

CAPITOL CREDIT

February Program

Date: Tuesday, February 9, 2010
Board Meeting: 4:30 - 5:30 p.m.
Networking: 5:30 p.m.
Dinner: 6 p.m.
Location: **Sizzler Restaurant**
1151 Lancaster Dr., NE, Salem
Cost: \$20 (Per person)
\$30 (non-CFDD member)

Menu Options

Choice of Flat Iron Steak; Hibachi Chicken (Offered with your choice of baked potato, mashed potatoes, french fries, or rice, and a onetime salad bar. Please indicate choice on reservation form.); or All You Can Eat Salad Bar. Beverage choices include coffee, tea, or soft drink.

Directions to the monthly meeting

North of Lancaster Mall on the west side of Lancaster.

Meeting Program

“Performance Management and Management Communication”

Speaker: Ronald Hill, Director of Credit & Collections, Xerox Corporation (NARS)

Ron has been in the credit profession for many years and is highly respected within the industry and as a professional instructor to credit groups. Ron received his degree in Business Administration from Portland State University; a master’s degree in Management from City University, Portland, Oregon; and a Ph.D. in Organizational Leadership from Capella University, Minneapolis, Minnesota. He is a licensed CPA with the state of Washington and a CFP Candidate- with Boston Institute of Finance, Boston University.

Salem-Albany
 “Teamwork—Working Together”



February 2010

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CFDD National Area Director-Oregon
 Diane Snyder,
 CCE, CICP,
Rodgers Instruments, LLC

Chapter Chatter

Portland CFDD

Red Lion Convention Center
 1021 NE Grand Ave., 6th Floor, Portland
Thursday, February 11, 2009
 Networking: 5:30-6 p.m.
 Dinner: 6 p.m.

Program: “A Banker’s Observation on Today’s Business and Banking Environment”
Presenter: Bill Jones

For reservations: Denise Dowless, Col Tab, Inc., 503.233.2248 or denise_coltab@revpub.com.

CFDD Member Achievements

If you know of a CFDD member who has had a notable achievement, please let us know so we can recognize their accomplishment.

Share Your Ideas

If you have some helpful credit management hints or methods that work, please share them with other CFDD members by submitting them for inclusion in your monthly *Capitol Credit* newsletter. Email to katham@saif.com.



Presidents Message

Dear Members,

Our February speaker-program will feature Ronald Hill, Director of Credit and Collections, Xerox Corporation (NARS), who will provide a talk on Performance Management and Management Communication. We will be meeting at Sizzler on Lancaster.

March 15 is the deadline for applying for CFDD National Scholarships. This is an excellent opportunity to show your company how it pays to be a member.

You make the Salem/Albany Credit and Financial Development Division of NACM successful. It is your participation and dedication that make this all worthwhile. Your ideas, suggestions, recommendations, directly or indirectly through elected members of the Board of Directors, are what keep your organization on track.

Our election for new Board of Directors will take place this month rather than March this year as we will not be meeting in March. They serve you to organize chapter operations and activities along with the assistance of committee chairmen and members—Education, Programs, Membership, Fund-raising, Publicity, Scholarship, Hospitality, Historian, and Auditor. Some take a lot of time and commitment, some less time but the same commitment. All CFDD members should volunteer in some manner to keep the chapter operating smoothly and as supportive of member needs as possible.

Installations of the new Board of Directors will be in April as usual.

Sincerely,
Lori Kimball, CBF,
President Salem/Albany CFDD

Happy Birthdays

January

Renee Ames, CBA, Morrow Equipment Co. 8th

February

Catrina Kersich, Pacific Pride Services 13th
Michael Knapp, Michael E Knapp PC 15th



Membership News

Please contact Gina McKenzie, Membership Chairman, for membership information or if you have a referral at gmckenzie@epic-aviation.com,
(T) 1.800.616.2030 ext. 536, (F) 503.566.2336.

From Your CFDD Area Director

Plan, Commit, Succeed

A few months ago, the topic of my monthly Area Director report was “CFDD – What’s In It For Me?” I have continued to think about that subject. In particular, I have thought about the value of my CFDD membership at this point in my career, and with what I face on a day-to-day basis.

Every credit professional I have spoken with recently reports that this economic downturn is about the worst they have seen. And, that fits with my experience. For this reason alone the networking available through CFDD has been an incredible benefit to me and to my employer. CFDD members come from a broad base of industries and experiences, so if I have a question about a situation I am facing I can usually find a CFDD member that has experience in that area. I look forward to our monthly chapter meetings as it is an opportunity to keep and expand those connections and be able to talk with others who face similar challenges.

The LinkedIn network for CFDD members is another excellent way to network with others and obtain the benefit of the expertise of other credit professionals. Already several questions have been posted on the LinkedIn website to help members with their questions. I encourage all CFDD members to join this forum. Information on how to sign up on LinkedIn can be found in the December 2009 CFDD National Newsletter.

Please also be on the lookout for information on the 2010 Pacific Northwest Credit Conference to be held in Portland. Planning is currently underway, and the list of education topics and speakers is growing. It will be another excellent conference, so please plan to attend.

I wanted to post another reminder about the March 15, 2010 deadline to apply for CFDD National Scholarships. This is just one of the benefits we have as CFDD members. The scholarship application can be found at www.cfdd.org. Since the only information considered by the Scholarship Awards Committee is the information you put on the application, you should try to provide thorough reasons why you are requesting the scholarship, and it doesn't hurt to have someone else look over your completed scholarship application before it is submitted. Don't let scholarship dollars go unused!

Thank you! to all members who purchased a raffle ticket for a chance to win one registration to the 2010 National Credit Congress. All proceeds go to the CFDD National Scholarship Fund.

Thank you to everyone for your support of CFDD! Please let me know if I can do anything to help you.

Best regards,
Diane Snyder, CCE, CICP
CFDD National Area Director for Oregon

Successful Professionals

—Leadership Skills

Do you want to be a leader who:

- Works less and racks up audacious results?
- Motivates people to be your ardent cause leaders?
- Continually boosts your job and career in startling new ways?
- Inspires teams to bust through stretch goals?
- Continually improves your leadership skills?
- Communicates with power and precision?

Leadership is the ability to manage for the organization's mission and to mobilize people around that mission. Second, although strategy and tactics change all the time, the fundamentals of leadership do not.

• **Leadership is a matter of how to be, not how to do.** We spend most of our lives mastering how to do things, but in the end it is the quality and character of the individual that defines the performance of great leaders.

• **Leaders succeed through the efforts of their people.** The basic task of the leader is to build a highly motivated, highly productive workforce. This means moving across the boundaries both within and outside the organization, investing in people and resources, and exemplifying—demanding—personal commitment to a common task.

• **Leaders build bridges.** The boundaries between sectors, organizations, employees, customers, and others are blurring. The challenge for leaders is to build a cohesive community both within and outside the organization, to invest in relationships, and to communicate a vision that speaks to a richly diverse workforce and marketplace.

Leaders today have to be healers and unifiers. They are responsible for what lies outside the box as well as what lies within. True leaders throughout the organization understand that a deteriorating, fragmented community is not going to provide the kind of engaged, energetic, high-performance workforce that competition—and our own missions and goals—demand.

They understand, too, that in a world where no individual can possibly have all the answers, it is the inclusive organization that excels. Leaders of such organizations know that they must disperse leadership across the organization, banish the hierarchy, and create more circular, flexible, and fluid management systems based on collaborative relationships and mutual respect.

People want to be part of something that makes a difference that transcends the ordinary—they want a star to steer by. The need for a clear, compelling mission, a reason for being, a purpose, cuts across every organization, whether a government agency, a nonprofit organization, or a corporation. Yet to achieve any mission, the organization has to be managed and led. It is essential that leaders of an organization be able to articulate the organization's values,

to mobilize people around those values, and to embody those values personally as they manage for the mission. People both in this country and around the world also have an enormous hunger for ideas. This hunger among millions of working executives demonstrates their concern for the future and a commitment to make a difference.

Great leaders do not live in ivory towers; they are engaged with and deeply care about others. They measure their own success by the real-world impact of their work.

CFDD Mission Statement—

“The Mission of NACM Credit & 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.”

CFDD Vision Statement—

“To dynamically impact the National Association of Credit Management's global vision of being the leader in educational programming, thereby setting industry standards for professional excellence.”

Program Registration

(Please reserve by 11 a.m, Friday, February 5, 2010.)

NAME _____

NAME _____

FIRM _____

Menu: Flat Iron Steak (Cooked): _____ Hibachi Chicken All You Can Eat Salad Bar
 Baked Potato Mashed Potatoes Fries Rice

COST: \$20, per person (CFDD members); \$30, per person (non-CFDD members)

Check payable to "Salem-Albany CFDD" enclosed Bill on NACM statement

Pay for guests in advance, at the door, or by billing to your company.

Please return to: Lori Kimball, CBF, NORPAC Foods, Inc., PO Box 458, Stayton, OR 97383

Phone: 503.769.2101ext. 1218 **Fax:** 503.769.1945 **E-mail:** kimball@norpac.com

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CFDD National Scholarship Award Application

Application Must Be Typed or Computer Generated

Hit the tab key to move from one space to the next. Completed application forms should be submitted with the information requested and must be received by **March 15**. Additional CFDD Scholarship Guidelines can be found on the last page of this application. Please send your files as e-mail attachments to cfdd@nacm.org. The name of the file containing the nomination form should be as follows: LastNameFI_Schol.doc. Example: SmithJ_Schol.doc. The name of the file containing any attachments should be as follows: LastNameFI_ScholAttach.doc. Example: SmithJ_ScholAttach.doc.

Please note category preference by marking 1st, 2nd, 3rd, 4th 5th, 6th, or 7th choice.

Applicant's Name (Include Designation) _____ CFDD Chapter or Direct Member _____

# _____ Preference	Category I	CFDD Conference Fees	(You may make <u>one</u> selection)
1. <input type="checkbox"/>	CFDD National Conference	(\$350.00)	
2. <input type="checkbox"/>	NACM-CFDD PNWCC	(\$350.00)	
	Recipients of CFDD Conference Scholarships, to be used within one year of presentation, are required to attend the CFDD Business Meeting, held during the Conference attended.		

# _____ Preference	Category II	NACM® Conference Fees	(You may make <u>one</u> selection)
1. <input type="checkbox"/>	NACM® Credit Congress	(\$250.00)	
	Recipients of NACM Credit Congress Scholarships are required to attend the CFDD Awards and Installation Luncheon, held the year following the award presentation.		
2. <input type="checkbox"/>	NACM® Legislative/Advocacy Day	(\$250.00)	

# _____ Preference	Category III	Designation Application Fees	(You may make <u>one</u> selection)
1. <input type="checkbox"/>	CBA sm	(50% of Current Fee)	
2. <input type="checkbox"/>	CBF sm	(50% of Current Fee)	
3. <input type="checkbox"/>	CCE®	(50% of Current Fee)	
4. <input type="checkbox"/>	CCE® Recertification	(50% of Current Fee)	
5. <input type="checkbox"/>	CICP Recertification	(50% of Current Fee)	

# _____ Preference	Category IV	School Registration Fees	(You may make <u>one</u> selection)
1. <input type="checkbox"/>	NACM Certificate Session	(Session Fee not to exceed \$250.00)	
2. <input type="checkbox"/>	CAP/ACAP (Upon Completion with a Passing Grade)	(Session Fee not to exceed \$150.00)	
3. <input type="checkbox"/>	CICP Course Fee	((Session Fee not to exceed \$250.00)	
4. <input type="checkbox"/>	NACM Online Courses (Accounting, Business Law, or Credit Law)	(50% of Current Fee)	

# _____ Preference	Category V	Self-Study Courses	(You may make <u>one</u> selection)
1. <input type="checkbox"/>	Business Communications		
2. <input type="checkbox"/>	Communications Skills for Managers		
3. <input type="checkbox"/>	Fundamentals of Business Writing		
4. <input type="checkbox"/>	How to Read & Interpret Financial Statements		
5. <input type="checkbox"/>	Keeping Customers For Life		
6. <input type="checkbox"/>	Leadership Skills For Managers		
7. <input type="checkbox"/>	Successful Negotiating		
8. <input type="checkbox"/>	What Managers Do		

# _____ Preference	Category VI	NACM CD-Rom Courses and Review Packages	(You may make <u>one</u> selection)
1. <input type="checkbox"/>	Credit Business Associate (CBA) Review Package	(includes 2 CD's)	
2. <input type="checkbox"/>	Certified Credit Executive (CCE) Review Package	(includes 1 CD)	

# _____ Preference	Category VII	NACM Teleconferences	(You may make <u>one</u> selection)
1. <input type="checkbox"/>	NACM Teleconferences		(Not to exceed \$100)



CFDD National Scholarship Award Application

Application Must Be Typed or Computer Generated

Name (Include Designation) _____ Company Name _____
 Address _____ City _____ State _____ Zip _____
 E-mail _____ Telephone _____ Fax _____

Business Experience:

10 Points Maximum

Years in Credit _____ Years in Position _____ Title _____ Number of Employees Supervised _____
 Duties of Your Position _____

Education:

10 Points Maximum

College:	College Attended _____	Years Completed _____	Degree Granted _____
College:	College Attended _____	Years Completed _____	Degree Granted _____
Other Courses:	Course Sponsor _____	Name of Course _____	Year _____
Other Courses:	Course Sponsor _____	Name of Course _____	Year _____

Are you able to interpret a Financial Statement? Yes No

NACM® DESIGNATIONS HELD: CBAsm CBFsm CCE® CEW CICP CICE

CFDD/NACM Involvement: (Attach additional pages if needed)

40 Points Maximum

CFDD Involvement	CFDD Chapter or Direct Member	Number of Years/Months as Member
Local and National – List Activities and Dates	_____	_____
Type of Involvement _____	Local/National _____	Year(s) _____
Type of Involvement _____	Local/National _____	Year(s) _____
Type of Involvement _____	Local/National _____	Year(s) _____
Type of Involvement _____	Local/National _____	Year(s) _____
Type of Involvement _____	Local/National _____	Year(s) _____
Type of Involvement _____	Local/National _____	Year(s) _____

NACM® Involvement

(Affiliate and National, i.e., FCIB, GBG, APG, etc.)

Are you your firm's designated representative to the Local NACM® Affiliate?


Yes No

Type of Involvement _____	Local/National _____	Year(s) _____
Type of Involvement _____	Local/National _____	Year(s) _____
Type of Involvement _____	Local/National _____	Year(s) _____
Type of Involvement _____	Local/National _____	Year(s) _____
Type of Involvement _____	Local/National _____	Year(s) _____

Detailed Reason and/or Need for Applying for this Scholarship:

40 Points Maximum

- A detailed Reason and/or Need must be listed for EACH category applied for.
- Categories without a Reason and/or Need will not be considered.
- Attach additional pages if needed.



CFDD Scholarship Guidelines

- A. CFDD will award scholarships annually. Scholarship awards may be funded with proceeds (interest, dividends, and asset appreciation) from the Scholarship Fund and/or by contributions made and received by March 31st.
- B. In order to be eligible to receive a CFDD National scholarship fund award, the applicant must be a CFDD member in good standing for at least six months at the time of submission and at the time of disbursement.
- C. All scholarship applications must be received by CFDD National by March 15 of each year to be considered. If March 15 is a Saturday, Sunday or legal holiday, the applications must be received on the first business day following the 15th.
- D. An application must receive an average score of 65 in order to qualify for a CFDD National Scholarship.
- E. Any recipient of a CFDD Regional Conference registration award must submit proof of attendance at a minimum of three (3) conference educational sessions. A copy of a signed CEU form must be submitted to the CFDD Executive Director within 30 days of Regional Conference. Failure to attend a minimum of three (3) conference educational sessions and submit a copy of a signed CEU form may eliminate any future eligibility for CFDD National Scholarship Awards.
- F. Any recipient of a CFDD National Conference, NACM Credit Congress or NACM Legislative Conference (Advocacy Day) registration award must attend at a minimum of three (3) conference educational sessions. Attendance will be verified using the system in place to record and document Continuing Education Units with the NACM-National Education Department.
- G. Self Study Scholarship Award recipients must complete the awarded course within 12 months of the date of receipt of course material. Non-completion within 12 months may disqualify the member from future eligibility for National Scholarship awards.
- H. A member is not eligible to receive a CFDD National Scholarship in the same category for two consecutive years.
- I. A scholarship recipient must redeem their scholarship within 12 months of the award.

Your signature, represented by typing your name, attests to the validity of the information within this application to the best of your knowledge and that you understand and agree to the guidelines above.

Applicant's Full Name (representing signature)

Date

Completed application should be submitted by March 15 as an e-mail attachment to cfdd@nacm.org. Please name the file containing the application as follows: LastNameFI_Schol.doc. Example: SmithJ_Schol.doc. The name of the file containing any attachments should be as follows: LastNameFI_ScholAttach.doc. Example: SmithJ_ScholAttach.doc.

NACM – CFDD
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Columbia, MD 21045
P: 410-740-5560
F: 410-740-5574
E: cfdd@nacm.org

5 Pages Maximum

Revised January 2010