Letter From...

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

It’s Been a Long Hot Summer...

I hope that you have all "weathered" the last few months in a fun and enjoyable manner! The Pacific Northwest, especially Portland, had a hot, dry summer with little or no rain... I know, hard to believe that about Oregon where the state plant and state animal are jokingly said to be mold and the slug!

CFDD National has been keeping things warmed up as well. I am pleased to report that we are Investing in Ourselves by working very actively on new chapter development with two serious prospects in the pipeline. I will keep you all informed as this work progresses throughout the fall months.

Our Executive Director, Millie DeMariano (with Co-Chairman Carol Fowle, CCE), is also Investing very diligently by finalizing plans for the first ever CFDD National Conference. Beginning in 2007, the CFDD regional conferences will be compressed into one National Conference allowing a larger attendance and the drawing power to attract top-notch national speakers and instructors in a variety of contemporary topics that are pertinent to the credit arena. This first CFDD National Conference is scheduled for October 25-27, 2007 in St. Louis, MO, and I look forward to seeing many of you there. Get ahead of the curve, start your planning now!

In support of CFDD, we are conducting a fundraiser with the prize being a full delegate registration for the 2007 NACM Credit Congress to be held in Las Vegas, June 10-13. Further information is included on page 5 of this newsletter. This is one of the primary sources of funding for our CFDD organization and I encourage you all to support CFDD in this endeavor. Remember, you can’t win if you don’t enter!

As we progress into the fall education months, I want to remind everyone that there is no better professional Investment partner than CFDD. Our dedicated and committed organization is an excellent resource for those seeking professional designation, roadmap and participation recognition as we travel through our credit careers. Use your membership in CFDD to the fullest... reap the personal and professional rewards available to you... prepare yourself to meet the challenges of today and tomorrow. By working together and Investing in Ourselves we can all make it happen!

My best to each of you. As always, should you have any questions, comments or ideas, feel free to contact me or any of the other National Officers or Area Directors. Remember, our contact information was listed, and can be found in the June 2007 newsletter.

CFDD Conference East

October 19-21, 2006
Charlotte, NC

For information contact Marlene Groh, CBF at marlene.groh@usfood.com.

www.cfdd.org

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Hello from New Orleans!

I know it has been quite a while since you've heard from our chapter. Since Katrina in August 2005, the business atmosphere in our area has vastly changed. I think it will take quite some time to get our membership numbers up. Those members whose companies have survived are ready and willing to get back to meetings and education, but we are still working out the details. Each of us has a personal story as well as a business one. Members whose business locations were affected by the flooding have come back and are rebuilding. Even though it has been over a year, things are still tentative in many areas of the business community. Since much of our community is based in tourism, the revival of that industry will drive the growth of others. The general feeling has been that if we could get through this hurricane season without any major storms there would be more confidence in rebuilding or in locating a new business in this area.

All of our members want to thank you for the donations made to National on our behalf. We had all been so involved with survival that no one noticed that we did not get a dues notice. It wasn't until I spoke to Millie at the NACM Credit Congress in Nashville that I found out about the collection. We know that many of you donated time and money to the relief effort through many different organizations. Please know that we will always be grateful for your support.

If you saw the “super bowl” atmosphere created by the opening of the Superdome on September 25th, you have a general idea of what has been happening in the area over the last year. Once the water went down and we were able to get back to our businesses, some turned around and left. Others want to rebuild but are still waiting on private insurance payments or on the government financial help that has been designated to rebuild the Gulf Coast.

I hope you realize that there are more sections of our city than the Ninth Ward where it seems most of the news coverage is still focused. One of the reasons that the Ninth Ward is getting so much attention is because the New Orleans Sewerage and Water Board has not yet certified the water there; so people cannot get the help needed to rebuild their homes and businesses. Our city is old, and because of this the infrastructure in many areas could not take the pressure of being under water for the weeks it took to drain the city. We also built on delta land. We know there is bedrock down there somewhere but if you dig down two feet here you hit water. Sections of the city were hit just as hard, in some cases harder by the flooding caused by the levee breaks and the storm surge. We made it through the hurricane OK; it was the water from the levee breaks that did the real damage. It will take years for the areas closest to the breaks to come back to anything like the neighborhoods they were pre-Katrina.

Hopefully you did get the message that New Orleans is open for business. Our tourist areas are ready and waiting to serve the public. If you would like to see pictures of the area please visit our company's website at www.southernele.com. Many of the pictures are of our own damage and rebuilding but there are also pictures from other areas of the city. Just as a point of reference, our building is located in Mid City on Tulane Avenue just a few blocks from the Superdome. The water in our building got as high as about seven feet, but settled at about five.

Progress is being made every day in New Orleans and the Gulf Coast Region. We still have a huge challenge ahead but with your support we can make our part of the world better than it was August 28, 2005.

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**PROGRAM PICKS**

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<td>Author</td>
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One program was selected from each chapter that submitted information. The next newsletter will list more!
Letter From...
Phyllis Truitt, CCE
Director of Credit
Atlas Van Lines
Evansville, IN
2006 Marilynn Daugherty Spirit Award Recipient

A Tribute To Marilynn Daugherty

This year’s Credit Congress will always be special to me. I always look forward to the luncheon and congratulating all the winners. This year, I was a winner. As Dennis Thomassie began his presentation of The Marilynn Daugherty Spirit Award, I was really excited that someone had been nominated.

As Dennis was speaking, my mind drifted to the first time I was introduced to Marilynn...

She always wore a black or navy suit and was picture perfect in her appearance. Yet, she had the greatest way of immediately putting an individual at ease. She would smile and give you a great big hug. Marilynn was a walking example of what CFDD is all about.

Her theme the year she was National Chairman was “CFDD: Where Opportunity Awaits.” She believed this with all her heart. As soon as I met Marilynn I tied myself to her coattails. I wanted to be just like her. She started mentoring me the day I met her (actually, she started mentoring everyone the first day she met them). She sized up every individual quickly, assessed their talents and put them to work. She was like that with everyone. She didn’t push too much. She allowed you a couple of weeks to adjust—unless she was doing a fundraiser for CFDD! If she was, you’d better get out your wallet. She believed in supporting an organization that gave so much back to its members. She led by example.

One year we had a Halloween party in Cleveland during that chapter’s conference. Marilynn walked onstage dressed as a bag lady. She really worked that room. Everyone had so much fun that she sold hundreds of dollars for CFDD scholarships. Unless you knew she was already sick and didn’t have long, you would never have known she was gravely ill and very weak. She had developed liver cancer, but true to her nature she accepted it on her own terms. She refused treatment and she kept on working for CFDD. Her spirit was on fire when she was working for CFDD. Nothing could stop her, not even this deadly disease.

Earlier that year she had taken time to testify at bankruptcy hearings so that the Bankruptcy Code could be changed to benefit our profession. She was constantly working for the finance and credit profession.

I had the privilege of sharing a bus trip with her during which she talked about how we could work together to change the salary levels for our profession. She mentioned to me that she had given up a pay raise so that her company would pay for her travel to all CFDD conferences and the Credit Congress. She did this, not for herself, but for the members who depended on her and for the profession. Marilynn didn’t just talk about what should be done, she really did talk the talk and walk the walk.

For instance, one time Marilynn put on a Cleveland Indians hat and auctioned it off. She loved the Cleveland Indians and she loved that hat, but here was an opportunity to make more money for the CFDD scholarship fund, so she did it.

...I was thinking of all of this when I noticed that Dennis kept looking at me, and I looked around to see if it really was me at whom he was looking. Imagine my surprise when he announced my name. For me to be considered in the same class as my mentor, Marilynn Daugherty, is honor that cannot be expressed in words.

I wanted to share with those of you who did not know Marilynn what a wonderful soul she was. She loved life and lived it to the fullest. She truly gave her spirit to her profession and to the organization she loved so much—CFDD. She touched the lives and careers of so many; and I have the honor of winning this award. I wish I could see her because I know she would smile and say, “I knew you could do it.”
**Fundraising Ideas**

The Louisville Chapter had a fundraising Chili Supper & Silent Auction in February and raised $1,087.50 for their Scholarship Fund. They are also selling chances for a quilt donated by one of the members.

The Wichita Chapter had a half-day seminar, Antitrust and Credit/Sales Relations, netting close to $1,000.

Richmond had a raffle for NASCAR tickets and raised $700, and has two silent auctions a year, which usually raise about $100. They also do 50/50 at their monthly meetings.

The Dayton Chapter sells entertainment books for their Scholarship Fund, which usually raises around $300.

The Seattle Chapter has an orchid auction each year and also silent auctions twice a year. The past two auctions raised approximately $1,500.

The Portland Chapter holds a monthly raffle, two auctions a year and product sales throughout the year. The auctions raise approximately $750–$1,100, the product sales $100–$400.

The Raleigh Chapter raised their dues to $100 this year and has covered needs without fundraising.

Dallas has a murder mystery dinner party for which around 20 people usually attend. The event is $15 per person and includes a potluck dinner. They also have the Basket of Cheer twice a year that is capable of bringing in $500–$600 each round. Donations are from members, so there is no cost to the chapter.

In the fall, the Omaha/Linux Chapter sells chocolates made by a local manufacturer. This raises $500–$800 for scholarships. Another major fundraising program in the fall is the chapter's participation with the Younker's department store Community Day Sale. This program allows the fundraising committee to sell coupon books for $5.00 each, for which they keep all proceeds. There is no direct cost involved! In turn, members of the fundraising committee volunteer, in two-hour slots, to sell tickets to Younker's customers until November 11th. They keep that money too, plus Younker's provides CFDD with signage. This fundraiser raises approximately $500 per year for scholarships.

Minneapolis takes part in the Herberger's department store Community Day Sale, for which they also sell $5.00 booklets and keep all proceeds. Once they qualify from selling booklets prior to the sale, the group is given two-hour time slots in front of the store to sell additional booklets to customers who are then given the identity of, and a handout describing the organization. They do this twice a year and usually profit around $950. Another fundraiser is the Poinsettia Plant Sale, which starts in September. Offering three different sizes, orders are taken and the plants are delivered the week of Thanksgiving. The profit is usually around $200. They also have a silent auction that raises approximately $250, and a bottle sale. The bottles, wrapped to disguise content, are priced from $1–$15 and sold. The bottles can contain anything that comes in a bottle: dish soap, wine, BBQ sauce, etc. They have a ton of fun with this and the funds received vary depending on how many participate and the average bottle price.

**How Do We Award Scholarships?**

Dayton uses the same application as National does for scholarships. As long as it meets the required score, the scholarship of choice is awarded. There are two categories: full registration to the CFDD Eastern Regional Conference, or $100 toward other conferences, classes, seminars or certification fees.

Richmond awards scholarships as needed and there is an application process.

Wichita just changed their policy due to fund availability. Any member in good standing can be awarded a scholarship equal to the registration fee for the CFDD regional conference. If they choose to attend the NACM National Credit Congress instead, the same dollar amount will be awarded toward that fee. It was decided that any member who receives an NACM or CFDD National scholarship will not qualify for a local one.

Seattle awards scholarships to members in good standing. The only restriction is for Credit Congress, which can only be awarded every other year to the same recipient to allow others a chance.

The Portland Chapter has a scoring sheet and is based upon first time and need. They do limit the number of times a member can win, unless no one else applies. They work with the Oregon Foundation and NACM Oregon to make sure they do not duplicate winners. They offer two scholarships for $250 to the PNW Credit Conference, one to the National Credit Congress, two to Credit Book Camp, one to a CFDD seminar, one to an NACM seminar, one for membership dues, and another for CFDD meals.

Louisville has an application process. They have a limit of $500 per year, per member ($250 per conference a year) and are based on funds available and circumstances. Scholarships are earned and awarded judged on attendance, participation, planning, goals, reason and need for the fairness of all members.

Raleigh has in place a $200 limit per year, per member for a wide variety of uses.

The Dallas Chapter does not have a limit per person but does have criteria that must be met, including but not limited to: active member status, number of meetings attended within the last year, dues paid and participation. They award up to $300 for Credit Congress and full scholarships for CFDD regional conferences.

Grand Rapids offers scholarships for $55 for the luncheon at Credit Congress to anyone attending. They also offer $100 for the CFDD regional conference to any one that attends. When they give scholarships for classes, members complete an application process like National's.

Omaha/Linux has an application process. Each member in good standing (depends on activity level and percentage of meetings attended within the last year) is eligible for $500 per year that can be used for seminars, classes, books, conferences, designation fees, etc.

The Minneapolis/St. Paul Chapter has a drawing for two scholarships of $100 each per year. Two winners and two alternates are drawn. The winners must notify the education chair within 60 days of how they are going to use the scholarship. If they don’t, it goes to the alternate. The scholarships expire within a year of award.
CFDD National Fundraiser

2007 NACM Credit Congress Full Delegate Registration
Bally’s – Las Vegas • June 10-13, 2007

$10.00 each
Tickets on sale until February 5, 2007.

Drawing to be held on Monday, February 12, 2007 at NACM-National Headquarters.

All proceeds to support CFDD National
Open to all members of CFDD and NACM
Opportunity for chapters to award a local scholarship!

Send order form and checks (payable to NACM-CFDD) to:
NACM – CFDD
P.O. Box 41660
Dayton, OH 45441

ORDER FORM
Please send me _______ @ $10.00 each Total Enclosed $______________

Name __________________________________________________________________________________________________________________

Company _______________________________________________________________________________________________________________

Address ________________________________________________________________________________________________________________

City, State, Zip ___________________________________________________________________________________________________________

CFDD National Fundraiser

Awards & Achievements

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