



CREDIT BUZZ

APRIL 2007

VOLUME 1, ISSUE 2

A WORD FROM YOUR CHAPTER PRESIDENT

Happy Spring Everyone!!

Can you believe that we are a quarter of the way through 2007?? This year has already demonstrated great potential for our Chapter! Our membership continues to grow, we kicked-off our CAP and ACAP classes with a promising number of participants, and our “CFDD Day” meetings continue to be outstanding.

Thanks to our Vice President/Program Chair, Gwen Stroops, CCE, we started the year with some great “CFDD Day” programs. January’s topic was “Lessons in Life Leadership” presented by Emily Weinacker; our own CFDD member, Mike King, shared knowledge in “Anti-trust” laws at our February meeting; and Blackrock Funds representatives Darryl Mikami and Glen Martin guided us through the “Economic Outlook for 2007” in March. We have had tremendous turnout for our meetings, and we have you, our dedicated members, to thank for making “CFDD Day” a success.

Our CFDD Phoenix Chapter will be receiving a Membership Award from CFDD National. The award will be presented during the CFDD National Luncheon at NACM Credit Congress on June 12, 2007, in Las Vegas. If you are planning to attend Congress, please be sure to purchase your tickets for the luncheon, and join us in support of your Chapter.

Our May meeting will be highlighted by the installation of the newly elected Officers to the Board. Committee Chair positions will be needed. If you are interested in serving your Chapter, please let me know. I will be happy to submit your name to the new Board.

As we look forward to the future of 2007 filled with inspiring credit programs, fundraising opportunities, membership drives, and scholarship benefits, one cannot help but be *super excited!* Please continue to support your CFDD Chapter by attending, and bringing guests, every “CFDD Day”!

Hope to see you all real soon!!

Sheila C Roames, CCE

CFDD Phoenix Chapter President



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MEMBERSHIP NEWS BY CHERI SMITH, CBA

I am excited to announce that we have added three new members to our Chapter this quarter. Please welcome:

Kim Kemper, Noble Steel

Ruth Wirkkala, Amec Earth and Environmental, Inc.

Ellen Wodiuk, Mission Material Company

There are additional applications pending, and those members will be announced at a later date.

This organization offers great educational credit tools that benefit the amateur and the expert. Please encourage your fellow co-workers and friends in credit to participate in CFDD. Membership packets may be obtained by contacting me at 480-941-0844, Ext. 257, or via e-mail to cheris@accurateliem.com.

It is with regret that I had to resign from the Membership Chair position. I am unable to commit 100% to this position, and feel it is not fair to the Chapter. I will continue through June to assist the new chairperson, which is still to be determined. I encourage any of our members to speak with Sheila regarding this wonderful opportunity to assist your chapter in its growth. My participation for the past three and a half years has helped me expand my knowledge and education on many levels. If you have questions regarding the job description for this position, or how to become further involved within your Chapter, please contact me or Sheila Roames (602-276-0406).



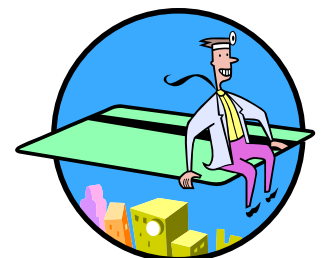
CFDD provides
education,
networking,
member
support, and
scholarships.

NEWSLETTER NAME

As you have no doubt noticed, our Newsletter now has a name! We had several great suggestions for the name from our members, and it was difficult for our Newsletter Committee to make the final choice.

The lucky winner of the \$50 gift card is Ruth Wirkkala of Amec Earth and Environmental, Inc.

Thanks to all who participated!!





FROM GWEN STROOPS, CCE EDUCATION/SCHOLARSHIP CHAIR

Members have been asking for details, dates, and times of the credit programs, and the options available for the classes needed to prepare for certification. You may access this information on our local NACM website. The following is a summary of the **2007 CAP/ACAP** schedule facilitated through *Southwest Business Credit Services*.

The CAP Program

The Credit Administration Program provides participants with a solid foundation of knowledge, and prepares applicants for the CBA Designation proficiency exam.

The CAP program is comprised of the following courses:

- Basic Financial Accounting
- Financial Statement Analysis I
- Business Credit Principles
(formerly known as Credit & Collection Principles)

The ACAP Program

The advanced Credit Administration Program is a series of college equivalent courses designed to prepare credit professionals for additional managerial responsibilities, and for the CBF Designation exam. A combination of course work and NACM Career Roadmap points is needed to qualify for the CBF Designation exam.

The courses required for the ACAP program are:

- Business Law I (Contracts)
- Credit Law
- Financial Statement Analysis II

For our members unable to take the classes locally, NACM provides on-line courses. The current schedule is as follows:

Accounting Course Schedule

September 4—December 15, 2007
Instructors: Angela Brent, CPA, and Ronnie Archer, CCE
(Registration open from May 21—July 13, 2007)

Business Law Course Schedule

September 10—December 1, 2007
Instructor: Mary Ann Blackmore, CCE
(Registration open from May 21—July 13, 2007)

Credit Law Course Schedule

September 10—December 1, 2007
Instructor: Mark Berman, Esq.
(Registration open from May 21—July 13, 2007)



CFDD—Where
Improvement
never stops.
Commit to a
stronger focus
on education,
networking, and
professional
growth.





EDUCATION/SCHOLARSHIP (CONT)

Have you submitted your scholarship application?? The deadlines for scholarships at the NACM and CFDD National level have already passed for 2007. However, scholarships from your local CFDD Chapter are still available. Remember, awarding scholarships is how your CFDD Chapter gives back to its members!

Remember these **deadlines** when applying for a **local** scholarship:

- Registration for the 111th Credit Congress
(Las Vegas, Nevada, June 9-13)
- June 10th CBA, CBF, CCE Exams April 30, 2007
- July 23rd CBA, CBF, CCE Exams May 21, 2007
- Registration for NACM-CFDD Pacific NW August 13, 2007
(Tacoma, Washington, September 20-22)

We have received two scholarship applications for 2007, and look forward to receiving yours!!

A copy of the Application for Scholarship Award is attached at the end of this newsletter for your convenience.



COLLECTION REFLECTION POEM

*I think that I will never know
 What makes these customers pay so slow.
 The salesman said "Their credit's great,"
 We rush the order and begin to wait.
 The due date comes and then it goes,
 That's when we hear "the Tale of Woes."
 "The checkbook's lost, the boss is ill,
 Our dog Betsy ate your bill."
 "Our bookkeeper just got out of jail,
 We used your check to make the bail"
 "We had a fire and then a flood"
 "We'll need a P.O.D. signed in blood"
 Next time I hear "Oh they're as good as gold"
 I'll quickly put them on CREDIT HOLD*

Remember,
education and
can open doors
to your future.



From the CMA Daily News, March 9, 2007

Contributed by Judy Bedner, Credit Manager, Western Nonwovens, Inc.



A GLIMPSE OF WHAT'S TO COME BY GWEN STROOPS, CCE, PROGRAM

CFDD Day is for you the member! It is a portion of your time that gives something back. Come to network, gain knowledge to enhance your personal growth, and revive your energy.

As Sheila mentioned, the first quarter kicked off some great sessions. Here is a look at the second quarter line up. Don't forget the entire year at a glance is available on our website.



April 10—"Hiring, Salaries, and Resources"

Presented by Tami Erickson, Director of Robert Half



**Official Career Partners
of NACM**

May 8—"Yes: Energy Through Enthusiasm"

Presented by Gary Goldberg, Credit Manager at Sigler



June 12—NACM's 111th Credit Congress

No meeting will be held due to the Credit Congress in Las Vegas, Nevada

Don't forget to register!

If you have not attended and would like assistance, feel free to ask!

See you in Las Vegas!

Investment for
you and your
company"





GLIMPSE OF WHAT'S TO COME (CONT)

This year's convention will offer a host of program options in a variety of areas. Based on your personal needs and interest levels, you'll be able to customize a conference agenda that's right for you in the areas of:

- Business and Leadership Skills
 - Financial Analysis
 - Credit Management
 - Credit & Technology
 - International Credit
 - Industry Specific Programs
 - Legal Environment of Credit
- And more compelling sessions!



Selecting Sessions

Here are a few tips and suggestions for choosing the best sessions for you:

Content Levels

Please be sure to read each session description carefully when choosing a session to attend.

B = Basic

Sessions marked with a "B" are best suited for those with little or no knowledge of a subject, those wishing for a refresher of basic concepts or topics of a general nature.

O = Overview

Sessions marked with an "O" provide a general review of a subject area from a broad perspective and may be appropriate for professionals at all levels.

I = Intermediate

Sessions marked with an "I" are best suited for those with a cursory knowledge of a subject.

A = Advanced

Sessions marked with an "A" are best suited for those with a working knowledge of the subject or those at an executive level in their career.

U = Update

Sessions marked with a "U" present a general review of new developments and are best suited for those with some

Support your local CFDD chapter Attend the monthly meeting on CFDD Day!!





GLIMPSE OF WHAT'S TO COME (CONT)

We can plan our calendar of events by looking to www.nacm.org. Here are a few other important events to remember!

<p>Sept 20 – 22, 2007 http://www.pnwcc2007.com</p>	<p><u>NACM-CFDD Pacific Northwest Conference</u> Tacoma Sheraton Tacoma, Washington sponsored by the South Puget Sound Chapter and NACM</p>
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20th Annual Western Region Credit Conference
 October 17-19, 2007
 Monte Carlo Resort & Casino
 Las Vegas, NV
 For additional information
www.wrcc.biz



Program topics include:
 The Federal Reserve– What They Really Do
 Surviving Credit without a Law Degree
 Internal Audit Controls
 Justifying Your Credit through Mechanics' Liens
and much more!

Great speakers include:
 Dave Beckel, CCE
 Phyllis Truitt, CCE
 Dwight Anderson, CCE
and other motivating presenters!



BIRTHDAY BLAST

APRIL BIRTHDAYS

- Linda Spadling (3)
- Carolyn Thomas (4)
- Kira Trichel (10)
- Shelley Wicklund (16)
- Eric Johnson (25)

MAY BIRTHDAYS

- Shannon Bagshaw (9)

HAPPY BIRTHDAY!



JUNE BIRTHDAYS

- Melanie Schaefer (3)
- Eric Volland (8)
- Angie Essig (19)
- Lucia Varela (25)
- Dee Polito (30)

If you have a birthday this quarter, and your name was missed in the Birthday Blast, our sincere apologies!

We must not have your birth date! If you would like to be included in the Birthday Blast in the future, please send your birth date to:

abeam@siglers.com





CONGRATULATIONS!! HURRAY!! WAY TO GO!!

Our fundraisers for the first quarter were a success!! Our thanks to Mike King and Gammage & Burnham, Gwen Stroops, Rich Adams and Southwest Credit Business Services, Nancy Slaughter, and Accurate Lien for their generous prize donations in support of our monthly raffles. The raffle winners and prizes were:

January Winners:

Kevin Blakely—"First Things First"

Gary Goldberg—"The 8th Habit"

Jeri Joachim—"The Habits Journal"

February Winners:

Jeff Hall—"The Story of You"

Jeri Joachim—"The 7 Habits"

Mike Kennedy—Bottle of Fine Wine

Gwen Stroops—Suns Tickets

Ellen Wodiuk—"100 Ways to Motivate"

March Winners:

Dee Polito—Cook Book

Cheri Smith—\$50 Gift Card

Eric Volland—Bottle of Fine Wine

CONGRATULATIONS TO ALL THE WINNERS!

And, a very special thanks to all of you who participated by buying a chance to win!! Every dollar contributed to our monthly fundraiser goes to our Chapter's scholarship fund. Your donation each month benefits everyone, making us **all** winners!



"Invest in
yourself! "
It will be the
best investment
you'll ever
make!





ABOUT CFDD

OUR MISSION: *The mission of the National Association of Credit Management's Credit and Financial Development Division shall be to promote active interest in the credit and financial profession, to develop and market educational programs that are vital to the development of the effective professional, and to be a viable force within the NACM network.*

OUR VISION: *To dynamically impact the National Association of Credit Management's global vision by being the leader in educational programming and direction, thereby setting industry standards for professional excellence.*

PHOENIX CHAPTER OFFICERS AND BOARD 2005–2007

President—Sheila Roames, CCE

Vice President/Program Chairperson—Gwen Stroops, CCE

Secretary—Alice Garcia, CBF

Treasurer—Shannon Bagshaw, CBA

Education Chairperson—Gwen Stroops, CCE

Membership Chairperson—Cheri Smith, CBA

Hospitality Chairperson—Eric Volland

Publicity Chairperson—Ann Beam, CBF

Member at Large—Nancy Slaughter, CCE



CFDD Credit Buzz is published quarterly by CFDD-Phoenix Chapter for its members, potential members, and other interested credit professionals.

Original articles for publication are encouraged. Previously published and copyrighted articles of interest to the credit community will be reprinted if permissions are given.

All information intended for publication should be sent to:

Ann Beam at abeam@siglers.com

All articles submitted are subject to editing due to space limitations and editorial style, but represent the opinions of the individual authors, not that of CFDD-Phoenix Chapter.

Ann Beam, CFDD Credit Buzz Editor