

Credit Words

REAL-LIFE STORIES OF VICTORY AND DEFEAT

***It's a short story contest!* Share your most memorable credit experience for a chance to win \$250.**

Tell us about the biggest success, proudest moment or most humorous situation experienced during your career. It's not a perfect world, either. You can tell us about an unexpected turn in what should've been an easy task, or even a story of failure that will serve to help other credit professionals in the future.

The possibilities are endless:

- What's the story behind your biggest lesson learned?
- In all the changes in credit over the years, what has surprised you the most?
- How did your most successful collection call go?
- What have you learned to do and not to do on a collection call?
- Do you actively use PMSI agreements? Give us your story.
- Has your company been a victim of fraud? How did it happen?
- What happened on your most interesting on-site customer visit?
- Ever catch a bust-out scheme in the works?
- What's your best creditors' committee experience?
- How do you conduct credit in an electronic world?
- Have you collected on a judgment? How did you do it?
- How easy/difficult was that decentralizing from a centralized department, or consolidating decentralized operations into a more centralized one?
- Were you successful/unsuccessful in defending a preference?

Deadline: November 1, 2008.

Prize: \$250 for the winner; Two honorable mentions will receive \$50 each.

Published articles will earn five (5) points on the NACM Career Roadmap or two (2) points towards CCE Recertification. See "Contest Rules" below for suggested story length and more details.

Contest Rules

By submitting a short story ("article") for this contest, you agree to all the following terms and conditions.

Articles must be between 500-1500 words and must be submitted electronically as an attachment or in the body of the email to bcm@nacm.org. Subject line must contain the words, "short story contest." (If attached, article must be in one of the following formats: .doc, .rtf or .txt.)

Submitted articles must be original work, written expressly for *Business Credit* magazine and NACM. Articles previously published elsewhere are not eligible. Articles must not be published elsewhere after the contest ends.

Submissions become property of NACM and may be used at NACM's discretion in any NACM print or electronic communications or material. Submitted articles may not contain marketing information for any company, including the submitter's own employer.

You may submit as many articles as you wish; each will be judged separately. However, you may only win one prize per contest period. For each prize period, there will be three prizes: first place, awarded \$250; and two honorable mentions, each awarded \$50. No substitute prizes will be awarded. Prizes are non-transferable. All decisions are final.

Winners will be announced in the January 20, 2009 edition of NACM's *eNews Weekly Update*, and winning articles will be published in the February issue of *Business Credit* magazine, and through email and press releases. Winners agree to the use of their name and photo in any related marketing materials and announcements.

Prizes, rules and eligibility are subject to change at any time.

Residents of the Province of Quebec, Canada, and the following countries are eligible to participate, but may not receive prizes (only the recognition of the community), as restricted by local law: Cuba, Iran, Iraq, Libya, North Korea, Sudan and Syria. This promotion is void where prohibited or restricted by law.