HOLIDAY MESSAGE FROM THE CHAIRMAN and PRESIDENT & DEAN

Dear Member,

As another year draws to a close most of you will be in the midst of preparations for this festive season. This is a very special time of the year as it gives people a break from the hustle and bustle of our everyday working schedules. It provides many of us with some time to enjoy the company of family and friends that is all too often missing for the rest of the year. I urge each and every one of you to reflect on these special moments and savour the relationships that we have tried so hard to cultivate over the years.

2013, without a doubt, has been one of the most exciting years for me. Being elected as President and Dean of the Credit Institute of Canada is by far the highest honour of my professional career. At the same time, this year has been one of some sadness as we have lost a number of wonderful members in our credit community and also some dear friends are going through some difficult situations within their family environments. While keeping with the spirit of this joyous time, it is equally important to take a few moments and recall these other events and keep these people in our thoughts and our prayers.

I would like to take this opportunity to thank the Administration staff of the CIC for the tremendous effort they put in day in and day out to make sure that our members and students are well looked after. Many of us do not see all the demands placed on our staff, but their work is greatly appreciated.

To the National Board members, I thank them for their dedication to the success of the CIC and for their tremendous input to the proper governance of our organization. I also wish to acknowledge the participation of our Chapter Board members. They commit endless hours of volunteer time to make sure our members are provided with opportunities to continue learning, to network and socialize with other credit professionals.

Lastly, to you the members, my sincere appreciation for your support of the CIC and the pride you demonstrate at being members of an elite credit community. You are the source of the strength of the Credit Institute.
On behalf of my wife, Nancy Goldman and myself, we hope this holiday season is an exceptionally good and safe one and that the New Year brings you much health, happiness and prosperity.

Mike MacPhee, A.C.I., C.G.A.

Chairman, President & Dean