cook, CCE

Winning Bidder: Lynn Kendrick, CBA

Necklace and Earrings Set - Geometric Stone with Silver Overlay

Donated By: Nancy Watson-Pistole, CCE, ICCE

Winning Bidder: Sabrina Perez, CBA, ICCE

Necklace and Earrings Set - Heart Pendant Floats from Colorful Stone Chips

Donated By: Nancy Watson-Pistole, CCE, ICCE

Winning Bidder: Heidi Lindgren-Boyce, CCE

Oakley Sunglasses - Five Squared Grey Smoke with Warm Grey Lens

Donated By: CFDD Wichita Chapter

Winning Bidder: Shelley Hart, CBF

Overnight/Duffle Bag

Donated By: Lenore Schaeffer, D&B

Winning Bidder: Kathy Hibdon, CCE

Pandora Charm: High Heel

Donated By: Ericia Leonard, CBA

Winning Bidder: Mary Moore, CBA

Pandora Charm: Money Bags

Donated By: Ericia Leonard, CBA

Winning Bidder: Mary Moore, CBA

Pendleton Woolen Mills Data Planner

Donated By: Charlene Gothard

Winning Bidder: Mary Moore, CBA

Scarleton Quilted Patent Faux Yellow Satchel

Donated By: CFDD San Diego

Winning Bidder: Julie Brown

Stone Ring - Size 8

Donated By: Susan Paul, HelmsBriscoe

Winning Bidder: Mary Moore, CBA

Stone Ring - Size 8

Donated By: Susan Paul, HelmsBriscoe

Winning Bidder: Mary Moore, CBA

Wendy Mink "Matrix" Coconut Stretch Bracelet

Donated By: CFDD San Diego

Winning Bidder: Wendy Bartlett, CCE

Williams Sonoma Apron, Pot Holder & Oven Mitt

Donated By: Claudia Kuniholm, CCE

Winning Bidder: Anneliese Rodabaugh

Wine Set from Naked Winery with Picnic Backpack and 4 Chairs

Donated By: CFDD Portland Chapter

Winning Bidder: Cindy Mortenson, CBA

Wine Set from Naked Winery with Picnic Basket for 2

Donated By: CFDD Salem/Albany Chapter

Winning Bidder: Gwen Stroops, CCE

Wooden Wine & Chess Set

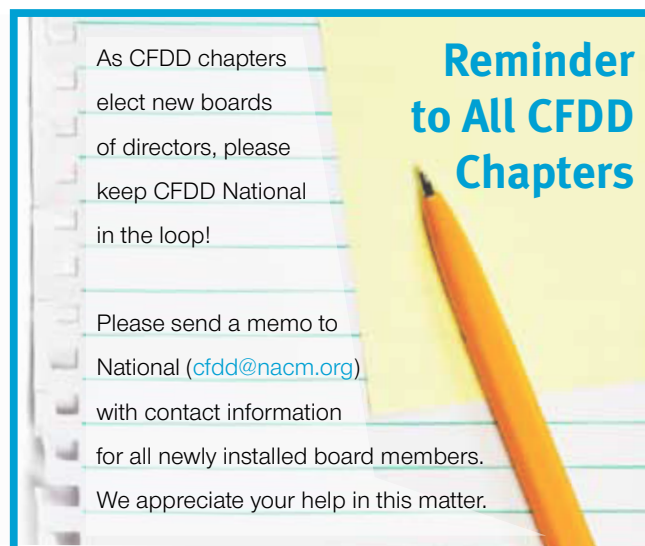
Donated By: CFDD Portland Chapter

Winning Bidder: Dennis Thomassie, CCE

Wooden Wine Set

Donated By: CFDD Portland Chapter

Winning Bidder: Anneliese Rodabaugh

**MEMBERSHIP CAMPAIGN CONTINUES**

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

CFDD National Fundraiser



2014 NACM Credit Congress Registration

Rosen Shingle Creek, Orlando

June 8-11, 2014

\$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 6, 2014

Drawing to be held at NACM-National Headquarters

Winner will be notified immediately following the drawing and
will be announced in the April 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!

Chapter News

CFDD Kansas City

The Kansas City Chapter is pleased to announce two new CBF designation holders.

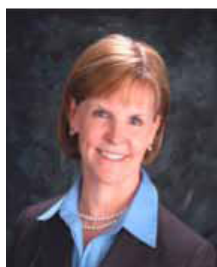
- Ron Brooks, CBF O'Connor Company
- Sara Prochelo, CBF, CCRA Bartlett Grain

Congratulations!

The chapter raised \$246 for the CFDD KC Scholarship Fund by raffling off a "Tailgate Tub of Fun." Chapter board members donated the items and the lucky winner was Scott Rader from Dairy Farmers of America.



CFDD Minneapolis/St. Paul



The Minneapolis/St. Paul Chapter is pleased to announce that Toni Nuernberg, CAE, CBA, CGA, president and COO of Forius NACM North Central, has been selected as one of the 2013 Top Women in Finance by Finance & Commerce. This is the 13th year Finance & Commerce has honored women who are making outstanding contributions to their professions, their communities and society at large. Toni will be honored on November 21, 2013 at the Hyatt Regency Minneapolis. Congratulations Toni. The chapter is very proud of you!

CFDD Phoenix

RECIPE 4 SUCCESS

- 1 Teaspoon of Ideas
- ½ Cup of Goodwill
- 1 Pinch of Positivity
- ¾ Cup of Imagination
- 1 Pound of Leadership
- 2 Spoonfuls of Teamwork
- 1 Cup of Market Vision
- 3 Tablespoons of Challenge
- And 1 Bag of Hope!

I purchased this plaque for my office from a local home store. And it fits right in with our mission at CFDD Phoenix, to bring together a great mix of all of us to create an environment for a forward moving chapter.

Submitted by Ellen Wodiuk, CCE, Phoenix Chapter President and executive credit manager at Fort McDowell Yavapai Materials.

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!

PROGRAM PICKS

CHAPTER

Kansas City

TOPICS

CFO's Perspective on the Credit Department

Determining Credit Limits without Financials

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

JUNE 8-11, 2014

ROSEN SHINGLE CREEK

Orlando, FL

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

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

Hotel info:

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

CFDD Luncheon – June 10



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

CHECK OUT NACM'S LINEUP OF PROGRAMS AND EVENTS

Nov 4	NACM Teleconference: The Seven Cs of Effective Business Communication
Nov 6	NACM Teleconference: Responding to Your Customer's Credit Terms Pushback Strategy: Ways to Keep Them within Terms
Nov 6-7	FCIB Webinar: Credit as a Profit Center
Nov 12	FCIB Webinar: Doing Business in Brazil
Nov 13	NACM Teleconference: My Customer Filed Chapter 11—Now What?
Nov 14	FCIB Webinar: The Hidden Costs and Opportunities of Doing Business: Focus on Middle East and Northern Africa
Nov 18	NACM Teleconference: Financial Statement Analysis
Nov 20	NACM Webinar: The Electronic Credit Department
Dec 9	NACM Teleconference: Risk Mitigation Devices When Dealing with a Troubled Company
Dec 10	FCIB Webinar: The Hidden Costs and Opportunities of Doing Business: Focus on Asia
Dec 12	FCIB Webinar: The Hidden Costs and Opportunities of Doing Business: Focus on Latin America

Monthly Credit Survey

You are invited to participate in the monthly Credit Managers' Index (CMI) survey of U.S. credit and collections 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](#).

2013-2014 Survey Dates

CMI Timeline	Survey Opens	Survey Closes
November	Mon, November 18	Fri, November 22
December	Mon, December 16	Fri, December 20
January	Mon, January 20	Fri, January 24

CFDD MISSION STATEMENT

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

CFDD VISION STATEMENT

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

CFDD Logo Items



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

CFDD logo items currently available:

Acrylic Desk Tray (\$10)

Aluminum Card Case (\$8)

Business Card Album (\$15)

Can Holder (\$2)

Cork Mouse Pad (\$10)

Flashlight (\$15)

Luggage Grip (\$2)

Mesh Bag (\$10)

Metal Pen and Pencil Set (\$15)

Robotic Book Light (\$5)

Super Mini Umbrella (\$15)

USB Drive (\$15)

