



# Credit and Financial Development Division NEWSLETTER

The Official Publication of the NACM Credit and Financial Development Division

August 2009

## Letter from...

### Mike Meyer, CCE CFDD National Chairman



Welcome back to CFDD! I know a number of chapters have taken the summer off and will start meeting again in August and September. It's time to get reacquainted and put a plan together for the coming year. Remember, communication is the key to getting all members active in the chapters and to keep everyone informed.

My theme for this year is **Plan, Commit, Succeed**. All of us know the way to success is through good planning. Whether it's in your personal or professional life, planning always helps everything run smoothly. The planning side is easy; committing to the plan is difficult. It's always easier to commit to a plan you helped set. Work within your chapter, help plan for its future and make the commitment to yourself and the other members.

The National Board has been very busy the past few months. The Area Directors have been contacting their local chapters and offering support and advice on current issues and future planning. We will continue

to work with chapter representatives at the CFDD National Conference in Denver when the National Board hosts the Presidents/Vice-Presidents meeting. Participants will have the opportunity to discuss and share ideas on scholarships, mentoring, publicity, programs, membership and chapter administration. Members will have a chance to read about these sessions in the upcoming December newsletter.

The Conference Planning Committee, along with NACM's Meetings Department, has worked hard to plan and prepare for our national conference and is looking forward in sharing its success with you, the members. Please visit [www.cfdd.org](http://www.cfdd.org) and review the schedule of events along with the list of topics and speakers. You will be pleased to see what educational and networking opportunities are available. Also, new this year is the Silent Auction. Great items will be available to bid on during the Thursday night Expo, and all funds raised will go to the National Scholarship Fund. Friday evening will be our closing dinner, whose theme is "Fall Festival." Come and enjoy a festive evening with food, music and games.

Now, it's time for your commitment. We need your attendance to make our CFDD National Conference successful. Check with your local chapter and ask if there are funds available to send you to the conference. It's not too late to register.

Committees have been set to work on particular projects. Two committees were organized and have been working since prior to the 2009 Credit Congress in Orlando: the Conference Planning Committee and the Silent Auction Committee, which is chaired by Wendy Legan. These committees have spent many hours on conference calls to plan our national conference in October, and I want to thank all the committee members.

Two other committees were formed at the CFDD Organizational Meeting at Credit Congress. The CFDD National Scholarship Fundraising Committee and the Online Mentoring Committee, chaired by Marlene Groh, CCE, are moving forward and have exciting things happening. Everyone will read and hear more about the committees in this newsletter and at the CFDD National Conference.

CFDD's success depends on the commitment of all its members. Your success depends on you.

Have a great CFDD year.

## Inside...

- P. 2 Letter from Marlene Groh, CCE  
Vice Chairman, Education and  
Programs and Chairman-elect
- P. 2 Letter from Wendy Legan, CCE  
Vice Chairman, Member Services
- P. 3 CFDD is on LinkedIn!
- P. 4 CFDD-Portland Chapter Announces 2009 "VIV" Winners
- P. 5 Member Viewpoint: The Value of My Commitment  
to CFDD
- P. 5 CFDD Mission Statement and CFDD Vision Statement
- P. 6 CFDD Designees—June/July 2009

## Letter from...

### Marlene Groh, CCE Vice Chairman, Education and Programs and Chairman-elect



As we begin another new year of leadership at the national level, I eagerly look forward to serving as your Vice Chairman of Education and Programs. I have several goals that I would like to share with you.

#### The Essential Role of Scholarships

Scholarships are a very important part of our organization. It is imperative that we continue to ensure the funding of our scholarship program, which enables us to give our annual awards. In the economic times we are encountering now, your National Board is taking the necessary steps to meet this challenge. A task force has been formed and charged with the goal to create a plan to raise \$20,000 per year in scholarship donations. Each and every member will be asked to help ensure we reach that goal.

Recognition will be given in several ways to every chapter that makes a donation to the National Scholarship Fund. At our national conference in October, during our business meeting, each chapter bringing a donation will be asked to come forward to present its donation and receive recognition. A list of all the chapters making donations will be published in an upcoming newsletter and on the CFDD website.

We are also going to offer ways for individuals to make donations. I hope everyone knows that your personal contributions are now tax deductible. This year we will be holding our first Silent Auction on Thursday evening at our national conference. Wendy Legan, CCE and the Silent Auction Committee have been working very hard to make this a successful fundraiser for the scholarship fund. Please see page 4 for some of the items you can bid on during the Auction.

CFDD will also be holding its yearly raffle for a Credit Congress registration. The tickets will be \$10 each and will be available through February 2010. This year each chapter will be given a package of tickets to sell at the local level. Remember all proceeds go to the scholarship fund.

#### Linking Up With LinkedIn

As a means of providing members with online mentoring, we have created a CFDD online group using LinkedIn. In this newsletter, you will find some information about how LinkedIn works and how to get started using it. We hope every member will join LinkedIn and become a member of the CFDD group. Through this group, we hope to share professional questions, concerns, experiences and successes. We can exchange advice with each other and come to know our fellow members better. Sometimes we forget we have this huge network of professionals out there willing to help us. I hope everyone will support this new benefit—first by joining CFDD’s LinkedIn group and then by sharing your knowledge with your fellow members.

#### More Educational Program Offerings

Education is and always has been the primary goal of CFDD. My goal this year is to introduce new programs to the national offerings. I would appreciate hearing from members as to what you would like to see added to the list of our national programs. If you would like to submit a program idea, please contact me at [marlene.groh@usfood.com](mailto:marlene.groh@usfood.com).

Our national conference continues to be a wonderful opportunity packed full of educational resources. Our theme this year is “Leaders Sharing Expertise.” Please visit the CFDD website, [www.cfdd.org](http://www.cfdd.org), under the conferences tab to see the list of educational opportunities available. This conference is for you, so plan to take advantage of all that is offered. Your return on investment will be outstanding! I look forward to seeing each of you in Denver in October.

## Letter from...

### Wendy Legan, CCE Vice Chairman, Member Services



Greetings CFDD Members! I am very excited and blessed to have the opportunity to serve you, the member, as Vice Chairman, Member Services. As we embark on a new leadership term, let us recognize the growth and potential that each one of us has—both professionally and personally.

My role focuses on publicity and membership. Your Executive Committee is committed to aiding each chapter’s growth in both of these areas. It is vital to our organization both locally and nationally to maintain and stimulate growth. One key way to do so is through the use of all the tools available to us for publicity.

I encourage each and every chapter to have at least two forms of publicity. First, a newsletter is an excellent way to provide information to your membership. And with email the costs are minimal. A sample newsletter is available online at [www.cfdd.org](http://www.cfdd.org). You can also view other chapters’ newsletters to get ideas, see what is going on in their regions and much more. Second, a website is another great way to offer information to your members and to promote your chapter to potential members. There is a listing online of the chapters that maintain websites, along with their links. Additionally, do not forget about local business journals and newspapers. A majority of these publications allow you to submit information at no cost. When using these resources, I encourage you to provide meeting dates and topics for the next three months.

Regarding membership, one of my goals is to update the membership rosters at National to include each member’s start date with CFDD. This will allow us to better track our members who are deserving of the 15- and 25-year membership awards, which are presented at our national conference. Another focus for this year is promoting membership drives. I encourage all chapters to offer incentives to your members who bring in new members. As with many things, “word of mouth” brings more members to our table than anything. We will be discussing membership drive incentives at the Presidents/Vice Presidents meeting at the CFDD National Conference in October.

I look forward to working with each one of you this year. Please make your arrangements now to attend our CFDD National Conference in Denver. Vice Chairman, Education and Programs and Chairman-elect Marlene Groh, CCE is diligently working on increasing our scholarship funds and making new national programs available in the coming year.

Hope to see you in Denver—and at the Silent Auction—in October!

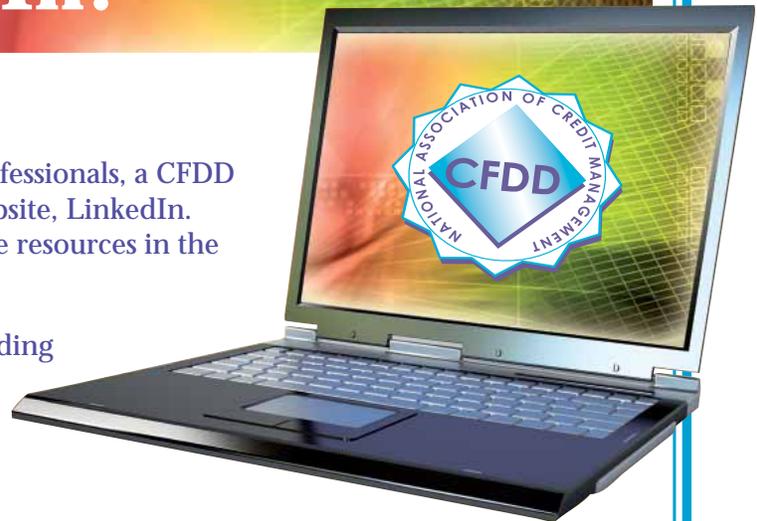
# CFDD is on LinkedIn!

## JOIN US!

In an effort to provide a support system for credit professionals, a CFDD group has been created on the online networking website, LinkedIn. Here you will have access to some of the most valuable resources in the industry: other credit professionals like yourself.

If you haven't already, you can join LinkedIn by providing some basic information to create an account:

First Name	Country
Last Name	Postal code
Email address	Employment status
Password	



After the initial set-up, you will be asked how you want to use LinkedIn. Check all the boxes that pertain to your situation. If you change your mind or your circumstances change, you can modify these settings.

You can start building your network by adding people to complete the registration process or by adding to your network at a later time. It is recommended that you complete your profile page before adding many connections to your network. Your profile is a summary of your professional experience, interests and capabilities. It is visible to people in your network and other users who search on LinkedIn. You can also make all or a portion of your LinkedIn profile information available on your "Public Profile" for non-members searching the site. Having a completed profile makes it easier to find former colleagues.

As with any web-based networking resource, privacy can be a concern. LinkedIn has a posted privacy policy, and you are able to alter your profile settings at any time.

After you complete the registration process, you will receive a message from LinkedIn to confirm your email address. You must confirm in order to use the functions within LinkedIn.

We look forward to seeing you in the CFDD LinkedIn community! If you need any assistance registering, please contact CFDD National at [cfdd@nacm.org](mailto:cfdd@nacm.org). Your email will be forwarded to a member to help you complete the process.

**Click here to get started!**

# Chapter News

## CFDD-Portland Chapter Announces 2009 “VIV” Winners: The Vivian J. Barwell, CBF CFDD Service Award Honors Two Credit Professionals

By Jeffrey L. O’Banion, CCE, CICP

In the summer of 2008, the CFDD-Portland Chapter Board of Directors established an award that would honor the memory of long-time member Vivian J. Barwell, CBF by recognizing an individual for his/her outstanding service, dedication and loyalty to the chapter.

Vivian J. Barwell, CBF was a long-time devoted member, leader, mentor, teacher and unconditional friend to all those associated with the CFDD-Portland Chapter. Vivian was credit manager for Darigold, Inc. (now Land O’Lakes) for many years and was CFDD-Portland Chapter president in 1976-77. She was recognized with the Chapter’s Distinguished Member Award in 1982 and the CFDD National Distinguished Member Award in 1995 and was an Honorary Portland Chapter Member. Vivian chaired the NACM Oregon Board of Directors in 1993-94. The “VIV” Award recognizes her many contributions and her lasting memory.



Two outstanding professionals were the inaugural recipients of the 2009 “VIV” Award: Denise Dowless of Col-Tab and Charlene Gothard of Land O’Lakes/Purina Feed. Both members are extremely involved in the Portland Chapter “doings,” and each of them is always there with a kind word, a helping hand and a sharing of their resources to get the job done!

Charlene (left) and Denise (right) were each recognized at the April chapter meeting and presented with a personalized plaque and gold “VIV” medal hanging from a blue/white neck ribbon along with a “VIV” lapel pin. Our congratulations to these very involved and dedicated individuals—both are invaluable assets to our CFDD-Portland Chapter family.



## SILENT AUCTION AT 2009 CFDD NATIONAL CONFERENCE

You can help credit professionals achieve their educational goals! Take part in the upcoming Silent Auction and bid on an array of unique items including:

- fleece jacket with embroidered CFDD logo
- \$25 Target gift card
- \$100 Best Buy gift card
- registration fee for 2010 CFDD National Conference
- black Miche handbag with two shells
- Beijo bag by Susan Handley
- GPS unit

*All proceeds will benefit  
CFDD’s Scholarship Fund.*



## The Value of My Commitment to CFDD

The company I work for has been through many changes over the past several years. They have felt the growing pains of acquisition and organic growth and now a struggling economy. They were always very supportive of my efforts in continuing education and while I completed CAP and ACAP courses through NACM Minneapolis (Forius Business Credit Resources) to earn all of my certifications.

Over the past couple years there have been many cautions and new controls implemented to reduce expenses overall due to the current economic climate. My company made a decision to no longer support my efforts of continuing education outside the offerings within the company. Respectfully it is very important to me to be able to give back through gaining education to perform my job with greater knowledge and skills. I also feel it is important to retain my Certified Credit Executive (CCE) certification and to stay informed of any changes in the credit and finance field. I believe this adds value to my position even though due to unforeseen financial constraints my company is no longer able to support me.

Networking through NACM and CFDD is an ever-valuable tool personally and professionally. It is a great honor and privilege that our local chapter will pay our registration for a CFDD National Conference if we meet the attendance requirements. There is always a lot to take back to your job, and there is also time to renew friendships. I attended my first CFDD conference in 2003 in Minneapolis where I first became involved with NACM and CFDD. Since then, I have attended other regional and national conferences in Louisville, Denver and St. Louis.

Likewise, the NACM Credit Congress is very inspiring and helps to guide motivated business-minded people to lead truly successful credit and financial professional careers. Being a CCE, I feel it is important to attend this event to continue to keep pace with the changes in our profession and take what I can from the offerings that are provided by experts in the field. I was fortunate to attend Credit Congress in Nashville in 2006, in Las Vegas in 2007 and in Louisville in 2008.

I believe it's important to continue down this path of enhancing my skills and knowledge—not only to add to the value to my position for my employer but especially for myself. I am committed to CFDD for what it brings me. I am also committed to continuing my education and involvement to retain my CCE certification. Being able to share my insight and knowledge the best I can with others by staying involved, attending meetings and serving as an officer for the CFDD Kansas City Chapter is an important part of my commitment. Staying involved is a priority and sometimes a challenge—not just financially but also due to my sometimes hectic work schedule that includes spur-of-the-moment projects and regular travel to outlying territories.

*Nadine Whitehead, CCE  
Finance Manager  
CARQUEST Auto Parts (A Division of General Parts, Inc.)  
Shawnee, KS*

## 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.

# CFDD Designees – June/July 2009

CHAPTER	MEMBER	COMPANY	AWARD & ACHIEVEMENT
Kansas City	Timothy Carpenter	Western Extralite Co.	CBA Designation
	Christopher Webb	Bluescope Steel N.A.	CBA Designation
Minneapolis/St. Paul	Nancy Calhoon	BASF Construction Chemicals	CBA Designation
Portland	Marsha Johnson	Tec Equipment	CCE Designation
	Marilyn Rea	Pacific Architectural Wood Products	CCE Designation
Salem/Albany	Kathy Hamilton	SAIF Corp.	CCE Designation

**We'll Be  
Dialoguing  
in Denver!**

**CFDD NATIONAL  
CONFERENCE  
OCTOBER 8-10, 2009**



Come learn and network with CFDD credit professionals in Denver at the 2009 CFDD National Conference. Our exciting and informative speakers will include:

- Bruce Nathan, Esq. – Selling to a Company in Chapter 11
- Chris Kuehl, Ph.D. – Economic Update
- Phyllis Truitt, CCE – Critical Thinking

Join us for the following scheduled events, which will maximize both your educational and networking opportunities!

- Expo
- Networking Luncheon
- Silent Auction
- Reception
- Networking Dinner
- Open Forum

And don't miss our "Fall Festival" Networking Dinner on Friday evening! No fancy duds are necessary; wear your favorite denim coveralls and plaid shirt and enjoy a veritable carnival of fun fall activities.

Lodging will be available at the Doubletree Hotel Denver at the special conference rate of \$99/night.

For more information, contact Jill Leimbach at [jill@nacm.org](mailto:jill@nacm.org) or 410-740-5560.

# CFDD National Fundraiser

All proceeds to support  
the CFDD National Scholarship Fund



## 2010 NACM Credit Congress Registration

**Rio Hotel**

**Las Vegas**

**May 16 – 19, 2010**

Tickets will be on sale until Tuesday, February 9, 2010  
and are \$10/each.

Drawing to be held on Tuesday, February 16, 2010  
at NACM-National in Columbia, MD.

All proceeds to support the CFDD National Scholarship Fund.

Opportunity for chapters to award a local scholarship!

Please contact CFDD National at [cfdd@nacm.org](mailto:cfdd@nacm.org) for tickets.