Message from Your National Chairman
Pam Foreman, CCE

Spring fever!! Have you caught it?? It's that time of year when a credit manager’s fancy turns to thoughts of ---- the NACM Credit Congress, what else? 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, epitomize the educated credit professional!

As far as I’m concerned, the major event of the conference is the CFDD Awards and Installation luncheon. It is at this luncheon that we recognize our chapters through membership, publicity, and program awards and individual members through scholarship and the Distinguished Member Achievement awards. We award thousands of dollars in scholarships; to witness that alone is worth the price of the luncheon! And of course, we also install our new board of directors and believe me; it is thrilling for those being installed to have all of you there!

But spring fever can bring something else that isn’t good to catch: apathy. I see it so often. It’s summer, so we take a vacation; a vacation from education. I can certainly understand why chapters decide to forego meetings during the summer months. It can be really difficult to get people in the seats. But unless you are public school teachers or ski instructors, I bet you still go to the office every day. Your need to know doesn’t take a vacation. So if your chapter is meeting during the summer, please don’t pass up the chance to learn something new. And if the event is a fundraiser or social, please go and support those who work so hard, even through the summer, to provide you these educational and networking opportunities.

Being your National Chairman this past year has been the honor of my life! If I have accomplished nothing else this year, I hope I have shown some of you the true value of CFDD membership. Please continue, for years to come, to **Invest in Yourself**!

**Mentor Workshop**

CFDD will present a Mentor Training workshop on Sunday, May 21 at the Credit Congress in Nashville. The cost is $30 and includes a certificate and beautiful mentor pin. **Don’t Miss It!**

**Retirement!!**

Millie DeMariano, our Executive Director, announced at the CFDD Conference West that she will be retiring at the NACM Credit Congress next year in Las Vegas.

Millie has been our Executive Director since 1985 and was National Chairman in 1978-79. She has been the backbone and the conscience of our organization and her drive for our success has been unparalleled.

While it saddens us that Millie is retiring, we are excited to announce that she will be handing over the reins to Carol Fowle, CCE. Carol is currently Director, Designation Program & Bookstore, at NACM and will assume the additional duties of CFDD Executive Director. We all know the love and devotion Carol has for CFDD and rest assured that the administration of our organization will remain in very capable hands.

**Thank You!!**

A huge thank you to all of you who supported our fundraiser by purchasing chances to win a full registration to the NACM Credit Congress.

Congratulations to our winner, Janis Rowe, CCE of Dallas, Texas!

The funds from this event went into our general fund and will go a long way in helping keep our dues at their current level.

**New Logo Items**

We have added some great new logo items to our line, including a beautiful portfolio, a travel alarm clock, and new business card holders. Logo items are available only through the NACM Bookstore and at CFDD Conferences. Be sure to check them out on the website.

**National Conference**

Our first National CFDD Conference will be October 26-28, 2007 in St. Louis, MO. Put it on your calendar and in your budget now!
CFDD: Education & Scholarship

No two words personify the CFDD experience more than education and scholarship! Indeed, our organization’s Vision Statement clearly states CFDD’s role in NACM’s “global vision of being the leader in educational programming, thereby setting industry standards for professional excellence.”

CFDD takes a backseat to no other professional organization when it comes to providing educational programs and scholarship opportunities for its Members. CFDD has a positive and continuing educational presence at Regional Conferences, the NACM Credit Congress, Self-study course offerings and through its professionally developed educational programs (each covering an individual “real world” credit issue) that are available to Chapters and Members through the NACM Bookstore.

As we all have learned over the years…CFDD talks the talk and walks the walk! To support its Members in their individual quests for professional education and development, CFDD offers a myriad of scholarships at the National and Chapter levels covering everything from Regional Conference, National Conference, Certification Program and School Registration fees to Self Study Courses.

I urge you to take advantage of all that CFDD has to offer YOU as a Member: Education, professional development, networking, mentoring and scholarships. Scoot up to the table and indulge in the banquet of choices in front of you. Above all, as Chairman Foreman, CCE continually challenges us -- “Invest in Yourself!”

I look forward to seeing many of you in Nashville in May at the NACM Credit Congress. Best wishes.

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Member Services

As my term as Vice Chairman of Member Services comes to an end, I reflect back to the goals I shared at the organizational board meeting in New Orleans and in the September newsletter. Based on the needs from each chapter, I had a strong desire to increase the communications to the chapters and individual members and to facilitate communications between chapters. Over the years, I have witnessed the sharing of information between chapters and the growth of opportunities that take place when we exchange ideas and information to promote CFDD. It happens – we just need to make it happen more often!

At the regional conferences, your national officers provided information to Presidents and Vice Presidents that would help each chapter grow and prosper. We encouraged questions and provided answers and suggestions and solicited responses from other chapters. During the business meeting each chapter provided highlights of their activities for the year; other chapters took notes and jotted down ideas that they could take home and share with their own chapters.

I encouraged (begged?) chapters to complete the Newsletter submission forms on July 15 and November 15 to make sure their chapter’s information was included in the national newsletter. I love to read the “Chapter Picks”, “On the Way Up” and especially look forward to the “Awards & Achievements” of our fellow members across the country. This is the best way to recognize your members and your chapter for their successes!

We have also encouraged chapters to share their newsletters with the national officers and other chapters. As a result of the discussion of chapter newsletters at one of the national board meetings, NACM has proposed assistance with posting chapter newsletters and archiving these on the website. We appreciate the support we receive from the NACM office as they continually strive to help and promote CFDD.

To further facilitate communications between chapters, I requested ‘tips and hints’ from chapters that might be helpful to other chapters and provided these to Membership and Publicity Chairs via e-mail. I encourage chapters to continue forwarding ideas to the national board that might be shared and implemented by other chapters.

We’ve made some progress towards increasing communications to members and chapters. I hope that each of you will continue to share your ideas and exchange information with fellow CFDD members; together we can grow our members and our chapters.

The National Board is committed to continually add to your resources and provide tools for every chapter’s success – please let us know when we can help.

Nancy Watson-Pistole, CCE
Vice Chairman Member Services