Letter from...

Mike Meyer, CCE
CFDD National Chairman (2009–2010)

I am honored to serve as your National Chairman. My joy and excitement are overwhelming! I want to thank all CFDD members for your support and encouragement over the past couple of years as I prepared for this position.

The journey I am on did not start two years ago; this journey began 13 years ago when I joined CFDD. My biggest worry was making the one-hour drive to Evansville and arriving at the meeting on time. As the years passed, 10 years in fact, the drive got easier and easier, but taking time away from the office became more and more difficult. I had made, however, the commitment to CFDD early in my journey. I knew these meetings and this organization offered great benefits to others. Now, I needed to put a plan in place to make things work for me. I decided to start a CFDD Chapter in my area and so far that has been successful.

I have chosen a theme for the coming year that reflects my experiences: **CFDD—Plan, Commit, Succeed.**

In today’s business economy, planning is so important. All of your companies put a business plan in place and review it at least once a year. Personally, you plan for your future. CFDD is no different. Last year, we began working on a strategic plan for the organization and will continue to develop this important resource. A strategic plan is our plan for success. It will define both our present situation and where we want to be in three to five years.

Commitment, on the other hand, is a different story. For a plan to succeed, commitment is vital. A great business leader once said, “The basic philosophy, spirit and drive of an organization have far more to do with its relative achievements than do economic resources, organizational structure, innovation and timing. All these concepts weigh heavily in success. But they are, I think, transcended by how strongly the people in an organization believe in its basic precepts and how faithfully they carry them out.”

Commitment is most difficult and most readily proven during tough times. How someone weathers the storms will most clearly demonstrate his or her beliefs. It is easiest to compromise your commitments when things are going wrong. The real test comes when you hold the line against the easy route to compromise. I believe CFDD is strong in its commitment to education, building future leaders and professional excellence. This commitment by CFDD and its members has kept me coming back, beginning 13 years ago.

Everyone looks at success differently. I grew up as an athlete and believed in the philosophy “winning isn’t everything, it’s the only thing.” I followed that philosophy for many years, and it brought my teams and me many wins and much success. As I grow older and hopefully wiser, I now follow this philosophy: “It’s not whether you win or lose—it’s how you play the game.”

Take a few moments to think about the successful people and businesses you know or have heard about. It’s not always what they accomplished—that fades in time—rather, it’s how they accomplished the goals that makes them successful.

As we continue to face this tough economy, believe in yourself and believe in CFDD. Plan for the future, commit to the plan and enjoy the many successes that are before you.

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I want to share a poem that has stuck with me for years. I have heard it many times, and I am sure that you may have too.

The Victor
C.W. Longenecker

If you think you are beaten, you are
If you think you dare not, you don’t
If you like to win, but think you can’t
It’s almost a cinch you won’t.
If you think you’ll lose, you’re lost
For out of this world we find;
Success begins with a person’s will.
It’s all in a state of mind.
If you think you are outclassed, you are
You’ve got to think high to rise,
You’ve got to be sure of yourself before
You can ever win a prize.

Life’s battles don’t always go
To the stronger or faster man,
But sooner or later the man who wins
Is the man who thinks he can.

I look forward to working with our dedicated Board, NACM-National and, most importantly, you, the CFDD member, during this next year. Let us Plan, Commit and Succeed!

Letter from...

Mary Moore, CBA

It is hard to believe that a year has elapsed—and it has passed by so quickly. What a learning experience this has been for me!

During this busy past year, your CFDD Board worked on several projects and hosted a very successful conference in Kansas City last October. We are now organizing our 2009 conference in Denver. If you haven’t made plans to attend our Denver conference, I urge you to do so. And more importantly, please spread the word—talk about the conference at your monthly meetings, consider local scholarships to help get members to the conference and, above all, encourage members and professional peers to attend. The national conference is not only an excellent educational opportunity, but its networking opportunities are second to none.

The conference is also a key source of revenue for CFDD National. We need—and we are counting on—both your attendance and your support to build momentum for this important CFDD gathering.

During the 2008–2009 fiscal year, your National Board successfully updated the CFDD National Bylaws, changing the way in which area directors and officers are elected. We have moved from a selection committee process to a nominating committee election process. Additionally, your Board is beginning to draft a strategic plan for CFDD by identifying initiatives and building a more defined focus.

In other news, the CFDD National Scholarship Fund has been folded into the NACM Scholarship Foundation; all donations will now qualify as tax deductible. While this change will benefit new and current donors, no other details have been affected. The CFDD National Board is still responsible for oversight of the CFDD Scholarship Fund and for the way in which awards are made.

We need to keep building the Scholarship Fund in order to support all of the requests we receive from you, our members. Therefore, fundraising continues to be an ongoing priority for us as we keep our program healthy. In fact, we are introducing a silent auction at the October conference in Denver. Please consider contributing to the auction and planning to bid on items.

On Tuesday, June 16, 2009, during the CFDD Awards & Installation Luncheon held at the NACM Credit Congress, we witnessed the power of the Scholarship Program. Fifty-eight members received funding for a diverse array of educational resources, including certification fees, self-study courses and attendance costs at the CFDD National Conference or Credit Congress. Let’s work together to maintain our Scholarship Fund!

I recently read an article regarding the state of the economy and how we can keep ourselves employed. I’d like to share some of the important points made. We may or may not feel that our jobs are safe, but I don’t think any of us can be overly confident. The widespread advice from career and job placement professionals is to always be prepared. Reach out and network: your next job is likely to come through someone you already know. Make yourself as valuable as you can to your employer. If you can at all afford it, now is an excellent time to upgrade one you already know. Make yourself as valuable as you can to your employer. If you can at all afford it, now is an excellent time to upgrade your skills and to show your employer that you are investing in yourself. Networking with clients, business associates, contacts and mentors is crucial in these times.

CFDD is a wonderful place to meet these needs. We offer educational opportunities as well as outstanding networking possibilities. We all should keep our networks open and our antennas up for opportunities.

Through my involvement in CFDD, both on the local and national levels, and through my involvement with my NACM Affiliate, I feel that I have a great support base. I hope that you feel the same. Those members who do not get involved cannot begin to understand what they are missing.

Unfortunately, CFDD’s membership has declined over the past few years, as has the number of active chapters. This situation is a top priority for your National Board. We need to ensure that your membership is meaningful so that you continue to stay engaged with CFDD. As part of our efforts, we’ve restructured our staff support so that it is more efficient and effective. Rather than relying on one staff person for all of our needs, we now have a team to help us. Anne Cahanin is serving as CFDD’s administrator to the CFDD Board of Directors. Carol Fowle will continue to support our membership and chapter needs. We will lean on the NACM Communications Department staff to help...
us with our newsletters, and the NACM webmasters will continue to support the CFDD area of the website. Lastly, the NACM Meetings Department will assist us with our annual conference. We have a group of very talented professional staffers supporting our organization—on our behalf. I thank them.

I would also like to thank the dedicated Board of Directors for 2008–2009; they have given a lot of support to CFDD over the past year, and they love our organization. I want to thank the Past National Chairmen for lending their mentoring and support. And, of course, I want to thank each of you, our members, for your continued support of this wonderful organization.

It has been an honor to serve as your National Chairman. I would encourage each of you to apply to be an area director next year and join this wonderful Board. The knowledge you will gain about CFDD and the friendships you will make are priceless.

I hope to see all of you at the CFDD National Conference in Denver in October.

2009 CFDD Awards & Installation Luncheon

"I always look forward to this meeting because it's here that we celebrate the achievements of our CFDD Chapters with awards; promote and support our membership through our Scholarship Award Program; and extend our thanks to those who have served us well both in the past year and in years past," said 2008–2009 CFDD Chairman, Mary Moore, CBA. "Your CFDD National Board is pleased to serve as your host this afternoon."

And so marked the beginning of 2009’s NACM Credit and Financial Development Division (CFDD) Awards & Installation Luncheon, an annual event hosted at Credit Congress. Moore’s gracious introduction set the tone for an event defined as much by its elegant fare as its easy-going collegiality, a trademark for CFDD, an arm of NACM whose members routinely blur the line between colleagues and friends. While the afternoon’s program was darkened by last year’s economic troubles through which all industries have suffered, it was simultaneously filled with assurance that, through education and commitment, credit professionals would continue to succeed in their quest to secure their business and aid economic growth.

"Even though we are facing one of the toughest business environments we’ve witnessed in the past few decades, I know that you are prepared,” said Robin Schauseil, CAE, NACM-National president. “You’ve studied; you’ve attended sessions, conferences, monthly meetings; and you’ve networked.”

"While none of us is sure what the future holds, I know that you’ll continue to do what you do best: You’ll continue the passion...the passion for CFDD, the passion for NACM, the passion for credit and the passion for the pursuit of excellence,” she added. “Thank you for your passion and for your support both of this annual luncheon and of the NACM Credit Congress."

Before the awards were given out and this year’s new CFDD board positions were announced, Moore took the time to assure credit profession-
sionals laboring under the threat of job loss and future career struggles. She noted that, despite the problematic conditions of the current economy, CFDD’s mission of professional growth, networking and education is just as vital today as it was in better times. “We may or may not feel that our jobs are safe, but I don’t think any of us can be overly confident,” she said. “The widespread advice of career and job placement professionals is to always be prepared. Reach out and network: your next job is likely to come through someone you already know. Networking with clients, business associates, contacts and mentors is crucial in these times, and CFDD is a wonderful place to fill this need.”

At the luncheon, 58 scholarships were handed out to deserving members, with a total worth of $17,818. This is in addition to the 135 scholarships awarded during the prior year for programs such as local and national conferences, seminars and CAP/ACAP classes, which totaled $37,758. Since 1990, CFDD has awarded 6,890 scholarships worth a grand total of $1,462,768. Mike Meyer, CCE, the 2008–2009 vice chairman–education and programs, presented the scholarships as well as another set of awards that honored chapters with exceptional programs and meetings.

Meyer was honored later in the ceremony, when he was named CFDD National Chairman for the coming year. “I am honored to be standing before you as your National Chairman,” he said, humbly adding, “It is so difficult to put into words what I am feeling at this moment. The joy and excitement are overwhelming, and this will take a few days to become reality.” In his acceptance remarks, Meyer acknowledged the economy’s struggles while urging members to take pride in their organization and to continue working toward the future.

“As we go through this tough economy, believe in yourself and believe in CFDD,” he said. “Plan for the future, commit to the plan and enjoy the many successes that are before you.”

Jacob Barron, NACM staff writer
**2009 CFDD National Award Winners**

- **Distinguished Member Achievement Award (DMA)**
  - Class A—JoAnn Rettke, CCE, Minneapolis/St. Paul
  - Class B—Wendy Legan, CCE, Dallas/Fort Worth
  - Class C—Mary Moore, CBA, Omaha/Lincoln

- **National Mentor Award**
  - Duane Schwartz, CCE, Minneapolis/St. Paul

- **National Membership Awards**
  - Class A—Phoenix (5% membership growth)
  - Class B—Salem/Albany (8% membership growth)
  - Class C—Toledo (21% membership growth)

- **National Program Awards – Seminar/Workshop**
  - Class A—Seattle
  - Class B—Dallas/Fort Worth

- **National Program Awards – Regular Monthly Meeting**
  - Class A—Phoenix
  - Class B—Kansas City
  - Class C—Wichita

- **National Publicity Awards**
  - Class A—Portland
  - Class B—Kansas City

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**We’ll Be Dialoguing in Denver!**

**CFDD NATIONAL CONFERENCE**

**OCTOBER 2009**

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

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

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

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

Lodging will be available at the Doubletree Hotel Denver at the special conference rate of $129/night.

For more information, contact Jill Leimbach at jilll@nacm.org or 410-740-5560.
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Barbara J. Condit, CCE
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Heidi A. Lindgren-Boyce, CCE
Charolette Ludwig, CCE
Christa McCraw

National Scholarship Awards
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Evansville
Wichita
Kansas City
Albuquerque
Richmond
Evansville
Wichita
Denver
Minneapolis/St. Paul
San Diego
Omaha/Lincoln
Louisville
Minneapolis/St. Paul
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YOU ARE YOUR PEER’S MOST VALUABLE RESOURCE!

Share your experience and expertise with other credit professionals at the 2009 CFDD National Conference. Present your best practices and most effective strategies during the “Leaders Sharing Expertise” session on Saturday, October 10. To learn more about this session and the CFDD National Conference, visit us online or contact Jill Leimbach at jill@nacm.org or 410-740-5560.

SILENT AUCTION AT 2009 CFDD NATIONAL CONFERENCE

Help provide assistance to credit professionals to achieve their educational goals! Donate or bid to raise money for the Scholarship Fund. Donations to the auction are welcome from individuals, chapters and corporations. Items should be new, with a starting value of $25. For more information, contact Jill Leimbach at jill@nacm.org or 410-740-5560.
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