



# WISCONSIN CREDIT ASSOCIATION

Your Business Credit Partner

Solutions in Today's Challenging Times in your Demanding Profession!

- Professional Development
- Networking Opportunities
- Timely Topics
- Innovative Ideas
- Practical Solutions
- Highlighting the best practices of companies headed in the right direction!

### Earn Points Toward Certification

All sessions will be awarded CPE & CEU Value by the Business Credit Management Association



## OCTOBER 12 & 13 The Radisson Hotel & Conference Center GREEN BAY WISCONSIN

### “VISUALIZE OR FOSSILIZE” General Opening Session

What you see is what you get. The importance of visualization is so critical to the success of the individual or organization. It determines so much and yet so many people do not take the time to visualize. There should be time spent at every meeting for visualization. Every leader should spend time daily visualizing. Since this is a learned behavior, the session will not only teach the techniques, it will show the benefits and it will include some time for personal and professional visualization. This dynamic session will help you to develop *leadership, visualization, passion and creativity skills.*

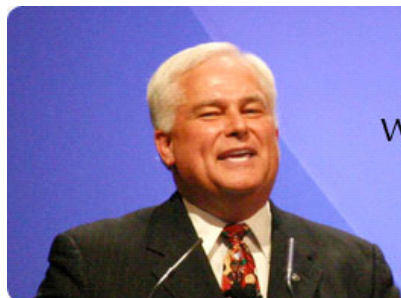
Proudly Presents Your

# 2010 CREDIT PROFESSIONAL'S CONFERENCE & EXPO

You will benefit by learning to:

- Define solutions to the six elements that sabotage the success of the individual or the business
- Discover the seven steps for visualization
- Create a visualization game plan!

**STEVE SIEMENS** looks forward to the opportunity to be our “people builder” for the opening session as he has done in every state and in 22 different countries. Steve is a Certified Speaking Professional and is one of only 10% of professional speakers worldwide to have earned the CSP. His unique wit, wisdom and common sense give each audience tools, skills, and the encouragement to go to the next level. You too will leave this presentation with those tools, and calling him “one of the best motivators” in the world today.



When life throws you a curve,  
you have two choices: 'Give up' or 'Get up.'

-Steve Siemens

## CONFERENCE SCHEDULE

**MONDAY October 11** (Optional) Green Bay Packer Hall of Fame Tour & Reception at Tiletown Brewery  
5:30 PM – 9:00 PM

### **TUESDAY October 12**

8:00 AM: Registration, Buffet Breakfast - Visit Expo & Silent Auction

9:00 AM: WELCOME & GENERAL OPENING SESSION

► Visualize or Fossilize

12:00 PM: Lunch & Member Recognition

1:00 PM: EARLY AFTERNOON CONCURRENT BREAKOUT SESSIONS

► Taking Your People Skills To The Next Level

► Deductions: Targeting the Bottom Line

► State Court Receiverships, Wage Earner Plans: What You Need to Know

2:45 PM: LATE AFTERNOON CONCURRENT BREAKOUT SESSIONS

► Setting Credit Limits—It Doesn't Have To Be That Difficult

► You Do WHAT For a Living?

► Collection & Cash Flow Forecasting Through the Looking Glass

4:00 PM: Cash Bar & Appetizers – Gather For Lambeau Tour

4:30 PM: Depart Hotel by Bus to Lambeau Field

5:00 PM: Lambeau Tours Begin

7:00 PM: Dinner at Curly's in Lambeau

9:00 PM: Return to Radisson Conference Hotel

### **WEDNESDAY October 13**

8:00 AM: Registration, Buffet Breakfast - Visit Expo & Silent Auction

9:00 AM: CONCURRENT BREAKOUT SESSIONS

► Part I: "Pre-Packaged Strategies: The Creditor's Response to Chapter 11

Part II: What Do You Mean My 20-Day Administrative Claim is Worthless?!

► Business Writing Brush-Up

► Tips & Tools Roundtable

12:00 PM: Lunch

CLOSING GENERAL SESSION

► There is a 'You' in Success

1:30 PM: Award Silent Auction Bid Winners

**Visit the WCA Member SILENT AUCTION & EXPO throughout the Conference:** Make arrangements for your donation today by calling WCA at 262.827.2880.

**SCHOLARSHIP OPPORTUNITIES:** Visit [www.wcacredit.org/scholar.shtml](http://www.wcacredit.org/scholar.shtml) for specific details on the scholarships available to use toward your Conference fees. Apply by September 8 for this year's Conference scholarships.

## SESSION DESCRIPTIONS

### **TAKING YOUR PEOPLE SKILLS TO THE NEXT LEVEL**

Led by Steve Siemens

Based on Steve's new book "Push-Ups for People", learn some exercises (skills) you can use to build better people. Physical exercise builds better bodies; people building exercises build better lives. People are the greatest asset of any organization. When you surround yourself with the right kind of people, you grow; with the wrong type of people, you stagnate. Each of us needs to be a people builder in every area of our lives. Learn some exceptional principles that will help you get into a daily exercise program of pushing people up! You will develop attitude, respect, appreciation and listening skills.

### **DEDUCTIONS: TARGETING THE BOTTOM LINE**

Led by Diana Crowe

Learn how managing deductions can improve your bottom line AND learn how to avoid becoming a target with your customers. Following a brief overview of deductions along with some current stats in the industry, we will discuss post audits, logistics and unearned cash discounts. We will define the type of deduction; discuss problems (grey areas) and solutions for removing the "Bullseye" from your company. We will share relevant successes that resulted in a positive effect on the bottom line and look at some new issues that are gaining more attention nationwide—unclaimed property and sales tax exemption certificate management.

### **STATE COURT RECEIVERSHIPS, WAGE EARNER PLANS: What You Need to Know**

Led by David S. Chartier

A new look at Wisconsin Chapter 128 Receiverships: an examination of the ever-expanding use of Chapter 128 and what you need to know to protect your interests. Topics will include utilization by banks for asset liquidation, assignments for the "benefit" of creditors, preference claim defenses and the rising use of the "wage earner" Chapter 128 payment plan proceedings.

### **SETTING CREDIT LIMITS—It Doesn't Have to be That Difficult**

Led by Bill Neureuther

Credit limits/lines serve as guides for order approval, minimize upward referral of orders, and call immediate attention to any change in a customer's purchasing or paying habits. We will review the following topics pertaining to credit limits/lines:

- 1) Why do we use them?
- 2) Which customers are given limits?
- 3) Different ways to set limits
- 4) How often do we review them?
- 5) How are they referenced in your Policies & Procedures?
- 6) How does Sales react to them?
- 7) What do I tell the customer their limit is and how?

There will be time for questions and answers as well as participants sharing how they set credit limits if time allows. This workshop is for anyone working in domestic credit that sets credit limits for customers or who is curious as to how it is done.

Led by Heather Cox

People judge your capabilities by the written work you produce. Errors in letters, memos, or e-mail messages could be sending the wrong message to clients, customers or co-workers. Don't miss this important opportunity to brush-up your grammar, punctuation, and business writing skills. Whether you draft written materials daily, occasionally use the written word, or communicate with clients on a daily basis, your skills in this area can impact how others view you and your professional work.

**TIPS & TOOLS ROUNDTABLE**

Led by Tom Hoyum & Darryl

**Rowinski** Did you ever have a question or topic of interest that you wanted discussed at a conference and it never got its own session? Well, if it needs a few minutes instead of a session, this Roundtable is for you.

This is a great place for getting info on a variety of topics; where credit & collection pros can sharpen their skills through a lively interchange of shared experiences. For starters:

- ▶ Review of credit reporting tools available & their role in our business
  - ▶ When management disagrees with using "best credit & collection practices" and has other ideas
  - ▶ Handling the trend towards "extended terms"
  - ▶ Our role in managing our customers' credit & collection departments
  - ▶ What is most effective in assessing our customer's ability to pay (and remain in business)
- Tom will also discuss "A Year Without DNB". To read a summary of his article, visit the WCA website's Member Editorials & Commentary section.

**COLLECTION & CASH FLOW FORECASTING THROUGH THE LOOKING GLASS**

Led by Bill Steimel

The average baseball player hits a pitch less than once every 3 tries—it's all about looking good at the plate. Forecasting collections and cash flow is all about knowing your customer, your portfolio and your business. We'll begin with identifying what's in your toolbox—a review of accounts receivable reporting and data "haves" & "have not's" and the power of Excel. Then we are onto slicing and dicing the information. We will finish with taking you "through the looking glass—spreadsheets to dazzle":

- Fundamentals—using Excel spreadsheets, DSO, Modeling
- Portfolio stratification—who can hurt your forecast the most
- Rolling delinquency spread—it's all about the flow
- Cash collection history—learning from the past
- Forecasting: 30-90 days out—seasonally—promotions—industry trends—bad news.

Close with Q&A & open discussion.

**YOU DO WHAT FOR A LIVING?**

Led by Penny Keen

When I started in Credit & Collections almost 19 years ago, I didn't give a thought to how long I'd be doing it or if I was going to be any good at it. When most people ask, "what do you do for a living?" and I answer with "I collect money", there is that assumption of being a nasty kind of debt collector that calls and harasses people for money or being anti-sales. Unfortunately, it's a stigma that's been put on the profession for far too long. This session will be helpful to people with 3 or less years in the profession. We'll discuss what to do in difficult or unusual situations with customers, sales people and managers. We'll cover the "lighter side" of credit & collections; whom and what to believe. Most of all, we want attendees to walk away with a clearer understanding of where they currently are in their career and where they can go if they put their mind to it; even if the company they work for doesn't have the opportunity for them right now. We'll provide an understanding of why this can be an enjoyable and lucrative career—one that you can excel in...with or without a degree!

These two programs are included in one breakout session:

**"PRE-PACKAGED"**

**STRATEGIES: The Creditor's Response to Chapter 11 (Part I)**

Led by Samuel C. Wisotzkey

Your biggest customer just filed a "pre-packaged" Chapter 11 bankruptcy case. What does that mean to you? And, what can you do about it? Presentation will consider alternatives for the single creditor alone or as part of a creditors' committee. Discussion will also address what creditors' committees do and examine the advantages and disadvantages of being on a committee.

**WHAT DO YOU MEAN MY 20-DAY ADMINISTRATIVE CLAIM IS WORTHLESS?! (Part II)**

Your 20-day administrative claim is under attack. Learn about recent court decisions and efforts by debtors/trustees to undermine the benefits of the creditor's 20-day administrative claim. Program will also review the interplay of your 20-day administrative claim with preference defenses, alternatives to 20-day administrative claims, and pre-bankruptcy planning.

**There Is a 'You' In Success**

JIM MORRISON will deliver the Closing Session message during lunch on October 13!

Have you ever been awakened by a phone call in the middle of the night? Usually not good news. We are all only one call away from a life-changing experience. Remember that we define success. Jim will explain a way to define success, the importance of good communication skills in achieving that success and how the skill we use the most is the one we learn the least. Jim also shows how important attitude is in how we look at Success and how we strive for it. He talks about that one phone call and what we can do with it. Jim is a professional speaker and leadership trainer, and president of James N Morrison & Associates.



## MEET YOUR CONFERENCE PRESENTERS

**DAVID S. CHARTIER** has been at the forefront of commercial finance and transactions law for over 30 years, both as an attorney and as practice group chair in the specialized area of collections law and the enforcement of creditors' rights throughout Wisconsin. During this time, he has gained deep experience in the representation and protection of business interests in state, federal, and bankruptcy courts on issues involving contract law, checks, construction lien and bond law, the UCC and general business and consumer credit law. David is a shareholder in the law firm of Kohner, Mann & Kailas, S.C.

**HEATHER COX** is an Adjunct Communication Skills Instructor at Northeast Wisconsin Technical College, where she teaches a variety of writing and communication courses for the General Studies Division. She also is a seminar presenter for Corporate Training and Economic Development, where she specializes in facilitating professional business communication programs. She has a BS in Biology and Technical Writing and a Master of Arts degree in Professional Communication from Clemson University.

**DIANA CROWE** has held a variety of positions since joining IAB Solutions LLC in 1995. She presently serves as Manager of Business Development. She has a strong background in A/R, including credit management, collections, and deduction experience in a multitude of industries. Diana served as Corp Trainer at IAB and was responsible for developing and instituting a new employee orientation session and was an implementer for IAB's deduction management software.

**TOM HOYUM** owns Hoyum Services for Credit & Collection since 1983. Tom has helped a variety of industries and companies manage credit & collections, research & develop processes, policies & procedures and prospect for credit-worthy customers. One specialty is researching changes in credit & collection. Tom has been active in the WCA for many years and currently serves as a member of the Member Scholarship Committee.

**SAMUEL C. WISOTZKEY** has developed a legal practice that spans a broad spectrum of commercial, business bankruptcy and creditors' rights law. He continually champions the rights of secured and unsecured creditors in Wisconsin state courts, in Federal bankruptcy courts through the country and in a myriad of out-of-court situations. He defends business clients against preferential payment claims under the Bankruptcy Code and receivership litigation, often involving very substantial sums of money. Sam is a shareholder in the law firm of Kohner, Mann & Kailas, S.C.

**PENNY KEEN** has been in the credit and collections profession for almost 19 years. Her career started in Europe working for a dealership that sold and financed motorcycles to members in the NATO forces. Penny is now credit manager for Geo-Synthetics, LLC (GSI). She is a veteran of the US Air Force, holds a CBA designation and is certified as a Professional Collector and Credit Professional. She is a founding member of the WCA Member Scholarship Committee, a member of the ASCCP Credentialing Standards Board and Chairwoman of the Board for the BCMA.

**BILL NEUREUTHER** has been in the credit industry since 1987 and has been domestic Credit Manager at Briggs & Stratton Corp in Milwaukee since 1992 where his company has net sales of just over \$2 billion. Bill is an active member of the Wisconsin Credit Association, serving as the first chairperson of the WCA Member Scholarship Committee and was named Credit Executive of the Year in 2005. Bill has earned the CBF credential and holds the CPC and CCP certifications. Bill serves as a member of the American Society of Credit & Collection Professionals' Credentialing Standards Board through the BCMA.

**DARRYL ROWINSKI** has proudly served members as President & COO of the Wisconsin Credit Association for 20 years.

**BILL STEIMEL** During his career, Bill was employed by 2 banks, a car manufacturer, 2 insurance companies and a multinational manufacturing/financial service company. These diverse organizations provided Bill opportunities difficult to duplicate in today's world of specialty. From consumer to commercial lending, A/R to real estate, his career spans credit and risk management positions around the country. Recently, Bill worked for Transamerica and GE Capital providing accounts receivable financing programs to computer, appliance, recreational product and motorcycle manufacturers in the US, Europe and India. The varied client base provides Bill the insight to draw best practices in collection & cash flow forecasting from many unique industries.

## ADDITIONAL INFORMATION REGISTRATION FEES

include sessions, handout materials, delegate premium sponsored by InPro Corp, all meals, Lambeau tour and dinner at Curly's Pub. Guests and spouse are welcome to attend the tour & dinner for an additional fee.

**APPROPRIATE DRESS** for the entire conference is business casual. **CONFIRMATION** including specific directions to the conference & additional events will be sent to registered delegates. If your confirmation is not received by October 1, contact the WCA.

**OVERNIGHT ROOMS** can be reserved by contacting the Radisson Hotel direct. Mention the Wisconsin Credit Association block to receive the discounted group rate of \$79 single/\$89 double for the evenings of October 11 & 12. The block expires September 19. Contact:

Radisson Hotel

2040 Airport Dr – Green Bay WI  
920.494.7300

**DEADLINES** Reserve by September 27 to assure your choice of breakout sessions & to meet the Lambeau & Hall of Fame Tour reservation deadline.

**REFUND POLICY** No refund or credit for cancellations after 9/27/10 due to guarantees required by the facilities & the Packers. Substitutions are permitted with notification to WCA. Sorry, no discount allowed for sessions or meals that are not attended.

## SESSION INFORMATION Your Choices – Please Check

**MONDAY October 11, 2010** (Optional) 5:30 – 9:00 PM

Packer Hall of Fame Tour & Reception at Titledown Brewery

### TUESDAY October 12

General Opening Session – Please check if you will attend:

9:00 – 11:45 AM  Welcome & announcements followed by

**Visualize or Fossilize** – General Opening Session

1:00 – 2:30 Early Afternoon **Concurrent Sessions** – Please choose one:

- Taking Your People Skills to the Next Level
- Deductions—Targeting the Bottom Line
- State Court Receiverships, Wage Earner Plans

2:45 – 4:00 Later Afternoon **Concurrent Sessions** – Please choose one:

- Setting Credit Limits—It Doesn't Have to be That Difficult
- You do WHAT for a Living
- Collection & Cash Flow Forecasting

### WEDNESDAY October 13

9:00 – 11:45 Morning **Concurrent Sessions** - Please choose only one:

- Prepackaged Strategies & Administrative Claims (2 Parts)
- Business Writing Brush-Up
- Tips & Tools Roundtable
- Topic Suggestion \_\_\_\_\_

12:00 – 1:30 Lunch & Keynote Closing Session – Check if attending:

**There is a 'You' in Success**

YES! I want to donate *something* for the silent auction. Please have the Association office contact me at \_\_\_\_\_

YES! I want to sponsor a session/event at the conference. Please contact me at \_\_\_\_\_

## DELEGATE INFORMATION One registrant per form please

NAME \_\_\_\_\_ TITLE \_\_\_\_\_

PHONE \_\_\_\_\_ FAX \_\_\_\_\_

EMAIL \_\_\_\_\_

CERTIFICATION(S) HELD (IF ANY): \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY/STATE/ZIP \_\_\_\_\_

## REGISTRATION INFORMATION

FEES:	WCA / BCMA Member	Non-Member	TOTAL
<input type="checkbox"/> both days	<input type="checkbox"/> \$385	<input type="checkbox"/> \$485	\$ _____
<input type="checkbox"/> 1 <sup>st</sup> day only	<input type="checkbox"/> \$255	<input type="checkbox"/> \$305	\$ _____
<input type="checkbox"/> 2 <sup>nd</sup> day only	<input type="checkbox"/> \$195	<input type="checkbox"/> \$235	\$ _____
<input type="checkbox"/> Packers Hall of Fame & Reception on Monday \$40 per person #__ \$ _____			

Registration fees include the tour of Lambeau on Tuesday night, bus transport and dinner at Curly's Pub. Please check one choice for dinner:

BBQ Ribs (1/2 Rack)  Fish Fry  Pot Roast  Vegi Salad

Guest for tour & dinner \$50 – Name: \_\_\_\_\_ \$ \_\_\_\_\_

Guest choice:  BBQ Ribs  Fish Fry  Pot Roast  Vegi Salad

Please add to my registration fee a donation to the WCA

Members' Education Scholarship Fund \$ \_\_\_\_\_

TOTAL \$ \_\_\_\_\_

## PAYMENT INFORMATION

Send invoice or  Check Enclosed (Payable to WCA) or  Credit Card:

Print Name (as it appears on CC) \_\_\_\_\_

Address on Statement \_\_\_\_\_

Card # \_\_\_\_\_ Expiration Date \_\_\_\_\_

Check One:  MC  Visa  AMEX  Discover

## WHEN IN GREEN BAY...

### PACKER HALL OF FAME

Relive the most exciting moments in Packers and football history at the Green Bay Packers Hall of Fame. Pure Packers' adrenaline fills this 25,000-square foot area where you can see, touch and feel over 90 years of riveting history. Our bus departs the Radisson at 5:30 Monday evening Oct 11. Following the 1-hour self guided tour of the Hall of Fame, we'll bus to Titledown Brewery for "samples" & a pizza party and return to the Hotel by 9:00 PM. Advanced reservations required. Check the Conference Registration form to reserve! Registration is optional & an additional fee.

### LAMBEAU FIELD & CURLY'S PUB

Both are on our agenda! Following a full day of training on October 12, Conference Delegates will board a bus to Lambeau to experience the Packers' history-rich facility first-hand and see several behind-the-scenes areas. Tour guides will lead us through the Atrium, up to the exclusive Club Level for a look at the Legends Club. We'll be taken through the players tunnel, and learn all about the incredible history of the Green Bay Packers. Feel the indomitable spirit and impassioned energy that makes the Packers and Lambeau Field so endearing. Bring your camera. Everyone will dine that night at Curly's Pub. The bus arrives back at the Hotel at 9:00 PM. Tour & dinner are included with your Conference fee.

## RETURN THIS REGISTRATION FORM TO:

Wisconsin Credit Assn of the BCMA  
PO Box 510157

New Berlin WI 53151-0157

Or Fax to 262.827.2899

Conference Registration Deadline 9/27/10

Overnight Room Block expires 9/19/10

Sorry, no credit or refund for cancellations after 9/27/10 or no shows due to required guarantees to the hotel & Lambeau Field.

Substitutions permitted with notification to WCA. Questions call 262.827.2880

Dianna X225. Please reserve early!

## CONFERENCE SPONSORS

### As of press time

Thank you to the following companies for their generous sponsorships of events at the Conference:

Aqua-Aerobic Systems Inc  
Briggs & Stratton Corp  
Coface  
Equifax  
Experian  
IAB Solutions LLC  
InPro Corp  
Schreiber Foods Inc

To sponsor events at this year's conference, contact Dianna Rowinski at 262.827.2880 X225 to make arrangements. MAKE THAT CALL—MAKE AN IMPACT! Or, online at <http://www.wcacredit.org/conferencesponsor.html>.

## CREDIT EXECUTIVE OF THE YEAR

Wisconsin Credit Association of the Business Credit Management Association will recognize the 2010 Credit Executive of the Year at the Conference. The credit professional makes a huge contribution to their company's bottom line. Nominees are credit executives who are members of WCA & BCMA, display leadership and professionalism, educate and promote credit principles in an objective and professional manner for the benefit of others, enhance positive relationships within the credit profession and actively support their local Association. To nominate and recognize a peer for this distinguished award, please visit [www.wcacredit.org/executive2010.shtml](http://www.wcacredit.org/executive2010.shtml) by September 24, 2010.

## WCA MEMBER SCHOLARSHIP SILENT AUCTION – The 9<sup>th</sup> Annual

PLACE YOUR BIDS! Bid on fabulous items donated by member companies and Association Partners. Proceeds will go to the WCA Scholarship Fund that is available to members to use at WCA events, technical programs, and courses. Each year, thousands of dollars are raised through the auction. Please check the registration form to add your company's name to the list of generous contributors to this event. During all free time at the Conference on both days, you will have a chance to bid on a great variety of donated auction items! The final bids will be announced during lunch on October 13. Donate online at <http://www.wcacredit.org/conferencesponsor.html>.

Wisconsin  
Credit  
Association

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