

**2006/2008 OFFICERS****Jill Tamborini, CBA**

President  
 Fujifilm Sericol USA Inc.  
 PO Box 2914  
 Kansas City, KS 66110  
 913-573-3521 Fax: 913-233-3707  
[jilltamborini@fujifilmsericol.com](mailto:jilltamborini@fujifilmsericol.com)

**Shawn Ismert, CBA**

1<sup>st</sup> Vice President/Membership Chair  
 Sioux Chief Manufacturing Company, Inc.  
 PO Box 397  
 Peculiar, MO 64078  
 816-779-6104 Fax: 800-758-5950  
[shawn.ismert@siouxchief.com](mailto:shawn.ismert@siouxchief.com)

**Eric Lerdahl**

2<sup>nd</sup> Vice President/Program Chair  
 SPX Cooling Technologies  
 7401 W 120<sup>th</sup> Street  
 Overland Park, KS 66213  
 913-664-7629 Fax: 913--664-7756  
[eric.lerdahl@ct.spx.com](mailto:eric.lerdahl@ct.spx.com)

**Steve Rodvelt, CBA**

Treasurer  
 Cardinal Brands. Inc.  
 643 Massachusetts, Suite 200  
 Lawrence, KS 66044  
 785-344-1431 Fax: 785-344-1231  
[sdrodvelt@cardinalbrands.com](mailto:sdrodvelt@cardinalbrands.com)

**Nadine Whitehead, CCE**

Assistant Treasurer  
 CARQUEST Auto Parts  
 7751 Nieman Road  
 Shawnee, KS 66214  
 913-248-4215 Fax: 913-248-4201  
[nadine.whitehead@gpi.com](mailto:nadine.whitehead@gpi.com)

**Tammy Denson**

Recording Secretary  
 Hantover, Inc.  
 10301 Hickman Mills Dr.  
 Kansas City, MO 64141  
 816-797-7975 Fax: 816-797-7993  
[tammydenson@hantover.com](mailto:tammydenson@hantover.com)

**Sharon Doris**

Corresponding Secretary  
 Delaval, Inc.  
 11100 Congress Avenue  
 Kansas City, MO 64153-1296  
 816-891-1672 Fax 816-891-1537  
[sharon.doris@delaval.com](mailto:sharon.doris@delaval.com)

**Larry Glenn, CBA**

Education Chair  
 Farmland Foods, Inc.  
[ljlenn@farmland.com](mailto:ljlenn@farmland.com)

## Members At Large

**Mark Perkins**

R.H. Donnelley  
[mark.perkins@rhd.com](mailto:mark.perkins@rhd.com)

**Patricia Wells, CBA**

Yellow Transportation  
[Pat.wells@yellowcorp.com](mailto:Pat.wells@yellowcorp.com)

**CREDIT MATTERS EDITOR**

Sharon Doris  
[Sharon.doris@delaval.com](mailto:Sharon.doris@delaval.com)



## A WORD FROM THE PRESIDENT

We had a great program on July 12<sup>th</sup>. Bruce Nathan spoke on the new bankruptcy law and how the changes have affected companies over the last year. Bruce had a lot of good information for us. We had 30 attending this meeting with 4 guests. I want to thank Nancy Watson-Pistole, CCE for getting Bruce here to speak.

In August our meeting was on "Cash Flow" and was presented by Pat Kellerman from SPX Cooling Technologies. Eric, thank your boss for taking his time to share his knowledge.

We held our 10<sup>th</sup> Annual Fund Raising Auction on September 13<sup>th</sup> at Western Extralite. The funds we make off our auction help us award scholarships and run our chapter. We had a great time with our auctioneer, Dave Tanner, and sold about 70 donated items. Thank you to everyone that donated and everyone that helped with the auction.

Hope to see you all at a meeting soon!

Jill Tamborini, CBA  
 Chapter President



Credit & Financial  
 Development Division

## Getting the Most Out Of Your Next Committee Meeting

Association committees—in fact, just about all committees—thrive on the contributions of members. And members who make the best contributions are the members who consciously prepare for meetings. Here's how you can do just that:

- **Review** the minutes or notes of the last meeting to remind yourself of key issues and to identify things you're responsible for.
- **Do your part.** Complete any responsibilities you have agreed to undertake before the meeting begins.
- **Read materials.** You might receive agendas, reports, and other material before the meeting. Be sure you're conversant with all of this. Better yet—research and prepare your own background materials.
- **Consult** with other people—association members, colleagues in your own organization, or even experts—when you're trying to figure out how to proceed with committee business.
- **Generate ideas.** As you ponder the business at hand, think "out of the box" and prepare to share your ideas with committee members.
- **Respond** to committee meeting notifications if you can't come. The earlier, the better.
- **Prepare comments.** Think about what you'd like to say to your colleagues on the committee. Prepare to be incisive and concise.
- **Arrive early.** Use the time to become comfortable, to meet and greet other members, and to set the stage for a pleasant meeting.
- **Prepare to help.** Consider how you can use your talents to make a difference in the business at hand. And stand ready to offer your help when the occasion arises.

## Chapter Fundraisers

The Kansas City Chapter is very busy this fall with two fundraisers. We hope that each member will participate with selling Entertainment Books and Chocolate Bars.

The Entertainment Books are easy to sell - \$20.00 for coupons worth thousands of dollars! Use just one or two fine-dining coupons or dry cleaning and you can easily pay for the book. The Chapter makes \$5.00 per book and in the past, our profits have provided one scholarship per year.

We are again selling Kathryn Beich chocolate bars. The chapter made almost \$1,000 previously with this fundraiser. Take a box to work and watch them disappear \$1.00 by \$1.00!

Please contact Steve Rodvelt, CBA for Entertainment Books and Shawn Ismert, CBA to get your cases of candy bars.

### *CFDD Kansas City Board Members*



## Membership Feedback

Recently I was given the privilege to become one of the representatives for the Kansas City Chapter of the CFDD. I wanted to let you know that I am looking forward to being a part of this organization. Your feedback on our Chapter is very important, I am here to assist with any suggestions you may have for our meetings, speakers, topics, education tools, locations for meetings. Your suggestions are important and very welcomed. We are only as good as the involvement of all our members. Please feel free to let me know how not only myself but the Chapter can serve you better.

*Patricia Wells, CBA  
Member At Large*



## 2006 Certification Exam Dates

Last 2006 test date will be Monday, November 6 with paperwork is due by September 25

## 2007 Certification Exam Dates

Monday, March 5; paperwork is due by January 22  
Sunday, June 10 at the Credit Congress; paperwork is due by April 30

Monday, July 23; paperwork is due by May 21  
Last 2007 test date will be November 5 with paperwork due by September 24



## Membership

We currently have 60 members in our chapter. If anyone knows of someone who may be interested in attending please let me know and I will contact them.

Mary Moore, CBA, CFDD Vice Chairman Member Services has announced a "New Member Incentive Program" for all chapters. All new members gained between March 31, 2006 and March 31, 2007 will have a chance to win a \*free registration\* to the CFDD National Conference in St. Louis, in October 2007. One winner and an alternate will be selected at the CFDD Luncheon at Credit Congress in Las Vegas.

As a chapter, let's work on recruiting new members! We need your help!

**Shawn Ismert, CBA**  
**Vice President, Membership**



*"Credit... is the only enduring testimonial to man's confidence in man."*

**James Blish**

## **CFDD National Fundraiser**

### **To All CFDD Members:**

We are pleased to announce we will again be sponsoring a CFDD National Fundraiser for a full base registration for the 2007 NACM Credit Congress in Las Vegas, June 10 - 13. Each ticket is only \$10.00 and only a maximum of 500 tickets will be sold. This is an excellent opportunity for any member or for a chapter to use as a possible scholarship. The fundraiser is open to any CFDD or NACM member.

The drawing will be held on February 12, 2007 at the NACM Headquarters office, and the winner will be notified immediately. Just complete this ticket order form and return to our Executive Director, Millie DeMariano.

**Support CFDD and win a registration to the NACM Credit Congress!!**

**Jeffrey L. O'Banion, CCE, CICP**  
**CFDD National Chairman**



Congratulations to Paul Calahan, CCE, CICP and Nancy Watson-Pistole, CCE, CICP on their recent completion of the FCIB International Credit and Risk Management online course. Their successful completion of the course and the certification exam provides them with new credentials – Certified International Credit Professional.

Congratulations also to Lori Clark, CCE on her recent promotion to Group Credit Manager for Blue Scope's Butler Manufacturing Company.

**Jill Tamborini, CBA**  
**President**

## Audit Report

An audit of the CFDD Kansas City treasury books was performed on May 10, 2006. Members of the audit committee were Nadine Whitehead, Nancy Watson-Pistole and Steven Rodvelt. The audit consisted of a review of various transactions from May, 2005 through April, 2006 and included the following:

- Match 3 randomly selected deposits to the appropriate bank statement
- Match 3 randomly selected disbursements to the appropriate receipts
- Validate 3 randomly selected account transfers were made to the proper account

The results of the audit revealed no material discrepancies with deposits or transfers. A discrepancy was noted on a disbursement. Check number 1102 was issued for reimbursement of the chapter president's hotel room expense for the recent CFDD Conference West. The board previously approved payment of this expense but no receipt was on file to document the expenditure. This receipt will be obtained and placed in the file for future reference.

Subject to the above noted receipt, the audit committee has found the books to be in order and hereby certifies them to be true, just and complete.

Submitted by Steven Rodvelt on behalf of the Audit Committee



*Steve Rodvelt, CBA  
Treasurer*

## Study Group

If you are planning on taking a certification exam we are forming a study group. Anyone interested in joining this group. Please contact me at 816-801-4366 or e-mail [ljpglenn@farmland.com](mailto:ljpglenn@farmland.com)

*Larry Glenn, CBA  
Education Chair*

## The NACM HeartlandCredit Seminar 2006

**October 5, 2006**

Hyatt Regency Crown Center, Kansas City, MO  
7:30 - Continental Breakfast & Networking  
8:00 - "Using Technology to Improve Cash Flow"  
9:00 - "Who's Driving You Out of Your Mind"

Using Technology to Improve Cash Flow  
Michael Williams – American Check Management

Learn about tools that can enable you to improve your ability to get paid while performing collection call. Benefits include improved AR aging, accelerated cash flow, reduced collection, handling, and processing of payment costs, reduced DSO, COD can become CIA, ability to maintain your current banking relationships, centralizing of all your cash flow activity and significantly lower costs than credit card processing fees.

The "Warren" Principles for Interpersonal Success or "How to get better results with almost ANYONE".  
Keith Lowrey - Keith Lowry Seminars, Inc.,

Dramatically improve your ability to communicate in difficult situations and with difficult people.

Who is your most difficult person? So many times we let our most difficult person get the best of us, which leaves the worst of us to go around to those we really care about! Here we take back our own attitude, feelings, and responsibility for our actions. This particular day is a laughter filled romp through some of our most difficult moments, as we truly get excited about not letting our "Warrens" drive us to distraction any more. It is also an incredible journey of discovery about why we do what we do, and why our difficult person acts the way they act.

To register, contact NACM Heartland at 515-244-6700 or toll free 888-222-1447 or go online at [www.nacmheartland.com](http://www.nacmheartland.com) Cost of seminar is **\$40.00** for each participant.

Questions? Contact Maggie Bessenbacher at [Maggie@nacmheartland.com](mailto:Maggie@nacmheartland.com)

Registration Deadline is September 29, 2006.



# 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.

## October 11, 2006 CFDD Program

**Presented by: Andrea Turner, Senior Manager with Ernst & Young**

### **Collection and Payment of Sales and Use Taxes**

- Definition of Nexus.
- What activities create sales tax nexus in a given state?
- How does nexus impact "drop shipments" (product shipped directly to end user on customer's behalf)?
- Discuss the purpose and use of the "multi-jurisdictional" Sales & Use Tax Certificate.
- Discuss the differences between a Sales Tax Exemption Certificate and a Re-Sale Certificate.
- Discuss the purpose and use of the streamlined Certificate of Exemption. What states participate in the use of this form?
- Are there website or other resources available for state, county or city sales and use tax information?
- Are standard streamlined return forms available for county and city sales and use tax? The state of Ohio has a Commercial Activity Tax (CAT). How is a sale defined under this tax code (Gross vs. Net sales)?

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