



Credit and Financial Development Division NEWSLETTER

The Official Publication of the NACM Credit and Financial Development Division

April 2011

Letter from...

Marlene Groh, CCE CFDD National Chairman



How quickly a year goes by! It feels like just yesterday that I stood in front of my peers and pledged to lead this wonderful organization for a year's time. It has been one of the best experiences of my life. All the hours of work were such a small price to pay for how much I gained in my professional and personal growth this past year.

Your National Board has spent lots of time working on defining CFDD's role within the NACM family. Task forces were formed to work on different areas of focus to help our direct members and chapters with reporting, membership, professional development and scholarships. There has been a huge focus on fundraising to guarantee that funds will be available to continue our tradition of providing scholarships to our members with a need.

CFDD has always felt like a family to me. Just like any family, one member is not successful without the rest of the family. This year, my CFDD family has been there to support me and to help me along the way. Thanks to everyone who gave of their time to ensure the growth of our organization and to make professional development a key to all our members. I would be remiss if I did not say a special "thank you" to my Vice Chairmen, Wendy Legan, CCE and Sheila Roames, CCE. They played a pivotal role in my success this year. CFDD will benefit for

years to come from their leadership. CFDD would not be CFDD if I also did not thank my mentor who helped guide me along the way. My thanks go to Mary Moore, CBA for years of dedicating herself as my mentor and always being a sounding board for me.

As this year comes to a close for me, I want to leave you all with some small advice. Always value your professional growth and make time to commit to it. Remember what you learn is always yours and no one can take it from you. Put value in others by making time to mentor them to their full potential. There is no greater joy than seeing someone else reach his or her goals and knowing you played a small part in it. Lastly, consider serving CFDD in a greater fashion than you have in the past. In my opinion, serving on the National Board was key in my personal growth, and I would love for each one of you to experience the same growth. I hope to see you in Nashville to welcome our new leadership team and support them on their journey to success.

Letter from...

Wendy Legan, CCE Vice Chairman, Education and Programs and Chairman-Elect



Wow...Credit Congress is right around the corner! As the end of my term as Vice Chairman, Education and Programs and Chair-Elect approaches, I am able to reflect on this past year and what has been accomplished.

Currently, I am chairing a work group to help build and grow our direct members. They are a dynamic group that unfortunately does not get the opportunity to meet on a monthly basis with a chapter. However, using technology and other means, we are exploring ways to get this part of our membership more involved—and to feel more involved. My work group is comprised of various board members and past national chairmen. This work group will continue into next year as we strive to bring more to our direct members.

I also chaired a task force earlier in the year and we revised our national scholarship application. While most sections will appear to be the same or close to, others were updated to reflect current offerings. I had a great committee that met via conference calls and communicated through numerous emails.

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With regard to the members of both groups, I appreciate the time, wisdom and patience they shared during their involvement with these task forces. Our National Board members and past national chairmen are selfless members who continue to give, support and participate.

We had a very successful scholarship fundraising effort at our CFDD National Conference this past year. I appreciate all who donated, purchased and volunteered to aid in our initiative to raise funds for scholarships. This fund continues to provide members with financial assistance for their continuing education.

If you have a national program idea, please let me know. We are always looking for new and exciting topics to bring to our chapters. These are free programs that any chapter can implement. They make wonderful monthly meeting topics and some can be used for seminars. Your members can obtain Roadmap points by presenting one of these programs.

I hope you are planning to attend the upcoming Credit Congress in Nashville. I can remember my first Credit Congress, which coincidentally was Nashville! I had attended CFDD regional conferences before but nothing of this size and scale. There will be many educational offerings in various industries and at different levels. The networking is unbelievable, and you will take away numerous professional and personal contacts. It's not too late to register for Credit Congress!

See you in Nashville!

Letter from...

Sheila C. Roames, CCE
Vice Chairman, Member Services
and Publicity

Happy Spring, CFDD! It is incredible how fast these 12 months have truly gone by.



This is my favorite time of year—the weather changes and NACM's Credit Congress is just a few weeks away. This year's conference appears to be bigger and better than ever. As always, we expect a significant number of the attendees to be CFDD members. We do, after all, symbolize the "Professionally Developed" well-educated credit professional!

My favorite part of Credit Congress is always the CFDD Awards & Installation Luncheon (scheduled for Tuesday, May 24, 2011). I so enjoy seeing my fellow CFDD members from across the United States at this amazing event. During the luncheon we award thousands of dollars in scholarships; to witness that alone is worth the price of the event! Another great part is that we recognize our chapters through membership, publicity and program awards, and individual members through scholarship and the Distinguished Member Achievement and Marilyn Daugherty Spirit Awards. Not to mention that we also install our new Board of Directors—and believe me, it is thrilling for those being installed to have all of you there!

I want to personally thank everyone who has helped make our National Newsletter such a success this year. We had outstanding contributions for the "Member Viewpoint" section to amazing articles by our OWN members. We've made some progress toward increasing communications to members and chapters. I hope that each of you will continue to share your ideas and exchange information with fellow CFDD members; together, we can grow our members and our chapters.

As Chairman Groh said, we have been busy as a Board and have accomplished so much in just 12 months. I am very honored to have been a part of this amazing association. I look forward to seeing ALL of you at Credit Congress and at the CFDD National Luncheon.

P.S. It's not too late to purchase your CFDD Luncheon tickets—you don't want to miss this event!!

CFDD Mission Statement

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

CFDD Vision Statement

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

The “TEXT CFDD” Phoenix Chapter New Member Drive

And we did just that!

On April 6 and 7 the CFDD Phoenix Chapter was afforded the opportunity to be an exhibitor at the 2011 Southwest Business Credit Services’ 11th Annual Business & Construction Credit Conference. This event kicked off our new membership drive, “Text CFDD”!

We gained new member interest in both NACM and CFDD as our president, Gwen Stroops, CCE, vice president, Sheila Roames, CCE and membership chairman, Ellen Wodiuk, CBA, worked the floor. They distributed membership packets with our application and *actually gained two new members in April directly from the conference with a promise of more.*

Our exhibit was actually a raffle table with tons of great items that had been donated by fans of CFDD. *We appreciate all the items contributed and their sponsors, such as the Diamondback tickets contributed by Vulcan Materials; fuel gift cards provided by Western States Petroleum; a movie basket and gift cards from the Stroops family; a copy of the most recent edition of the Manual of Credit and Commercial Laws contributed by Fifth Third Bank; and original Mexican contemporary art and original oil paintings offered by Ruben Galicia. All proceeds benefited our scholarship fund. We raised close to \$600.*

We of course “texted” all the winners with the good news; the best part of the whole experience was watching the winners stream back into the conference room after receiving their “YOU WON” texts! *Our goal was to create excitement and energy by being a part of NACM/CFDD and I think we achieved it.*



Thanks to Rich Adams and Nancy Slaughter of SWBCS/NACM and Gwen Stroops, Sheila Roames and Ellen Wodiuk of CFDD Phoenix for their constant support and enthusiasm for new adventures such as this one. We again thank all who participated and donated to this successful event!

Ellen Wodiuk, CBA is the credit manager for Fort McDowell Yavapai Materials. She currently serves as the CFDD Phoenix membership chairman, is a member of the SWBCS/NACM Board of Directors and frequently contributes articles to the CFDD National Newsletter.

CFDD’S NATIONAL EDUCATIONAL PROGRAMS

CFDD Chapters may now order CFDD’s National 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!



From Fears to Cheers: A Credit Congress Journey

During my short time working in the credit field, I'd always heard about conferences hosted by NACM and CFDD. To be honest, I'd never even really considered going to one, as I thought I'd be in a scary new place, surrounded by scary new people—doing who knows what. I think it's safe to say that I was less than interested. Then, as they often do, things changed.

I progressively became more and more active with multiple NACM Affiliates due to the multiple states my company does business in. I also became active in CFDD Denver. I actually started to notice conferences happening as well as the scholarships being offered. Around this time, two things occurred. The 2009 Western Regional Conference was held in Las Vegas and the CFDD Conference was hosted in Denver. I declined the opportunity to apply for a scholarship to the Western Regional Conference because I was uncertain. Then my coworker Dorothy applied for a scholarship—and actually received one!

When the CFDD National Conference was held in Denver, I was still somewhat apprehensive. I did, however, have the opportunity to visit the hospitality suite hosted by CFDD Denver. I was able to swing by after work without too many jitters. I met some really great people and decided that I would try to face my fear—eventually.

After those two happenings, my peers started asking me if I was going to Credit Congress. At the urging of my boss Jacci Barrows, I applied for

a \$2,000 scholarship from an NACM Affiliate my company is a member of. I never expected anything to come of it. To my surprise, I was one of the lucky few chosen to receive a scholarship to NACM's 114th Credit Congress in Las Vegas!

I arrived in Las Vegas fearful, not knowing what to expect. I was greeted everywhere I went by other friendly credit professionals. There were so many educational opportunities that I felt like a kid in a candy store. I filled my time with every possible session, making sure to capitalize on the opportunity I had been given. I even went to the CFDD Luncheon where I got to sit with some great new people, and I watched the new CFDD National Board of Directors be installed. I left Las Vegas feeling a renewed sense of commitment to my career, to NACM and to CFDD. The camaraderie I felt with people I'd just met was awesome and couldn't be duplicated anywhere else.

If you've never gone to a conference—just do it. You will be surprised by how much you can learn and how much fun you can have. Remember, there are always scholarships available through NACM and CFDD. I'm confident that once you attend your first conference, it won't be your last.

Zach Dillon, CCE is a credit analyst for Ryerson, Inc. He is currently serving as the publicity chair for the CFDD Denver Chapter.



Credit Congress: Useful *and* Exciting

Credit Congress 2011—why am I excited to be attending? I think a better question would be “What part of Credit Congress am I not excited about?!”

I have been in the credit/accounts receivable field for over 15 years and have been to Credit Congress only once (in 1999). Thanks to the support of my Portland, Oregon CFDD Chapter, I have that opportunity to attend once again. My previous experience alone has me very excited to see what has changed and what kind of tools I am going to walk away with. I am torn on what classes I will be attending and how to fit everything I want to do into my schedule. I am excited to attend the CFDD Luncheon to see who we will have as our board members for the coming year and to cheer on the recipients of the national scholarships and awards.

This will be a great opportunity for me to network with other CFDD chapters and to add a few names to my contact book. The planning committee has done a great job of offering educational sessions from performance metrics to managing credit, cash and collections to antitrust issues and everything in between. No matter what industry you are in, you will find multiple opportunities to enhance your knowledge and walk away with valuable tools. I hope you all are as excited as I am to network, gain knowledge and have a great time at this year's Credit Congress.

Here's to a successful Congress!

Tawnya Marsh, CBA is the credit and A/R manager for Columbia River Knife & Tool. She is currently serving on the CFDD Portland Chapter's Board of Directors.

New CFDD Designees – April 2011

CHAPTER	MEMBER	COMPANY	AWARD & ACHIEVEMENT
Omaha/Lincoln	Brett Bartling	Warren Distribution, Inc.	CBA Designation
Phoenix	Rosa Apodaca	Western States Petroleum	CBA Designation
Phoenix	Ron Brandtman Jr.	Inland Kenworth, Inc.	CBA Designation
Phoenix	Daniel Harvick	Ferguson Enterprises	CCE Designation
Phoenix	Mayra Plascencia	Superlite Block, Inc.	CBA Designation
Phoenix	Tiffany Scott	Brown-Strauss Steel, Blue Tee Corporation	CBA Designation
Phoenix	Ayrika Williams	The Sherwin-Williams Co.	CBA Designation
Phoenix	Ellen Wodiuk	Fort McDowell Yavapai Materials	CBA Designation
Wichita	Roger Nice, CICP	Hustler Turf Equipment, Inc. Subsidiary of Excel Industries, Inc.	CCE Designation



2011 CFDD CONFERENCES

NACM-CFDD Pacific Northwest Credit Conference

September 21–24, 2011
Doubletree Suites
Tukwila, Washington

CFDD National Conference

October 6–8, 2011
Marriott Cincinnati Airport Hotel
Cincinnati, Ohio

www.cfdd.org

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) with contact information for all newly installed board members. We appreciate your help in this matter.

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 pens and mouse pads to portfolios and personal lunch bags, 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)

"Invest in Yourself" Chrome-finish Business Card Holder (\$15)

Junior Padfolio (\$15)

Personal Lunch Bag (\$15)

Acrylic Desk Tray (\$10)

Cork Mouse Pad (\$10)

Stainless Steel Tumbler (\$10)

Brass Ball Point Pen (\$7)

Laser Beam Pen (\$7)

Calculator (\$6)

Ball Point Pen (\$5)

Business Card Case (\$5)

Robotic Book Light (\$5)

Can Holder (\$2.50)

Luggage Grip (\$2.50)



Don't forget— you can order your CFDD logo items directly from CFDD National.

