



# Credit and Financial Development Division NEWSLETTER

The Official Publication of the NACM Credit and Financial Development Division

March 2012

## Letter from...

**Sheila Roames, CCE**  
**Vice Chairman, Education and**  
**Programs and Chairman-Elect**



Happy Spring, CFDD! It is incredible how fast these ten months have truly gone by.

This is my favorite time of year, the weather changes, and [NACM Credit Congress](#) is just a few months away. This year's conference appears to be bigger and better than ever. As always, we expect a significant number of the attendees to be CFDD members. We do, after all, symbolize the Professionally Developed well-educated credit professional!

Just recently a new CFDD member asked me why I was so excited to attend Credit Congress. What is the big deal? I shared with them all of the educational opportunities that Credit Congress offers. There are courses in credit management, financial analysis, international credit, leadership and the legal environment. I could not impress upon them enough about how Credit Congress is the perfect place to develop and strengthen relationships that will expand your professional resources. By attending these events, it helps to create valuable connections and grow your professional network. I compared it to the Holidays as all year long you have your immediate family close, however you can look forward to at least once a year when a majority of your family from coast to coast comes together for even just a short few days. You are able to share stories, get advice, and just enjoy each other's company.

My favorite part of [Credit Congress](#) is always the CFDD Awards & Installation Luncheon (Tuesday, June 12, 2012). I so enjoy seeing my fellow CFDD members from across the United States at this amazing event. During this luncheon we award thousands of dollars in scholarships. To witness that alone is worth the price of the luncheon! Another great part of this event is recognizing our chapters through membership, publicity, and program awards and recognizing individual members through scholarships, the Distinguished Member Achievement and Marilyn Daugherty Spirit Awards. Not to mention that we also install our new board of directors and, believe me, it is thrilling for those being installed to have all of you there!

Please be sure to purchase your CFDD Luncheon tickets as soon as possible as you definitely do not want to miss out on this event!!! I look forward to seeing you ALL there! Safe travels and see you in Dallas.

Sincerely  
Vice Chairman Sheila Roames, CCE

And the winner of the CFDD Scholarship Fundraiser is:

**Kim Palmarini of LABSCO from  
Louisville, Kentucky.**

Congratulations, Kim! We look forward to seeing you at Credit Congress in Dallas!

The Raffle raised \$1,220 for the CFDD Scholarship Fund.

Thank you to all who participated!

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# Chapter News

## **CFDD Birmingham**

Birmingham Chapter President Brenda Weaver, CCE, who is the credit manager for Kirkpatrick Concrete, was elected to serve on the Board of Directors for NACM Southern Group.

Though CFDD Birmingham unfortunately lost one member when their company headquarters moved to New Jersey, the chapter is pleased to welcome three new members: Al Sartain Jr. of Central Paper Supply, Jeff Reeves of Alabama Metal Industries and Anthony Bush of Motion Industries.

Four CFDD Birmingham members have signed up for Credit Congress at the time the national newsletter was compiled. The chapter is having a round of scholarships to encourage other members to attend.

## **CFDD Dallas**

Wendy Bartlett, CCE, and Kim Lancaster, CCE, were awarded scholarships to attend NACM's Credit Congress. The chapter is currently planning a workshop on using the courts and alternative collection remedies to get paid.

## **CFDD Kansas City**

The Kansas City Chapter just completed a fund-raiser for its scholarship fund and raised \$870 selling Butter Braids. This is a fun and easy fund-raiser, which has many returning customers. This was the third year that the chapter held this event, and each year their profits have increased. They are planning to do a BBQ Basket Raffle this summer as another fund-raiser.

CFDD Kansas City past presidents have donated a Kindle Fire valued at \$199 for a drawing with all proceeds going to support the chapter's 2012 budget. The drawing will take place at the April 11th meeting.

Kansas City has gained five new members since the beginning of the year! The chapter is pleased to welcome Sara Prochelo of Bartlett Grain Company, Joni Vander Linden Page of Dairy Farmers of America, Cheryle Miron of CVR Energy, Ron Brooks of O'Connor Company, and Stacy Myers, CBA of BlueScope Steel.

The chapter also approved by vote an honorary membership for Chris Marchewka, CCE, CEW in February.

## **CFDD Louisville**

The chapter's seventh Annual Chili Supper and Silent Auction Fund-Raiser was a great success! CFDD Louisville raised \$1,250 for its scholarship fund.

## **CFDD Phoenix**

CFDD Phoenix is having fun in 2012! So far we have had excellent topics for our monthly meetings such as International 101, UCC, Article 9 Securities & more and Sales and Credit Customer visits.

The CFDD Phoenix Ways and Means committee has been really busy raising money for our scholarship fund. They have become extremely creative in everything they do from their fundraising ticket sales at every meeting to an entire fundraising campaign that will surely increase our scholarship fund. So far in 2012 we have awarded \$2,000 in scholarships. The best part of this is 90% of the recipients are first-time scholarship applicants! They have been CFDD Phoenix members for some time, but have never been inspired to apply for local scholarships until now!

Our membership has grown since December 31, 2011, as our membership chair is constantly on the recruit for new members. The Phoenix Chapter membership drive is called Our Membership Drive... "IS IT ALIVE".

This February 14, 2012 marked Arizona's centennial birthday. Our NACM Affiliate President and Vice President were both invited by

## **CFDD'S NATIONAL EDUCATIONAL PROGRAMS**

CFDD Chapters may now order CFDD's National Programs free of charge! Program topics include:

- Credit Policies and Procedures
- Ethics—It's a Matter of Choice
- Financial Statement Analysis and Credit Scoring
- Mediation—An Alternative to Dispute Resolution
- Selling Marginal Accounts—Are the Rewards Worth the Risk?

These programs can be conveniently downloaded from the CFDD Members Only Area of the CFDD National website. Please check out these timely resources!



Please join us in the Emerald City for the **2012 CFDD National Conference**

September 19–21, 2012 • Seattle Airport Marriott

# Chapter News (cont'd.)

Arizona celebrated its centennial birthday on February 14, 2012. The President and Vice President of Southwest Business Credit Services were both invited by the Arizona Governor's Office to attend the Arizona Centenarian Brunch. This event honored Arizona businesses and organizations that have been operating since statehood. The State of Arizona was able to trace our credit roots back February, 1912, when we were a part of the Merchants and Jobbers Exchange. This was quite an honor.

CFDD Phoenix chapter members have been working very hard on achieving their professional designations. Four members who earned their CBF designations in November of 2011 sat for the CCE exam on March 5, 2012.

The CFDD Phoenix Chapter is very proud to have at least seven members who will be in attendance at this year's Credit Congress in Grapevine, Texas and, of course, at the CFDD Honors and Award luncheon!

## **CFDD Portland**

After achieving a 23% membership increase in 2011, CFDD Portland began the new year by welcoming Rita Foster of Imperial Manufacturing to the chapter and CFDD family in January.

The Portland Chapter has awarded more than \$7,500 in scholarships to its membership so far this current year. The chapter has a new scholarship program in which members get scholarship dollars awarded for their participation. Some activities that are awarded dollar points are attendance at events and educational offerings, and serving on the board and/or on committees. At this time Portland members have earned approximately \$6,500 in scholarship dollars through the program, which will be distributed

for conferences, educational events and certification fees. These funds will be available starting June 1, 2012. The chapter is sponsoring a contest among the membership to "name that scholarship" before its installation meeting in May.

The chapter is also excited to announce that the Oregon CFDD Chapters, Portland and Salem, are looking into combining their educational offerings for members of both chapters. The idea would be that Salem members could attend Portland educational meetings, and Portland members could attend Salem meetings at the chapter member prices. The chapters will be combining their program committee meetings for the coming year's schedule in order to coordinate their offerings so they will complement each other and provide all members a chance to attend. This partnership would add value to each chapter's membership.

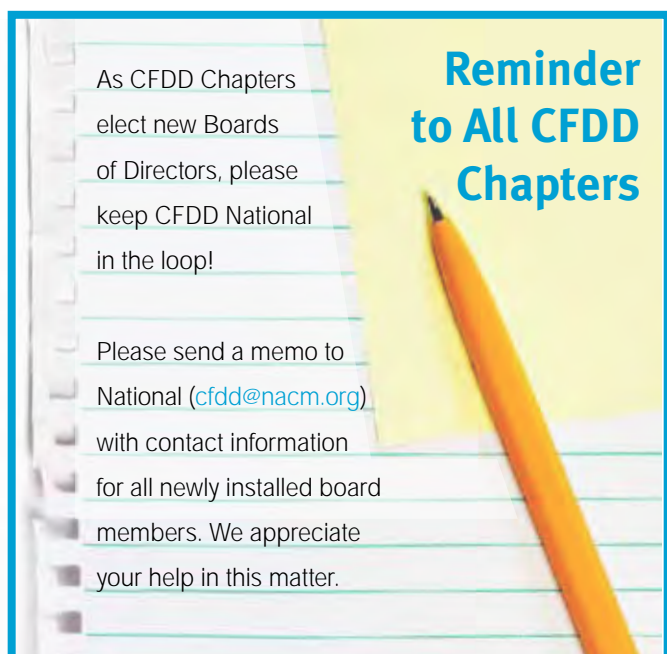
Finally, the CFDD Portland nominating committee has given drawn up a slate of officers for 2012-2013. Elections were held at the chapter's annual meeting this month.

## **CFDD Salem/Albany**

The CFDD Salem/Albany Chapter voted in a new member, Carol Johnson, CICP of Climax Portable Machine Tools, in February. The chapter has also approved its slate of officers for the next fiscal year; members will vote during the April installation meeting.

As noted above, the Salem/Albany Chapter is looking forward to expanding its educational opportunities by participating with the Portland Chapter in the educational meetings both chapters have. This initiative will be an excellent way to provide more "bang for the buck" for Salem/Albany and Portland members by increasing the opportunities and varieties of educational and career development topics.

The Salem/Albany Chapter is also considering ways to share information about chapter events with local publications, social websites and other organizations' newsletters. Hopefully, this will promote more interest in CFDD Salem/Albany and NACM Oregon in the local area.



### **Call for Proposals**

The CFDD National Board of Directors is looking for timely and invigorating topics to showcase during the 2012 CFDD National Conference in Seattle. Your fresh insights and well-honed best practices are what make the conference a must-attend event. Share your ideas and feedback by contacting CFDD at [cfdd@nacm.org](mailto:cfdd@nacm.org). We look forward to hearing from you!

# Chapter News (cont'd.)

## **CFDD Seattle**

CFDD Seattle is pleased to share that they have moved! Monthly chapter meetings are now being held at the Starbucks headquarters building.

Led by chapter president Claudia Kuniholm, CCE of Pace Analytical Services, CFDD Seattle surveyed the group in order to identify ways to make the chapter more appealing to its membership. "We listened, learned and acted on those responses," Kuniholm said. "One of the most important concerns was dissatisfaction with our meeting place, so we changed it. With this change and with the excellence in topics that we are offering, we are hoping to continue to grow our group." All CFDD members are invited to visit the Seattle Chapter and join them in their new, fun digs!

The chapter has also welcomed several new members this year and was planning to install three of them during its March 12th meeting. Likewise, CFDD Seattle honored its VIP award recipients at that meeting. Claudia Kuniholm received the Distinguished Member Award and Paulyne Vandersloot, CCE, CICP of Mutual Materials Company received the Boss of the Year Award.

Vandersloot was also honored as the chapter's Credit Executive of the Year. Other honorees were Jeff Borgens, CBA of Aiphone Corporation, who was named Mentor of the Year; Heidi Lindgren-Boyce, CCE of Star Rentals, who was recognized as CCE of the Year; and Ken Lane of Aiphone Corporation, who earned Student of the Year accolades.

In other news, the Seattle Chapter is sponsoring a very successful fund-raiser for its scholarship fund each month. A couple of bakers in the chapter bring home-baked goodies that are auctioned off. Instead of adding to the price of the dinner by having dessert provided by the restaurant, the chapter auctions off the desserts with the highest-bidding table getting first choice. The chapter is raising an awesome \$70 or so at each meeting this way!

## **CFDD Tacoma**

The CFDD Tacoma Chapter held a fund-raiser earlier this month selling TacoTime coupons for \$1. TacoTime provides the coupon books and the fund-raising organization gets to keep the money. It's free advertising for them and they support local nonprofit organizations at the same time. This was the chapter's first year so President Cindy Jaeger, CCE only requested \$200 of them not knowing how easy they would be to sell. The chapter sold out the first week. Next year, CFDD Tacoma plans to double its efforts and make \$400 for its scholarship fund.

Thanks to the chapter's scholarship fund, 11 Tacoma members received scholarships to attend the annual Orchid Auction held by NACM Business Credit Services/Seattle on March 10.

The Tacoma Chapter also recently honored Mary Anne Friedrich, CBA of Keller Supply Company, who received the Distinguished New Member Award, and Jeffrey Borgens, CBA of Aiphone Corporation, who received the Distinguished Member Award.

## Member Viewpoint

### Lunch Sessions Demystify Certification Process

The Portland Chapter's newest member, Rita Foster, learned about CFDD when she attended a Certification Lunch sponsored by our local affiliate, NACM Oregon. Five people attended this session, including two current CFDD members. Besides the Portland Chapter gaining a new member, another attendee received information along with an invitation to attend a Salem/Albany Chapter meeting.

Having gone through the certification process, I can speak firsthand of the benefits of CFDD membership to anyone on the certification path. CFDD membership provides opportunities for scholarships that can be used for necessary classes, to attend conferences or to earn Career Roadmap points through participation. Another benefit is the mentoring provided by access to people who have achieved certification.

NACM Oregon offers the Certification Lunch sessions several times a year. I was asked to lead these sessions when the importance of reviewing how to fill out a Career Roadmap became apparent and best done by someone who's gone through the process. Leading these sessions puts me in front of people who may have no idea of the numerous benefits CFDD membership provides while they work toward achieving their certification goals.

I would recommend that other CFDD chapters consider partnering with their local NACM Affiliates or hold their own certification sessions as a way to reach potential members. This is an opportunity to "give back" by providing valuable insight on how to complete the certification Career Roadmap while also stressing the benefits and support provided by CFDD membership.

*Marilyn Rea, CCE is the controller for Pacific Architectural Wood Products and served as president of the CFDD Portland Chapter in 2007–2008.*



# PROGRAM PICKS

CHAPTER	TOPICS	SPEAKER
Birmingham	Chapter 9 Municipal Bankruptcy— Jefferson County's Bankruptcy Filing Business Etiquette—New Rules in a Digital Age	Attorney Certified public accountant
Dallas	Credit Jeopardy Guidelines to Completing a Scholarship Application Selling to Financially Distressed Customers	CFDD Member CFDD Member Attorney
Kansas City	PCI Compliance	Payment industry consultant
Louisville	Seeing is Believing: Practical Demonstrations of Bankruptcy Creditor Concepts	Attorneys
Portland	How to Speak So Others Will Listen A History Lesson on CFDD	CFDD member CFDD member
Salem/Albany	International Credit and Risks	Credit professional/ International trade consultant
Seattle	Career Transition Tips for "SMARTIES": Ideas and Issues Regarding Resume Writing and Career Transitions	Executive coach and group facilitator
Wichita	Understanding Financial Statement Analysis	Certified public accountant



**GRAPEVINE\***  
**DALLAS, TX**

NACM's 116<sup>TH</sup>  
**CREDIT**  
**CONGRESS &**  
**EXPOSITION**  
JUNE 10-13, 2012

## The Annual CFDD Luncheon at the 2012 Credit Congress

Mark your calendars and plan to join us on Tuesday, June 12th for the annual CFDD Luncheon! During this always lively networking event, we will install our new leaders for 2012-2013, honor high-achieving chapters and recognize this year's award winners and scholarship recipients.

An additional fee of \$65 will be charged for each attendee at the CFDD Luncheon. For more information about the CFDD Luncheon and related CFDD networking and educational resources, please contact CFDD National at [cfdd@nacm.org](mailto:cfdd@nacm.org) or call 410-740-5560.

## CFDD Mission Statement

The mission of the NACM Credit and Financial Development Division is to develop tomorrow's business leaders through core offerings.

## CFDD Vision Statement

To be a leading provider of professional development opportunities through learning, coaching, networking and individual enrichment.

# CFDD Logo Items



Searching for that perfect gift that combines practicality, value and pride? Look no further than CFDD's extensive selection of logo items! From pens and mouse pads to portfolios and personal lunch bags, CFDD logo items can satisfy even the most discerning recipient. They also make great gifts for speakers and special guests. Don't delay! Browse the [CFDD logo item web pages](#), part of the online NACM Bookstore, and purchase merchandise that reflects your investment in the CFDD professional credit community!

## CFDD logo items currently available:

- Portfolio (\$18)
- Junior Padfolio (\$15)
- Personal Lunch Bag (\$15)
- Acrylic Desk Tray (\$10)
- Cork Mouse Pad (\$10)
- Stainless Steel Tumbler (\$10)
- Brass Ball Point Pen (\$7)
- Calculator (\$6)
- Ball Point Pen (\$5)
- Business Card Case (\$5)
- Robotic Book Light (\$5)
- Can Holder (\$2.50)
- Luggage Grip (\$2.50)
- Business Card Album (\$15)
- Super Mini Umbrella (\$15)

