“IF you can imagine it, you can achieve it. If you can dream it, you can become it.”

This was my fortune cookie last month, and what truer words could be written.

I spent much of the summer having new adventures. Beginning with the CFMA National Conference in Chicago, I did things that were outside my comfort zone. I went to the observation deck of the Sears Tower (now the Willis Tower) and went out on the glass platform 103 stories up from the ground, and looked straight down. Then I went parasailing in Point Pleasant, 500 feet in the air, and followed that up with a hot air balloon ride in Bird in Hand, which topped out at 5,850 feet. I would say that not only did I get over the fear of heights that I have had my entire life, but I had fun and learned more about what I want to achieve and what I want to become. We cannot stay stagnant as that leads to boredom, mundaneness.

Why was I able to experience these adventures this summer? I was open to new challenges, I wanted to experience new things, I wanted to grow both personally and professionally. What started me on these adventures? I think it started with being chosen to attend CFMA’s Leadership Retreat, held each October in Arizona. This retreat is like no other, and I am privileged to have had the opportunity to experience it. From there, it was conversations with other leaders in CFMA, some who have taken the time to mentor me, some where it was just one discussion.

You see, CFMA is not all about your professional growth: it is about your growth as a person. When you grow personally, this impacts your professional life, your leadership skills. CFMA is about personal and professional achievements and becoming the person you dream to be – “If you can dream it, you can become it.”

As I continue to grow, I hope to lead this chapter well during my term as president. I hope to give back what has been given to me by other members and leaders. One of the keys is you as members have to tell your board members – what is it you hope to get out of your CFMA Experience? How can we help you achieve that? Then we can all strive to be mentors to each other, and grow together. The Mentee becomes the Mentor. And in the end, by making ourselves better, we make our fellow employees better; therefore, we make our companies better.

We have a great fall schedule (See Programming Corner in September’s Newsletter, page 3 as well as our website events page. We WILL see you there!

Kimberly A. Hullfish, CCIFP

Congratulations to Susan Anderson!

Susan has been chosen to Represent South Jersey at CFMA’s Spring Creek 2015 in Arizona. This Leadership Retreat is like no other, and is a real benefit of being part of the local leadership! Get involved and this could be you in the future!

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**Members can bring A Contractor new to CFMA for free!**

Contact membership and help spread the knowledge that is South Jersey CFMA!

Did you know? Sharing the knowledge and networking CFMA brings to you is a great reward in itself!

So how could we improve?

But... we are improving, and we will have better results than last year. The reasons we are improving:

- We take care of our customers, our suppliers and subcontractors, and our employees.
- We want those whom we work with to be successful. Because without their success, we cannot succeed.
- And, CFMA is a major reason for our success.

CFMA is such a valuable resource for our company in many ways: the monthly educational programs, the website and regular bulletin board postings, the conferences, the monthly magazine Building Profits, and access to the over 7,000 members who are available to answer questions and discuss topics that we deal with on a weekly basis.

If you are a CFMA member, use the CFMA resources available to you.

If you are not a CFMA member, take a moment to think about what CFMA could do for you. I’m sure you will see that CFMA can make you and your company better.

**CFMA ...... All the Way!**

Building Profits Magazine Six Issues Per Year. From accounting to tax to risk management to technology, this magazine provides in-depth articles written by industry leaders. Keeps you updated on trends, issues, and analysis.

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*****Contact Mark Purfield, Chair of Membership @ mark_purfield@ajg.com *****

A Message from our Immediate Past President. Joseph R. Ford

Summer is over and it’s time to think about putting another year in the books. How has 2015 been for you? Was it what you thought it would be? Could it have been better?

For our company, 2015 has been better than we forecasted. We had a record year in 2014, and we initially thought it would not be possible for 2015 to be a repeat. The economy didn’t appear to be getting any better. Our industry didn’t appear to be improving. And our performance in both production and construction were outstanding in 2014.

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CFMA ...... All the Way!
Our Programming Committee, chaired by Lee Boss and Nia Coombs, has put together an exciting fall agenda!

Of course, you have received our Invitation to the **September 9th** event, sponsored by Capital Bank of NJ, entitled "Economic and Construction Outlook for the Northeast and South Jersey." The panel is led by Capital Bank of NJ President and CEO David J. Hanrahan and includes Gary A. Wagner, Regional Economic Advisor, Federal Reserve Bank of Philadelphia and Fred S. Belinsky, Esq., President of Markeim-Chalmers Inc.

**On October 7th,** Mercadien and CPI Planning join forces to bring you two distinct topics. Mercadien will present the Annual Tax Planning Seminar with a new twist: In addition to the tax updates and what to expect from Congress in the closing months, they will do an in depth on Understanding the Book vs Tax Adjustments, including the impact of the bonus depreciation taken during the economic downturn. CPI Planning educate us on our Fiduciary Responsibilities on employment benefit plans in light of the recent Supreme Court Ruling. Both segments of the seminar will prove to be invaluable as you near year end and update your benefit disclosures.

**On November 4th** we will cover the State of the Construction Industry from a Legal Perspective, with a focus on important surety issues impacting your business. Rosenberg & Parker presents Surety Construction Forum – this is interactive so bring your questions!

The fall closes on **December 9th** with a panel from CBIZ and Hill International: Project Management: How to Stop the Bleeding when a Project Turns South. Tell your project managers now to reserve this date now!

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**Book Club Corner**

Our June Newsletter featured books or articles that last year’s presenters had read. Have you read any yet? If so, write a short review and you could see it here! I have read two so far:

The first was the article “The Moral Bucket List” by David Brooks. I found this to be very true, and it makes you search your soul! This article was based on his book, “The Road to Character.” I started reading this on vacation, and did not get very far because it proved to be conversation starter in the hotel lounge! So far it is as great as the article.

The other book I read was “A Patriot’s Calling—Living Life Between Fear and Faith” by Major Dan Rooney. This is a very inspiring book, and page 23 was actually what lead me to go to the top of the Sears Tower and start facing my fear of heights!

“Armed with the Power of Volition, Anything is Possible.”
— Major Dan Rooney:

Didn’t see the list of books? Visit our News Letter Page http://southjersey.cfma.org/newsletters for our archive.

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Save the Dates:
Mid Atlantic Conference, Baltimore, September 27th and 28th, 2015
CONSTRUCTION FINANCIAL MANAGEMENT ASSOCIATION OF SOUTH JERSEY

**CFMA is more than attending Programs! Get Involved and become a CFMA Leader. How do you start? Through the Committees!! Help us make this the best Chapter it can be.**

1. Programming—Lee Boss and Nia Coombs, Co-Chairs
2. Membership—Mark Purfield, Chair
3. Marketing—Susan Anderson and Lori Ryan, Co-Chairs
4. Charity / Scholarship—Ron Hicks, Chair
5. Historical Society—Robert Hinck, Chair

We need members to volunteer on the committee level, and then to look towards becoming a board member over the next two years. There are a few ways to get involved:

1. **Come to a committee meeting** to see what it is all about. Share ideas, listen. See that while we are working hard for the chapter, we are having fun and forming friendships and networking.

2. Not sure of the time commitment? **Volunteer for a task.** Contact the programming chairs and ask to help with one program (event set up, working with the presenters, IT, a Chapter Spotlight write-up). Contact the Membership chairs to see about calling 5 perspective members or to take someone to lunch to talk about the benefits of CFMA. Marketing, History and Charity are new. Contact their chairs to see if there is one task to help with. No long term commitment, but find out what the committees are all about.

3. **Join a committee.** Jump in and help us make the chapter the best it can be. See how being part of a committee makes you a better and stronger leader. Look down the road at what you want for yourself as part of CFMA.