



Credit and Financial Development Division NEWSLETTER

The Official Publication of the NACM Credit and Financial Development Division

February 2008

Letter from...

Nancy Watson-Pistole, CCE, CICP
CFDD National Chairman



Warm greetings from Kansas City — it's a snow-drenched, cold day here! I hope that each of you have had a great start to the New Year. I'm excited about what 2008 has in store for NACM, FCIB and CFDD. Let me explain my enthusiasm: I was honored to be invited to attend the NACM National Board meeting held in Kansas City in January. Many of you have experienced a renewal and excitement when you return to work after attending a CFDD conference or the National Credit Congress. Attending the NACM Board meeting provided me with that same feeling of renewal and excitement — a 'passion,' if you will, for the excellence that the board members strive for as they discuss the operations of the organization and move forward with the strategic plan. And the 'passion' of the board members was very evident!

Based on the discussions of the NACM Board, significant progress has been made towards achieving many of the items within the strategic

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Business Credit Compensation Survey

A Resource for Today's Credit Professional

We invite you to participate in a groundbreaking **Business Credit Compensation Survey** brought to you by NACM and FCIB — the premier associations in credit management worldwide!

Your Participation is Key

The key to success is a high response — we count on your participation. With your help, this valuable worldwide study will be **the first comprehensive salary survey specific to the credit industry**. By clicking the link below, we believe you will find the online survey straightforward and easy to complete in only a few minutes.

In appreciation of your time, effort and participation in this important survey, **you will be rewarded with a free survey report, including valuable compensation benchmarking information for individuals in comparable positions and with similar backgrounds, education and experience.**

Non-participating members will be required to pay a premium to receive the survey results.

Strictly Confidential

Rest assured that individual participant information will be kept strictly confidential. Data will be tabulated by our partner, Cascade Employers Association, a reputable independent survey research company that will report aggregate data only (e.g., averages, medians and percentiles). Participants' identities will not be shared in the report, nor with any other organization, including NACM and FCIB.

To participate in this survey, visit <http://nwlearning.com/cea/nacm/index.html>.

If you have any questions about the survey, please email Amber Rogers, survey coordinator, at arogers@cascadeemployers.com, or call 503-585-4320.

We look forward to your participation.

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plan. As part of that work, our new NACM Chairman Jim Fried, CCE and Chairman-Elect Dave Beckel, CCE have charged CFDD with preparing written objectives and strategies that can be incorporated into NACM's current plan, ensuring that it is all-encompassing. It was a great opportunity to see the many accomplishments and to hear about the ideas the board presented to further enhance the association and what can be offered to each and every member to add value to membership in NACM.

Some of these enhancements include added benefits to CFDD members. On the 21st of January it was announced that the NACM Resource Library is now free to all members of record, including all CFDD members! This is a significant resource for credit professionals at all levels of experience. It can also be used to gather program ideas and information for educational presentations at monthly chapter meetings or workshops/seminars.

In addition, the *Business Credit* magazine is now distributed to all CFDD members effective with the January 2008 issue. The NACM *eNews Weekly Update* is also emailed to all CFDD members. And there are many more proposed enhancements and benefits in the discussion phase. If you have an opportunity, please extend your thanks to Robin Schauseil, CAE and the NACM Board for their work and the continual brainstorming that brings added value to credit and financial professionals. What an awesome group they are!

Your CFDD Board is also continually striving for excellence with many "behind the scenes" activities. I will be sharing more details from the NACM Board meeting and we will continue our ongoing discussions regarding strategic plans for the CFDD organization and work towards enhancing our areas of strength.

At the October board meeting, I appointed a National Programs Task Force to review the existing CFDD programs. Mary Moore, CBA will lead this group and explore the opportunities for improving/updating existing programs and perhaps determine the need for new programs. Watch for additional information on this topic in the future. If you have ideas or suggestions, please contact Mary.

I would be remiss if I did not express the continued concern for the recruitment and retention of members. This continues to be a major concern when we see the dwindling numbers in the chapter membership reports. For those of you who have gained members — KUDOS! Share your successes with other chapters and provide ideas on how they can also increase their membership totals. The Kansas City chapter has implemented a Conference Scholarship Incentive Program which should also boost attendance at the monthly meetings. Each member who attends a meeting will accrue \$25 towards a scholarship for the CFDD National Conference to be held in Kansas City in October. If they attend eight meetings, they will earn a \$200 scholarship to apply towards the registration fee! This has also been used as a new member recruitment tool. If you have a great idea for a membership incentive, please share it with your CFDD director. Directors will pass the information on to the other chapters which could possibly help them grow their membership.

One last reminder of the tools that are available to enhance the success of chapters, members and leaders. The Leadership Manual provides a wealth of information with sample letters and forms, applications, procedures, promo flyers, due date calendars and bylaws. I developed a short PowerPoint presentation as a training tool for the National Board members. The presentation outlines the material in the Leadership Manual and where it can be found. This should be utilized by each chapter president as a training tool for board members. Share the presentation at your next board meeting and make sure everyone either has a copy of the Leadership Manual CD or knows how to access it on the CFDD website. Local board members can be equipped with all they need to serve their chapters by using the Leadership Manual — just USE THE TOOLS provided!

Your National Board is here to serve you! Feel free to contact me or our vice-chairmen, Mary Moore, CBA and Mike Meyer, CCE, if we can help in any way. Together we can build a stronger, vital organization that will serve us all in years to come. CFDD has the "passion for excellence!"

And the winner of the CFDD Fundraiser is ...

Frank Hiltz

Gregory Poole Equipment
Raleigh/Durham

Frank has been awarded a **full registration to the NACM Credit Congress** in Louisville in May. We sincerely appreciate all the wonderful support we received in raising funds to be used for future scholarships and for the support from NACM for providing us with this great prize!

Congratulations, Frank!



CFDD and Me

Without CFDD, I feel I would not have a career. I would have a job, but not a career. A number of years ago I had the opportunity to move into my company's credit department. As a first-year credit specialist, I thought all I needed to do was make sure my assigned accounts were collected and my set goals were reached. This went on for several months and I did "trudge" along and get the job done. I was far from satisfied, but as so many workers do today, I resigned myself to the fact it was a job, it paid the bills and I was working. Thanks to two outstanding managers, my career path soon began to change. I love a challenge and, as we all know, customers with past-due invoices present a daily challenge.

First, my manager told me she saw a certain quality in my work. She had charted the A/R percentages over 30 days old when I came into the department. She specifically assigned me a difficult region and said she knew my "gift of gab" would get me places with those customers. Of course, she had not mentioned any of this to me. Imagine my amazement as she began to show me a chart of the changes and all the positive things I was doing as I "trudged" along. Immediately, she sparked a change in me that is very hard to describe. The first reward was a small pay raise and a letter of appreciation for my personnel file. I was so excited that I immediately set out to bigger and better things for my company. She allowed me to set meaningful goals and the enthusiasm spread to others in the department. We worked as a team and in only a few short months, we had made a huge impact on the A/R. My manager was from out of town and sadly for me, she transferred back to her hometown. I was certainly disheartened by this event.

Enter manager number two — a huge man in stature with a heart of gold. At first, the department was not so pleased as he was unknown to us, and we had not a clue as what to expect. In a very short time he made his wishes known and we surely had our work cut out for us. He was a long-standing member of NACM and he was amazed that we did not attend any functions presented by NACM. Most of the department just looked at each other and said, "NACwhat?" Gradually, we accepted this gentle giant and he worked with us daily on improving our skills and making suggestions on how to handle difficult situations. Regretfully, he became ill and it was evident his disease was taking its toll; he never gave up the thought that we could still do more for our company.

One afternoon I was summoned to the controller's office and I was offered the position of credit supervisor. I had previous management experience but was told I did not have the credentials to become credit manager, though if I was willing to work for it, one day I would. I was given a date to make up my mind and after discussing with my husband I accepted the position. My manager was by this time confined to home and I would spend hours in the afternoon and early evenings with him and his family. I would carry back and forth all the reports necessary and he was able to go online from home. We covered all the basics and the "who will work and who will procrastinate"

when discussing the staff. I gained so much knowledge from that experience and I got to see first-hand how someone so sick could still be so loyal to his employer.

He knew our controller wanted me groomed for the credit manager position. The first thing he told me was that I needed to begin my career path through NACM. He immediately set up an appointment for me to meet with Connie Cheak, CBF, president of NACM South Central. She assessed my current status as a supervisor and evaluated my education and worked with me on my Career Roadmap. She asked if I would be interested in joining CFDD. I agreed to attend, but was pretty skeptical, as the last thing I needed was to have more to do. I did attend that first meeting and I was impressed by the women there. It was mostly women at that time — I think we may have had one male member. I felt comfortable immediately. I felt I fit in and everyone was so friendly. I joined and after a few meetings, we had the opportunity to begin classes to achieve our CBA designation. Unfortunately, my former manager and mentor passed away before I completed the courses he was so insistent that I attend. I will never forget his loyalty to NACM and the impression he left on me about this amazing organization. Without his guidance, I might not have been given this opportunity nor would I have known so many remarkable fellow credit professionals.

As the classes progressed, I made a friend as a "study buddy." I was not in a financial position previously, but my buddy was, so her help alone was invaluable to me. We completed our studies and on March 13th, 1996, I was granted my CBA. As promised, my company promoted me to credit manager immediately.

The years have passed quickly. Although I am no longer with that company, I am still an active member of CFDD. I went into all this detail just to simply say that CFDD is a wonderful organization. It provides so many answers for so many questions. It not only is available to help in a business environment, but also I have made friendships that will last my lifetime. My study buddy is now one of my dearest friends. I can call on one of my fellow members and they are quick to give advice or counsel. CFDD has given me so much. Again, without it, I would have a job, but not a career. My life is very different now. I am in a smaller company and it suits me perfectly. I really enjoy my job and I know I make a difference daily. CFDD made me aware that I can achieve my goals.

Thank you, CFDD!

Joyce Davis, CBA
Credit Manager
Lanham Hardwood Flooring
Member - Louisville Chapter

Chapter Spotlight: Minneapolis/St. Paul

In September 1936, Harriet O'Brien, credit manager of Cream of Wheat Company, and seven other women gathered to form the **Minneapolis Wholesale Credit Women's Club**. Times were tough in the '30s — dues were \$2.00 per year, with a 50-cent initiation fee. Dinners cost 55 cents. This organization was started under the umbrella of the National Association of Credit Men. It was an active club with 14 of 23 members attending the 1937 National NACM Convention in Chicago.

Minneapolis members Ruth Broude of Kaufman Knitting and Blanche Scanlon of Nash Coffee attended the first Graduate School of Credit and Financial Management at Babson Institute in 1941. In 1942, our sister organization, the **St. Paul Wholesale Credit Women's Club**, was formed. Blanche Scanlon of Nash Coffee was the first woman elected as a National Industry Group Chair. To be more professional, the name was changed from 'Club' to 'Group' in 1946. By the end of the 1940s, the Minneapolis Group had 93 members.

We had the prestigious honor to have Isabelle Wright of the Fisher Nut & Chocolate Company as the first director of the St. Paul Association of Credit Men in 1950. Georgie M. Anderson of the Chas. W. Stone Company was instrumental in changing the name of the local Association from Minneapolis Association of Credit Men to Minneapolis Association of Credit Management in 1959. National soon followed suit and changed to National Association of Credit Management.

In 1960, Blanche Scanlon was elected to serve a three-year term on the NACM National Board of Directors. In 1970, the Minneapolis and St. Paul groups merged into one under the **Credit Women's Group of North Central Credit and Financial Management Association**. In May 1988, the doors were opened to credit professionals of either gender and the name was changed to **NACM Credit and Financial Development Division Minneapolis/St. Paul Chapter**.

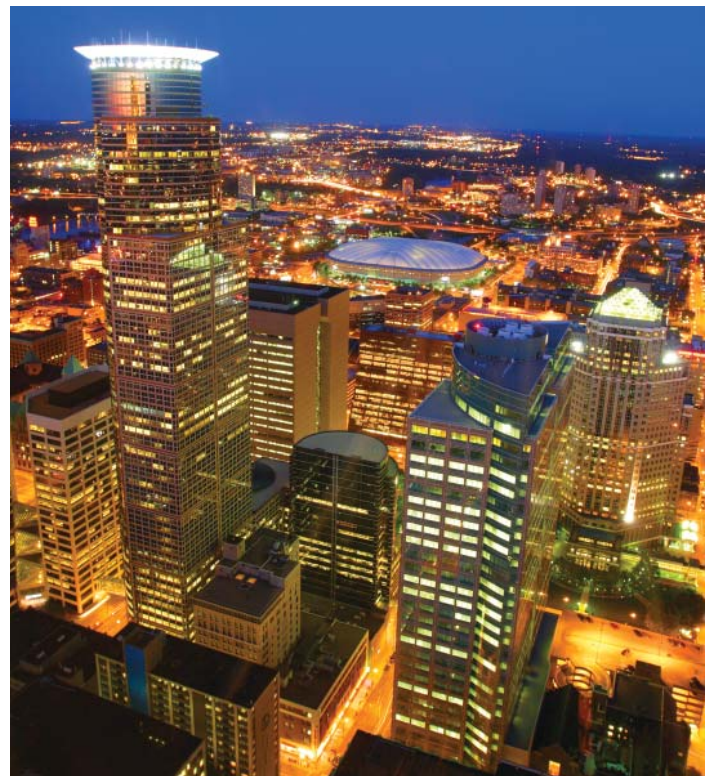
Currently we have 67 members. Thirty-three of our members have credentials, thanks to our member and great educator, Jim McIntyre, CCE! We have three members who are serving on NACM boards: Duane Schwartz, CCE on the National Board; Barb Condit, CCE, chair of the local NACM Forius board; and Jo Rettke, CCE, 2nd vice chair. Barb Condit, CCE was recognized at the CFDD luncheon in June 2007 as CFDD National Mentor and we had more than 10 members win scholarships through NACM and CFDD National. We have six members who have successfully completed the CFDD National Mentor Training Workshop.

Our chapter meets monthly, September through May. In March, we conduct a workshop, providing education during the afternoon, a social hour and dinner followed by another educational speaker in the evening. We would love for you to join us at our workshop in March — the topic is the sales and credit connection, where we have secured a sales manager, a customer service manager and two credit managers to talk about what sales expects of the credit department (and vice-versa) and how the relationship of sales and credit affects customers and new business.

Outstanding monthly programs this year have been: Mechanic's Lien & Bond Claims; Effective Communication Using Email; Getting What

You Pay for With Your Collection Agency; Resumes/Interviewing; and Business Ethics for the Credit Professional. Last year, the Minneapolis/St. Paul chapter won the Class A award for excellence for monthly regular monthly meeting category for our January 2007 presentation on Business Ethics.

Our main ways and means fundraisers are poinsettia sales and Herberger's Community Days sales, where each \$5.00 donation goes directly to our organization. We also have silent auctions, bottle sales and a raffle at nearly each meeting. With the proceeds of our money-making events, we are able to have a drawing for a minimum of \$200



in educational scholarships each month, plus we also draw for two scholarships to Credit Congress and two scholarships to the National CFDD conference each year. Our chapter also contributes to the National CFDD Scholarship Fund. A drawing for an educational scholarship, provided by the family of Georgie M. Anderson, an influential CFDD member in the 1940s and '50s, is given each December. Also in December, members bring their donations for Home Free, a local shelter providing a living environment for women and their children in crisis or transition.

Now 71 years strong, we continue the excellence created by those courageous credit and financial pioneers who forged a path for all of us to follow as we advance into the future.

We have a rich and exciting history of educational and professional accomplishments to back us up, given to us by the hard work and sacrifices of those members who came before us. Our talented membership will leave a legacy for the next generation of members in CFDD.

Is Your Company at Risk for Cyber Fraud?

The following is a true story. The names have been changed to protect the identity of those involved.

Here is just a little background information that will help you understand how this event took place. The company where I work does a fair amount of Internet banking. We have a subsidiary division that operates as a separate entity for all practical purposes. I do the majority of the banking for our company and have access to both companies' banking transactions.

On September 20, 2007, while doing the daily banking, I noticed an unusual "payroll transfer." I questioned our payroll department about this batch and learned that they had not created the transaction. I opened the batch file to see who the recipients were and the amounts of these distributions — I didn't recognize any names. I did notice that Mary Freebucks was getting a nice direct deposit for more than \$15,000 and all her co-workers were getting nice direct deposits, too. I immediately placed a call to our subsidiary's HR department. Sam Rulefollower said he had not created this batch. Our bank was contacted immediately, and informed that nobody from either division had created or released this batch, which totaled almost \$50,000. We had been hacked!

How could this be? Our company's IT department was highly skilled and very busy working on projects. The subsidiary company was a retail business and had hired an outside service to set up and install new registers, computers and a firewall several years ago; the service has since closed its doors. This year, a new cash register system had been installed. There were some communications problems between the new system and computers, but all had been resolved. Policies and procedures were in place regarding the handling of unsolicited email and virus protection software had been installed on all the computers. Everyone felt safe and protected.

After hiring a computer security consulting firm and meeting with the bank, local law enforcement, state law enforcement and the FBI, the following is what we discovered. The FBI and other law enforcement officers told us that the Midwest region of the United States had been targeted by foreign mafia groups for Internet fraud. The hit list was made up of presidents, CFOs, CEOs and other officers of corporations. An email was sent to them as a complaint about their companies. The perpetrators of this crime knew that officers usually passed on these complaints to subordinates to investigate or take care of.

Our president could not open the letter and concluded that it must be related to our retail chair. The anti-virus software on his computer had not

detected detect any virus, so it was forwarded to four people at the subsidiary. Two of the four's anti-virus software detected the virus and deleted the email; two did not. The COO and HR manager attempted to open the file, and it would not open. The HR manager sent an email to the originator asking for this letter to be sent to her in a different format.

Bingo! A key logging software had been attached to the email and now it had a host. The thieves monitored every key stroke. They were able to get our bank's Web address and the user ID and password of the HR director. This Internet mafia's software was so sophisticated that the law enforcement officers have still not been able to find the software on the hard drive that was used to gain access.

After a speedy, intense investigation, we discovered that the company that had installed the firewall had not installed the hardware correctly. When the new cash register system had been installed there were errors, the HR manager's anti-virus software had been disabled due to communication problems and after the problems were resolved, someone failed to turn the software back on. None of the people who received the software had reported it to the president, or to anyone else. All these things I mentioned led up to the ability for someone to hack into the system.

How can you protect your company? The following things may prevent your company from being a victim of Internet banking fraud:

- Make sure that all computers and servers have anti-virus software, which is updated regularly and always active.
- Make sure policies and procedures are in place to handle all unauthorized emails; always keep the anti-virus software running.
- Make sure there is a line of communication for reporting possible problems to IT.
- When using any outsourced agency, make sure they have installed all the software correctly.
- Make sure that all the unnecessary ports on firewalls have been closed. No matter how busy your IT department is, make sure that they inspect the work that was done and test its performance.

Our company has also installed Internet monitoring devices that restrict the access to the Internet as an additional precaution.

Darlene Wefel
Controller/Credit Manager
Winkler Wholesale Grocers
Member – Jasper Chapter

On the Way UP

CHAPTER

Denver
San Diego

MEMBER

Terry Hollaway, CBA
Pilar Cruz, CBA

COMPANY

Allcable, Inc.
LMA North America

POSITION/PROMOTION

Credit Manager
Senior A/R Collection Specialist

Excuses for Not Attending CFDD Meetings

Over the years I have heard a lot of excuses why people are unable to attend CFDD meetings. I have answers for some of those excuses.

I do not enjoy nor can I use the topics being discussed.

If you do not like the topics at your CFDD meetings, then talk to the education chairman. I am sure he or she would love to hear about the topics you are interested in. I find a lot of people are just afraid to tell anyone or do not want to take the time. This is your CFDD and expressing your interests is what we are here for.

With work and family, I just don't have time.

You are only committing to once a month. Just a few hours a month for continuing education that will help you in your profession and perhaps you will learn something new. They say we learn something new every day — here is your day. Have you forgotten about the networking? Meeting with your peers is an excellent way to solve issues at work, or perhaps even finding a new job. Networking is a great resource for relieving frustrations. You may be able to hear someone else's issue and have an answer, or you may have the same questions and learn something new! And don't forget about all the new friends you will make.

My company does not support me financially.

Well guess what — by attending meetings you become eligible for scholarships. Scholarships are money to help pay for your continuing education, it is just waiting there for you to take it. All you have to do is apply for them, how hard can that be? A couple years ago the theme for CFDD National was "Invest in Yourself." Improving on your skills through continuing education, even if you have to pay for it, will bring you great profit in the long run of your credit management career. You will be paying for promotions, raises and bonuses. Aren't your yearly dues worth a chance of making more money?

I don't want to get involved.

No one is asking you to get involved. You are not going to have to be the next year's chapter president. If you feel bad about not being involved, sign up for a committee. You may have then only committed your self to a once a year duty that is easily accomplished. Let me tell you, I have been everything from a membership chairman to chapter president to national area director. These things do not take up as much time as you think. And you get pure satisfaction and enjoyment from it, too. Oh, did I mention the fun?

Think about it. What is your excuse for not attending a CFDD meeting? We get so much out of our meetings and there are more that I have not mentioned. Attend your chapter CFDD meetings. Get involved (or don't get involved) and see what you get out of it.

Paulyne M. Vandersloot, CCE
CFDD Area Director
Credit Manager
PCS Millwork Inc.



Looavul Luhvul Loueville Looaville Looeyville

It's all right here.

NACM's 112th
Credit Congress
Exposition
May 18-21, 2008
LOUISVILLE
KENTUCKY



www.nacm.org

Did you know?

Business Credit is now a benefit of membership for all CFDD members! Each issue comes packed with all the information you need to know to move ahead in your career. Effective with the January 2008 issue, all members should be receiving *Business Credit* each month, except for combined July/August (distributed in August) and November/December (distributed in November) issues.

For more information, visit www.nacm.org.



CFDD Salem-Albany and NACM Oregon invite you to attend the
PACIFIC NORTHWEST CREDIT CONFERENCE 2008
Salem, Oregon • September 17-20, 2008

PNWCC 2008 will be held at the new Salem Conference Center and adjoining Phoenix Grand Hotel.
(www.salemconferencecenter.org)

Don't miss this wonderful educational opportunity at the first ever PNWCC in Salem, the capital city of Oregon.
(www.travelsalem.com)

**We are working hard to ensure that your attendance will be enjoyable, professionally rewarding and very memorable.
Please support NACM-CFDD by attending.**

"Credit Education that could be worth \$1,000,000 to your company."

TOPICS: (not a complete list)

- Bankruptcy/Insolvency Legal Forum
- Small Claims/Collecting on Judgments
- Financial Analysis
- Distressed Businesses/Private Equity
- Consumer/Business Fraud
- Corporate Challenges and the Role of the Credit Manager
- Collections... Dealing With Difficult Customers
- How to Maintain a Positive Perspective in Times of Crisis
- How to Create a PowerPoint Presentation

Visit www.PNWCC2008.com for further information regarding hotel accommodations, transportation, seminar offerings and registration.
Conference contact: johnpeel@hughes.net



MEMBERSHIP INCENTIVE

To encourage development and involvement of our new members, we are again offering an incentive program.

One lucky winner will win registration to the 2008 CFDD Conference in Kansas City and \$200 towards airline or hotel.

Any new CFDD members listed on the June 30, 2007 through March 31, 2008 Quarterly Membership Reports will be eligible. The name, as well as two alternates, will be drawn at the CFDD Luncheon at the NACM Credit Congress in Louisville in May 2008. You do not need to be present to win.

Registration donor: Mary Moore, CBA

\$200 expense donor: Anonymous

NACM RESOURCE LIBRARY

Manual		Business			NACM	
of		Credit	Presentations		Publications	Other

The quickest and easiest way to research the most current information on business credit topics is now

a benefit of membership for CFDD members!

These NACM publications are now available online:

- Antitrust Guide for NACM Group Members (brochure)
- Art & Science of Financial Risk Analysis
- Bankruptcy Abuse Prevention & Consumer Protection Act of 2005
- Construction Law Survival Manual
- Credit Management: Principles and Practices
- Equal Credit Opportunity Act (brochure)
- From the Cutting Board to the Cutting Edge
- Manual of Credit and Commercial Laws
- Principles of Business Credit

Please visit www.nacm.org to take advantage of the continually updated Resource Library!

AWARD APPLICATION DEADLINE EXTENDED FOR 2008



Because March 15th is a Saturday in 2008,
applications for all awards:

Scholarships
Marilynn Daugherty Spirit Award
Distinguished Member Achievement Award
Mentor Award
Program - Regular Monthly Meeting
Program - Special Program or Seminar
Publicity

are due in the Executive Director's office by **Monday,
March 17, 2008. Please send to:**

Carol Fowle, CCE
Executive Director
NACM-CFDD
8840 Columbia 100 Parkway
Columbia, MD 21045

Please check the CFDD website at www.cfdd.org for the current applications.



CFDD NATIONAL CONFERENCE

OCTOBER 23-25, 2008
KANSAS CITY, MO

www.cfdd.org



Help Plan CFDD's Future ...

CFDD is conducting a survey to assist us in developing future programs and resources. Your contribution will be invaluable as we plan for future CFDD Conferences and update the resources available for our chapters and direct members.

All information received will remain confidential.

Please click here to complete this short online survey:
www.nacm.org/survey/cfdd08.htm.



PROGRAM PICKS

CHAPTER	TOPIC	SPEAKER/PRESENTER
Birmingham	Audit Procedure of A/R Protecting Yourself in This Email World Alabama Sales Tax Regulations and Compliance Collections When Times Are Tough Standards of Performance in the Credit Department	CPA Attorney Revenue Examiner Attorney Auditor/CPA
Dallas/Fort Worth	Credit Jeopardy Legal Strategies in Collections	Panel – Members Attorney
Denver	Economic Forecast Telephone Collections Tips for Managing a Diverse Workforce How to Write a Credit Policy Antitrust	Economist From the Governor's Office Public Speaker Consultant Credit Manager Credit Manager
Jasper	UCC Filings How to Benefit From Your NACM/CFDD Membership Skill Enhancement Training Grants ID Theft Prevention	Attorney Chapter President Economic Development Corp. of Indiana Mortgage Broker
Kansas City	Federal Reserve Economic Outlook Sue, Settle or Drop	Federal Reserve Research Dept. Attorney
Louisville	How to Get the Most of Customer Visits Identify Theft Collection Techniques	Credit and Collections Manager Metro Police Dept. Corporate Credit Manager
Minneapolis/St. Paul	Collection Agencies: Get What You Pay For Resumes and Interviewing Business Ethics and the Credit Professional BBB/What It Is and How It Works History of CFDD Sales and Customer Service vs. Credit How to Make Them Like Us	Vendor Representative Staffing Agency Member Better Business Bureau CFDD Past National Chairman Panel – Sales Mgrs and Credit Mgrs From Member Companies
Portland	Credit, Collections and the Law Lien Laws Collection and Payment Processing Techniques	NACM Collection Manager Attorney Vendor Representative
Raleigh/Durham	How to Submit a CFDD Scholarship and How to Register With the NACM Education Department User's Guide to Electronic UCC Filing	CFDD Area Director Secretary of State, Director of Certification and Filing
Salem/Albany	Filing Small Claims in Oregon Legislative Update Business Writing Communications UCC Filing	NACM Litigation Manager Attorney A/R Supervisor Credit Manager

PROGRAM PICKS (Continued)

CHAPTER	TOPIC	SPEAKER/PRESENTER
San Diego	Money Crimes (Counterfeiting) Credit Insurance	Secret Service Agent Credit Insurance Co. Rep.
Seattle	Top 10 Traits of a Credit Manager/National Scholarships VIP Night Sarbanes-Oxley	Member CFDD Past National Chairman Member – CCE
Tacoma	Games Credit Can Play With Sales Battle of the Forms	Members – CCEs Attorney
Wichita	Leadership Skills for the Credit Professional NACM Benefits Judgment Recovery “Credit Policy” What Is It? Why Is It? How Is It?	Member NACM Representative Owner Member

AWARDS & ACHIEVEMENTS

CHAPTER	MEMBER	COMPANY	AWARD & ACHIEVEMENT
Dallas/Fort Worth	Tom Standish, CCE, CPA	EDGE Tech Corp.	Chapter Distinguished Member of the Year
Denver	Heidi McPherson, CBF Connie Smialek, CBA	Engbar Pipe & Steel Co. Milltech, Inc.	Chapter Distinguished Member of the Year NACM Affiliate Credit Executive of the Year
Phoenix	Karl Woolfenden, CCE Gwen Stroops, CCE	Mountain States Wholesale Nursery Smith Pipe & Steel	NACM Affiliate James F. Sullivan, Jr. Lifetime Achievement Award NACM Affiliate Mentor of the Year
Portland	Jeffrey O'Banion, CCE, CICP David Erickson, CCE Lourdes Rice Betty Beeson-Bauder, CBF Alice Campbell, CBF, CICP Charlene Gothard	Northwest Natural Gas Allports Forwarding Inc. Pacific Metal Co. Pendleton Woolen Mills EVRAZ Oregon Steel Mills Land O'Lakes/Farmland Feed	Chairman, NACM Oregon Foundation Vice-Chairman, NACM Oregon Foundation Director, NACM Oregon Foundation Director, NACM Oregon Foundation Director, NACM Oregon Foundation Director, NACM Oregon Foundation
San Diego	Lorraine Seeley, CCE Carey Ryan	LMA North America Supreme Oil	ACAP Certificate ACAP Certificate
Seattle	Julie Putman, CBA Susan Rasmussen, CBA	PCS Millworks Inc. Eastside Staple & Nail	NACM Affiliate Student of the Year NACM Affiliate Rising Star Award
Tacoma			Annual Chapter Holiday Silent Auction – Netted \$712.00 for the two families that suffered a loss in the recent Western Washington Floods
Wichita			Pampered Chef Fundraiser – Netted \$427.06 for scholarships