



**Credit and Financial Development Division**



**President**

Sheila Roames, CCE  
[Sheila.Roames@ergon.com](mailto:Sheila.Roames@ergon.com)  
 480-505-8049

**Vice President, Program Chair**

Ellen Wodiuk, CCE  
[ewodiuk@fym.com](mailto:ewodiuk@fym.com)  
 480-789-8916

**Secretary & Social Media**

Tiffany Scott, CBA  
[Tiffany.Scott@wnr.com](mailto:Tiffany.Scott@wnr.com)  
 602-286-1813

**Treasurer**

**Scholarship Co-Chair**  
 Ayrika Williams, CCE  
[Ayrika.williams@sherwin.com](mailto:Ayrika.williams@sherwin.com)  
 877-287-4225

**Immediate Past President**

**Mentor Co-Chair**  
 Gwendolyn Stroops, CCE  
[gastroops@gmail.com](mailto:gastroops@gmail.com)  
 602-452-2220

.....  
**Raffle Chair**

**Scholarship Co-Chair**  
**Member at Large**  
 Rosa Apodaca, CCE  
[rosa@westernstatespetroleum.com](mailto:rosa@westernstatespetroleum.com)  
 602-252-4011

**Hospitality Chair**

**Member at Large**  
 Georgeann Weinhandl, CCE  
[Georgeann.Weinhandl@fmi.com](mailto:Georgeann.Weinhandl@fmi.com)  
 602-366-8557

**Publicity Chair**

**Member at Large**  
 Cindy Mortenson, CBA  
[cindy.mortenson@TDIndustries.com](mailto:cindy.mortenson@TDIndustries.com)  
 480-246-3292

PayPal is available on our website for your convenience [www.cfddphoenix.org](http://www.cfddphoenix.org)  
**Credit & Financial Development Division Phoenix Chapter**  
 PO Box 1354  
 Tolleson, AZ 85353

CFDD Phoenix Chapter members have the option of bringing payment when attending CFDD Day or if billing is required an invoice is provided that same day. If your billing information has changed please update with Treasure Ayrika Williams, CCE



**Are available for this meeting**

**Mike King and Kevin Blakley of Gammage & Burnham present: "CREDIT BLOOPERS"**

**HOW TO MAKE YOUR CREDIT MANAGEMENT MISTAKES... "AN OPPORTUNITY FOR LEARNING???"**

*DO you view mistakes as gifts of opportunity? If you do then they truly become opportunities to learn, adjust, grow, and improve. The key is not to see the mistake as the end product, because it is actually a beginning!*

*Come SHARE with us YOUR credit bloopers so Mike and Kevin can help us make sense of them and give ideas on how to improve our methods. Most of all be accountable and learn from our mistakes! SHARING your experiences will help you understand and correct your actions in the future and will possibly WIN you a prize!*

- 1. If your Blooper receives the most applause from the audience you could be the WINNER!*
- 2. WEAR A CHRISTMAS SWEATER - Raffle drawing for a Prize.*
- 3. Ornament exchange; Bring one, get one! (\$10.00 price limit)*

\*\*\*\*\*

**CELEBRATING OUR MEMBERS FOR DECEMBER, COME ENJOY!**

**You're invited to attend the CFDD-Phoenix business luncheon and seminar to be held Tuesday, Dec 11<sup>th</sup>, 2012 - 11:30 AM to 1:00 PM**

**Phoenix Airport Hilton \* 2435 S. 47<sup>th</sup> Street, Phoenix, AZ 85034**

**Email [Georgeann\\_Weinhandle@fmi.com](mailto:Georgeann_Weinhandle@fmi.com) for reservations today!**

**REGISTER 5 DAYS IN ADVANCE AND BE ENTERED TO WIN A PRIZE!**

**"CFDD— Developing tomorrow's Leaders- One Member at a Time."**

**Cost: CFDD Members \$30.00 Non-Members \$45.00**  
 (48 hour cancellation notification is required)