



Credit and Financial Development Division NEWSLETTER

The Official Publication of the NACM Credit and Financial Development Division

October 2014

Letter from...

Barbara Condit, CCE
CFDD National Chairman

"Don't Strike Out by Missing Out" was the theme for the 2014 CFDD National Conference which was held on September 17-19 in Minneapolis, with over 100 people in attendance.

Members attending this year's conference did not strike out, but were able to attend sessions such as:

- Successful Communication with Difficult People
- Future of the Credit Department
- Unclaimed Property
- Risk Mitigation
- Payment Fraud and Prevention
- Round Table discussion



Reviews indicate all sessions were very informative and attendees came away with valuable information they could carry back to their companies.

This year's Silent Auction resulted in the collection of \$3,855 and I want to thank our members for being so generous. Not only did they donate items to be auctioned off, but also many went home with items purchased to give as gifts for others or to keep for themselves.

The Dessert Auction was also a great success, with lots of calories eaten! I am always amazed at the desserts the hotels come up with. This year, instead of Hostess Twinkies, we had Snowballs that were decorated as baseballs! The total collected from the Dessert Auction was \$4,098.50, chapter donations were \$6,750 and individual donations of \$1,993.50 made for a grand total of \$16,697. Thank you to everyone for all your contributions to this year's Scholarship Fund.

The closing night function was also a HUGE success! The photo booth was kept very busy, as I think everyone attending had lots of pictures taken in several different outfits. I know I have about five of myself! Pictures can be seen at www.allsmilesphotoboos.org under the name of DoubleTree Bloomington. Photos from the conference will be posted in the next *Business Credit* magazine, as several members took pictures and have already forwarded them to Melanie Brohawn at NACM-National.

The 2015 conference location has yet to be decided. More information will follow in about eight weeks, as details are still being worked out. We will let you know as soon as possible, so you can make plans to attend.

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SAVE THE DATE

Mark your calendar now and plan to join us on Tuesday, May 19 for the Annual CFDD Luncheon at the 2015 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.

Together Everyone Achieves More = TEAM

Membership Campaign 2014-2015 Quarterly Reports Driven (December, March and June) October 17, 2014

Every campaign, challenge or contest must have rules in order to operate.
These are the (very simple) rules for the new membership campaign.

1. Each chapter will submit a game plan/action statement by December 1, 2014 in order to be qualified to receive the cash awards at the 2015 CFDD Conference. Your action plan/statement should follow the following format:

The _____ Chapter of NACM/CFDD will increase their membership by _____ (number) of new members during the membership campaign of 2014-2015.

Send your statement to [Kim Lancaster](#). It will be routed to the CFDD Executive Board for safekeeping.
2. Your chapter will need to budget for the expense of a membership campaign. In order to build or rebuild your membership, your chapter will need to think about an incentive-based campaign. It is suggested that the chapter start with a minimum of \$100 and add to the budget accordingly.
3. Think of ways to get new members to join your chapter. Using your immediate past chapter president to drive your chapter's campaign, or another past president who is active and remains in the group would be an excellent choice. A past president can help with the leadership of this very important project by having a close connection with the entire chapter. Working with the membership chairman and the sitting chapter board will also generate a successful campaign.
4. Only those chapters that have submitted an action plan will be in the running for the cash awards in September of 2015.

Here are some incentives that can be budgeted for your chapters during the campaign.
Try to have one each month from January 2015-June 2015.

- Waive the new member's first-year dues (chapter would pay National portion and cover local portion of yearly dues).
- Waive one to three months of the monthly meeting dues.
- Purchase logo items from CFDD National and give them to each new member upon payment of dues. Choose perhaps a mouse pad or portfolio (this year's newest item).
- Have a "cash-back program" for every paid new member who joins. The sponsoring member receives a \$5 gift card up to \$25 per year.
- Multiple new members from same company: first new member joins at full price and the others are \$10 off.
- Volunteer Bucks/Points for existing chapter members. Based on a point system, a member might receive five points for coming to every meeting, 10 points for bringing a guest, 15 points for sponsoring a new member and so on. At the end of year, the person with the most points receives "bucks" and a movie, a \$50 value.
- Hold a new members breakfast every quarter at a local restaurant where new members and board members get together and check in with each other. Present new members with a small gift of recognition from CFDD National logo items such as luggage tags or drink holders. This is an opportunity to answer questions and get input.
- Assign new members to the hospitality committee. Don't have one? The hospitality committee greets people at the door when you hold your meeting or seminar. It's a great way for new members to get to know others and feel like part of the group early on. The chapter can budget for this or everyone can pay their own way.
- If you have NACM Affiliate support, ask to make a presentation about CFDD and its benefits at their general membership meeting, usually held at the beginning of each year. Offer an incentive or a free monthly meeting or seminar pass. You could also have a drawing for this "door prize."
- Finally, be creative and have fun!

Together...Everyone...Achieves...More!

Submitted by Kim Lancaster, CCE, Vice Chairman Member Services & Publicity and Area Credit Manager at Rexel Holdings, Inc.

CFDD NATIONAL
CONFERENCE
MINNEAPOLIS
MINNESOTA
DoubleTree Bloomington | September 18-19, 2014



Oh, What an Experience!

I had the privilege of attending this year's Credit Congress in Orlando, Florida and it was one of the best professional experiences of my career. The momentum I gained, professionally, from my first Credit Congress last year to this year in Orlando was amazing. I attended Credit Congress for the first time in 2013. It was close to home for a national conference and my company was supportive of career development, so off I went to Las Vegas.

The major difference between last year and this year was that I went with a more defined plan of action. I actively did more than just take it all in. However, the simple act of taking it all in had a basic informative effect on my professional development. It was in Las Vegas that I decided to pursue a CBA designation, and that was mainly due to the excitement I experienced while attending the conference and seeing others gain professional recognition. I remember sitting toward the front of one of the morning general sessions next to a man from the Midwest who was a long-standing NACM member and CCE. We struck up a conversation and he proceeded to enlighten me in regards to the development opportunities and benefits offered by NACM. Attending those first general sessions was just the bump I needed to get going toward earning NACM accreditation.

For 2014, I planned my educational sessions prior to arrival, and I specifically intended to go to a minimum of two or three sessions that would add to my personal development, while the remaining sessions would focus on issues I actively deal with on a daily basis. I also went to Credit Congress with the intention of expanding my professional network rather than just attending educational sessions to absorb information. I joined CFDD this past spring and went to the National CFDD Luncheon for the first time. What I came away with from attending this meeting was the same sense of pride that I witnessed in my peers, particularly in their choice of profession. It was a fraternity of people who took great pride in growing within their chosen field through networking and professional development. Additionally, I have never met a professional group of people who were as interested and dedicated to assisting others through education and development as evidenced by the scope of their scholarship program. I, too, am glad to be able to learn and grow with CFDD.

Submitted by Melanie Etzel, CBA, Portland Chapter and H/R Credit Manager, Cascade Nut & Bolt.

Is It a Career or Just a Job?

This is a question that must be answered if you expect to advance in position and compensation.

Are you tired of hearing about this person or that person who just landed a great position at another company? If so, find out how they came to be there. Sometimes you'll hear it's because of networking, other times you'll hear that they were in the right place at the right time, but most often it will be because of hard work and perseverance.

That person attended special seminars or classes, attended night school, took classes at a trade organization in the evening or became involved in professional organizations from which there are so many to choose, such as BCCA, Toastmasters, Lions Club, Rotary, executive clubs and CFDD, to name a few. The point is, if you want to progress from just having a job to having a career, you must get actively involved in that career. Not only will these organizations give you a vital boost in education, they provide a forum for networking. Next to education, networking is probably the most important professional tool to be utilized. And remember, it *must* be used.

A one-time visit to a professional organization will only give you a surface view. You need to be involved. You want your name to be known because it is only when you are known, that you will bridge the gap from being just a face in the crowd, to the face the crowd looks upon for guidance and input.

I know that you have commitments, a family and other obligations. However, so does your competition, the other person looking for the position you want, or worse, the person looking to replace you in your current position. Your employer expects only the best from you. You can't give your best unless you are adequately prepared for changes in the marketplace and in the workplace.

Are you up-to-date with the latest in PCs? Do you have a PC? Do you even care? Computers are here whether you like it or not. Even if your company is not computerized, it will be tomorrow and if not tomorrow, then the next day. Become familiar with the various software programs available that are credit related. Who knows, it could make what you do easier, more organized and provide time management guidance.

Preparation is the key. If you are not prepared, you will be left behind. The train is leaving the station, so you better grab hold, sit down and make up your mind that you will better yourself, even if you would rather just go with the flow and keep doing things the way they have always been done. The flow goes two ways. It can go up, it can go down. Make sure you are on the up leg.

Submitted by Stan Murphy, CCE, San Diego Chapter President and Credit Manager, Bay City Television, Inc., XETV-TV

It's Never Too Late!

In 2010, I joined a Midwestern distributor after nearly 20 years as credit manager for a B2B media company. Since these two industries differ greatly, my supervisor suggested I become more familiar with some of the industry credit mechanizations like liens, bonds and joint checks, to name a few.

I had heard of NACM, but had not taken previous opportunities to become better acquainted. Also, this was my first exposure to the educational possibilities offered by CFDD that would lead to the NACM certification designation. After being encouraged to attend the local CFDD monthly meetings, I was impressed with how friendly, knowledgeable and helpful everyone was.

The Business Credit Principles and Financial Statement Analysis courses presented by Richard Reed were really outstanding, as were the Credit Law and Business Law classes presented by Larry Bigus.

Also, many of the monthly meetings, classes, workshops and seminars helped round out my knowledge base. And, lastly, I would not have been able to obtain my CCE designation without the aid of Nadine Whitehead, CCE who patiently assisted me in reviewing and comprehending so much of the information presented.

What I have learned has helped me provide a greater value to my employer. The knowledge I have obtained has enabled me to help reduce risks for both my company and several of its customers, while also increasing cash flow.

There were many times I questioned others and even myself about the sanity of trying to squash so much data into my head in such a short time frame. I would imagine that those I constantly questioned asked themselves why they gave me their contact information in the first place.

My successes would not have been possible without the many members of this fantastic fellowship.

Thank you!

Submitted by Ron Brooks, CCE, Kansas City Chapter Member-at-Large and Credit Manager, O'Connor Company, Inc.

PROGRAM PICKS

CHAPTER	TOPICS	
Dallas/Ft. Worth	Financial Statements Review Sales Tax Audit Identifying a Distressed Debtor Most Commonly Used Ratios from a Creditor's Perspective	CAP/ACAP Teacher Sales Tax Audit Firm Corporate Credit Manager Corporate Credit Manager
Kansas City	Customer Payment Terms Push-Back Strategy Federal Reserve Bank of Kansas City Everything is Clearer with a Different Pair of Glasses (Utilizing Perspective for Greater Impact) Piercing the Corporate Veil and Getting Paid Work Smarter—Not Harder! The Future of Payments	Attorney DVD Professional Trainer Attorney Credit Managers Roundtable Payment Processing Company
Phoenix	Building Rapport to Get you Paid! Crucial Conversations Mindfulness: Reduce Workplace Stress and Improve Communications	Sales Trainer Corporate Trainer Professional Sports Trainer
Seattle	Silent Auction for Scholarship Fund Critical Contract Terms Over the Counter Drugs & Body Posture, Stretches and Exercises from Your Desk	Attorney Medical Professional

I WANT TO VOLUNTEER!

How Active Are You?

I have volunteered and it is wonderful! Oh, it is not always convenient or comfortable and my husband may get dinner late when I get home, but it is always rewarding.

I have had people volunteer to help me when I needed it and that is even better. As I have walked a mile in many shoes, I can tell you my experience has led me to be a better person. It has been an example to my children, the giving of your time and showing them that you can rise above uncomfortable circumstances, that helping others is always valuable time spent. My mother received a lifetime achievement award for her many years of dedicated volunteer work for the Geauga County Park district and Nature Center, so maybe it is a learned behavior. I thank her for the gift she gave me by example and I continue to volunteer, not because I have too much time on my hands, but because I always learn and grow from the experience.

As Phoenix CFDD Chapter President, I would like to take the opportunity to thank the many volunteers or “voluntolds” who help with all the tasks that need to be accomplished. Their dedication and service is what is needed to keep us all enthusiastic and moving in a positive direction for our own growth and for our credit profession.

Please take some time and say “I want to volunteer.” You won’t be disappointed and it may give you a new perspective on being involved. I know you will be appreciated by the person hearing your words.

Submitted by Ellen Wodiuk, CCE, ICCE, Phoenix Chapter President and Credit Manager, Desert Ready Mix, LLC

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!

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.

Chapter News

[CFDD Kansas City](#)

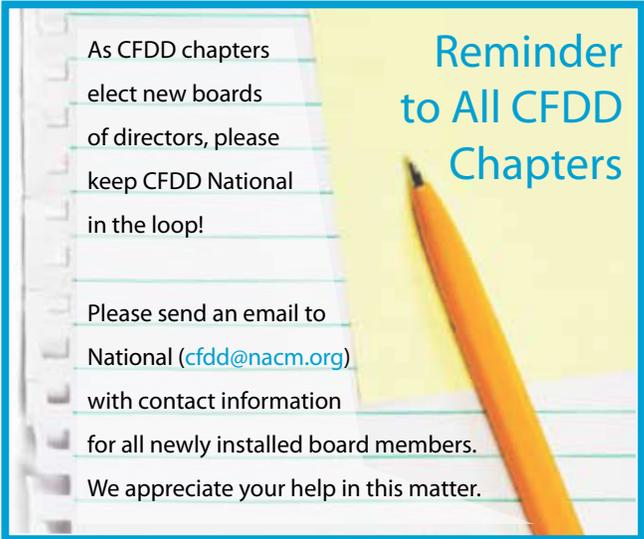
Chapter Publicity + City Newspaper = New Members!
Excellent Idea!

The Kansas City Chapter publicizes their meetings in the *Kansas City Business Journal* as well as on their website and through email announcements to chapter members and prospective members. They are actively pursuing new members using their connections in the credit field.

[CFDD Seattle](#)

A Tip from the Seattle Chapter

The CFDD Seattle Chapter has found that by keeping members informed about upcoming meetings early, they have been able to draw higher attendance and more visitors to their meetings each month.



Reminder
to All CFDD
Chapters

As CFDD chapters
elect new boards
of directors, please
keep CFDD National
in the loop!

Please send an email to
National (cfdd@nacm.org)
with contact information
for all newly installed board members.
We appreciate your help in this matter.

CFDD Chapters Give Generous Donations

Sixteen CFDD Chapters donated over \$6,700 to the CFDD Scholarship Fund. 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 2014 CFDD Conference in Minneapolis. We sincerely thank all these chapters for their generous contributions to the CFDD Scholarship Fund.

Albuquerque	\$500
Birmingham	\$300
Charlotte	\$500
Dallas/Fort Worth	\$500
Jasper	\$150
Kansas City	\$1,000
Minneapolis/St. Paul	\$1,500
Omaha/Lincoln	\$500
Phoenix	\$300
Portland	\$400
Salem/Albany	\$100
San Diego	\$250
Seattle	\$300
Tacoma	\$200
Toledo	\$150
Wichita	\$100

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 Minneapolis.

Honored for 25 years of membership:

Betty Beeson-Bauder, CBF	Portland
Charlene Gothard, CBF	Portland and Salem/Albany
Brett Hanft, CBA	Portland and Salem/Albany
Carolyn Hussey, CBF	Dallas/Ft. Worth
Larry McFarland, CBF	Salem/Albany

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



CFDD Denver



CFDD Portland Chapter



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 all 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 2015. The chapters will be billed \$75 per member reported and for direct member dues will be \$85.

Each chapter has the ability to pass along this increase to their membership, or they may decide to cover the cost. If you have any questions regarding the dues increase, please feel free to contact any member of the CFDD National Board.

Silent Auction is a Rousing Success

Now in its sixth year, the always-popular Silent Auction at the 2014 CFDD National Conference raised more than \$3,800 for the CFDD Scholarship Fund. About 80 items were presented for bids including an iPad mini and a weekend getaway at the Marriott Albuquerque, 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!

iPad Mini w/Case - 16 GB

Donated By: CFDD Past National Chairmen

Winning Bidder: Dawn Wallace Cook, CCE

Weekend Night's Stay at Marriott Albuquerque

Donated By: NACM National

Winning Bidder: Cindy Mortenson, CBF

Acrylic Painting - Three Wine Bottles

Donated By: Cindy Mortenson, CBF

Winning Bidder: Ellen Wodiuk, CCE, ICCE

Acrylic Painting - Wine Makes Everything Better

Donated By: Cindy Mortenson, CBF

Winning Bidder: Kim Claxton, CBA

Amber Mr. Sun Necklace w/Earrings

Donated By: Nancy Watson-Pistole, CCE, ICCE

Winning Bidder: Mary Moore, CBA

Amber Romance Bracelet w/Earrings

Donated By: Nancy Watson-Pistole, CCE, ICCE

Winning Bidder: Paulyne VanderSloot, CCE, CFCP

Black & White Necklace w/Earrings from Hawaii

Donated By: Charlene Gothard, CBF

Winning Bidder: Brett Hanft, CBA

Black Tribal Intrigue Necklace w/Earrings

Donated By: Nancy Watson-Pistole, CCE, ICCE

Winning Bidder: Edwin Bell, CBA, ICCE

Chico's Two-Toned Bracelet

Donated By: Millie DeMariano

Winning Bidder: Marlene Groh, CCE, ICCE

Cookbooks & Pampered Chef Products for Dips

Donated By: Kim Lancaster, CCE

Winning Bidder: Marlene Groh, CCE, ICCE

Faithful Inspiration Bracelet w/Earrings

Donated By: Nancy Watson-Pistole, CCE, ICCE

Winning Bidder: Shawn Ismert, CBA

Fiesta Basket

Donated By: Wendy Bartlett, CCE

Winning Bidder: Julie Brown

FitBit Wireless Activity & Sleep Wristband

Donated By: CFDD Past National Chairmen

Winning Bidder: Sheila Roames, CCE

Fleece Jackets & Rolling Soft-Side Cooler

Donated By: Ryerson Inc.

Winning Bidder: Marlene Groh, CCE, ICCE

Fossil Travel Tote & Zippered Cosmetic Bags

Donated By: Cindy Mortenson, CBF

Winning Bidder: Melanie Brohawn

Gear Heart

Donated By: NatureWorks LLC

Winning Bidder: Dawn Wallace Cook, CCE

Gone Fishin' Basket

Donated By: CFDD Wichita Chapter

Winning Bidder: Rebecca Dick

Hand-Knit Cowl

Donated By: Lucinda Vekas, CCE

Winning Bidder: Dennis Thomassie, CCE

Handmade Crossbody Mini Purse - Red/Black

Donated By: Mary Garten

Winning Bidder: Marlene Groh, CCE, ICCE

Handmade Pens

Donated By: CFDD Phoenix Chapter

Winning Bidder: Dennis Thomassie, CCE

Handmade Quilt

Donated By: Millie DeMariano

Winning Bidder: Angela Mundy, CCE

Handmade Travel Organizer - Beige Floral

Donated By: Mary Garten

Winning Bidder: Ellen Wodiuk, CCE, ICCE

Handmade Travel Organizer - Floral Blue/Beige

Donated By: Mary Garten

Winning Bidder: Sheila Roames, CCE

Handmade Travel Organizer - Navy

Donated By: Mary Garten

Winning Bidder: Shawn Ismert, CBA

Handmade Travel Organizer - Red/Beige

Donated By: Mary Garten

Winning Bidder: Wendy Bartlett, CCE

Handmade Travel Organizer - Red/Black

Donated By: Mary Garten

Winning Bidder: Millie DeMariano

Handmade Travel Organizer - Red/Black

Donated By: Mary Garten

Winning Bidder: Shawn Ismert, CBA

Harley Davidson Shirt

Donated By: Charlene Gothard, CBF

Winning Bidder: Sheila Roames, CCE

It's a Wrap - Red & Black Bracelet w/Earrings
Donated By: Nancy Watson-Pistole, CCE, ICCE
Winning Bidder: Pamela Meyer, CBF

Kate Spade Vase
Donated By: CFDD San Diego Chapter
Winning Bidder: Ellen Wodiuk, CCE, ICCE

Ladies Olive Green Leather Coat & Stone Ring
Donated By: NACM National
Winning Bidder: Kay Watson, CBA

Made in Oregon Basket
Donated By: CFDD Portland Chapter
Winning Bidder: Mary Moore, CBA

Manual of Credit & Commercial Laws - 4 Volume Set
Donated By: Brett Hanft, CBA
Winning Bidder: Ellen Wodiuk, CCE, ICCE

Miche Hip Bag
Donated By: Mary Moore, CBA
Winning Bidder: Marlene Groh, CCE, ICCE

Necklace & Earring Set from Hawaii
Donated By: Charlene Gothard, CBF
Winning Bidder: Wendy Bartlett, CCE

Necklace w/Multicolor Pendant & Earrings
Donated By: Steven Snow
Winning Bidder: Steven Snow

Origami Owl CFDD Bracelet
Donated By: CFDD Phoenix Chapter
Winning Bidder: Cindy Mortenson, CBF

Pink Dalmation Necklace w/Earrings
Donated By: Nancy Watson-Pistole, CCE, ICCE
Winning Bidder: Wendy Bartlett, CCE

Purple Passion & Grace Necklace
Donated By: Nancy Watson-Pistole, CCE, ICCE
Winning Bidder: Valarie Hardesty, CBA, CICP

Queen Creek Olive Oil Gift Box
Donated By: Ellen Wodiuk, CCE, ICCE
Winning Bidder: Barbara Davis, CCE

Sutherland Tierce Picnic Basket & Bottle of Cabernet
Donated By: CFDD Salem/Albany Chapter
Winning Bidder: Charlene Gothard, CBF

Tantalizing Teal Cuff Bracelet w/Earrings
Donated By: Nancy Watson-Pistole, CCE, ICCE
Winning Bidder: Mary Moore, CBA

Thirty-One Essential Lotsa Dots Tote - Navy
Donated By: Kim Lancaster, CCE
Winning Bidder: Barbara Davis, CCE

Thirty-One Essential Storage Tote - Daisy Craze
Donated By: Kim Lancaster, CCE
Winning Bidder: Tawnya Marsh, CBA

Thirty-One Large Utility Tote - Daisy Craze
Donated By: Kim Lancaster, CCE
Winning Bidder: Dawn Wallace Cook, CCE

Thirty-One Large Utility Tote - Navy Spirit
Donated By: Kim Lancaster, CCE
Winning Bidder: Marlene Groh, CCE, ICCE

Tribal Turquoise Dream Necklace
Donated By: Nancy Watson-Pistole, CCE, ICCE
Winning Bidder: Edwin Bell, CBA, ICCE

Vera Bradley Large Cosmetic Bag - Jazzy Blooms
Donated By: NACM North Central
Winning Bidder: Cheryle Miron, CBF, CCRA

Vera Bradley Neoprene Tablet Sleeve - Clementine
Donated By: NACM North Central
Winning Bidder: Dawn Wallace Cook, CCE

\$10 Target Gift Cards (5)
Donated By: Duane Schwartz, CCE
Winning Bidder: Angela Mundy, CCE

\$25 Applebee's Gift Card
Donated By: CFDD Minneapolis/St. Paul Chapter
Winning Bidder: Sandra Fletcher, CBA

\$25 Applebee's Gift Card
Donated By: CFDD Minneapolis/St. Paul Chapter
Winning Bidder: Sandra Fletcher, CBA

\$25 Applebee's Gift Card
Donated By: JD Technical Solutions
Winning Bidder: Kim Lancaster, CCE

\$25 Cabela's Gift Card
Donated By: Kristine Kohman, CBF
Winning Bidder: Ellen Wodiuk, CCE, ICCE

\$25 Grocery Store Gift Card
Donated By: Kristine Kohman, CBF
Winning Bidder: Sheila Roames, CCE

\$25 Restaurant Gift Card
Donated By: Kristine Kohman, CBF
Winning Bidder: Pamela Meyer, CBF

\$25 Shell Gas Gift Card
Donated By: CFDD Past National Chairmen
Winning Bidder: Millie DeMariano

\$25 Shell Gas Gift Card
Donated By: CFDD Past National Chairmen
Winning Bidder: Millie DeMariano

\$25 Starbucks Gift Card
Donated By: CFDD Evansville Chapter
Winning Bidder: Kim Lancaster, CCE

\$25 Starbucks Gift Card
Donated By: CFDD Minneapolis/St. Paul Chapter
Winning Bidder: Barbara Davis, CCE

\$25 Starbucks Gift Card
Donated By: CFDD Minneapolis/St. Paul Chapter
Winning Bidder: Barbara Davis, CCE

\$25 Starbucks Gift Card
Donated By: Kristine Kohman, CBF
Winning Bidder: Brett Hanft, CBA

\$25 Target Gift Card
Donated By: JD Technical Solutions
Winning Bidder: Robert Karau, CICP

\$25 Target Visa Gift Card
Donated By: Robin Schauseil, CAE
Winning Bidder: Barbara Davis, CCE

\$50 Amazon Gift Card
Donated By: Barbara Davis, CCE
Winning Bidder: Ellen Wodiuk, CCE, ICCE

\$50 Amazon Gift Card
Donated By: Brett Hanft, CBA
Winning Bidder: Dawn Wallace Cook, CCE

\$50 Amazon Gift Card
Donated By: CFDD Past National Chairmen
Winning Bidder: Barbara Condit, CCE

\$50 Amazon Gift Card
Donated By: CFDD Past National Chairmen
Winning Bidder: Sheila Roames, CCE

\$50 Barnes & Noble Gift Card
Donated By: Dawn Wallace Cook, CCE
Winning Bidder: Robert Karau, CICP

\$50 Cheesecake Factory Gift Card
Donated By: CFDD Raleigh/Durham Chapter
Winning Bidder: Barbara Condit, CCE

\$50 Lowe's Gift Card
Donated By: CFDD Minneapolis/St. Paul Chapter
Winning Bidder: Duane Schwartz, CCE

\$50 Lowe's Gift Card
Donated By: CFDD Minneapolis/St. Paul Chapter
Winning Bidder: Nancy Watson-Pistole, CCE, ICCE

\$50 Outback Steakhouse Gift Card
Donated By: CFDD Raleigh/Durham Chapter
Winning Bidder: Steven Snow

\$50 Target Gift Card
Donated By: CFDD Minneapolis/St. Paul Chapter
Winning Bidder: Millie DeMariano

\$50 Target Gift Card
Donated By: CFDD Minneapolis/St. Paul Chapter
Winning Bidder: Millie DeMariano

\$50 Target Gift Card
Donated By: CFDD Past National Chairmen
Winning Bidder: Millie DeMariano

\$75 Macy's Gift Card
Donated By: CFDD Minneapolis/St. Paul Chapter
Winning Bidder: Dawn Wallace Cook, CCE

\$75 Macy's Gift Card
Donated By: CFDD Minneapolis/St. Paul Chapter
Winning Bidder: Dawn Wallace Cook, CCE

\$100 American Express Gift Card
Donated By: Barbara Condit, CCE
Winning Bidder: Dawn Wallace Cook, CCE

\$100 Visa Gift Card
Donated By: Jeff Hawkins, CCE
Winning Bidder: Robert Karau, CICP

Meet me in St. Louis

NACM's 119TH

CREDIT CONGRESS & EXPO

AMERICA'S CENTER
ST. LOUIS, MISSOURI

MAY 17-20, 2015

It is 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 May!

NACM'S 119th Annual Credit Congress & Expo

May 17-20, 2015
America's Center
St. Louis, Missouri

Hotel info:

The Renaissance St. Louis Grand for \$159/night, 800-468-3571 or [online](#)
Hyatt Regency St. Louis for \$135/night, 888-591-1234 or [online](#)
Please reference **NACM Credit Congress** to secure the conference rate.

Attend the CFDD Luncheon on May 19!

CHECK OUT NACM'S LINEUP OF PROGRAMS AND EVENTS

- Nov 3 **NACM Webinar:** Optimizing Accounts Receivable Management
- Nov 5 **NACM Teleconference:** My Customer Just Filed Bankruptcy—Now What?
- Nov 12 **NACM Webinar:** My Salesman Did What? How Can I Fix It?
- Nov 13 **FCIB Roundtable:** Demystifying Trade Credit Insurance
- Dec 8 **NACM Webinar:** Fortifying Your Credit Foundation—Getting Ahead of the Next Superstorm
- Dec 10 **NACM Teleconference:** Bankruptcy Reform from the Credit Executive's Perspective

Monthly Credit Survey

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](#).

Upcoming Survey Dates

CMI Timeline	Survey Opens	Survey Closes
November	Mon, November 17	Fri, November 21
December	Mon, December 15	Fri, December 19
January	Mon, January 19	Fri, January 23

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 (\$5)
- Flashlight (\$15)
- Luggage Grip (\$2)
- Mesh Bag (\$10)
- Metal Pen and Pencil Set (\$15)
- Robotic Book Light (\$5)
- Super Mini Umbrella (\$15)
- Wired E-Gadget Portfolio - Black Leather (\$30)



NEW!

