



Credit and Financial Development Division NEWSLETTER

The Official Publication of the NACM Credit and Financial Development Division

August 2010

Letter from...

Marlene Groh, CCE CFDD National Chairman



Our [National Conference](#) is right around the corner. I hope everyone is planning on attending and has already made their reservations. The educational line up for the conference is phenomenal. One of the things I love most about the conference is all of the networking opportunities made available to us. I have gained so much knowledge about the credit profession through these opportunities, and I treasure them.

This year my theme is **“CFDD: Enhancing YOUR Core Values.”** What better way to enhance your values than by networking with your fellow CFDD members. Networking is defined as the exchange of information or services among individuals, groups or institutions—specifically, the cultivation of productive relationships for employment or business. I cannot think of a better way to describe CFDD.

Every time we meet or talk, no matter if it is at a monthly meeting, conference or just a phone call, our members are exchanging information. Whenever I have a situation arise that I do not know how to deal

with at work (even personal at times), my first thought always goes to my fellow credit professionals who I have met through my CFDD connections. The thing I find so amazing about the network I have built is that they don't even charge me. It's free. Can you just imagine how much it would have cost us over all the years to have gotten the answers we so easily access from our CFDD comrades?

Just consider our National Conference. On Thursday night we have two networking social events: the Expo and [Silent Auction](#). I love to watch the friendly bidding competition amongst our members—especially when a Coach purse is involved. (I must say that Barb Condit finally got the best of me last year. I had to settle for my Miche purse instead.)

Friday, we start with our Presidents'/Vice Presidents' breakfast. The exchange of information that occurs at that meeting is what helps our organization stay so strong. The information is taken back to all Chapters and used to help grow our organization. The Open Forum is probably the most popular session of the conference. You gain insight not only about new credit information but also about industry differences. I have implemented many new procedures with my team from ideas I have picked up at the Open Forum. Friday at lunch, we give you the opportunity to make new friends by assigning seats at lunch. I have been very impressed with my tablemates over the years and have gained lots of knowledge from the conversations we had over a casual meal. Friday night is where everyone lets down their hair and you get to know your fellow CFDD members on a more personal level. Last year, we had our first “silent dessert auction.” I made sure to write down the names of everyone at the winning table so I know with whom to sit this year!

As you see from all the opportunities listed, CFDD is truly an example of networking. It is such a valuable resource that is made available to us all year long. It never ends; even when people retire, they still care enough to continue to be there for their fellow CFDD members. If you have not had the opportunity to attend our National Conference, you really do not know what you are missing. If I were you, I would be making plans right now to guarantee I was part of such a dynamic group.

Hoping to see everyone in Minneapolis!

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Letter from...

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



Happy August! The heat seems to be taking over everyone, but do not let it stop your participation and drive for CFDD!

Two great conferences are fast approaching: the [Pacific Northwest Credit Conference](#) sponsored by NACM Oregon and CFDD Portland (September 22-25) and the [CFDD National Conference](#) in Minneapolis (October 7-9). I am so excited to see our fellow members—not to mention enjoying the excellent line-up for education!! Mark your calendars to attend.

Our CFDD National Conference has always been my favorite! CFDD is a close-knit family of members in the credit and financial world. There will be many great sources for education, networking and fun at this event.

One upcoming and highly popular educational session is the Open Forum. We have a dynamic team this year that will be serving as your moderator and panelists. Please remember to submit your questions and/or topics to be discussed on the morning of Friday, October 8. The Open Forum is YOUR session!

Don't forget to donate and participate in our Second Annual Silent Auction. [Donation forms are available online](#) or you can contact a committee member: [Shelley Hart, CBF](#), [Barb Condit, CCE](#) and [Laura Jones, CBA](#).

Are you in need of program ideas? Check out the CFDD National Newsletter for a listing of program ideas from other Chapters! This is a great resource for your Chapter. You can view previous newsletters online at www.cfdd.org.

As always, we are here for you. Please call or [email](#) with any questions or issues. See you soon!!

LEADERS SHARING EXPERTISE

One key factor is sure to make this year's "Leaders Sharing Expertise" Open Forum at the CFDD National Conference a can't-miss event: the credit professionals both leading the discussion and providing the framework in which best practices and effective strategies are shared. The 2010 Forum will be moderated by Dennis Thomassie, CCE, who will be joined by panelists Jeffrey O'Banion, CCE, CICP, Jacci Barrows, CCE, CICP and Duane Schwartz, CCE. To contribute questions and topics of discussion, contact Jill Leimbach at jill@nacm.org or 410-740-5560. For more details about the conference, visit us online.

Letter from...

Sheila Roames, CCE Vice Chairman, Member Services



Greetings from your Vice Chairman of Member Services and Publicity!

I know that we are all interested in CFDD's growth—both from a local level as well as from the national level. Networking, volunteering, serving, learning—these are all aspects of CFDD that create value. What makes CFDD so appealing is that we offer it all! When you join CFDD, you are investing in yourself by participating. All you have to do is show up and you've already created high value through items such as our educational speakers.

Value can be defined as the worth in usefulness or importance to the possessor; utility or merit: and the value of an education. How do you define value to those who may, and likely do, value different things? The answer: **Variety!**

I encourage all of you to ask a prospective member if they want to make a difference in the business credit world and add value to themselves personally and professionally. Then share the ideas and concepts of CFDD with them.

As credit professionals, we are energized by the fact that we have not yet become complacent and are continually striving to seek new knowledge, new challenges and new opportunities. This is why I attend the [CFDD National Conference](#) every year. I always enjoy getting to know members from across the country and would recommend this conference to anyone who enjoys, sharing, listening and networking.

Encourage your Chapter members to attend our [CFDD National Conference](#) in Minneapolis, October 7-9, 2010. This is always a wonderful time for education and networking—plus a great forum to share ideas on how to help you grow as a credit professional as well as how **WE** can help CFDD grow as a whole. We will also be discussing membership drive incentives at the Presidents'/Vice Presidents' breakfast meeting, which will be held on Friday, October 8. Please encourage your Chapter president and vice president to attend this valuable gathering.

From the publicity side, I would like to remind all members that there are several ways to publicize your CFDD Chapter. One example is a local Chapter newsletter, which has a minimal cost since its distribution via email is free. For your convenience a sample newsletter is available online at www.cfdd.org. You can also view other Chapters' newsletters to get ideas, see what's going on and much more.

A second option would be to develop a website. This is another great way to offer information to your members and to promote your Chapter to potential members. The [CFDD National website](#) also offers a listing of Chapters that maintain websites, along with their links.

I look forward to seeing all of you in October at the conference—and the Silent Auction! In the interim I can be reached via email at sheila.roames@ergon.com.

Chapter Spotlight

Twice as Nice: CFDD's Twin Cities Chapter Shines Brightly

Sheila Roames, CCE, the CFDD National Vice Chairman, Member Services, asked me to write about one of my favorite groups for this issue of the CFDD National Newsletter. She wanted me to write about the Minneapolis/St. Paul CFDD Chapter and its members. I have been a member for 15 years and have enjoyed all of the benefits CFDD has to offer. The education and networking opportunities while attending each session are invaluable, but the biggest benefit is the friendships. They will last a lifetime.

The Minneapolis Chapter was started by Harriet O'Brien and eight other women in September 1936; at that time it was known as the Minneapolis Wholesale Women's Club. The St. Paul Credit Women's Club was founded in 1942 by Isabelle Wright.

In 1970, the Minneapolis and St. Paul Chapters merged to form the Credit Women's Group of North Central Credit & Financial Management Association. Our name was changed to CFDD in 1988, and our membership opened to credit professionals of either gender. In 1991, John Pilgrim was elected treasurer, making him the first male officer, and in 1999 John Anderson became our first male president. I am the second male president, and Reese Dyer, CCE, our current vice president, is in line to be our third. We have had several other male members serve on the CFDD Board and various committees. The year 2011 will mark our 75th anniversary.

Georgie Anderson was one of the most influential members in our group's history. She was instrumental in instituting a change that has since affected all members of NACM throughout the nation. Largely through Georgie's efforts in 1958 and 1959, the name of the local affiliate was changed to the Minneapolis Association of Credit Management. During her term as affiliate president, NACM-National showed its approval of the change made in Minneapolis by changing its name to the National Association of Credit Management. In 1975, our Chapter established a perpetual scholarship to honor Georgie's memory.

We currently have 57 members, of whom 39 are credentialed. Member Jim McIntyre, CCE is largely responsible for this. Jim has instructed most of our members in CAP (Credit Administration Program) and ACAP (Advanced Credit Administration Program) courses. He encourages us to participate and be active in our association. Jim sets the example and his efforts have been rewarded with several awards, including the Instructor of the Year Award in 2000 and the prestigious Alice M.H. McGregor Award of Exceptional Achievement in 1998. For us, the local NACM Affiliate, established an award in honor of Jim in 2004: the Forius James A. McIntyre Mentoring Award.

Our Chapter not only is involved at the local level but also at the national level. Members who have served on the CFDD National Board include Faith Anderson, CCE, John Anderson, CCE and Barb Condit, CCE. Our Chapter is proud to have had three members receive the CFDD National Mentor of the Year Award; they are Pam Meyer, CCE, Barb Condit and myself. Barb Condit has also received the CFDD Distinguished Member Achievement Award and the NACM-National CCE

Designation of Excellence Award. We have had members serve on the NACM-National Board of Directors (Jim McIntyre, Faith Anderson and myself). NACM-National was fortunate to have Jim McIntyre serve as Chairman in 1996.

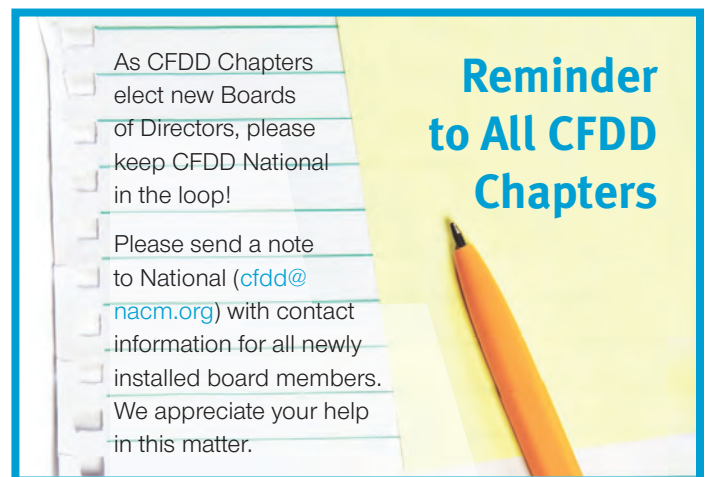
Our current membership is an active group and our monthly meetings are well attended. Our members are front-runners in CFDD National scholarship applications. Fifteen members won scholarships to the CFDD National Conference and three won scholarships for NACM's Credit Congress. We have 15 male members among our 57 members.

The Minneapolis/St. Paul Chapter is excited and honored to be hosting the [CFDD National Conference](#) on October 7 through 9 in Bloomington! We look forward to seeing all fellow CFDD members, taking in the many educational opportunities and, most importantly, developing those lifelong friendships.

If you want to learn how to speak a little Minnesotan, this is how you reply when someone asks you if you are having a great time at the conference: "You betcha!"

See you October 7!

Duane Schwartz, CCE is president of the CFDD Minneapolis/St. Paul Chapter, which is hosting the 2010 CFDD National Conference. He will be among the panelists on the Open Forum. Duane also serves as a vice chair on the NACM-National Board of Directors where he represents the central region. He is the credit manager for The Tile Shop, LLC, based in Plymouth, MN.



As CFDD Chapters elect new Boards of Directors, please keep CFDD National in the loop!

Please send a note to National (cfdd@nacm.org) with contact information for all newly installed board members.

We appreciate your help in this matter.

Reminder to All CFDD Chapters

CFDD National Programs—Gratis!

CFDD National Programs are free of charge to CFDD Chapters and Members. These value-added resources are available in the [Members Only Area](#) of the CFDD National website.

Attending the CFDD National Conference is Time Well Spent

I have been fortunate over the years to be able to attend many CFDD conferences. Through attending, I have learned new techniques and methods that have aided me in improving my job performance and job knowledge. My company has also seen the benefits to be derived by my continuing education commitments and has grown to actively support those efforts. I have also benefited from the wonderful networking opportunities that exist from attending these conferences and have gained a group of fellow credit professionals that I can rely upon to help with a particular question or project by making use of their expertise.

In a time of cutbacks, downsizing and outsourcing, we have all experienced the effects of trying to do more with less. Time is a valuable resource, and I find that the CFDD National Conference is an excellent use of that time to gain valuable knowledge from fellow credit professionals who are doing my kind of work and experiencing my kind of problems. In 2-1/2 days at this year's conference, I will have the chance to learn about determining credit limits with and without financial statements, ask and listen to questions from my contemporaries on practical day-to-day problems and have them answered by a team of credit professionals, and increase my knowledge of the various credit tools available from a legal perspective while also learning about the effective use

of Excel and team development. I will also have the chance to continue networking with my peers from across the country in one setting while making new friends and gaining new contacts.

I will come away reenergized and with new perspectives that I can immediately apply to my job. The conference will prove to be a great return on my company's investment in my growth as a credit professional.

And don't forget that your local Chapter and CFDD National stand ready and willing to assist you in attending through the granting of scholarships. Every active, involved CFDD member is eligible based on established guidelines. If you aren't applying for a scholarship, you need to ask yourself why.

I look forward to seeing old colleagues and making new friends at this year's conference. I hope that you will be among them.

Dennis Thomassie, CCE is a CFDD past national chairman. He will moderate the "Leaders Sharing Expertise" Open Forum, which will be held on Friday, October 8, during the 2010 CFDD National Conference. Dennis is the corporate credit manager for RSR Corporation of Dallas, TX.

A Short Comment on the Power of Networking in the CFDD World

What's up with networking? For me it is those unique opportunities that occur each and every day in our professional and personal lives—opportunities that allow us to expand our horizons by cultivating relationships with those we meet and those we know.

Developing and strengthening new and continuing relationships into powerful and productive resources make our jobs just that much easier. Networking gives legitimacy to our thoughts, deeds and actions as we perform the duties expected of us as leaders in the credit and finance profession. Whether we represent ourselves or our companies, an ever-expanding network of professional contacts is a resource tool we just cannot do without in today's difficult business arena.

Nowhere can the "power" of networking be found more evident than in NACM's Credit & Financial Development Division. CFDD fosters an environment that is ripe for resource-developing opportunities. New-to-the-job Newbies and well-seasoned and experienced Veterans are able to rub shoulders and exchange ideas with each other in positive and comfortable settings.

Throughout my career in business credit management, I have been extremely fortunate to build a network of professional friends and acquaintances at the local, regional, national and even international levels. My network has certainly grown because of my membership in or interaction with such groups as CRF, FCIB, IUG and CFDD as well as many industry groups. Of these many contact points, CFDD has consistently been the powerhouse of networking.

CFDD Members always give freely of their time and experience, and even share their contacts in their networks. If my network friend doesn't have the answer to my inquiry, an introduction from this fellow CFDD Member to a contact in their network immediately opens the door for me.

Whether it is a recommendation for a creditor's attorney half a continent away, help in finding a "repo" firm in Central America, assistance in retaining a forensic accounting firm to investigate the value of an estate or even engaging a speaker or trainer for a company or CFDD function, my networkers have never let me down. They have provided me with access to resources that I conservatively estimate have saved between \$1 million and \$1-1/2 million for the companies I have been associated with. Now, that's the **power** of networking! It works and it is truly exponential to the nth degree in its results.

I encourage you to take advantage of the networking opportunities that abound at the CFDD National Conference and other similar gatherings of credit and business professionals. Make it work for you!

Jeffrey O'Banion, CCE, CICP has been a member of CFDD since 1982. He is a CFDD past national chairman and has served in many capacities on both the local and national levels. Jeff will be a panelist in the "Leaders Sharing Expertise" Open Forum, which will be held on Friday, October 8, during the 2010 CFDD National Conference. He is the director of credit for Northwest Natural Gas Company of Portland, OR.

AWARDS & ACHIEVEMENTS

Chapter	Member	Company	Award & Achievement
Denver	Zach Dillon	Brown-Strauss Steel	CBF and CCE Designations
Kansas City	Ardyce Shipman	Complete Home Concepts	Honorary Membership
	Eric Lerdahl	SPX Cooling Technologies	Presidential Citation Award
	Nadine Whitehead, CCE	General Parts, Inc./ Carquest Distribution Center	Credit Professional of the Year
	Paula Todd, CBA	HalDEX Brake Products	Distinguished New Member of the Year
San Diego	Carey Ryan	Supreme Oil Company	CBA Designation
Tacoma	Debra Grable	Hartung Glass Industries	Distinguished Member of the Year
	Mary Bodhaine, CBA	Superlon Plastics Co., Inc.	Distinguished New Member of the Year

Planting the Seeds That Produce Great Success

Last year, Marlene Groh, CCE set a goal to raise \$20,000 for the [CFDD Scholarship Fund](#). With the generous donations and wonderful support of our members and Chapters, we were able to award more than \$20,000 in scholarships for 2009-2010. I want to continue this year with the same goal!

During the Opening Session/Business Meeting at the upcoming [CFDD National Conference](#), we will recognize the Chapters that have made donations, either at or prior to the 2010 conference. Please note: Our year in regard to the Scholarship Fund is not a calendar year. The donation period is April 1 to March 31. Any donations made prior to April 1 are booked as the previous year's donations. Donations made after our National Conference in Minneapolis will be recognized at the CFDD Luncheon during the 2011 Credit Congress in Nashville.

We truly appreciate all of the generous donations made annually by our Chapters and members. As you know, these donations, in turn, are a wonderful benefit for all of us. When we plant the seeds for our members to grow, we witness awesome outcomes and great successes!

If you have any questions, please contact [Wendy Legan, CCE](#) or any member of the Executive Committee.

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

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.

Member Profile: Marlene Groh, CCE

Intrepid, hardworking and dedicated, Marlene Groh, CCE currently serves as the 2010-2011 CFDD National Chairman. Guided by a genuine interest in helping others, Groh has seamlessly dived into her CFDD responsibilities as she leads NACM's educational and networking division par excellence to even greater heights. Professionally, Groh is the area credit manager for Grainger-Charlotte of North Carolina.

Marlene Groh, CCE, Area Credit Manager

Company: W.W. Grainger

Headquarters: Lake Forest, IL

Industry: Industrial supplier of more than 900,000 facilities maintenance products

Annual sales: \$6.2 billion (company-wide figure for 2009)

Accounts receivables portfolio: \$16 million

Active accounts: 10,600

Reports to: Regional Credit Manager

Biggest challenge: The biggest challenge I have is making sure I am a good manager. Managing people can be very challenging at times, as most of us know. Because of one particular manager I had (and who today is still an important mentor to me) and through my involvement in CFDD, I developed great leadership skills and the ability to be a great mentor. It was hard to learn the difference between being every one's friend and being a good boss. When I finally realized mentoring was the key, I embraced the idea wholeheartedly. When you grow the people around you on a daily basis, you create a wonderful work environment. You can then encourage and teach other credit professionals to develop a mentoring attitude to help them grow in their careers.

Biggest achievement: I am honored to currently serve as the CFDD National Chairman. I was also honored to receive the 2008 GSCFM Best Student Award.

Personal details: One thing most people ask me is "when do you take a break?" I love being busy and always feel the need to help when I can do it. Our church has been creating its own curriculum for our children, and I have been honored to work on accomplishing this goal to educate our children the best way possible. I try to be involved in every organization I have my son in—from being treasurer of our Scout pack to being a referee on the soccer field. I get such satisfaction on a personal level when I serve in any fashion possible. When I have free time, my husband, son and I love to go camping. We usually pick places that have a lake for us to canoe and kayak, and it must also have somewhere to hike close by. I love to lie in the hammock with a good book and a fire crackling beside me. That is when you will find the biggest smile on my face and me just enjoying life.

Education: Before I began my career in credit, I worked in the women's garment industry for more than 10 years. After NAFTA (the North

American Free Trade Act) was passed, my industry took a huge hit. I knew at that time that I needed to do something to find a better job. I worked in the mill during the day and attended night and weekend classes; when I wasn't in class, I also worked for a traveling French fry business. I learned very quickly the importance of education. I graduated with highest honors, and shortly afterward the mill I had been working in closed as well.

Once I was working as a credit professional, I began taking CAP and ACAP classes in order to qualify for the CBA and CBF certification examinations. I then completed NACM's Graduate School of Credit and Financial Management (GSCFM) in 2008 and also earned my CCE designation at that point.

Career highlights: I have been in the credit profession for more than 13 years. I previously served as the division credit manager for U.S. Foodservice's Charlotte location. I have also worked for Prestige Farms (chicken processor and distributor), CIMTEC Automation (distributor of industrial products) and the Wink Davis Division of Speizman Industries (laundry equipment).

Personal credit philosophy: The two important things I learned from my many years working in the women's garment industry are that it takes a team and teamwork to make things happen. You have to build relationships with your team to accomplish the work that needs to be done. It also helped me develop a good work ethic. I have used these philosophies many times in my credit career not only dealing with my internal customer (sales) but also my outside customers. I have learned to treasure building relationships—and that is the key to being a successful credit manager.

The most important credit function: I think the most important function for a credit manager is developing good relationships not only with the customers but with the sales team as well. I believe the credit department has gotten a bad reputation over the years and people avoid dealing with us. I think it is very important for credit managers to always work with sales and customers. I always tell my customers if you are honest with me, we can always figure a way out of any troubles. If it means a catch up plan, pay plan or a note receivable, it is always better to work with a customer instead of making them feel like they have no choice but to avoid us. Same with sales, I always encourage open communication both the good and bad about customers and opportunities they are working on. I try to always have an open mind when they approach me with opportunities and I try never to use the word "no." There should always be a way for us to work with sales even if it means thinking outside the box. We need the credit team to be seen and thought of as solution drivers.

"If you don't make a deposit in your bank account, you can't take a withdrawal. Same holds true with your network—invest in it first!"

—Hazel Walker



MAKE WAY FOR MINNEAPOLIS!

CFDD NATIONAL CONFERENCE

OCTOBER 7-9, 2010

Join us in the “Mini Apple” for invaluable educational and networking opportunities during the 2010 CFDD National Conference. Our agenda will include presentations from:

- **Dave Beckel, CCE and Ed Bell, Ph.D., CBA, CICP**—Practical Analysis When Reviewing Financials (Thursday, 2:15–5:00pm)
- **Wanda Borges, Esq.**—Credit Tools and Techniques (Friday, 1:30–5:00pm)
- **Marlene Groh, CCE and Anita Pilo, CCE**—Excel 2003 for Credit Managers (Saturday, 8:00–9:15am)

A special management session will be held on Saturday morning (9:30–11:15am) that will explore all aspects of TEAM DEVELOPMENT, including how to build and motivate a credit team, how to manage across generations and how to effectively promote credit data to sales and management.

Several events have also been scheduled to maximize your “take-away” from this always popular gathering:

- Expo
- Networking Luncheon
- Reception
- Networking “Murder Mystery” Dinner Party and Dessert Auction
- Silent Auction
- “Leaders Sharing Expertise” Open Forum—moderated by **Dennis Thomassie, CCE**

Lodging will be available at the Minneapolis Airport Marriott at the special conference rate of \$129 single/double.

For more information, contact Jill Leimbach at jill@nacm.org or 410-740-5560.

Click [here](#) for details about CFDD Chapter sponsorships!



SILENT AUCTION

2010 CFDD NATIONAL CONFERENCE

The CFDD National Conference, once again, will host the popular and well-received Silent Auction on Thursday evening, October 7. You can help fellow credit professionals achieve their educational goals by donating and/or bidding on Silent Auction items! All monies raised will be added to the [CFDD National Scholarship Fund](#).

Donations to the auction are welcome from individuals, Chapters and corporations. Items should be new, with a starting value of \$25. Previous contributions have included gift cards to a variety of merchants, popular brand name handbags, small electronics, CFDD logo gifts and unique, one-of-a-kind items such as handmade quilts. For more information on donating items to CFDD’s Silent Auction, please click [here](#).

Calling All Direct Members!

Want to join CFDD, but lack access to a local Chapter? No need to despair! Even if you’re based in an area that does not have a CFDD Chapter, you too can be a member of NACM’s premier [Credit & Financial Development Division](#).

As a Direct Member of CFDD, you will enjoy all of the benefits accorded to Chapter-based members, including access to one of the most respected and valuable networking communities in the credit profession.

Like Chapter-based members, Direct Members are individuals employed by firms holding membership in an NACM Affiliate or are members of the [Credit Research Foundation](#).

All CFDD Direct Members are wholly encouraged to attend the upcoming [National Conference](#) in Minneapolis in order to take full advantage of CFDD’s well-regarded educational and networking resources. Your attendance is requested—we’ll see you in the “Mini Apple” in October!

PROGRAM PICKS

CHAPTER	TOPIC	SPEAKER
Charlotte Metrolina	FCC Red Flags and Identity Theft Protections Morale and Retention in Today's Workplace	James Vann, Esq. Kim Huff, Manager
Denver	Successful Job Hunting in a Tough Economy Ex-Im Bank 101: The Basics Identity Theft Prevention for Commercial Credit Negotiations With Internal and External Customers	Career Coach Export-Import Banker DA Representative CEO of Denver/Boulder BBB
Kansas City	Tools of the Trade: A Look at Dun & Bradstreet Reporting Ethics: It's a Matter of Choice AWAKEN Higher Brain Living	Risk Management Specialist CFDD Member Dr. Ladd Carlston
Louisville	Selling Marginal Accounts—Are the Rewards Worth the Risk? Understanding PCI-DSS Regulations Bankruptcy Update—Chapter 11 Increasing Productivity & Quality by Empowering Your Employees	DeLinda Goodman, CCE Jim Fisher (Fifth Third Bank) William Stephen Reisz Phyllis Truitt, CCE
Portland	Perfecting Interest in Collateral—UCC Filings Ask the Experts (Presented by Five CCE's) The Art of Negotiation—Fundamentals, Skills, Techniques	Attorney Chapter Members and Past Presidents Director of Credit/Collections at Xerox
Raleigh/Durham	Advantages and Disadvantages of Business Entities Financial Statement Analysis and Cash Flow Statement Credit Card Reform	Gwen Vass, CPA (Williams Overman Pierce) Harry Albert, CFO (Electrical Equip. Co.) Paige Kurtz, Esq. (Sprouse & Kurtz PLLC)

CFDD is on LinkedIn!

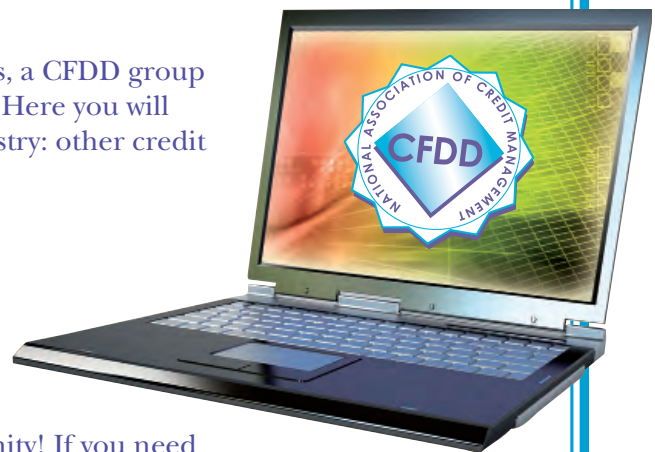
JOIN US!

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 clicking [here](#).

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, contact CFDD National at cfdd@nacm.org. Your email will be forwarded to a member to help you complete the process.



Click [here](#) to get started!

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 Post-it® notes 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)

Scratch Pad (\$3)

Can Holder (\$2.50)

Luggage Grip (\$2.50)

Post-it® Notes (\$1.50)



Purchase your CFDD logo items at the National Conference, and we'll ship them home for you FREE of charge! Don't miss out on this extra member benefit!