



# 2011 CFDD National Conference Report

October 6 – 8, 2011

Cincinnati Airport Marriott, Cincinnati, OH

CFDD hosted its fifth annual National Conference from October 6-8 at the Cincinnati, OH Airport Marriott. Seventy paid delegates, representing 19 chapters gathered to gain more knowledge in tough economic times and to network with other credit professionals.

The conference hosted educational sessions presenting valuable information for credit professionals on *Creating Positive First Impressions; Dealing with Difficult Customers; Belts and Suspenders of the Credit Department: Before, During and After a Chapter 11 Proceeding; The Three Dimensional Credit Manager* and *Developing Your Own Scoring Model*. Sessions were held consecutively throughout the three days so that all attendees could benefit from each valuable session. In addition, the *Open Forum* was brought back by popular demand after successful sessions at the 2008, 2009 and 2010 Conferences.

## Thursday

Thursday commenced with the CFDD Business Meeting. Chairman Wendy Bartlett, CCE, presided over the business meeting during which the officers and directors reported on the status of the chapters and the national organization. Fifteen and 25 year membership recognition certificates were given to individuals, and the Chapter with the highest percentage of membership in attendance was recognized and given a gift certificate for CFDD logo items from the NACM Bookstore. NACM Past National Chairman Phyllis Truitt, CCE, attended the Conference on behalf of the National Board and addressed the delegates. Recognition was given to individuals and companies that provided financial contributions in support of the conference. In addition, individual Chapters presented contributions to the Scholarship Fund and were recognized by the Board. After business was completed, the afternoon continued with a presentation on *Creating Positive First Impressions & Dealing with Difficult Customers* by Susan Fee.

### Thursday session:

Session	Speaker
Creating Positive First Impressions & Dealing with Difficult Customers	Susan Fee

Delegates ended the day with an enjoyable and valuable Networking Reception and the CFDD sponsored Silent Auction.

Here's a list of Auction items, their estimated retail value and the sale price.

Winning Bid	Winning Bidder	Item Donated	Estimated Value	Donated by
\$220	Kelly Shock, CCE	Nook Color: The Reader's Tablet	\$250	CFDD Phoenix Chapter
\$45	Carol Fowle, CCE	\$50 Target Gift Card	\$50	Duane Schwartz, CCE
\$50	Barb Condit, CCE	\$50 Target Gift Card	\$50	Duane Schwartz, CCE
\$75	Jeff O'Banion, CCE, CICP	Mini Miche Bag with 5 Shells	\$92	Mary Moore, CBA
\$110	Lynn Kendrick, CBA	Kindle	\$127	CFDD Past National Chairmen
\$25	Dawn Wallace Cook, CCE	\$25 Williams-Sonoma Gift Card (also good at Pottery Barn, Pottery Barn Kids, PB Teen and Williams-Sonoma Home)	\$25	Marcia Kaczmarek, CCE; Barbara Condit, CCE; and Jo Rettke, CCE
\$27	Kim Hardy, CBA, CICP	Belle Hop Jewelry Roll, Keychain Tote & Travel Door Alarm	\$45	Robin Schauseil, CAE
\$27	Charlene Gothard	White Ceramic Necklace	\$39	Susan Paul, HelmsBriscoe
\$30	Marlene Groh, CCE, CICP	Luggage Scale & Convertible Keychain	\$25	Robin Schauseil, CAE
\$200	Robin Schauseil, CAE	Handmade Nature-Motif Wall Hanging	\$300	Kathi Garten
\$20	Pamela Meyer, CBF	\$25 Williams-Sonoma Gift Card (also good at Pottery Barn, Pottery Barn Kids, PB Teen and Williams-Sonoma Home)	\$25	Cindy Vekas, CCE and Melva Becker, CCE
\$120	Cindy Hayes	Nook: The Reader's Tablet	\$120	CFDD Past National Chairmen
\$16	Jerrilynne Jankowski	Gardening & Relaxation Gift Basket	\$40	Anonymous
\$45	Micki Wilson	Talbots' Silver Hammered Circle Necklace & Earrings	\$56	Robin Schauseil, CAE
\$40	Dawn Wallace Cook, CCE	Talbots' Bead Necklace & Earrings	\$62	Robin Schauseil, CAE
\$46	Carol Fowle, CCE	Talbots' Silver Square-design Necklace & Hoop Earrings	\$56	Robin Schauseil, CAE
\$115	Millie DeMariano	Kindle	\$127	CFDD Past National Chairmen
\$70	Barb Condit, CCE	Wilson's Belted Leather Tote	\$60	Carey Ryan, CBA
\$40	Jane Loehr, CCE	Bon Appetit Gift Basket	\$40	Carol Johnson, CICP
\$45	Jane Loehr, CCE	Bon Appetit Gift Basket	\$40	Carol Johnson, CICP
\$55	Pam Foreman, CCE	\$50 Visa Gift Card	\$50	Barbara Condit, CCE
\$55	Pam Foreman, CCE	\$50 Visa Gift Card	\$50	Barbara Condit, CCE
\$50	Dawn Wallace Cook, CCE	\$50 Best Buy Gift Card	\$50	Dave Beckel, CCE
\$25	Phyllis Truitt, CCE	\$50 Target Gift Card	\$25	Sheila Roames, CCE/Ergon
\$27	Ellen Wodiuk, CBA	\$25 Visa Gift Card	\$25	Sheila Roames, CCE/Ergon
\$25	Charlene Gothard	\$25 Visa Gift Card	\$25	Sheila Roames, CCE/Ergon
\$22	Carol Fowle, CCE	\$25 Visa Gift Card	\$25	Sheila Roames, CCE/Ergon
\$50	Phyllis Truitt, CCE	\$50 Visa Gift Card	\$50	Sheila Roames, CCE/Ergon
\$55	Pam Foreman, CCE	\$50 Visa Gift Card	\$50	Sheila Roames, CCE/Ergon
\$50	Jane Ashley, CBA	Scarf & necklace set - a 72" eyelash yarn, black scarf with a black & gold yarn necklace & a multicolor yarn necklace	\$50	Mike Meyer, CCE and Cindi Meyer
\$50	Dawn Wallace Cook, CCE	Scarf & necklace set - a 72" eyelash yarn brown scarf with a matching yarn necklace & a multicolor yard necklace	\$50	Lynn Kendrick, CBA and Susie Secuskie, CBA
\$40	Barbara Leathers	\$50 Barnes & Noble Gift Card	\$50	CFDD Omaha/Lincoln Chapter
\$12	Wendy Bartlett, CCE	2 Fun Fur Scarves	\$40	Nancy Watson-Pistole, CCE
\$65	Lynn Kendrick, CBA	Animal Print/Black Glass Beaded Necklace/Earrings	\$70	Nancy Watson-Pistole, CCE
\$75	Carol Fowle, CCE	3 CT Aquamarine in 14KT Gold bezel set pendant with 14KT Gold Boxlink Chain	\$150	Arlene Pipkin, CCE
\$25	Jenifer Dunseth	Embroidered Sweatshirt (Loon design)	\$50	Barbara Condit, CCE
\$25	Jenifer Dunseth	Embroidered Sweatshirt (Wolf design)	\$50	Barbara Condit, CCE
\$50	Barbara Herrera, CBA	\$50 Target Gift Card	\$50	Kay Watson, CBA
\$50	Phyllis Truitt, CCE	\$50 Lowe's Gift Card	\$50	Fifth Third Bank/Dan Garrett
\$30	Susie Secuskie, CBA	\$25 Lowe's Gift Card	\$25	Fifth Third Bank/Dan Garrett
\$25	June Lay	\$25 Lowe's Gift Card	\$25	Fifth Third Bank/Dan Garrett

\$50	Jacci Barrows, CCE, CICP	Handmade Turquoise and Garnet Necklace, Bracelet and Earring Set	\$80	Cindy Hayes
\$65	Ed Bell, Ph.D., CBA, CICP	Elizabeth Taylor Necklace, Pendant & Earring Set; White Diamonds Perfume	\$100	Barbara Herrera, CBA
\$65	Jerrilynne Jankowski	New Mexico Chili Gift Basket	\$100	CFDD Albuquerque Chapter
\$22	Carol Fowle, CCE	\$25 Target Gift Card	\$25	Toni Nuernberg
\$25	Dave Beckel, CCE	\$25 Target Gift Card	\$25	Toni Nuernberg
\$27	Linda Williams	\$25 iTunes Gift Card	\$25	Toni Nuernberg
\$24	Nancy Watson-Pistole, CCE, CICP	\$25 iTunes Gift Card	\$25	Toni Nuernberg
\$26	Barbara Leathers	Key Lime Dessert Kit	\$30	Jenifer Dunseth
\$42	Mike Brittain	Metal/Ceramic Nut Bowls	\$36	Jenifer Dunseth
\$50	Phyllis Truitt, CCE	\$50 Walgreen's Gift Card	\$50	Debbie Morse
\$31	Charlene Gothard	Generations Cookbook, Baby Blankets and Lip Gloss	\$25	Susan Steagall
\$23	Ellen Wodiuk, CBA	Yankee Candle Basket	\$40	Susan Steagall
\$45	Barbara Herrera, CBA	Jewelry Box and Blue Beaded Necklace	\$60	Connie Jarvis
\$45	Mike Brittain	Black and Silver Pendant and Bracelet	\$60	Connie Jarvis
\$40	Marlene Groh, CCE, CICP	Gold and Silver Necklace, Bracelet and Earrings	\$75	Connie Jarvis
\$19	Kim Claxton, CBA	Starbuck's Tote Gift Bag including Orange Blossoms Green Tea and Thermal Tumbler	\$30	Lynn Kendrick, CBA
\$20	Nancy Scheneman, CBA	Golf Package (2 boxes of Titleist golf balls, water bottle, baseball cap and gym bag)	\$40	Kim Hardy, CBA, CICP
\$25	Dawn Wallace Cook, CCE	Umbrella, Leather Padfolio, Black Fleece Scarf and Gloves	\$45	CFDD Louisville Chapter
\$40	Dawn Wallace Cook, CCE	Cooler Package (3 gallon Sqwincher Brand Cooler, packages of Sqwincher concentrate and safety items)	\$75	Kim Hardy, CBA, CICP/Orr Safety
\$75	Wendy Bartlett, CCE	Roller computer bag with CFDD logo items	\$100	Dawn Wallace Cook, CCE
\$45	Barb Klosterman, CCE	\$50 Shell Gas Gift Card	\$50	Jane Ashley, CBA
\$65	Dawn Wallace Cook, CCE	\$50 Shell Gas Gift Card and Cedar BBQ Planks	\$60	Jane Ashley, CBA and Frank Hiltz, CBA
\$50	Barb Klosterman, CCE	\$50 Visa Gift Card	\$50	Bonnie Sudman, CBA
\$40	Barb Klosterman, CCE	\$25 Visa Gift Card and Cedar BBQ Planks	\$35	Bonnie Sudman, CBA and Frank Hiltz, CBA
\$40	Linda Williams	\$25 Visa Gift Card, Cooler, Visor and 2 Cozies	\$50	Bonnie Sudman, CBA and Anneliese Rodabauch
\$20	Wendy Bartlett, CCE	\$25 Williams-Sonoma Gift Card (also good at Pottery Barn, Pottery Barn Kids, PB Teen and Williams-Sonoma Home)	\$25	Pamela Meyer, CBF and Tina Hirdler, CBE
\$25	Dawn Wallace Cook, CCE	\$25 Barnes & Noble Gift Card	\$25	Betty Konerza, CBA
\$29	Steve Snow	\$30 Home Depot Gift Card	\$30	Reese Dyer, CCE and Bob Karau
\$25	Dave Beckel, CCE	\$30 Home Depot Gift Card	\$30	Pat Roberts and Betty Melby, CCE
\$24	Pamela Meyer, CBF	\$25 Archiver's Gift Card	\$25	Denise Boock, CICP and Darlene Reinke, CCE
\$25	Mary Moore, CBA	\$25 Archiver's Gift Card	\$25	Alison Seman, CCE and Annette Nii, CBA
\$25	June Lay	\$25 Pottery Barn Gift Card (also good at Pottery Barn Kids, PB Teen, Williams-Sonoma and Williams-Sonoma Home)	\$25	James Sarkkinen, CBA and Roy Stout
\$70	Vivian Van Keuren	Premier Jewelry Woman's Crystal Cuff Watch	\$98	CFDD Wichita Chapter
\$45	Tonya Barr	NACM Manual of Credit and Commercial Laws	\$80	CFDD Denver Chapter
\$35	Nadine Whitehead, CCE	Natural Stone Jewelry Necklace and Earrings	\$60	Floy Warren-Feltmann
\$16	Sheila Roames, CCE	CFDD USB Bracelet	\$25	CFDD Denver Chapter
\$15	Barb Condit, CCE	CFDD USB Bracelet	\$25	CFDD Denver Chapter

## Friday

In order to facilitate time for representatives of the chapters to meet with the CFDD National officers and directors, the Board organized a Presidents/Vice Presidents Meeting which was held at the start of the Friday activities. Chairman, Wendy Bartlett, CCE, led a round table discussion for all. Topics included were leadership

challenges, membership campaigns, getting new members involved, training chapter officers and fundraising. A summary of the discussion was included in the October National Newsletter.

CFDD brought back the Open Forum as it has been so well received at previous conferences. Members contributed questions in advance and more offered comments and questions during the session. The Forum provided attendees the opportunity to learn from their peers, gathering a wealth of information that could be immediately applied to their everyday business operations.

Session	Speaker
Open Forum: Leaders Sharing Expertise	Moderator: Phyllis Truitt, CCE Panelists: Ed Bell, Ph.D., CBA, CICP; Barbara Klosterman, CCE, and Donna Watson, CCE

At the Networking Luncheon members were assigned to tables to better facilitate making new connections. A cross section of members was assigned at each table so that no one would be sitting with members from their own chapter.

#### Friday afternoon education session:

Session	Speaker
Belts and Suspenders of the Credit Department: Before, During and After a Chapter 11 Proceeding	Wanda Borges, Esq.

Wanda Borges led an advanced level session touching on security agreements, guaranties, serving on creditor's committees, letters of credit, credit insurance, etc. This session received the highest evaluation ratings.

Friday concluded with a Motown themed Dinner, with attendees sporting attire from the 60s and 70s. An assortment of delectable desserts was on display for a Dessert Auction to benefit the Scholarship Fund. Each table collected donations for the Fund, with the table having the highest donation choosing their dessert first. A total of \$2,781 was raised through the dessert auction. Last prize was a box of Hostess Twinkies. A DJ provided dance music which encouraged attendees to be up and moving.

## Saturday

After a continental breakfast members were presented with two morning educational sessions.

Session	Speaker
The Three Dimensional Credit Manager	Tom Shimko, CCE
Developing Your Own Scoring Model	Connie Thomas, CCE, MBA

Overall, the conference was well-received and the comments were favorable. Evaluations scores were increased in every category as compared to 2010, especially in the networking value and overall conference experience categories. With over 50 evaluations and a possible score of 10, ratings from the questions asked were as follows:

Evaluation Responses	
Rate the networking value of this conference	9.45
Rate the educational value of the sessions at this conference	8.89
Overall, how would you rate the session speakers?	9.14
Rate your overall conference experience	9.48
Rate the overall registration process	9.73

Members overwhelming thought they received enough information about the sessions, that the topics of the sessions were of interest to them, found the handouts useful and that there was enough variety in the topics. The highest rated sessions, in order of ranking, were: Belts & Suspenders of the Credit Department/Wanda Borges, followed closely by Creating Positive First Impressions/Susan Fee, and The Three Dimensional Credit Manager/Tom Shimko.

Members made suggestions for future topics, including, more financial classes, management skills, excel tips, professional development, international, electronic tips & techniques. Other comments included, “very enjoyable and educational conference”, “I would like to see information on obtaining your certifications”, “great networking opportunities”, “love the Marriott – nice beds and good service”, “need more tech subjects “, and “add a session on ethics”.

<b>Conference Statistical Summary</b>		
<b>70 paid 14 comp/speakers</b>	62	Paid full registrations
	5	Registrations through Chapter sponsorship
	3	Registrations through Corporate sponsorship
	4	NACM Staff
	6	Comp delegates
	4	Speaker
	1	One Day registration
	7	Additional Networking Dinner
	92	

<b>2011 Annual Conference Fundraising</b>	
Dessert Auction	\$2,781.00
Silent Auction	\$3,580.00
Chapter Donations	\$5,820.00
Donations made via Registration Forms	\$205.00
	\$12,386.00

<b>2011 – 2012 CFDD Chapter Scholarship Donations by Month Received</b>		
Raleigh/Durham	\$ 500.00	August
San Diego	\$ 270.00	August
Birmingham	\$ 350.00	September
Albuquerque	\$ 250.00	October
Cincinnati	\$ 100.00	October
Dallas/Ft. Worth	\$ 500.00	October
Denver	\$ 300.00	October
Evansville	\$ 100.00	October
Jasper	\$ 100.00	October
Kansas City	\$ 500.00	October
Louisville	\$ 250.00	October
Minneapolis/St. Paul	\$ 250.00	October

Omaha	\$ 500.00	October
Orlando	\$ 200.00	October
Phoenix	\$ 250.00	October
Portland	\$ 400.00	October
Salem/Albany	\$ 100.00	October
Seattle	\$ 300.00	October
Tacoma	\$ 200.00	October
Toledo	\$ 300.00	October
Wichita	\$ 100.00	October
Total	\$ 5,820.00	

2011 CFDD Conference - Revenue and Expenses		
<b>Revenue</b>		
	Registrations	\$22,381.50
	Sponsorship Revenue: 5 Chapters & UTA	2,900.00
	<b>Total Revenue</b>	<b>\$25,281.50</b>
<b>Expenses</b>		
	Hotel Charges - Food and Beverage	\$13,090.21
	AV/Equipment Rental	1,468.58
	Speaker Fees and Expenses	2,298.61
	Hotel and Travel Expenses for CFDD National Chairman and Staff	2,738.34
	Other Conference Expenses:	
	Includes Shipping to and from Conference, printing of conference	
	Binder and board meeting materials, Entertainment and Party items,	
	2 part tickets	1447.00
	<b>Total Expenses</b>	<b>\$21,042.74</b>
<b>Net Income</b>		<b>\$4,238.76</b>