

Credit and Financial Development Division



NEWSLETTER

The Official Publication of the NACM Credit and Financial Development Division

December 2006

Letter From...

Jeffrey L. O'Banion, CCE, CICP
CFDD National Chairman



My fellow CFDD Members:

I am penning this note to you on my return flight to Oregon, following a whirlwind trip to Indiana, via Louisville, KY. So, inquiring minds want to know (well, at least one or two, I'm sure) what the heck was the National CFDD Chairman doing back East when he was just in Charlotte, NC, at the CFDD Eastern Region Credit Conference the week before? I was keeping a promise...

Several months ago, CFDD Area Director Michael Meyer, CCE commented that he would like to pursue the chartering of a new CFDD chapter in his area. I promised him that if he got the chapter organized that I, as CFDD National Chairman, would personally commit to installing the new officers.

Cut to the chase—on October 30, 2006, I had the rare honor and privilege of installing the officer team of our newest CFDD Chapter: Jasper, Indiana! Twelve of the 14 charter members attended the installation along with a very supportive representative from the local NACM Affiliate.

The Jasper Chapter was organized to promote educational opportunities for, and offer direction to, credit and finance professionals in the South-Central Indiana counties. Education, networking and professional support... sounds like examples of our

National CFDD focus: "Invest In Yourself!" The Jasper members are an enthusiastic group of credit professionals dedicated to bettering themselves, their companies and the credit profession. I commend them, and all CFDD Members, for their continuing efforts.

Over my many years of CFDD and NACM membership, I have made, and kept, many promises to not only invest in myself but to help others invest in themselves. My investment portfolio has grown much richer because of CFDD and my visit to Jasper!

Thank you all for this unique pleasure of serving as your National Chairman.

The very best of wishes to each of you for the Holiday Season!

Jeff

CFDD National Conference

October 25-27, 2007

St. Louis, MO
Hilton St. Louis Airport

www.cfdd.org

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Letter From...

Nancy Watson-Pistole, CCE, CICP
Vice Chairman, Education &
Program



It was great to visit Vancouver and Charlotte for the CFDD Conferences in September and October. Thanks to the Chapters for hosting the conferences and providing education and networking opportunities to credit professionals.

One of the topics discussed at meetings held during these conferences was scholarships. I was excited to announce the addition of five new scholarships. They include the CICP course fee (\$250.00), CICP Recertification (50% of current fee), a Self Study course entitled "Keeping Customers for Life," NACM Online Courses for Accounting, Business Law and Credit Law (50% of current fee) and NACM Teleconferences.

With these additions, there are now 23 different scholarship opportunities. The scholarship application has been updated and

simplified to further encourage members to take advantage of the scholarships offered. In 2005-2006, CFDD National awarded 64 scholarships totaling \$67,686.00. Every applicant that qualified received a scholarship last year!

Did you apply for a scholarship last year? You can't earn one if you don't apply! Scholarship applications must be typed or computer generated. On page 3 of the application, you must include a reason and need for each scholarship you are applying for. You must also include your signature and the Chapter President's signature. Remember to send the original and 3 copies to Executive Director Millie DeMariano. The deadline for receipt is March 15, 2007—but don't wait until the last minute!

The scholarship application is available on the Leadership Manual, which has been distributed to all Chapter Presidents. I'd like to encourage every Chapter President to send an e-mail to all of your members **now**, attach the scholarship application to the e-mail and encourage every member to complete an application this year.

Education of the credit professional is the primary focus of CFDD and supports the vision and mission statements of our National organization. **Let's have a record number of scholarship applications and awards in 2006-2007!**

During this Holiday Season, take time to enjoy family and friends and give thanks for the many blessings in your life. I hope each of you have a wonderful holiday.

New Designees

Chapter	Member	Company	Awards & Achievements
Albuquerque	Carrie Jaramillo	National Electric Supply Co	CBA Designation
Charlotte	Cynthia M. Amfaldern Anita F. Pilo	US Foodservice US Foodservice	CBF Designation CBF Designation
Louisville	Kimberly A. Hardy	Orr Safety Corp.	CBA Designation
Phoenix	Ann L. Beam	Russell Sigler, Inc. DBA: Sigler & Reeves	CBF Designation

Program Picks

Chapter	Topic	Speaker/Presenter
Charlotte	Fraud Prevention and the Marketplace Issues	Better Business Bureau
Evansville	Benefits, Strengths and Shortcomings of the Chapter	Members
Dayton	Workplace Stress—Winning the War Within	Miami Valley Hospital
Tacoma	Life Management: Tips for the Hurried and Harried	
San Diego	The Economy, an Optimistic Look At It	Local Money Advisor
Minneapolis/St. Paul	Leadership—What it Takes to Be a Good Leader	CBA
Kansas City	Sales Tax	Tax Accountant
Tampa	Getting to Know the Workings of the CFDD Offices and Committees	Chapter President
Grand Rapids	Conference Reports	Charlotte attendees
Raleigh	Risk of Loss	Attorney
Omaha/Lincoln	How to Interview and How to Be Interviewed	Robert Half

One program was selected from each chapter that submitted information. The next newsletter will list more!

Letter From...

Mary Moore, CBA
Vice Chairman Member Services



As 2006 draws to a close, and things get very hectic at the office and in our personal life preparing for the holidays, please start thinking about the deadline for CFDD National Awards. I would like to encourage each chapter to submit an application for the Publicity, DMA and National Mentor awards. I know each chapter has a deserving member that meets the requirements for the DMA or Mentor award, so please honor this person with an application.

I am writing this a couple of days before Thanksgiving, however, I realize that you will not receive this until well after. I am thinking

about how thankful I am for this wonderful organization and the friends that I have made. I would not be where I am today in my profession without CFDD. I have so many mentors that I could not even begin to name but I am sure you know who you are. It was great to see so many of you in Vancouver and Charlotte.

As mentioned in the previous newsletter we will be having a Membership Incentive drawing. This is to encourage development and involvement of our new members. One lucky winner will receive registration paid to the 2007 CFDD Conference in St. Louis and \$200 towards airfare or hotel. Any new member listed on the June 30, 2006, through March 31, 2007, quarterly membership reports will be eligible. The name, as well as two alternates, will be drawn at the CFDD Luncheon in Las Vegas in May 2007. You do not need to be present to win.

Watch for the details for the next newsletter—the deadline will be January 15, 2007 for publication in February. An e-mail will be sent to the Presidents and Publicity Chairs.

Happy Holidays and a have a very safe, happy and healthy New Year!

● CFDD Welcomes Jasper ●



Chairman O'Banion installs officers at our newly formed Jasper, Indiana Chapter on October 30, 2006

(Left to right) Kevin Huelsman of Kimball International; Michael Meyer, CCE of JOFCO Inc.; CFDD National Chairman Jeffrey O'Banion, CCE, CICP; Darrell Johnson of Stens Corporation; and Darlene Wefel of Winkler

On The Way Up

Chapter/Member

Tacoma
Andrea Potter, CBF

Company

Fujifilm Graphic Systems USA

Position/Promotion

Regional Credit Manager

Chapter Spotlight

Our first of many Chapter "spotlights" is on our Louisville Chapter.

THE LOUISVILLE CFDD CHAPTER

NOVEMBER 2006

We are proud to be members of our Louisville CFDD Chapter. CFDD has been in existence since 1925. Our Louisville Chapter was founded in 1927, making it one of the oldest chapters throughout the country.

In 1977, when the organization was 50 years old, Lois Roemer joined the (then) Louisville Credit Women's Group, which hosted a conference at the Galt House—"Golden Circles of Credit".

In January 2006, we made **Lois Roemer, CCE** an Honorary Member for her 30 years as a CFDD member, and we established the "Lois Roemer Scholarship Fund." Lois served as President **four** times and was part of the glue that held CFDD together over the years, especially a few years when attendance waned and disbanding was in our thoughts.

Lois stated, "You must get out of the box of your comfort zone to grow."

She said that CFDD helped her grow and develop and she loves to see others grow. From her personal work experiences, she said, "You must make some personal sacrifices and always be prepared for whatever comes your way."

Kathy Hibdon, CCE, Past President 2001 stated:

"When I came to CFDD, **Louise Lewis, CCE (Past President 1990-91, 1996, 1997, deceased 2000)** and Lois Roemer were officers and seasoned members and took us "young ones" under their wings. I was working full-time, pursuing my college degree part-time, all while being a wife and mother, and could not make all the meetings. After I received my degree, I stepped up to the plate and started holding offices and becoming more involved in CFDD.

One of our most proud fundraising accomplishments we had was our "Cooking with Credit" Cookbook. **Debra Dixon (Past President 1992-1993)** organized it and it was a big hit for our conference in 1996.

This Chapter has always been a great team working group and a very good group of people."

Kathy Hibdon and Melissa Ballou, CCE, (Past President 2003), served as Area Directors. Several members have also served on the NACM South Central Board over the years.

We started our monthly newsletter, "The Louisville Letter" October 2005, which we use to reach out to all our members and keep them more informed.

We currently have 46 members—the largest membership ever!

Our members who have designations include:

- 4 CCE's
- 1 CBF
- 6 CBA's.

In addition, we have 8 members taking classes and working on their accreditations. We also just had one member take the CBA exam on November 6, 2006.

In the Fiscal Year July 2005-June 2006, we awarded over \$4,000 in scholarships to 14 recipients for: the 2005 Conference, classes, CBA exam fee and recertification fee.

We hold monthly raffles with donated items and make \$25 to \$50 each month for our Scholarship Fund.

In February 2006, we held a Chili Supper/Silent Auction and made \$360 from the chili supper and \$727.50 from the silent auction totaling \$1,087.50.

Recently, one of our members, Joyce Davis, CBA, donated a quilt. We held a raffle and made \$218. We are currently having another Cash/Raffle to be held in November.

We were proud to host the CFDD Conference East in Louisville in 1996 and 2004, which were wonderful and rewarding experiences for our Chapter. Our theme for the 2004 Conference was "Investing in your Career." We held our banquet at the famous Louisville Slugger Museum.

Our 2006 Focus has been "**Dollars for Scholars.**" Our goal is to increase our scholarship fund to make education opportunities available to everyone in CFDD. Our 2007 focus will be geared towards increasing membership creatively.

At the CFDD Annual Awards/Installation Luncheon May 23 in Nashville, TN, our Louisville group was very excited and proud to be recipients of many scholarships: NACM National's were: Tom Clark, CBA, DeLinda Goodman, Kim Ragland, Kim Schoenbachler and Connie Thomas.

The CFDD National Scholarships awarded were: Marilyn Belden, Tom Clark, CBA, DeLinda Goodman, Kim Schoenbachler and Susie Secuskie, CBA.

Most exciting was our Louisville Chapter received the CLASS B AWARD for INCREASE IN MEMBERSHIP!!!

We are constantly looking for topics and programs that meet our members needs; and we are constantly exploring new venues and locations to meet our price range and keep monthly dues down, has food that meets everyone's tastes and is geographically accessible for all members.

NACM South Central and Connie Cheak, President, have always been supportive and helpful to our Chapter in many ways.

CFDD and NACM have always been supportive to our members who have lost or changed jobs and helped with finding new employment.

We have all worked together to keep our chapter growing and thriving. We have had wonderful leadership over the years; and our current **President, Lynn Kendrick, CBA,** has and is still doing a great job of leadership, recruiting new members and "persuading" raffle sales to make money for our Scholarship Fund. She has been the called "The CFDD Evangelist" on occasion, always touting the value of the organization and its benefits.

We have always tried to abide by the different themes and quotes to keep us strong and growing and to promote our CFDD Chapter:

"Knowledge is an asset that no one can take away from you"
"Networking puts you in the Know"
"Invest in Yourself"

From our theme of our 2004 Conference:
"INVESTING IN YOUR CAREER"

You can't predict what may happen to you or your business, but it's never too late to build a foundation for the future.

Invest in your career—to help you reach your personal and financial goals for you and your business—not only for today—but for tomorrow.

WE LOOK FORWARD TO CELEBRATING ANOTHER 80 YEARS!

Membership Information Provided to Prospects

Chapter

Membership Information

Tacoma	Has a promotional flyer that includes a listing of CFDD chapters, our Mission, our Values, benefits of CFDD and a membership application
Minneapolis/St Paul	They send prospective members an informational sheet explaining CFDD, benefits, requirements and meeting information. They also send a certificate for a reduced dinner, a copy of speaker/topic list for the year and a membership application
Kansas City	Guest packets consist of CFDD: Who We Are, What is CFDD?, CFDD & You and a current program calendar. New member packets consist of a welcome letter from Membership Chair, welcome letter from the National Chairman, by-laws, membership roster, nametag and CFDD pin.
Knoxville	Membership packet includes CFDD benefits and intro material from National, a letter from their President and a copy of a prior newsletter.
Grand Rapids	They provide prospects with a welcome letter, history of the local group and benefits. If they are a Guest of another member, they cover the dinner cost.
Raleigh	They do have a Promo packet/brochure that is comprised of several items including a copy of the Chapter Newsletter, the application, membership information, a welcome letter, the speaker calendar and conference information. They also have a button with their logo that has been handed out.

Awards & Achievements

Chapter/Member

Company

Awards & Achievements

Tacoma

Cindy Jaeger, CBF

Utility Vault

Presented with Level 4 Credit Administrator
(Local accreditation award)

Benjamin Kamithi
Carole Hughes

US Oil & Refining
Nova Fisheries

CBA designation
CBF designation

San Diego

Lorraine Seeley, CBA

LMA North America, Inc

Certificate of Appreciation
(nominated by employer)

Noemi Marchesano, CCE

Reef

Certificate of Appreciation
(nominated by employer)

Richmond

Ken Lyerly
Linda Stevens

Virginia Paint Co.
Gundlach Plumbing & Heating

Credit Professional of the Year
Annie Lee Stanly Award
for outstanding CFDD service