

# Credit and Financial Development Division



# NEWSLETTER

The Official Publication of the NACM Credit and Financial Development Division

January 2006

## Letter From...

**Pam Foreman, CCE**  
CFDD National Chairman



My favorite part of being your National Chairman is the opportunity to speak with so many members at the conferences. It has been so gratifying to have members come up to me after our business meeting and tell me they have been inspired by my message and by my theme, **Invest in Yourself**. If you are one of those members who have taken my theme to heart by renewing your membership and becoming more involved in CFDD, I congratulate you. If you're still not sure about the value of your membership, then I challenge you to become more involved and give CFDD the opportunity to prove its worth to you.

At every conference, the Board of Directors meets with the chapter presidents and vice presidents (at what seems to me to be the wee hours of the morning!) to discuss any problems or concerns within the chapters. It's interesting how many of those concerns are shared by so many chapters. I want to share some of them with you here. Though you may not be a board member or officer, please think about whether you are a part of the problem and how you could become part of the solution.

Membership is always the number one concern. How do we get new members and then, just as importantly, retain them? A close second is how do we get the members to the meetings? And how do we get them involved?

Each chapter has been provided the tools necessary to assist in building its membership in the Leadership Manual. We cannot just sit back and wait for members to come to us. Spread the word, talk to colleagues, contact members of your industry groups, CAP classes, or other trade groups you may belong to, even your competitors and customers. Give your members an incentive to bring prospective members to your meetings; have membership drives and contests. Don't be credit managers, be salesmen! Sell, sell, sell CFDD! We have so much to offer, don't keep it a secret!

Now that we have them, how do we keep them and get them in the seats? We all know that the primary objective of CFDD is credit education. Make sure you are keeping that focus. Plan your educational programs carefully and well in advance. The majority of your programs should be on credit related topics. Throw in a few meetings on other areas, such as human resources, personal development, etc., and you will have a very well-rounded schedule that should appeal to all, including the members' employers.

Make your new members feel very welcome and very special—because they are! One of the chapters shared a really good tip on how to do this, which was forwarded to all of the chapters by Nancy Watson-Pistole CCE. Use it or use ideas of your own, but whatever you do, let that new member know how much they are appreciated!

Make your members feel like real *members*. As members, they have a right to know the business aspects of your chapter. Let them know what decisions are being made, what problems are on the table, how much money you have in the treasury. They are entitled to this and to have a say in how things are being done. Make them feel *a part of the chapter*, not like an outsider looking in.

*(continued)*

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Now that they are in the seats and are informed members of your chapter, the next step is to get them more involved as committee members, board members and officers. How? Ask! Don't wait for volunteers! Reach out and pull them in! Yes, some will simply say no, but I bet a lot of them will feel flattered and honored that you asked (though they won't tell you that!). Many boards and committees are made up of 'recycled' members, those who have done it for years. I commend you for your dedication. But I know from experience that it can get a little tiring. It can also get stale, so bring in some new blood and revitalize things!

And if you are the member who isn't involved, my question is, *what are you waiting for?* Yes, it can be lot of hard work, but believe me, it can be a lot of fun, too, and very rewarding. If you really don't want to be on a committee or on the board, at the very least come to the meetings. It is so important to have you there. Have you ever gone to a sporting event where there were only a few fans in attendance? I bet it wasn't very exciting, even if it was a good game. But when the stands are packed, no matter how bad the game is, it's exciting to be there! No matter what the topic is at a CFDD meeting, the more members there, the more informative, fun, and exciting it is! So if you don't go for yourself, go for your chapter and the other members. Think of it as part of your duty as a member.

My message at the conferences has been **Invest in Yourself**, not just by paying your own dues but by being involved. Make your membership pay off in every way possible. Become part of the solution, not the problem. I promise you, the returns on your investment will be tenfold!



The graphic features a scenic landscape with mountains, a lake, and evergreen trees. The text is overlaid on the image. At the top, 'CFDD' is in large yellow letters, followed by 'Conference West' in a slightly smaller yellow font. Below that, 'February 9-11, 2006' is in white, 'Denver, CO' is in a purple font, and 'Radisson Hotel Stapleton' is in white. At the bottom, 'Contact: Nancy Hoffman, CBA' is in a small purple font, and 'www.cfdd.org' is in a large white font on a blue background.

**CFDD**  
**Conference West**

February 9-11, 2006  
Denver, CO  
Radisson Hotel Stapleton

Contact: Nancy Hoffman, CBA

www.cfdd.org

## Letter From...

**Jeffrey L. O'Banion, CCE**  
Vice-Chairman for  
Education & Programs



Education of the credit and finance professional has always been the primary focus of CFDD and it supports the vision and mission statements of our National Organization. I encourage all of the CFDD Membership to take full advantage of the educational opportunities that are available to each of us whether at the local, regional or national level.

And that brings us to... *Scholarships, Scholarships, and Scholarships!* Okay, have I said it enough times? To paraphrase a recent government program: "No Credit Manager Left Behind." That is the goal of the CFDD scholarship programs. CFDD is here to assist its Members in achieving their professional and personal educational goals and, to reach that end, both CFDD National and the individual CFDD Chapters have nobly risen to the occasion.

Since 1990, at the chapter and national levels, a combined total of 6,050 CFDD members have applied for and received in excess of \$1.23 million (yes, that's MILLION) in scholarships. At the NACM National Credit Congress held last June in New Orleans, then Vice Chairman Foreman announced national scholarship awards to 61 CFDD members from across the country totaling almost \$17,000!

National scholarships are available for almost every type of professional education program. The range of scholarship categories includes school program registrations, certification fees, self-study courses, CD-Rom Credit Courses and CFDD Regional Conference and NACM Credit Congress registrations. There truly is something for everyone! Take the time to participate in this valuable asset of CFDD membership.

Here's the catch: You can't receive one if you don't apply. The application process is really quite simple (but please follow closely the instructions on the forms) and your Chapter Presidents have all of the information necessary to get you started on the scholarship application trail. There is really no excuse to not take advantage of these scholarship offerings that CFDD provides to help you succeed in the educational arena. You owe it to yourself, your company and the credit profession to be knowledgeable and truly "be all that you can be!"

CFDD can offer you the tools and the means, but only YOU can make the decision to involve yourself—through effort and time—to take full advantage of the challenge reflected in Chairman Foreman's aptly titled theme for this year: **CFDD: Invest in Yourself!**

Let's continue together to make this the Year for Education for CFDD.

## Letter From...

**Nancy Watson-Pistole, CCE**  
**Vice Chairman Member Services**  
(Membership & Publicity)



Winter is upon us! As I sit here watching the snow fall, I wonder how much more will fall (2-3 inches so far). I know many people feel captive when the weather limits our ability and willingness to venture out into the world. We sit inside our homes looking out the window and wait for the streets to be cleared or the snow to melt. We might be proactive and at least shovel our own driveways and sidewalks, which will allow us to venture out into the streets once they are cleared. But we wait...

Are you sitting at the CFDD window looking in and *waiting* to see what value there is? Or are you being proactive, joining committees, serving on the board, attending meetings and programs, providing ideas and suggestions, attending conferences and networking with other credit professionals? Every chapter needs and wants members to be active! I know I've heard many CFDD members acknowledge—the more you put into your membership, the more you will get out of it.

One of the best CFDD opportunities to pursue is conference attendance. I returned from the Pacific Northwest and Eastern Conferences filled with excitement and a renewed passion. I met many new people and visited with old friends. We attended educational sessions, discussed what we learned and how we can implement new ideas and changes to improve our responsibilities and continue to protect our company's investments. We networked with others in our industries and within the credit world and made note of people with whom we can contact to get answers to questions that can further assist us in our jobs. And yes, we had fun.

If you haven't attended a conference, why not take steps now to make this happen? There are national scholarships available to help with the cost, and most chapters have scholarship programs that can also assist. I would like to show you how easily this can be done by sharing an approach used by the KC Chapter President a couple years ago. He had never attended a conference but was determined to 'sell' his company on the value of the opportunity and how CFDD was able to help make it happen. The KC Chapter provides conference registration scholarships to all members in good standing *and* he had a CFDD National Scholarship. He prepared a presentation reflecting the total cost including registration, estimated airfare and hotel costs and then subtracted out the local and national scholarships. The net cost was a minimal expense for his company and they not only approved the expense, but acknowledged the value of his CFDD membership!

Scholarship forms are available on the CFDD website now. Your chapter board members or national board members can assist with any questions you may have. The deadline is March 15.

At the conference business meetings, each chapter shares a report about their chapter. I made note of several ideas and concepts that help make each chapter successful. Other ideas came out of discussions after the business meeting. Membership and publicity are key drivers to a successful chapter. Every chapter is unique in many ways and sharing ideas and successes with others can contribute to another chapter's growth and improvement. Forward your ideas to me and I will publicize these as monthly "Tip" e-mails to other chapter Presidents, Membership Chairmen or Publicity Chairmen. There is so much to learn from other chapters!

Pam, Jeff and I are honored to be serving you and we are available to help at any time. Please call or e-mail me whenever I can be of assistance. Together we can make CFDD a better and stronger organization. Thank you for the opportunity to serve!

The New Year is upon us. As you contemplate possible resolutions, consider one that is an investment in your future. An investment in CFDD is an investment you owe to yourself and your chapter.



**NACM-CFDD**  
**Pacific Northwest**  
**Conference**

September 21-23, 2006  
**Vancouver**  
**British Columbia**  
Sandman Hotel Vancouver Downtown

Contact: Jocelyn Rocheleau

[www.cfdd.org](http://www.cfdd.org)

# PROGRAM PICKS

## Chapter/Topic

## Speaker/Presenter

### Birmingham

Principles of Contract  
Trust Fund Law & Related Agreements  
Estate Planning  
Private Investigation As a Collection Tool

Attorney  
Attorney  
Attorney  
Attorney

### Charlotte

Roundtable Discussion: Preference, Credit Applications and Bankruptcy Law  
Navigating Change and Managing Your Priorities  
Lien Issues!  
The Good, Bad & Ugly: New Bankruptcy Laws  
FISH Philosophy (Pike's Market)  
CAP Courses and Scholarships 101

Chapter Members  
CPCC/College Instructor  
Attorney  
Attorney  
Chamber of Commerce Member  
VP Credit and Credit Manager

### Dallas/Ft. Worth

Human Resources and the Credit Manager  
Identity Theft  
Credit Jeopardy

CFDD Member (CBA)  
Police Officer  
CFDD Members

### Dayton

Certified Witness: What Is It?  
Selling Marginal Accounts: Are the Rewards Worth the Risk?  
Legal Updates

CFDD Member (CCE)  
CFDD Member (CCE)  
Attorney

### Denver

Collection in Today's World  
Outlook As a Collection Tool  
Check 21 Controls and Effects  
Delegating for Diehards

Credit Manager  
Credit Manager  
Bank Representative  
Staff Educator

### Detroit

Bankruptcy Act 2005  
Privacy Legislation

Attorney  
Attorney

### Eugene-Springfield

Future Trends in Business Credit/Benefits of NACM Membership  
Fair & Accurate Credit Transactions Act  
Identity Theft  
Look at the Local Economy  
Business Entities  
Certification and Study Groups

Affiliate President  
Attorney  
Police Detective  
Chamber of Commerce President  
Attorneys  
Credit Manager (CCE)

### Grand Rapids

Roundtable Discussion: Bankruptcy  
Roundtable Discussion: Collection Agencies  
Roundtable Discussion: Escheatment  
Roundtable Discussion: Conference Session Reviews

CFDD Members  
CFDD Members  
CFDD Members  
CFDD Members

### Kansas City

New Bankruptcy Laws  
Maintain Your Brain  
Career Mapping: Preparing Yourself for the Next Level  
How to Lead Through Transition and Change

Bankruptcy Attorney  
Licensed Therapist  
Career Coach/Credit Manager (CCE)  
Career Coach

### Louisville

Business Writing: A Perfect Memo  
Public Speaking: Dispelling the Apprehension  
Tools for a Credit Manager  
International Trade  
Our State Website: Kentucky Government  
Roundtable Discussions

College Professor  
College Professor  
Affiliate President  
Department of Commerce Trade Specialist  
Director of Communications – Secretary of State Office  
Credit Manager (CCE)

# PROGRAM PICKS *(Continued)*

## Chapter/Topic

## Speaker/Presenter

### Minneapolis/St. Paul

Ergonomics  
Sarbanes-Oxley  
Accounts Receivable Insurance  
Stress Management  
Credit Card Fraud, Company View  
Credit Card Fraud, Banker's View

Specialist  
Credit Manager (CCE)  
Specialist  
Massage Therapist  
Investigator  
Credit Manager (CCE)

### Omaha/Lincoln

Stress: How to Handle It  
Bankruptcy Reform Act of 2005  
Lockbox & Auto Capture Receivables Strategies

Director – Employee Assistance Program  
Attorney  
Treasury Services Director – Local Bank

### Orlando

Selling Credit to Management  
Identity Theft, Espionage & Theft and Credit Card Processing  
  
Update of Florida Construction Lien Laws

Chapter Member (CCE)  
Joint Meeting with Institute of Management Accountants  
Construction Attorney

### Phoenix

In's and Out's of Credit Workouts  
Seasoned Credit Manager Panel Discussion  
SOX in the City (Sarbanes Oxley)  
CFDD and You  
Bad Checks Are Bad News

Attorney  
CFDD Members  
Software Marketing Team  
CFDD National Chairman  
County Bad Check Department

### Portland

Check 21  
Portland Metro Area Economic Trends  
Employment Laws: They Do Affect You!  
Credit Management in the Legal Arena

Bank VP of Treasury Management  
Editor, Business Journal  
Employment Law Attorney  
Commercial Creditor Attorney

### Richmond

What NACM Offers in Education  
Bankruptcy Abuse Prevention and Consumer Act of 2005  
Reporting and Remitting Unclaimed Property to Commonwealth of Virginia

Affiliate Acting President  
Attorney  
State Treasury Employee

### Salem-Albany

Economic Development in Oregon  
Credit Connection Video Presentation/Discussion  
Retirement Planning

State Economic Development Manager  
Credit Manager  
Financial Consultant

### San Diego

Sarbanes-Oxley  
Disaster Preparedness

Attorney  
San Diego City Councilman

### Seattle

New Bankruptcy Laws  
VIP Night

Attorney  
NACM-National Chairman

### Tacoma

Small Claims/Arbitration  
Negotiations  
House Fundraiser  
Legal Aspects of Hiring & Firing  
Leadership Lessons

Arbitrator  
Professional  
Professional  
Human Resource Consultant  
Training Manager

# PROGRAM PICKS *(Continued)*

## Chapter/Topic

## Speaker/Presenter

### Tampa

Mediations, Depositions and How to Be an Expert Witness  
 Building Financial Firewalls/Protection Against Fraud  
 Humor in the Workplace  
 Collecting on Bonds

Credit Manager  
 Banker  
 Credit Manager  
 Attorney

### Toledo

Information to Help Your Collections, Information Gathering & Organization  
 Escheatment  
 Personalities in the Workplace

CFDD Officers  
 Treasurer  
 Professional Trainer

### Wichita

Judgment Collection  
 Senate Bill #33  
 Managerial Accounting in Credit Management  
 Junk Fax Prevention and CAN-SPAM Act

Attorney  
 Kansas House Representative  
 CFDD Member  
 Affiliate Marketing Coordinator

## On The Way Up

### Chapter/Member

### Company

### Position/Promotion

#### Birmingham

Connie Johnstone

Kirkpatrick Concrete

Accounts Receivable Manager –  
 Service Construction Supply

#### Dallas/Ft. Worth

Shelley Benz, CCE  
 Lori Durant, CBA  
 Carol Fowle, CCE  
 Tom Tarrant, CCE

Site Enterprises, LP  
 Hardwoods, Inc.  
 NACM-National  
 Clark Security Products, Inc.

Asst. VP/Credit & Contract Administration  
 Credit Manager  
 Director, Designation Program & Bookstore  
 Credit Manager

#### Louisville

Connie Thomas  
 Beverly Chinn, CBA

Southern Wine and Spirits  
 Whatever It Takes

Credit Manager  
 Collections Clerk

#### Minneapolis/St. Paul

Betty Konerza, CBA  
 Judy Perttula, CBF

Lyman Lumber Company  
 Lyman Lumber Company

Vice President, Credit  
 Assistant Vice President, Credit

#### Portland

Paula Cooley, CBA  
 Gabriel Smithson

American Steel  
 Scotsco, Inc.

Credit Manager  
 Credit Manager

#### Salem-Albany

Kathy Hamilton

SAIF Corporation

Regional Collections Manager

#### San Diego

Sabrina Perez, CBA

KontronAmerica

Credit Supervisor

#### Seattle

Claudia Kuniholm, CBA

AMEC

Corporate Credit Analyst

## Letter From...

**Carol Fowle, CCE**  
**Director, Designation Program**  
**& Bookstore**  
**NACM-National**



Since Chairman Foreman introduced her theme **CFDD: Invest in Yourself**, I have been giving it a lot of thought. As a long-time member of CFDD, I have used all this organization has to offer to assist me in making a commitment to the profession and investing in my career.

But what can be done at the chapter level? How can we as an organization make an investment in our members? One thing that can be done is to apply for Continuing Education Units (CEUs) from the NACM Education Services Department for all of a chapter's education programs offered throughout the year. Having been a member of a chapter that offers CEUs and CCE Recertification Points for most of their meetings, I have been surprised to learn that many chapters do not. It is not very difficult to do and requires planning out the program topics a few months in advance.

### What Is a CEU?

The Continuing Education Unit is a standard of measure for continuing education or training. The International Association for Continuing Education and Training (IACET) developed the criteria for the CEU and defines it "as 10 contact hours of participation in an organized continuing education experience under responsible sponsorship, capable direction, and qualified instruction." In other words, one CEU equals 10 hours of instruction included in a specified continuing education program or activity. The number of hours of instruction and appropriate CEUs to be awarded are determined prior to a program or activity offering. The number of instruction hours to be considered does not include time for breaks, lunches, and other activities not directly associated with the learning experience.

### What Is a CPE?

A Continuing Professional Education (CPE) credit is a standard of measure for continuing education or training needed by certified public accountants to maintain their professional status. A program qualifies as acceptable continuing professional education if it is a formal program of learning which contributes to the growth in the professional knowledge and professional competence of an individual in the practice of public accountancy, and meets the minimum standards of quality for development, presentation, and measurement and reporting of credit set forth in the standards for formal continuing education programs published by the National Association of State Boards of Accountancy (NASBA). NACM-National is officially registered with NASBA and must file information about educational events that offer CPE credits each year. The official NASBA language

must be used in promotional brochures and program material if CPE credits are offered.

Now that we have defined our terms, **how does a chapter apply for CEUs?** All you need to do to request an evaluation of a meeting, seminar, or other educational event is to complete a "Request for the Assignment of Continuing Education Units" form and fax it to the NACM Education Services Department at 410.740.5574.

Once this form is submitted, the staff will review the content of your program and assign it a control number, the appropriate number of continuing education units, and determine whether the content is advanced enough to qualify for CCE recertification credits and/or continuing professional education credits. Each chapter's annual membership dues invoice includes a line item to cover the annual maintenance fee that CFDD-National pays to the National Institute of Credit so that an unlimited number of evaluations may be submitted by the chapters during the year.

We evaluate seminars, conferences and programs for CEUs and CPEs as quickly as possible and it is usually done within a few business days of receiving a request. However, we cannot always guarantee a one- or two-day turnaround. That is why requests should be submitted as far in advance as possible or at least 30 days in advance of the event date.

*(continued)*



**CFDD Conference East**

**October 19-21, 2006**  
**Charlotte, NC**  
Sheraton Charlotte Airport Hotel

Contact: Marlene Groh, CBF

[www.cfdd.org](http://www.cfdd.org)

Requests can be processed more quickly if all of the following necessary information is received.

- The date and time of the event
- The topic(s) of the educational program
- A description or outline of major educational goals of the program
- Speaker(s) name, title
- Speaker(s) biographical information
- Whether we should assign one NACM control number or consider each part individually
- Can a participant attend only part of the program?
- Can a participant register for the entire day and only the morning or afternoon?
- Are any sessions concurrent? If so, you need multiple control numbers.

### What Qualifies for CCE Recertification?

NACM also evaluates requests for CCE recertification points which apply solely to CCE holders. Seminars with either advanced-level content or information about new concepts and laws qualify for CCE recertification. For example, a seminar on basic collections would not qualify for CCE recertification because a CCE is expected to have mastered this topic. However, information about new lien laws, or new bankruptcy laws or techniques will qualify for CCE recertification. Recertification value is awarded at the discretion of the NACM-Education Services Department.

### What Kind of Records Need to Be Kept?

A CFDD Chapter that sponsors an educational offering is responsible for maintaining the records for the event. Copies of the earnings records must be retained for seven years for CEU records and five years for CPE records. They may be maintained as a list of participants at a particular meeting or as copies of

each CEU record. In order to ease the responsibility of record keeping, members should be encouraged to register with the NACM Education Services Department. Once a member is registered, he/she can send copies of earnings records to us to be added to their file. Any CBA, CBF or CCE is registered with the Department, because registration is a prerequisite to the Professional Certification Program.

### What If CEUs Were Not Assigned?

If someone attends an educational event that has not been pre-assigned CEUs, it can still be used for points on the NACM Career Roadmap. Education is education—it always counts without regard to the pre-assignment of CEUs. The attendee would need to save a copy of the program, showing how many hours of education were received, who the speakers were, and the topic and content of the program. The attendee may then calculate the number of CEUs that would have been assigned based on the one hour equals .1 CEU formula, and may claim these points on the Roadmap.

### The NACM Advantage

Remember, participants are rewarded for attending NACM locally sponsored events with participation points in addition to CEUs. For example, if participants attend a one-hour educational seminar sponsored by a local NACM office or CFDD chapter, they earn .1 CEU and 2 participation points for that event. The total earning is 2.1 points on the NACM Career Roadmap. (If this same event were a non-NACM sponsored event, it would be worth only .1 CEU.)

I encourage our CFDD chapters to make an investment in their members and take the time to apply for CEUs for all their educational offerings. It can be an investment that can help a chapter promote participation and retain members for years to come.





# Member Viewpoint

When pondering the effect of attending the **CFDD Conference East** this past October, I am reminded of the punch line of an old joke, “Okay, get ready to FOCUS... Both us?” Well you probably had to be there to hear the whole story and witness the presentation of the person who told it to get the punch line. Just like I benefited from being at the CFDD Conference to hear the whole story with a welcoming atmosphere, informative presentations, programs on the lighter side for laughter, enriching conversations with other credit professionals and a call to “focus”.

In my 20-plus years as a credit professional, I have participated in numerous local seminars but this was the first CFDD Conference I attended. It did not take long after arrival to begin collecting business cards and meeting new and interesting colleagues. The Thursday evening reception was an excellent opportunity to obtain a feeling of belonging and being part of the organization.

Well-qualified speakers presented all the topics of the sessions. Whether or not a topic had a high level of interest and application for my present position, there was something shared at each session that is of value in my responsibilities. It certainly fulfilled my desire to learn something at the conference.

I must admit that even with feeling welcomed at the conference, when I would look around the room I could not help but think some of the people in attendance needed to “get a life” as they looked so serious. It should not have to hurt so bad to be in credit and they probably deserved a couple days out of the office to unwind and regroup for what was waiting for them when they got back. As was mentioned in one of the sessions, credit professionals are responsible for managing one of the largest, if not the largest, assets of our employers—a very important and serious responsibility.

It is healthy however, to have some fun in doing so. The conference planning committee did an excellent job of helping the group with this. The program after dinner Friday evening was a comic who was what the doctor would have ordered for many of us. When her program ended, I was wiping tears from my eyes from laughing so hard. When dealing with stressful situations, it feels good to laugh.

The last speaker of the conference was introduced as a humorist who recommended using humor as a means to reduce stress. Two key points: it is all about the response we choose and our ability to smile. Maybe I really am okay after all, when occasionally—after a few difficult calls—I hum a few verses of “Got No Money, Honey” blues.

It does work. After the conference I took a different approach with a difficult customer service representative and got some credits applied to clean up issues on accounts before the October month end. A couple of the credits were pending for several months. Also, since the conference I have not had any major differences with my teenage son; I just smile when he says the things he does. It works!

Over the years, one constant I have found about being in the credit profession is that the players may be different, but the stories are usually very similar. There was a wealth of knowledge present with all of the past experiences obtained by the other credit professionals in attendance. The exchange of ideas, obtaining resources to call for issues when they come up in the future, and listening to how other professionals experience many of the same issues I do on a daily basis was reassuring. Whether engaging with a seasoned or relatively “green” professional, it felt good to be encouraged and to encourage one another.

Above all else though, the conference challenged me to FOCUS. As previously stated, I have been in the credit profession for over 20 years. Over this time I have participated with some excellent credit programs, completed a number of CAP courses, became proud of professional successes and have been active with a number of organizations and activities outside my profession. However, I have not been focused on achieving a professional accreditation. It hit me how many people in attendance were able to proudly display their achievement of CCE, CBF or CBA on their nametags. I could not. So many of my colleagues encouraged that it could be done, just by getting started with a road map. I left the conference with a commitment to “Get ready to FOCUS” in order to get it done!

John Kippenrock  
DSM Engineering Plastics, Inc.  
Member, CFDD Evansville



**CFDD National Conference**

**October 25-27, 2007**  
**St. Louis, MO**  
Hilton St. Louis Airport

[www.cfdd.org](http://www.cfdd.org)

# MemberViewpoint

*W* This past week 90 of your fellow CFDD members from around the country made the choice to attend the **CFDD Conference in Florence, Kentucky**. What a fantastic learning experience we had.

The first thing I learned is why I kept getting confused when telling people where the conference was. One time I would say I was going to Cincinnati and the next time I would say I was going to Florence, Kentucky. I think my husband was starting to wonder if I even had a clue where I was going.

For those of you familiar with the area, of course it wasn't at all confusing. For the rest of us non-residents we had an excuse, as it turns out, even the hotel people were confused. Our great stay at the Cincinnati Airport Hilton was a short 15-minute shuttle ride from Cincinnati to Florence. And there you go, the Cincinnati Airport Hilton hotel is actually in Florence.

We had three days of greeting old acquaintances, meeting new ones and learning things that not only help us in our jobs but also help us make better co-workers and supervisors.

Our seminar sessions included the following:

A Professor of Economics of Northern Kentucky University, Dr. Gary Clayton, spoke on the economy and where it is going. Did you ever actually know how they determine the gross national product (rate)? As dry as it sounds, it was fascinating to see how the figures are arrived at to determine what drives the economic figures released by the government. We were shown how the ebb and flow of jobs, natural resource prices, etc., drive times of inflation and recession, and times of expansion in our country. And the government is often wrong in predicting when these will occur. For those of you who are curious, our professor predicts we won't really be in a recession for another couple of years.

We learned how to do more with less by a Recruiting Manager, Brian Earlywine, from Robert Half. He had tips on how to retain people when you cannot offer them monetary rewards. Simple things such as flex time, public praise in front of other co-workers for a job well done, educational opportunities, etc. Most people leave a job not because of the money, but because of the lack of recognition and/or the opportunity to grow within the company.

We had a great speaker from American Check Management. Michael Williams, walked us through EFT and the differences between ACH and EFT and possible solutions for getting the money into your company bank account faster and with less risk of the check being NSF.

A special note: For those of you who didn't attend, many of you know Dean Middleton of American Check Management from past

NACM-National conferences and past CFDD conferences. We have learned that Dean has recently been battling illness. A huge get well card for our friend Dean was signed by conference attendees and hopefully this will let Dean know just how much we are thinking of him and that he was missed.

We had a presentation on Check 21 and Credit Card processing by two gentlemen from Fifth Third Bank. Ed Bebout spoke on credit card processing and Matthew Zeck spoke on Check 21. If you think this sounds like something that would put you to sleep, you should have heard our speaker on Check 21. This man is funny, funny, funny. He missed his calling as a stand-up comedian.

We heard about International Credit from Cliff Gladys, CCE, Director of Education for NACM Great Lakes. Cliff gave us great website tips on how to find the financial risks of a country by going online. He also walked us through Letters of Credit, Sight Drafts, Time Drafts and Payment Against Documents. Bottom line—research the country you are going to sell to and know your risks.

We heard How to Sell to the Government and Get Paid by Debra Carroll. She is the Director of the NACM Government Business Group (GBG) and this lady knows more about the government and how to deal with them than I ever thought it was possible to know. She has a handout available of her presentation for anyone interested. You can e-mail her at [DebC@nacm.org](mailto:DebC@nacm.org) to ask her for this. There are good tips on how to begin if you have never done business with the government before. In fact, I went back to work on Monday after the conference and walked myself right through the first step of getting a Central Contractor Registration number and a Cage Code in order for my company to take on our first government order. Debra's tips made it a totally painless process.

We then heard about How To Sell Credit to Management from Bette Luff, CCE. For those of you familiar with this name, Bette worked at Hughes Supply for over two decades and is a past CFDD National Chairman. She recently retired from Hughes and is now working at NACM Tampa.

Bette made us see just how much we really do besides the proverbial dialing for dollars. We not only protect the bottom line; we are required to know business laws that deal with liens, bonds, bankruptcies and antitrust. We are required to work with banks for our wires, our lockboxes, our NSF's, our treasury management. We are required to be a customer service representative when working with both external and internal customers, be policy writers, and to make spreadsheets out of fairly complicated formulas for month-end reporting. We help direct cash applications to ensure proper write-offs and accruals, monitor credit lines, investigate new customers, be Internet savvy and know where to find the information you need to make a sound decision. And of course,

*(continued)*

the most important part of our day—helping sales make that sale while mitigating bad risk. Whew. No wonder we need to stay in an association just for credit people. When you think about it, that's a lot of knowledge. Most of us have forgotten just how much we do in a single day's work. When you break it down, we touch a lot of policy, procedure and financial data every day.

Our last, but not least, seminar was Escheatment by Jeff O'Banion, CCE of Northwest Natural Gas Company in Portland, OR. If you do not know escheatment, (also known as unclaimed property) you had better learn it. Because sooner or later it will touch your company, and if you get on the radar of your home state auditing staff, you can bet that you will be learning it in a hurry. If you have credits on your company books for companies that you no longer do business with, you are required to try to find that company to return their money; and if you cannot find the company, you are required to turn that money over to the state in which that company last resided.

That, ladies and gentlemen, is our conference in a nutshell. Outstanding stuff. We also had a mini expo hall, raffles for prizes, excellent meals, two very funny stand up comedians at our dinner on Friday night and we ended the seminar with an invitation to Charlotte, NC for next year's conference.

For the close of our conference, we had John Wagner teach us some Serious FUN-damentals for Success. Or as John calls them, the three R's: Response-ability, Relationships and Recognition.

Use humor to get through your day; choose to be happy and positive. Laugh at yourself! In relationships, the cooperation of others is essential; but while you can try to influence others, you cannot control them, you lose control over yourself when trying to control others. And lastly, recognize that self-esteem enhances achievement. Surely you have done at least one thing lately that was an achievement. People learn new things every single day; recognize that, and celebrate yourself and your accomplishment.

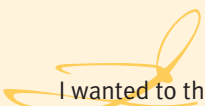
We left the conference laughing, and with the ringing words of our National Chairman, Pam Foreman, CCE. **Invest in yourself.**

Respectfully submitted,

Marcia Kaczmarek, CCE  
Malt-O-Meal Company  
Mpls/St. Paul CFDD Chapter

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## MemberViewpoint




I wanted to thank all of you for a fantastic time at **my first CFDD conference in Kentucky**. As a “newbie,” I was welcomed as one of your own. I was delighted to meet such wonderful contacts as well as some new friends. The networking alone was worth my trip! This experience has left me rejuvenated and actually wanting to come back to work and apply some of the useful tips that I learned while attending the seminars and talking with seasoned veterans.

Not only was I a first-time attendee at the conference but I am new in this field, so to be able to “pow-wow” with others made me feel as though I can overcome any objection put in front of me. More importantly, I learned to believe in myself and to see myself as valuable, and that through education, one can accomplish anything! I am so inspired by all of you, and feel that I left Kentucky not only a more valuable asset to my company but with the feeling that I want to “invest in myself” through all the marvelous tools given to me by your organization. I cannot wait to get started.

Thanks again for inspiring me to be the best that I can!

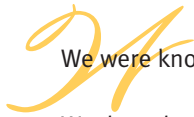
Ericia M. Leonard  
The M. Conley Company  
CFDD Direct Member



Florence, Kentucky, home of Turfway Park, the Florence Freedom baseball team and the Wildflower Pool & Spa company was host to the **2005 CFDD Eastern Conference**. As we made our drive from Grand Rapids we thought “what a long drive this is, let's hope the conference is worth it.” Well, from personal experience, I can assure you it was worth every minute. Millie DeMariano and Carol Fowle, CCE did a marvelous job of putting on this conference. The speakers were interesting and knowledgeable and it was such a pleasure getting to see some old friends and make some new ones. If you have never attended a CFDD conference, I can only say, you don't know what you are missing. The benefits of attending these conferences can only be measured through the new things you learn as well as the refresher courses. Personally I have to send my grateful thanks to the CFDD National Board who awarded me a scholarship for the registration fee. I also want to thank all the chapters who contribute to the scholarship fund that makes it possible for these awards to be presented. I am already looking forward to the 2006 conference in Charlotte, NC... see ya there!

Lisa Pietrzak  
LP & Associates  
Member, CFDD Grand Rapids

# Chapter Spotlight: CFDD Seattle



We were known as “Seattle Credit Women” from 1929–1989.

We then changed our name to CFDD Seattle Chapter in 1989 when the National Credit Women’s Executive Committee became a division under NACM-National.

Seattle Credit Women originally met at the Washington Athletic club in downtown Seattle for many years. Then over time they moved to the Roosevelt Hotel, the Edgewater Hotel, The Meany Tower and in 1997 we moved to the Harborside Restaurant in the AGC building on Lake Union, Seattle.

Up until the 1970’s, Seattle Credit Women were always asked to donate gifts to the NACM-WWA Annual Golf Tournament but women were never invited to golf in the actual tournament. Finally, in 1973-1974, Dorris Harrison, our own Seattle Credit Women’s President at that time, convinced Bryce Wilson of NACM-WWA to invite women as well as men within the association to golf in the annual tournament.

Also, for many decades our NACM affiliate would ask the Seattle Credit Women to make corsages for the women who attended the NACM party, even though they themselves were Credit Managers, working full time and attending the party on behalf of their own company. So in 1974-1975 our next President, Lois Coghlan, CCE convinced our affiliate to forego this “tradition” and allow the local chapters to just decorate the tables for the party. CFDD

Seattle and CFDD Tacoma still carry on this tradition every year while our affiliate pays for the centerpieces.

Lois Coghlan remembered that in the 1970s, the Seattle Credit Women sponsored two students at the University of Washington as part of a program to promote credit management as a career. Part of the sponsorship included the students attending our monthly meetings.

Today’s members of CFDD Seattle and CFDD Tacoma can truly thank their past and current presidents and leaders from both chapters’ histories for having obtained the greatest relationship with NACM-WWA (Seattle). Through shared projects and understanding, we are all rewarded in scholarship growth, conference attendance and a reciprocal relationship.

For example, NACM-WWA has a special education page in its monthly newsletter and includes our monthly CFDD meeting and speaker information. NACM-WWA always does a global e-mailing of our seminar mailers to the entire NACM membership twice per seminar. NACM-WWA pays postage and provides labels on all of our Pacific NW Credit Conference brochures for two mailings to the entire membership. NACM-WWA shares 15 percent of the scholarship funds raised at the Annual Orchid Auction to both of our CFDD chapters. Our CFDD members are the most active NACM board members and heavily promote our affiliate at every opportunity. We are the luckiest CFDD Chapters in the United States.

## Awards & Achievements

Chapter/Member	Company	Awards & Achievements
<b>Birmingham</b> Sandra Cain	Honorary Member	Literacy Council of Alabama Mentor Award
<b>Charlotte</b> Marlene Groh, CBF	U S Foodservice	CBF Designation
<b>Dallas</b> Dwight Anderson, CCE Alice Barboza, CBA Holly Brown, CBA Kim Lancaster, CCE, CEW	Nestle Waters Chemical Lime Carroll Company CMC Construction Services	Chapter DMA Award CBA Designation CBA Designation CEW Designation
<b>Dayton</b> Kim Sexton Michelle Massie, CBA Barb Klosterman, CCE Gloria J. Meyer, CBA	Cemex, Inc. Cemex, Inc. Cemex, Inc. Hughes Supply, Inc.	Local Scholarship - Regional Conference Local Scholarship - CBF Exam Fee Local Scholarship - Credit Congress Local Scholarship - Regional Conference

# Awards & Achievements (Continued)

Chapter/Member	Company	Awards & Achievements
<b>Denver</b>		
Bobbi Martinez, CBA Mardell Strassheim-Smith, CBA	Ice-O-Matic/Mile High Equipment Timberline Steel	CBA Designation CBA Designation
<b>Grand Rapids</b>		
Gay Meekhof	Seven's Paint	Local NACM Board of Directors
<b>Kansas City</b>		
Jonathan Beals Nadine Whitehead, CCE Karen Rayborn	Huhtamaki Consumer Packaging CAR Quest Auto Parts Austin Hardware & Supply	MBA - Mid America Nazarene University Local Scholarship Local Scholarship
<b>Louisville</b>		
Beverly Chinn, CBA Tom Clark, CBA Kathy Hibdon, CCE	Whatever It Takes Transmissions Orr Safety Corporation LABSCO/Laboratory Supply	CBA Designation CBA Designation 15-Year CFDD Membership Award
<b>Minneapolis/St. Paul</b>		
Duane Schwartz, CCE Betty Melby, CCE Cindy Vekas, CCE	The Tile Shop Dayton Manufacturing Hajoca Corporation	James A. McIntyre Mentoring Award James A. McIntyre Mentoring Award James A. McIntyre Mentoring Award
<b>Phoenix</b>		
Karl Woolfenden, CCE Ann Beam, CBA Georgeann Weinhandle, CBA Tiffany Holverson, CBF Mike King Nancy Slaughter, CCE	Mountainside Nursery Sigler Phelps Dodge Border Products Company Gammage & Burnham NACM of Arizona	Local Scholarship CBA Designation CBA Designation Local NACM Board of Directors Local NACM Board of Directors Local NACM Board of Directors
<b>Portland</b>		
Alice Campbell, CBF, CICP Diane Sanders, CCE, CICP Deborah Davis, CCE, CICP	Oregon Steel Mills Oregon Steel Mills Schnitzer Steel Industries	CICP Designation CICP Designation CICP Designation
<b>San Diego</b>		
Grace Bentivega Joshua Collins Blair Wallace Lacy Will Pilar Cruz	Hydro-Scape Products San Diego Credit Association Procopio, Cory, Hargreaves & Savitch LMA North America LMA North America	Member Appreciation Certificate Member Appreciation Certificate Member Appreciation Certificate CAP Class Graduate CAP Class Graduate
<b>Seattle</b>		
Paulyne Vandersloot, CCE Margaret Hyneman, CCE	PCS Millworks, Inc. Glacier NW	CCE Designation CCE Designation
<b>Tacoma</b>		
Barbara Trammell Lorri Riches Andrea Potter, CBA Stacey Smythe, CCE Lorri Riches	Bayview Building Materials Interstate Distributor Enovation Graphics Progressive International Interstate Distributor	PNWCC Scholarship PNWCC Scholarship PNWCC Scholarship Golf Tournament Scholarship CAP Course Scholarship
<b>Wichita</b>		
Donny Hypse, CCE	Mid-Continent Safety, LLC	Local Affiliate Credit Executive of the Year
<b>Direct Members</b>		
Terri Downing, CCE	Sakuma Bros. Holding	CCE Designation