

FMMCA 50th Anniversary



Henry Wallace Taylor



Born March 25, 1909, near Raleigh, N.C. His father, J.N. Taylor was a physician, who moved his family to Graham, N.C., where Wally attended public school. He attended Duke University at Durham, and although he was a bit beyond the usual service personnel age, he served four years in the Navy during World War II.

Wallace Taylor was a rare individual. Always cheerful and upbeat, he was a born salesman and attractor of friends and associates. In selling he was constantly on watch for new sources and new outlets.

Wallace had two loves, other than his deep and abiding love for spouse Dot and son Wally. One, his love for selling, and the other, his love for golf.

At one time he and associates sold children's furniture and office furniture through an organization formed to represent several manufacturers, and he sold services. While representing C.S.T. Co. of Louisville, KY., in North Carolina and Virginia, selling their collection services, he detected a great need by some of his clients for a way to interchange information to protect themselves from losses of their Assets to Debtors. This gave rise to his series of Credit Clinics organized for several industries, where several manufacturers or distributors of the same or similar items could meet and discuss their problems. It became so successful that he was losing income from being unable to look after his collection business.

From the Credit Clinics came the Furniture Manufacturers Credit Association made up of the furniture manufacturers in the largest of his Credit Clinics group. He decided to give up his collection business and Credit Clinics, and concentrate on this one where his members had decided to exchange information and collect their delinquent accounts. In this field his active mind saw the need for knowledge concerning Creditor's Committees and other aspects of Bankruptcy, and he became one of the best, or perhaps the best of the individuals in this field. His enthusiasm and resolve to protect his members made him known nationally, and his results in cleaning up his dishonest practices were unparalleled. He became the original defender of the rights of his clients and he ever continued his search for better methods.

His golf was legendary. Although his work kept him from playing as often as he would have liked, he was a natural and very nearly a scratch golfer. His active mind conceived a locker supplement which could be converted into a bag for transporting necessary locker items from one course to another. It became one of the very few items of luggage ever granted a patent. He intended to promote it when he retired because his efforts elsewhere did not enable him to apply his selling expertise to the Tote-n-Hang bag, so it was not the success it should have been.

His portrait hangs on the F.M.C.A. entrance lobby wall, and his influence is evident everywhere. He was an associate and friend whose presence is still felt, and his absence from our midst keenly felt.

Letter From The President



As the he old saying goes, time flies when you are having fun, so we, all of us involved with FMCA must be having great fun, because as old man time is marching on, we are completing our 50th year as an Association. So, it is with much thanks and humility as your president, that I offer a heartfelt thank you to all the staff members and EVP's who have contributed to and lead FMCA's success over these fifty years. Thanks also to all our many unselfish members who have served on committees, boards and as officers of our Association over the years. We have been very fortunate to have had some of the industry's wisest and most knowledgeable credit executives to lead us. Their vision has helped bring us to where we are today, a highly respected

source of trade information, unsurpassed within the furniture industry. They and all of you out there in FMCA Land who continue to use and support FMCA, have had a tremendous impact on our Association and have brought us to this momentous 50 Year Anniversary.

When I first joined FMCA as a greenhorn collector 37 years ago in 1974 under the tutelage of our founder, Wallace Taylor, I could never have imagined all of the twists and turns life would have in store for me during my years of being associated with FMCA as a member, a board member and now serving as President on your behalf. I am truly honored to have been a part of FMCA during this most significant time in FMCA's history. It has been an amazing and rewarding experience for me personally.

Sadly, we have all seen the landscape of the furniture industry change dramatically in just the last few years with consolidations, mergers, and long-standing companies that have been part of FMCA for many, many years simply closing down or filing for bankruptcy protection. It has been a painful experience to watch unfold. But it also forces us, as remaining members of a shell shocked industry, that we must change with the times or be left behind. Our Association has not progressed by standing still during the last 50 years, and we must not become complacent going forward. It is imperative that we recognize the changes occurring around us and that we make sometimes hard decisions that always serve to improve and strengthen FMCA if we are to continue as a strong Association standing ready to serve our industry for the next 50 years.

This year, your Board has just concluded a comprehensive review of FMCA's computer and delivery systems and has made upgrades where necessary. We are currently reviewing several marketing proposals that will be a significant change in our marketing policy. Our vision is to provide FMCA with website upgrades and enhancements. Our goal is not only to continue to improve the products offered by FMCA, but also to gain a wider visibility to potential new customers. This will help to strengthen our financial position and solidify our importance both within and outside of our industry going forward.

I am proud to say that we ARE moving forward as mentioned. These improvements will allow us to focus on one of our most important strengths as an Association, that of bringing manufacturers, competitors on the sales side, together, face to face, for the common purpose of working together to help solve and address our industries critical credit issues through camaraderie and personal relationships that only FMCA can provide. You cannot buy this in a credit report. In my opinion, this intangible of FMCA is irreplaceable. We must never let this fade away.

I am very pleased to state to you that our Association is in excellent shape under the leadership of EVP Jim Bumgarner and his fine staff. I have had the good fortune to meet and work with each of them personally and I can assure you they are all dedicated employees. I urge each of you to continue to support our Association by purchasing their interchange service, allowing them to collect your claims and attending and participating in our meetings, serving on committees and the board. I believe you will find it very rewarding as I have.

Congratulations on the 1st 50 successful years! Now buckle up and get ready for the next fifty years.

Best Wishes,



Dean Berrier
President



FMCA HISTORY

FMCA came into being early in 1961 as the natural result of growth from need.

In the late 1950's, Wallace Taylor had, in his contact with furniture manufacturers in Virginia and North Carolina, seen the need for the exchange of credit information between the manufacturers direct rather than through the services of third party organizations. He and credit executives in the area discussed this at length and he formed the Credit Clinic, Ltd., which he hoped would fill the need.

The original Credit Clinic furniture group was organized in the Virginia area, and later a unit was organized in Western North Carolina with membership made up of firms already experiencing success in this field as members of a group formed within the framework of the National Association of Credit Management. In a short time a third group came into being in the High Point area.

The success of these ventures became so very obvious, and the limitations of the Credit Clinic, Ltd., because of the increased pressure on the time allotted to it from his regular pursuits as a partner in the C.S.T. Co., caused Taylor and several of those working closely with him on Credit Clinic, Ltd., by then referred to as Furniture Credit Clinic since he had other divisions, to begin close study of another avenue for this growing concern for direct, fast and accurate interchange of information to deter fraud, poor management by retail outlets and the other evils inherent in a rapidly growing and changing society.

On March 16, 1961, at the invitation of Robert J. Stevens, credit executive of Broyhill Furniture Factories, Taylor, Ellery

A. Lennon of Drexel Furniture Co., T. Glen Miller, Jr. of Caldwell Furniture Company, and Stevens, met at Stevens' office to give the matter a thorough exploration. Taylor stated that it was his opinion and the opinion of others with whom he had discussed the matter, that he must either give up his connection with Furniture Credit Clinic, or with C.S.T. Co., Furniture Supply Credit Clinic and Casket Credit Clinic, the latter two being operated on a more modest scale than Furniture Credit Clinic.

In the discussion at Stevens' office, the idea was advanced that Furniture Credit Clinic become a member-owned organization and Taylor be employed to direct the activities of the Clinic in addition to maintaining the Furniture Supply Credit Clinic and the Casket Credit Clinic, and that Furniture Credit Clinic enter into contractual relationship with C.S.T. Co., to handle those matters which could not be handled by the Furniture Credit Clinic staff.

Ellery Lennon was elected Chairman of the group and it was suggested that the Committee convene at his pleasure to consider such an organization by-laws, code of ethics, and related matters since this would be a very sensitive relationship between the membership, and that Taylor talk to Virginia and High Point to request them to appoint similar committees. Then the three committees would meet and jointly accomplish the final draft. A general meeting of all membership of the three groups would be called to ratify the work of the committees, and the management of the several members to be made familiar with the intent and purpose of the organization so full cooperation could be obtained.

The three groups selected their committees who went to work immediately. A number of joint meetings were held as the details

were hammered out, and then a joint meeting of the membership was called for Thursday, June 13, 1961, at Schraft's Restaurant in High Point. The call from the Executive Committee, by which it came to be known, went out June 6, 1961, with Mr. Lennon to preside as Chairman.

A large number of the three groups met as called. Unfortunately Mr. Lennon and Dermont Everhart of United Furniture Co., Lexington, were unable to be present. T. Glen Miller, Jr., Vice-Chairman, presided. A roll call showed excellent attendance and several who were absent had sent their regrets by wire.

The presiding officer recognized Mr. J.T. Rhyan, Executive Vice President of Southern Furniture Manufacturers Association, who expressed approval of the idea. Mr. Norman Block of Block, Meyland & Lloyd, Legal counsel employed by the Executive Committee, was then recognized and gave helpful advice and recommendations with respect to the legal aspects of the proposed organization. The chairman then guided the general discussion which followed dinner, and lasted well into the night. As a final act the group elected a Board of Governors, which consisted of the Executive Committee members, and from that Board the following officers were elected: R. J. Stevens, President, Roy E. Duncan of Bassett Furniture, Secretary, Olen Easter of Link-Taylor, Chairman of the Board, John Barr Houston of Blowing Rock Chair Co., member of the Board, Tom Foster of Globe, Vice President and Treasurer, Ralph W. Pyles, Vice President and Chairman of the Martinsville group, T. Glen Miller, Jr., Vice President and Chairman of the Lenoir Group. These along with Frank Vass, Frank (Pete) Jarrett, Allan Sparger and others were to work diligently for the weeks that followed.

During the period following the June 13 meeting it became apparent that what really was needed was an organization of our very own that the high cost of operation could be defrayed by adding a collection department for members only. After some soul searching and many conferences, Wallace Taylor decided to sever all connections with C.S.T. Co., and disband the two other Credit Clinics and become full time Executive Secretary of the new Furniture Manufacturers Credit Association.

Articles of Incorporation were prepared and filed with the Secretary of State of The State of North Carolina, September 11, 1961, approved September 19, 1961, and recorded in Guilford County, North Carolina on September 21, 1961. The by-laws were adopted at a meeting of the Board on September 20, 1961.

At a meeting of the Board on September 27, 1961, it was announced that Wallace Taylor had severed all connections with his previous associates on September 1, 1961, and would become Executive Secretary in fact when FMCA began operation officially on October 1, 1961.

The Association became air-born on October 1, with Ava Vaughn the entire office staff, and a better choice was never made.

Throughout the months that followed, the active start of the Association, many people did much work for which no recognition was made and no credit given. Hours and hours of valuable time of credit executives were donated by their employers, and hours and hours of their own time devoted to the cause by these men.

On January 30, 1962, the up-dated draft of by-laws was ready and adopted by the Board of Directors. It has since been revised, amended and even replaced as conditions dictated.



The **first** annual meeting held in conformity to the by-laws, was at Green Park Hotel, Blowing Rock, N.C., September 28, 1962. An excellent program was presented; entertainment was excellent but the weather left something to be desired. Glen Miller, Frank (Pete) Jarrett and Carleton Moyer were elected Directors for three years, and Tom Foster and Bob Stevens for two years. Factors had indicated that state banking laws prohibited them becoming shareholding members so they were admitted to Associate Membership for interchange only. Glen Miller was elected President, Pete Jarrett elected Vice President, Roy Duncan elected Secretary, Tom Foster was elected Treasurer and Wallace Taylor was elected Executive Secretary, a title that was later changed to Executive Vice President.

The year following was busy with setting policy, expanding staff and developing interchange and collection procedures.



The **second** annual meeting convened at Green Park Hotel, Blowing Rock, September 27, 1963. Twenty-nine shareholding members and several associate members were represented. Since Directors had been set the previous year none were elected at this meeting, but Carleton Moyer was elected President, Ellery Lennon was elected Vice President, Roy Duncan, Secretary and Tom Foster, Treasurer. Wallace Taylor was rehired as Executive Vice President. This was a busy year with

adjuster service being added and collection procedures refined along with the addition of office equipment.



Oh, you thought that we did not know anywhere to go but Green Park for the annual meeting, but the **third** annual meeting was held September 25, 1964, at Ingleside Motor Inn, Staunton, VA. Twenty-eight shareholding and several associate members were represented. Measures were adopted to encourage participation in interchange and attendance on group meetings. A change in the Board of Directors was made with Carleton Moyer, Pete Jarrett, Glen Miller, Joe Patterson, Ken Storie, Ken Mitchell and Jim Perdue elected for terms expiring in 1965, and Roy Duncan and George Musick to terms expiring in 1966. Roy Duncan was elected President, Glen Miller was elected Vice President, Ken Mitchell Secretary and Joe Patterson was elected Treasurer. Taylor was rehired as Executive Vice President.

During the year the flying adjuster service was discontinued and the company car sold so Taylor was grounded except for his vehicle.



You won't believe it but the **fourth** annual meeting was back at Green Park Hotel, Blowing Rock, and September 24, 1965. Thirty-five shareholding and several associate members were represented. Carleton Moyer, Ken Storie and Alan Johnson were elected Directors for three years. Ken Storie was elected President, Brent Kincaid, Vice President, Alan Johnson, Secretary and Aubrey Burroughs, Treasurer. Taylor was rehired as Executive Vice President.

This year was filled with the usual changes in collection procedures, interchange procedures and improved methods of operation.



On September 23, 1966, the **fifth** annual meeting was convened at Mountain View Hotel, Gatlinburg, Tennessee, with 37 shareholding and several associate members represented. We felt a little bold getting away from Blowing Rock and the Tennessee group had promised better weather. Brent Kincaid and Rudi Rudicil were elected Directors for three years, Brent was elected President, Rudi was elected Vice President, Alan Johnson was re-elected Secretary and Aubrey Burroughs re-elected Treasurer. Had a little brouhaha in that it was discovered that Kincaid and Rudicil were elected in error and there we were with an illegitimate President and Vice President. However, Roy Duncan's untimely death and George Musick's resignation left two opening on the Board to which Brent and Rudi were appointed.

This was the first year of the joint meeting. South-eastern Factors invited everyone to Charlotte for a meeting as their guests, and the result was so favorable that there the joint meeting was born. This was also the year of the formation of the Atlanta group, now known as the New York group. Our cramped office quarters continued to be a great concern and steps were taken to locate adequate space elsewhere.



The **sixth** annual meeting was held at the Blockade Runner, Wrightsville Beach, N. C., September 22, 1967, with 37 shareholding and several associate members represented. Brent Kincaid and Glen Miller were elected to three year terms as

Directors, and Kincaid was elected President. Ken Storie was elected Vice President, Alan Johnson, Secretary and Don Pruett, Treasurer with Taylor elected or rehired Executive Vice President.

This was a busy year. We employed an assistant for the Executive Vice President; he left after a short time and another was employed. At long last we moved to a new and larger location, the Phillips-Davis Building on Green Street. Busy, busy, busy.



The **seventh** annual meeting was September 25, 1968, at Ocean Forest Hotel, Myrtle Beach, S. C. Forty-five shareholding and several associate members were represented. A change in the Board of Directors resulted in Carleton Moyer and Don Pruett being elected for one year terms and Curtis High and Joe Patterson elected for three year terms on the Board. Glen Miller was elected President, Curtis High, Vice President, Alan Johnson, Secretary and Joe Patterson, Treasurer, with Wallace Taylor re-employed Executive Vice President.

The high point in this year was the admission of Associate Members to full fledged collection service.



September 26, 1969, saw the **eighth** annual meeting convene at Americana Motor Lodge at Virginia Beach, VA. Forty-four shareholding members and several associate members were represented. Robert Louis Short and Don Pruett were elected Directors for three years. Curtis High was elected President, Joe Patterson, Willa Gragg, Secretary and Charles Campbell, Treasurer. H. Wallace Taylor was again returned to Executive Vice President.

This proved to be a busy year with updating of equipment and procedures occupying a great deal of time.



The **ninth** annual meeting convened at Grove Park Inn, Asheville, N. C., on September 25, 1970. Forty-five shareholding members and several associate members were represented. Several Directors and Officers of former times were recognized for distinguished service to the Association. President and Director R. J. Stevens, Roy Duncan, Ken Storie, Brent Kincaid, Curtis High, Carleton Moyer and Glen Miller; Directors Ralph Pyles, Charles Campbell, Ken Mitchell, Herb Collins, Willa Gragg, Alan Johnson, Don Pruett, Ray Massey, Rudi Rudicil, Norman Shelton, Louis Short, George Musick, Vernon Wade, Ellery Lennon, Aubrey Burroughs, Jack Ratigan, Wayne Miller, Roy Swarengin, Jim Predue, Tom Foster, Hoke Fowler, Pete Jarrett, John Barr Houston, Bob Rose, Phifer Smith, Ronnie Milgrim, and Joe Patterson. Willa Gragg and Glen Miller were elected Directors for three years. Joe Patterson, President, Don Pruett, Vice President, Willa Gragg, Secretary and Louis Short, Treasurer. Wallace Taylor rehired as Executive Vice President.

The office space having grown more and more inadequate because of the increased work load and personnel, this year saw a move from the Green Street quarters to South Hamilton Street.



The **tenth** annual meeting brought us back to Mountain View Hotel, Gatlinburg, October 1, 1971. Forty-three shareholding members and several associate members were represented. Joe Patterson was elected

Director to fill the two year unexpired term of Glen Miller. Glen resigned because of a change in the location of the administrative services of his employer, and Ken Storie and Rudi Rudicil were elected to the three year terms. Don Pruett was elected President, Willa Gragg, Vice President, Les Ward, Secretary and Louis Short, Treasurer. The Board of Directors requested Glen Miller's presence at future Board Meetings and he was elected Director Emeritus by unanimous vote.

This started a very busy year with upgrading office equipment and procedures; changes in by-laws, and review by a North Carolina attorney; improved collection methods; definition of requirements for membership, and many other constructive happenings.



The **eleventh** annual meeting convened at the Holiday Inn, Wrightsville Beach, N. C., September 29, 1972. Fifty shareholding and several associate members were represented. Carleton Moyer and Louis Short were elected to three year terms on the Board. Ken Storie was elected President, Rudi Rudicil elected Vice President, Louis Short, Treasurer and Les Ward Secretary. Wallace Taylor was re-elected Executive Vice President.

This year saw the usual efforts to upgrade interchange and collection services, provide better benefits for employees, revision of by-laws and notice to the Executive Vice President to investigate the water cooler in the office since two of the employees were reported to be pregnant.



The **twelfth** annual meeting was held at the Boca Raton Hotel and Club, Boca Raton, Florida on August 17, 1973. Forty-four

shareholding and several associate members were represented. Margie Simmons and Les Ward were elected Directors for three years. Rudi Rudicil was elected President, Louis Short, Vice President, Carleton Moyer, Treasurer and Ken Storie, Secretary. Wallace Taylor was rehired Executive Vice President.

This year was marked with the addition of the Burroughs mini-computer necessitating remodeling and enlarging space for hardware and personnel. Improved pension benefits, collections and interchange procedures were also noted.



The **thirteenth** annual meeting took place at the Cascades, Williamsburg, Virginia, September 25, 1974. Forty-three shareholding and several associate members were represented. Raymond Massey and Joe Patterson were elected Directors for three years. Louis Short was elected President, Les Ward, Vice President, Carleton Moyer, Treasurer and Tom Parker, Secretary. Taylor was rehired Executive Vice President. The families of R. J. Stevens and Jack Ratigan were special guests and received awards by the Association to these two deceased early members.

This year it was more evident than ever that more space was necessary for this rapidly growing Association, and studies were begun. The usual progress was made on interchange and collections. Also, this was the year a fraud fund was established and a decisive effort launched against fraudulent dealers and practices.



The **fourteenth** annual meeting saw us at Sugar Mountain Lodge, Banner Elk, N. C.,

September 26, 1975. Fifty-three shareholding and several associate members were represented and took advantage of the program which included an address by the Hon. S. J. Ervin, Jr., former Senator from North Carolina. Louis Short and Tom Parker were elected to three year terms as Director. Les Ward was elected President, Ray Massey, Vice President, Louis Short, Treasurer and Tom Parker, Secretary. Taylor was rehired Executive Vice President.



The **fifteenth** annual meeting brought us back to Mountain View Hotel, Gatlinburg, September 24, 1976. As you will see, our numbers are increasing for fifty-nine shareholding members and several associate members were represented. Ken Mitchell and Ken Storie were elected Directors to assure no quiet meetings for three years. Ray Massey was elected President, Tom Parker, Vice President, Alan Johnson, Secretary, Louis Short, Treasurer and Wallace Taylor, Executive Vice President.

A busy year with relocation of the office to obtain necessary space the prime topic of discussion, and a transition committee appointed to begin working on the transfer of power to Carleton Moyer as Executive Vice President upon the retirement of Wallace Taylor.



Back to Myrtle Beach, Sheraton Myrtle Beach Inn, for the **sixteenth** annual meeting on September 23, 1977. Sixty-two shareholding and several associate members were represented. Joe Patterson and Rudi Rudicil were elected to three year terms on the Board of Directors. Herb Collins was elected President, Alan Johnson, Vice President, Lou Short, Treasurer and Tom

Minor, Secretary. Wallace Taylor was rehired as Executive Vice President.

This year marked preparation to move to larger quarters, and continue the preparation for the transfer of executive direction of the day to day operation. Also, our attorneys completed the anti-trust audit, and we received a letter of compliance along with a new set of by-laws which were adopted so as to conform with their recommendations.



The **seventeenth** annual meeting at Royal Plaza Hotel, Lake BuenaVista, Florida, on September 22, 1978, was well attended by families of the fifty-nine shareholding representatives and several associate members. Louis Short and Herb Collins were elected Director for three years. Alan Johnson was elected President, Rudi Rudicil, Vice President, Lou Short, Treasurer and Tom Minor, Secretary.

This year was marked by the move to new, larger quarters and the intense study of a change to a larger and better computer.



The **eighteenth** annual meeting at the Cascades, Williamsburg, VA., September 21, 1979, was well attended. Sixty-two shareholding members and several associate members were represented. Joe Greene and Tom Minor were elected directors for three years. Rudi Rudicil was elected President, Harry Cook, Vice President, Lou Short, Treasurer and Joe Greene, Secretary, Carleton Moyer was elected and employed as Executive Vice President, our chief administrative office, and Wallace Taylor was elected Vice President. The highlight of the meeting was a tribute to Mr. Taylor for his long years of devoted service to the

Association and demonstrative of the very high regard in which he is held by the membership.

This year marked the installation of the new computer and expansion of service because of it. It became apparent that the continued growth of the Association made it necessary to begin serious study of a permanent home in our own building so a committee was appointed to carry out the mandate of the membership at the Sugar Mountain Meeting.



The **nineteenth** annual meeting brought us back to Grove Park Inn, Asheville, N. C., September 25, 1980. Sixty-one shareholding and several associate members were represented. Joe Patterson and Tim Bobo were elected Directors for three years. Harry Cook was elected President, Joe Greene, Vice President, Dick Bozard, Secretary and Louis Short, Treasurer. Carleton Moyer was re-elected and rehired Executive Vice President and Wallace Taylor, Vice President.

This year has proved to be a continuation of progress. New members, improved services and soon we will begin the construction of our own building, designed for our own particular needs and growth.



The **Twentieth** annual meeting convened at Opryland Hotel in Nashville, Tennessee on September 24, 1981. Forty-seven shareholding and several associate members were represented. This meeting was high-lighted by an audio visual review of the previous nineteen years, and tribute paid to many members of prior years who contributed so much to the success and progress of the Association.

Louis Short and Herb Collins were elected Directors for three years. At the organizational meeting of the Board of Directors Joe Greene was elected President, Tim Bobo was elected Vice President, Bill Sasser was elected Secretary, and Louis Short was elected Treasurer. Carleton Moyer was re-elected and employed as Executive Vice President.

Much progress continued on interchange, claims procedure, and new members. It was reported that the building committee was making good progress on the new building projected to be 5,000 sq. feet in size at a cost of a little more than \$200,000. When the bids came in the building size was 5,300 sq. feet at a cost of a little more than \$236,000. Completion in 210 days from date of contract. The Board approved.

Phil Botto was recognized for his contribution to the success of "The Collective Interest".



The **twenty-first** annual meeting was held at Myrtle Beach, S. C. on September 24, 1982. Sixty shareholding and several associate members were represented. Bill Foster and Tom Minor were elected Directors for three years. When the Board of Directors met, Tim Bobo was elected President, Tom Minor was elected Vice President, Bill Sasser was re-elected Secretary, and Louis Short re-elected Treasurer. T. Glen Miller was elected Recording Secretary.

There were several committee changes. The Planning committee was renamed "The Executive Committee", but the duties were the same....planning for the growth and operation of the Association.

The Continuing Education Committee was re-activated and began making plans for

good, interesting programs for joint and annual meetings.

The addition of WATS (Wide Area Telephone Service) was made to the tools of the collection department.

Retirees were to be invited to future annual meetings with \$250 of expense being reimbursed for one year. Also, Past Presidents who retire from their company while credit executives were to be invited to all annual meetings with \$250 to be reimbursed each meeting.

Several new members were added, and some members withdrew because of sales or mergers. During this year we occupied our new building at 109 Rockspring Road, High Point, North Carolina, and now had a home of our very own.



The **twenty-second** annual meeting convened at the Hyatt Regency Hotel, Savannah, Georgia on September 29, 1983. Fifty-eight shareholders and several associate members were represented. Tim Bobo and Joe Patterson were elected Directors for three years. At the organizational meeting of the Board of Directors, Joe Patterson was elected President, Bill Foster was elected Vice President, David Jetton was elected Secretary, Louis Short re-elected as Treasurer, and T. Glen Miller elected as Recording Secretary, David Jetton resigned as Secretary, and John Keller was elected Secretary.

During the year we purchased the IBM software being leased from IBM. This was a year we had anticipated but hoped would not come, we lost money. A new fee structure was adopted which helped us overcome the problem.

There were several new members, and "The Collection Interest" was turned over to the staff, and became a viable part of our Association.

This year brought sadness to the Association. On March 11, 1984 our founder and guiding light for more than twenty years, Wallace Taylor, suffered a massive terminal heart attack. Wallace had retired as Executive Vice President, but all members held him in high esteem, and his expertise was still available if requested.

The **Twenty-third** annual shareholders meeting was held at the Springfield Hilton Hotel, Springfield, Virginia on September 2, 1984. Fifty-seven shareholding and several associate members were represented. One interesting feature was an in-depth report on the finance of the Association by Treasurer Louis Short. This fully explained why it was necessary to increase dues.

Norma Yount and Louis Short were elected Directors for three years. At the organizational meeting of the Board of Directors Bill Foster was elected President, Doyle Edwards was elected Vice President, John Keller was elected Secretary, and Louis Short was re-elected Treasurer.

During this year Tim Bobo resigned from the Association, and R. K. Rudicil, II was elected to fill his unexpired term. Also, Mr. Edwards resigned his position on the Board as Vice President, and the Board position was not filled. Later in the year several amendments to the By-Laws were approved, and at that time the Board membership was reduced by one member since the New York group had dissolved, these members joining other groups.



The **Twenty-fourth** annual meeting of the shareholders was held at the Hyatt Orlando Hotel, Kissimmee, Florida on September 26, 1985. Sixty shareholding and several associate members were represented. Wade Jarvis and Howard Kurtz were elected Directors for three years. At the organizational meeting of the Directors the following day, Paul Purcell was elected President, Norma Yount was elected Vice President, Steve Osborne was elected Secretary, and Louis Short was re-elected Treasurer. Carleton Moyer was re-elected and employed as Executive Vice President.

The budget for the year was accepted, and Mr. Short remarked that the budget adopted the previous year was being closely adhered to.

The focus this year is the Twenty-fifth Anniversary which will be observed at Opryland Hotel, Nashville, Tennessee in September. An anniversary committee was appointed, and began work along with the host committee from the Tennessee group.

Recognition of more members was decided, and a committee appointed to study methods of implementation.



The **twenty-fifth** annual meeting convened at Opryland Hotel, Nashville Tennessee September 24, 1986. The Anniversary Committee and the Tennessee Group worked together to make this a very special annual meeting. At the organizational meeting of the Directors Norma Yount was elected President, Wade Jarvis was elected Vice President, Steve Osborne was elected Secretary, Louis Short was re-elected Treasurer. Others on the Board were Joe Patterson, Dean Berrier, Bill

Foster, Roger Burnette, and Jerry Worley. Carleton Moyer was re-elected and employed as Executive Vice President.

Dean Berrier received the President's Award. Credit Managers of the Year awards were presented as follows, Central Group went to Ray Underwood, Virginia Group went to Alan Lane, Western Group went to Willa Gragg.



The **twenty-sixth** annual meeting was held at the Myrtle Beach Hilton, Myrtle Beach, South Carolina September 23, 1987. At the organizational meeting of the Directors Wade Jarvis was elected President, Jerry Worley was elected Vice President, Willa Gragg was elected Secretary, Louis Short was re-elected Treasurer. Others on the Board were Jim Bumgarner, Roger Burnette, Dave Carpenter, Bill Foster, Joe Patterson, Mona Stuckwish, Danny Willis, Norma Yount. Later Jerry Worley and Jim Bumgarner resigned from the Board. Norma Yount was appointed to serve as Vice President to replace Jerry Worley. Carleton Moyer retired December 31, 1987 and Howard Kurtz was employed as Executive Vice President.

Louis Short received the President's Award. Credit Managers of the Year awards were presented, Central Group went to Larry Crotts, Virginia Group went to Robert Coleman, Western Group went to Jim Bumgarner.



The **twenty-seventh** annual meeting was held in Charleston, South Carolina September 21, 1988. At the organizational meeting of the Directors Norma Yount was elected President, John Keller was elected Vice President, Willa Gragg was elected as Secretary, Louis Short was re-elected as

Treasurer. Other Board members were Steve Osborne, Dave Carpenter, Mona Stuckwish, Wade Jarvis, Joe Patterson, Danny Willis, and Paul Purcell. Steve Osborne replaced Willa Gragg as Secretary when she resigned. Howard Kurtz was re-elected and was employed as Executive Vice President.

Jim Bumgarner was presented the President's Award. Credit Managers of the Year awards were presented, Central Group went to Pat Daniels, Virginia Group went to Paul Purcell, Western Group went to Dan Willis.



The **twenty-eighth** annual meeting was held in New Orleans, Louisiana September 28, 1989. At the organizational meeting of the Directors, John Keller was elected President, Dave Carpenter was elected Vice President, Steve Osborne was elected Secretary, Louis Short was re-elected as Treasurer. Other Board members were Paul Purcell, Jim Sain, Larry Crotts, Wade Jarvis, and Norma Yount. Howard Kurtz was re-elected and was employed as Executive Vice President.

The President's Award was presented to Mona Stuckwish. Credit Managers of the Year awards were presented, Central Group went to Ann Meyers, Virginia Group to Roger Burnette, Western Group to Jim Sain.



The **twenty-ninth** annual meeting was held at Myrtle Beach, South Carolina at the Hilton on September 26, 1990. At the organizational meeting Dave Carpenter was elected President, Steve Osborne was elected Vice President, Alan Lane was elected Secretary, Louis Short was re-elected as Treasurer. Other Board members were Bob Sims, Larry Crotts, Jerry Worley, Wade Jarvis and Jim Sain. Howard

Kurtz was re-elected and was employed as Executive Vice President.

The President's Award was presented to Louis Short. Credit Managers of the Year awards were given by the Central Group to Alan Johnson, the Virginia Group to Bill Anderson, the Western Group to Jeff Norris.



The **thirtieth** annual meeting was held at Williamsburg, Virginia September 19, 1991. At the organizational meeting of the Directors, Steve Osborne was elected President, Alan Lane was elected Vice President, Jerry Worley was elected Secretary, Paul Purcell was elected as Treasurer. Other Board members were Jeff Norris, Jim Bumgarner, Alan Johnson, Dave Carpenter, and Bob Sims. Howard Kurtz again served as Executive Vice President.

Paul Purcell was presented the President's Award. Credit Managers of the Year awards were given by the Central Group to Bennie Corbett, the Virginia Group to Nelson Edmonds, the Western Group to Nancy Hollar.



The **thirty-first** annual meeting was held at St. Petersburg, Florida September 16, 1992. At the organizational meeting of the Directors, Alan Johnson was elected President, Jim Bumgarner was elected Vice President, Dick Ephgrave was elected Secretary, Alan Johnson was elected Treasurer. Other Board members were Jeff Norris, Paul Purcell, Steve Osborne, Dave Carpenter, and Tom Sykes. Alan Johnson resigned and Jerry Worley replaced him as Treasurer. Howard Kurtz again served as Executive Vice President.

The President's Award this year became the Rudicil Award. Jerry Worley was the first to receive this award. Credit Managers of the Year awards were given by the

Central Group to Billie MacClary, the Virginia Group to Mona Stuckwish, the Western Group to Ed Buchanan.



The **thirty-second** annual meeting was held at Las Vegas, Nevada September 23, 1993. At the organizational meeting of the Board Jim Bumgarner was elected President, Jerry Worley was elected Vice President, Ed Buchanan was elected Secretary, Dick Ephgrave was elected Treasurer. Other Board members were Dave Carpenter, Steve Osborne, Paul Purcell, Mona Stuckwish and Tom Sykes. Howard Kurtz again served as Executive Vice President.

The Rudicil Award was presented to Steve Osborne. Credit Managers of the Year awards were presented as follows, Central Group went to Les Ward, Virginia Group went to Bob Sims, Western Group went to Pat Shearin.



The **thirty-third** annual meeting was held at Hilton Head Island, South Carolina September 22, 1994. At the organizational meeting of the Board, Jerry Worley was elected President, Dick Ephgrave was elected Vice President, Ed Buchanan was elected Secretary, Paul Purcell was elected Treasurer. Other Board members were Jim Bumgarner, Dave Carpenter, Jim Karriker, Steve Osborne, and Mona Stuckwish. Howard Kurtz again served as Executive Vice President.

Ed Buchanan received the Rudicil Award with the Credit Managers of the Year awards being presented as follows, Central Group went to David Marshall, Virginia Group to Robert Coleman, Western Group to Beverly Curtis.



The **thirty-fourth** annual meeting was held at Lake Lanier Island, Georgia September 21, 1995. At the organizational meeting of the Board, Ed Buchanan was elected President, Mona Stuckwish was elected Vice President, Jim Karriker was elected Secretary, Paul Purcell was re-elected as Treasurer. Other Board members were Jim Bumgarner, Larry Crotts, Dick Ephgrave, Dom Marchiando, and Jerry Worley. Later Dom Marchiando resigned. Howard Kurtz remained as Executive Vice President.

The Rudicil Award was presented to Mona Stuckwish and the Credit Managers of the Year awards were given as follows, Central Group went to Dave Carpenter, Virginia Group went to Graham White III, Western Group went to Davy Whittington.



The **thirty-fifth** annual meeting was held at Baltimore, Maryland September 19, 1996. At the organizational meeting of the Board, Mona Stuckwish was elected President, Jim Karriker was elected as Vice President, Beverly Curtis was elected Secretary, Paul Purcell was re-elected as Treasurer. Other Board members were Ed Buchanan, Jim Bumgarner, Larry Crotts, Jeff Norris, Graham White III. This year Howard Kurtz was replaced by Barry Wood as Executive Vice President.

The Rudicil Award was shared by Jim Bumgarner and Jim Karriker. The Credit Managers of the Year awards were given as follows, Central Group went to Joann Grubbs, Virginia Group to Doyle Edwards, Western Group to Nancy Hollar.



The **thirty-sixth** annual meeting was held at Myrtle Beach, South Carolina

September 18, 1997. At the organizational meeting of the Board, Jim Karriker was elected President, Jeff Norris was elected Vice President, Beverly Curtis was re-elected as Secretary, Paul Purcell was re-elected as Treasurer. Other Board members were Ed Buchanan, Jim Bumgarner, Mona Stuckwish, Larry Crotts, and Graham White III. Barry Wood again served as Executive Vice President.

Again the Rudicil Award was shared by Jim Bumgarner and Paul Purcell. The Credit Managers of the Year awards were given as follows, Central Group went to Jerry Welch, Virginia Group went to David Summerland, Western Group went to Jeff Norris and Rachel Laws.



The **thirty-seventh** annual meeting was held at Nashville, Tennessee September 24, 1998. At the organizational meeting of the Board, Jeff Norris was elected as President, Doyle Edwards was elected as Vice President, Doug Jermyn was elected as Secretary, Paul Purcell was re-elected as Treasurer. Other Board members were Beverly Curtis, Davy Whittington, Jim Bumgarner, Mona Stuckwish, and Jim Karriker. Barry Wood continued to serve as Executive Vice President.

The Rudicil Award was shared by Beverly Curtis and Barry Wood. The Credit Managers of the Year awards were given out as follows, Central Group went to Laurie Shelley, Virginia Group went to Dev Maguire, Western Group to Ralph Drum.



The **thirty-eighth** annual meeting was held at Las Vegas, Nevada September 23, 1999. At the organizational meeting of the Board, Doyle Edwards was elected President, Jim Bumgarner was elected Vice

President, Beverly Curtis was elected Secretary, Paul Purcell was re-elected as Treasurer. Other members of the Board were Davy Whittington, Doug Jemyn, Mona Stuckwish, and Jim Karriker. Barry Wood again served as Executive Vice President.

Graham White III was presented the Rudicil Award. The Credit Managers of the Year awards were given out as follows, Central Group went to Derick Apple, Virginia Group went to Shelly Head, Western Group went to Tracy Little.



The **thirty-ninth** annual meeting was held at Orlando, Florida September 22, 2000. At the organizational meeting of the Board, Jim Bumgarner was elected President, Beverly Curtis was elected Vice President, Laurie Shelley was elected Secretary, Paul Purcell was re-elected as Treasurer. Other members of the Board were Doyle Edwards, Jim Karriker, Mona Stuckwish, Jeff Norris, and Tracy Little. Jeff Norris resigned and was replaced by Davy Whittington. Barry Wood remained as Executive Vice President.

The Rudicil Award was presented to Davy Whittington. The Credit Managers of the Year awards were presented as follows, Central Group went to Dana Hiatt, Virginia Group went to Dick Ephgrave, Western Group went to Francis Lanier.



The **fortieth** annual meeting was held at Kiawah Island, South Carolina September 21, 2001. At the organizational meeting of the Board, Beverly Curtis was elected President, Paul Purcell was elected as Vice President, Mona Stuckwish was elected as Secretary, Jim Bumgarner was elected as Treasurer. Other members of the Board were Davy Whittington, Tracy Little, Doyle Edwards, Laurie Shelley, and Jim Karriker.

Davy Whittington resigned and was replaced by Dan Willis. Barry Wood continued as Executive Vice President.

Derick Apple was presented the Rudicil Award. The Credit Managers of the Year awards were presented as follows, Central Group went to Sadie Ball, Virginia Group went to Paul Purcell, Western Group went to Davy Whittington.



The **forty-first** annual meeting was held at Las Vegas, Nevada September 18, 2002. At the organizational meeting of the Board, Paul Purcell was elected President, Tracy Little was elected Vice President, Beverly Curtis was elected Secretary, Jim Bumgarner was re-elected Treasurer. Other members of the Board were Graham White III, Dan Willis, Mona Stuckwish, Jim Karriker, and Bill Anderson. Tracy Little resigned and was replaced by Dom Marchiando, then Jim Karriker resigned and was replaced by Dave Carpenter who was elected Vice President. Barry Wood continued as Executive Vice President.

The Rudicil Award was presented to Tracy Little. The Credit Managers of the Year awards were presented as follows, Central Group went to Ed Buchanan, Virginia Group went to Ron Clark, Western Group went to Lorraine Hollars

The Board established the Hall of Fame for those members who met a certain criteria of service to FMCA. The first to be inducted were H. Wallace Taylor, T. Glenn Miller, Carleton Moyer, R. Rudy Rudicil II, R. Louis Short, and J. Steven Osborne.



The **forty-second** annual meeting was held at Myrtle Beach, South Carolina September 24, 2003. At the organizational meeting of the Board Dave Carpenter was elected President, Mona Stuckwish was

elected Vice President, Jim Bumgarner was elected Secretary, Paul Purcell was elected Treasurer. Other Board members were Beverly Curtis, Bill Anderson, Lorraine Hollars, Graham White III, and Dom Marchiando. Our Executive Vice President, Barry Wood retired and was replaced for a short period of time by Scott Senatore.

Dave Carpenter received the Rudicil Award. The Credit Managers of the Year awards were presented as follows, Central Group went to Jim Bumgarner, Virginia Group went to Brian Spencer, Western Group went to Angie Mills.

Paul Purcell was inducted into the Hall of Fame.



The **forty-third** annual meeting was held at Boston, Massachusetts September 22, 2004. At the organizational meeting of the Board, Mona Stuckwish was elected President, Beverly Curtis was elected Vice President, Ron Teglas was elected Secretary, Paul Purcell was re-elected as Treasurer. Other Board members were Ron Clark, Lorraine Hollars, Dom Marchiando, Ed Buchanan, and Dave Carpenter. Jim Bumgarner became our new Executive Vice President.

The Rudicil Award was presented to Jim Bumgarner. The Credit Managers of the Year awards were as follows, Central Group went to Becky Jessup, Virginia Group went to Teoka Shockey, Western Group went to Norma Yount.

Mona Stuckwish was inducted into the Hall of Fame.



The **forty-fourth** annual meeting was held at Sandestin, Florida September 21, 2005. At the organizational meeting of the Board Ron Teglas was elected President, Ron Clark was elected Vice President,

Angie Mills was elected Secretary, Paul Purcell was re-elected Treasurer. Other Board members were Dave Carpenter, Mona Stuckwish, Beverly Curtis, Ed Buchanan, and Rachel Laws. Jim Bumgarner continued as our Executive Vice President.

Ron Teglas was presented the Rudicil Award. The Credit Managers of the Year awards were as follows, Central Group went to Barbara Batts, Virginia Group went to Darlene Roop, Western Group went to Pat Shearin.

Jim Bumgarner was inducted into the Hall of Fame.



The **forty-fifth** annual meeting was held at Philadelphia, Pennsylvania September 20, 2006. At the organizational meeting of the Board, Ron Clark was elected President, Angie Mills was elected Vice President, Beverly Curtis was elected Secretary, Paul Purcell was re-elected Treasurer. Other Board members were Ron Teglas, Dave Carpenter, Mona Stuckwish and Rachel Laws. Jim Bumgarner served as our Executive Vice President.

The Rudicil Award was presented to Angie Mills. The Credit Managers of the Year awards were as follows, Central Group went to Ron Teglas, Virginia Group went to Lyndall Howell, Western Group went to Susanne Drum.

Dave Carpenter was inducted into the Hall of Fame.



The **forty-sixth** annual meeting was held at St. Louis, Missouri September 19, 2007. At the organizational meeting of the Board, Angie Mills was elected President, Dave Carpenter was elected Vice President, Glenn Hendren was elected Secretary, Ron Teglas was elected Treasurer.

Other Board members were Ron Clark, Mona Stuckwish, Norma Yount, Barbara Batts, and Rick Clanton. Jim Bumgarner served as our Executive Vice President.

The Rudicil Award was given to Ron Teglas. The Credit Managers of the Year awards were presented as follows, Central Group went to Becky Jessup, Virginia Group went to Glenn Hendren, Western Group went to Allison Watts.

Beverly Curtis was inducted into the Hall of Fame.



The **forty-seventh** annual meeting was held at Savannah, Georgia September 18, 2008. At the organizational meeting of the Board, Dave Carpenter was elected President, Rick Clanton was elected Vice President, Angela Collins was elected as Secretary, Ron Teglas was re-elected as Treasurer. Other Board members were Norma Yount, and Barbara Batts.

Barbara Batts resigned and was replaced by Dean Berrier. Jim Bumgarner continued to serve as our Executive Vice President. Sadly, the Virginia Group was dissolved this year.

Glenn Hendren received the Rudicil Award. The Credit Managers of the Year awards were presented as follows, Central Group went to Rebecca Thompson, Western Group went to Rick Clanton.



The **forty-eighth** annual meeting was held at Myrtle Beach, South Carolina September 17, 2009. At the organizational meeting of the Board, Rick Clanton was elected President, Dean Barrier was elected Vice President, Angela Collins was re-elected as Secretary, Ron Teglas was re-elected as Treasurer. Other Board members were Dave Carpenter and Norma

Yount. Jim Bumgarner served as our Executive Vice President.

The Rudicil Award was presented to Norma Yount. The Credit Managers of the Year awards were presented as follows, Central Group went to Donna Mills, Western Group went to Angela Collins.



The **forty-ninth** annual meeting was held at Chicago, Illinois September 16, 2010. At the organizational meeting of the Board, Dean Berrier was elected President, Norma Yount was elected Vice President, Angela Collins was re-elected Secretary, Ron Teglas was re-elected as Treasurer.

Other Board Members were Dave Carpenter and Rick Clanton. Jim Bumgarner served as Executive Vice President.

Angela Collins received the Rudicil Award. The Credit Managers of the Year awards were given as follows, Central Group went to Brian Spencer, Western Group to Wendy Tester.

The Western Group and the Board finalized plans for our fiftieth anniversary for the coming year. A cruise was planned for May 23rd through May 27th. The cruise would depart from Miami, cruising to Nassau, Coco Cay, and Key West. The Educational Committee began working on the program for this special event.

This is a brief recap of the history of the Association to date. Space will not permit us to list those who worked hard in their own way for the success of the Association.

PRESIDENTS

We are grateful for the leadership provided by our Presidents. They, and their respective Companies, have given unselfishly to promote a unified Association of people helping people.

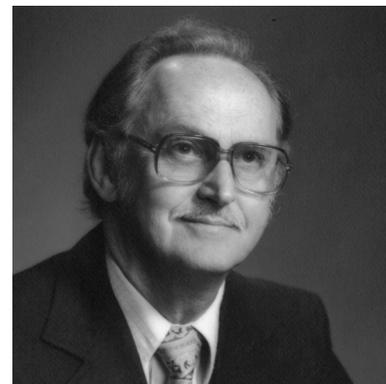
The ground work has been laid by these sincere, dedicated persons whose reward will culminate through continued success over the years to come.



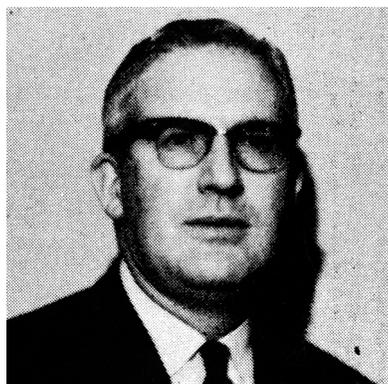
Robert J. Stevens
1961-1962



T. Glen Miller, Jr.
1962-1963 1968-1969



Carleton L. Moyer
1963-1964



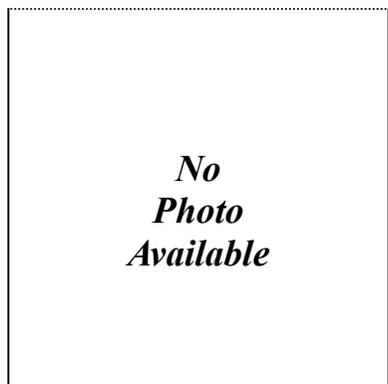
Roy E. Duncan
1964-1965



J. Kenneth Storie
1965-1966



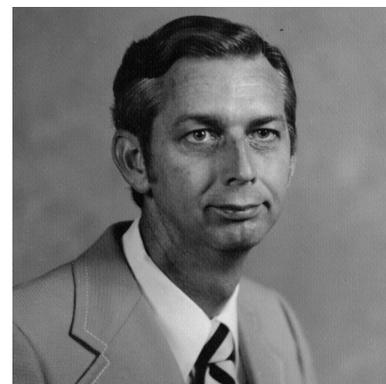
Brent Kincaid
1966-1967 1967-1968



Curtis High
1969-1970



Joe B. Patterson
1970-1971 1983-1984



Don B. Pruett
1971-1972



Willa G. Gragg
1972-1973



R. K. Rudicil, II
1973-1974 1979-1980



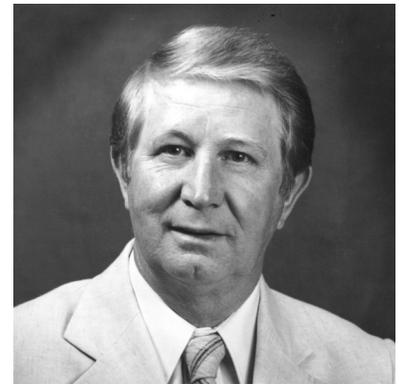
R. Louis Short
1974-1975



Less A. Ward, Jr.
1975-1976



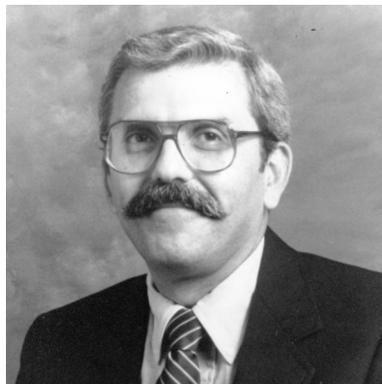
Raymond B. Massey, Jr.
1976-1977



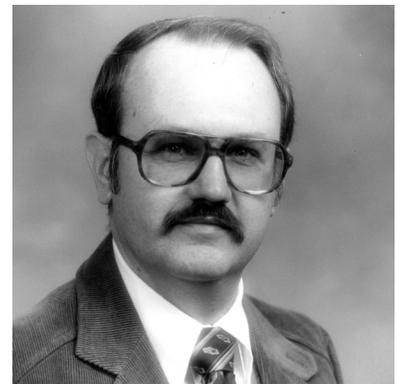
Herbert M. Collins
1977-1978



Alan F. Johnson
1978-1979



Harry A. Cook
1980-1981



Joe C. Greene
1981-1982



J. Timothy Bobo
1982-1983



William G. Foster
1984-1985



Paul T. Purcell
1985-1986



Norma J. Yount
1986-1987 1988-1989
2011-2012



Wade H. Jarvis
1987-1988



John Keller
1989-1990



Dave F. Carpenter
1990-1991 2003-2004
2008-2009



J. Steven Osborne
1991-1992



Alan C. Lane
1992-1993



Jim D. Bumgarner
1993-1994 2000-2001



Jerry G. Worley
1994-1995



Edward D. Buchanan
1995-1996



Mona Stuckwisch
1996-1997 2004-2005



Jim Karriker
1997-1998



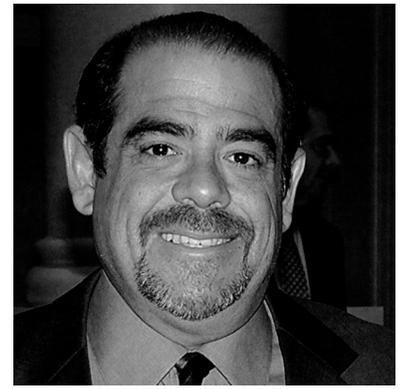
Jeff L. Norris Jr.
1998-1999



Doyle Edwards
1999-2000



Beverly Curtis
2001-2002



Ron Teglas
2005-2006



Ron Clark
2006-2007



Angie Mills
2007-2008



Rick Clanton
2009-2010



Dean Berrier
2010-2011

Executive Vice Presidents of EMCA



Wallace Taylor
10/01/1961—09/21/1979



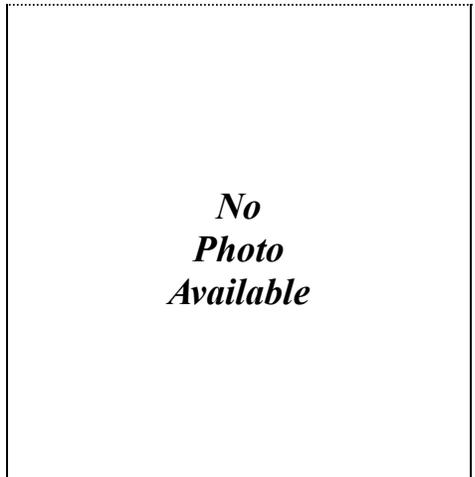
Carleton Moyer
09/21/1979—12/31/1987



Howard Kurtz
01/01/1988—02/29/1996



Barry Wood
05/13/1996—08/29/2003



Scott Senatore
07/01/2003—08/26/2003
(resigned)



Jim Bumgarner
02/23/04—Present

FMCA STAFF



Front Row From Left:

Janet Hutchens	Bookkeeper
Lillie Buie	Interchange/ Customer Service
Shannon Nance	Collection Manager

Back Row From Left:

Van Everett	Assistant Vice President
David Johnston	IT Manager
Jim Bumgarner	Executive Vice President/ General Manager

FMCA HALL OF FAME

FMCA HALL OF FAME



Henry Wallace Taylor

Founder of FMCA

First Executive Vice President 1961 thru 1979



Thomas Glen Miller, Jr.

Treasurer and Credit Manager
Caldwell Furniture Company Lenior, NC

President 1962-63 and 1968-69

Vice President 1961-62 and 1964-65

Board member 1962-63 thru 1970-91

Primary Author of the Association By-Laws



R.K. Rudicil II

Vice President, Secretary, and Treasurer
Berkline Corporation Morristown, TN

President	1973-74 and 1979-80
Vice President	1966-67 ,1972-73, 1978-79
Board member	1965-66, 1966-67, 1968-69 thru 1973-74, 1976-77 thru 1979-80, 1984-85, 1985-86



J. Steven Osborne

Director of Credit
Bernhardt Lenior, NC

President	1991-92
Vice President	1990-91
Secretary	1985-86, 1986-87, 1988-89 1989-90
Board member	1985-86 thru 1994-95
R.K. Rudicil Award	1993



Joe Patterson

President
The Joseph Dean Company High Point, NC

President	1970-71 and 1983-84
Vice President	1969-70
Treasurer	1964-65 and 1968-69
Board member	1964-65, 1968-69 thru 1972-73 1974-75 thru 1988-89



Carleton Moyer

Director of Credit
Basic Witz Furniture Inds. Waynesboro, VA

President	1963-64
Board member	1962-63 thru 1968-69 1972-75
Treasurer	1973-74, 1974-75
Asst. Executive Vice President	1975 thru 1979
Executive Vice President	1979 thru 1988



R. Louis Short

Treasurer
Lane Altavista, VA

President	1974-75
Vice President	1973-74
Treasurer	1971-72 thru 1989-90
Board member	1969-70 thru 1989-90
President's Award	1987, 1990



Paul T. Purcell

Vice President of Credit Administration
Pulaski Furniture Corporation Pulaski, VA

President	1985-86, 2002-03
Vice President	1984-85, 2001-02
Treasurer	1990-91, 1991-92, 1994 thru 200-2001, 2003-04 thru 2006-07
Board member	1982-83 thru 1985-86, 1988-89 thru 2006-07 1974-75 thru 1988-89
President's Award	1991
R.K. Rudicil Award	1997
Virginia Credit Manager of the Year	1988, 2001



Mona Stuckwish

Vice President of Corporate Credit
Berkline/Benchcraft Morristown, TN

President 1996-97, 2004-05
Vice President 1995-96, 2003-04
Secretary 2001-02
Board member 1987-88, 1988-89,
1993-94 thru 2007-08
President's Award 1989
R.K. Rudicil Award 1995
Virginia Credit Manager of the Year 1992



Jim D. Bumgarner

President
The Joseph Dean Company High Point, NC

President 1993-94, 2000-2001
Executive
Vice President 2004-Present
Vice President 1992-93, 1999-00
Secretary 2003-04
Treasurer 2001-02, 2002-03,
Board member 1987-88, 1991-92 thru 2003-04
President's Award 1988
R.K. Rudicil Award 1996, 1997, 2004
WNC Credit Manager of the Year 1987
CNC Credit Manager of the Year 2003



Dave Carpenter

Director of Financial Services
La-Z-Boy Inc. Greensboro, NC

President 1990-91, 2003-04
Vice President 1989-90, 2002-03
Board member 1987-88 thru 1994-95,
2002-03-Present
R.K. Rudicil Award 2003
CNC Credit Manager of the Year 1995



Beverly Curtis

Credit Administrator
Vanguard Furniture Co., Inc. Hickory, NC

President 2001-02
Vice President 2000-01, 2004-05
Secretary 1996-98, 1999-00,
2002-03, 2006-07
Board member 1995-96 thru 2006-07
1993-94 thru 2007-08
R.K. Rudicil Award 1998
Western Group's J. Steven Osborne Award 1994



Norma Yount

Accounting Manager
Ferguson Copeland, LTD. Morganton, NC

President 1986-87, 1988-89, 2001-12
Vice President 1985-86, 1987-88, 2010-11
Board member 1984-85 thru 1989-90,
2007-Present
R.K. Rudicil Award 2009
Western Group's J. Steven Osborne Award 2004

Memberships

American Furniture MFG., Inc. - Mike Coffey,
Ken Ranger, Michelle Graham

American Leather, Inc. - Kelly Montgomery

American Wholesale Furniture, Inc. - Jim Mahin,
Mary Petree, Rhea Meiring

Amisco Industries, LTD. - Rejean Bedard Diane Masson

Artistica Metal Designs- Beverly Gucciardo,
Tami Kirby, Charlene Martinez

Ashley Furniture Industries, Inc. - Jim Evanson,
Shannon Burns, Deanna Hynes, Amy Augier,
Vicky Wisniewshi, Theresa Elvaker, Andra Johnson,
Kate Haines, Mandolyn Nelson, Stacy Lightfoot,
Nikki Jurowski, Tammy Berg

Austin Group Furniture LLC- Scott Ostrander,
Tom Klinkert, Ann Layher

Baker Furniture Company- Renee Gordon

Bassett Furniture Industries, Inc. - Ron Clark,
Nancy Shelton Susan Harmon, Jackie Duke

Bassett Mirror Company- Darlene Roop,
Bunny Clifton

BB&T Commercial Finance- Robert (Bob) Niebauer,
Rick Benner, Shelly Head, Jeff Frisina, Shelease Valentine,
Larry Crotts, Dan Warren, Tom Good, Michael Edinger,
Diana Prochno, Melody Thomas, Lillian Wallace, Iman Wallace

Bernhardt Furniture Company, Inc.- Angie Mills,
Nancy Cannon, Sandi Cannon

Best Chairs- Steve Wahl, Rosie Scott,
Brenda Nord, Jennifer Andry, Barbara Blinzinger, Tracy Niehaus,

Bradington-Young LLC- Susan Powell,
Jerry Womick

Brooks Furniture MFG., Inc.- Michael Brooks,
Sue Lamb, Lois Sowders

C.R. Laine Furniture- Rick Clanton

Canadel Furniture Inc. - Michel Deveault,
Sophie Larouche, Renee Guillemette

Capital Business Credit LLC- Ryan Zickos

Century Furniture Company- Brandon Hucks,
Lorraine Hollar, Allison Watts, Jane Bowman,
Angie Waldon, Marianne Lesser, Ileana Queen

Chromcraft- Revington- Terri Rupp,
Patti West, Jackie Smith

CIT Group/Commercial Svcs., Inc.- Michael Pierce,
Sofia Miller, Gus Pistiolis, Linda Strickland Jerry Welch,
James Arwood, Detria McLain, Cheri Pfisterer, Derek Romano,
Laura Luquire, Luis Roca, Sarah Whitlock

Memberships

- Classic Leather Inc.-** Nancy Moore
Corinthian, Inc- Bill Caperton, Kevin Blakney
Durham Furniture Inc- Dave Geikie
Detailier Group, Inc.- Manon Tetreault,
Nathalie Bernard
E.J. Victor- Chris Canipe, Connie Copeland
Elite Leather Company- Fran Oakley
Emerald Home Furnishings, LLC- Anna White,
Meklia Snipes
Fairfield Chair Company- Rose Knight,
Donna Day
Fairmont Designs- Carol Spallino,
Julie Rodriguez
Ferguson Copeland, Ltd.- Norma Yount
Furniture Brands International- Bob Mete,
Mike Peacock, Nichole Whitney, Michelle Granich,
Gwe Mehta, Kimberly Walls, Mike Biermann
Furniture Values International- David Newman
H.M. Richards, Inc.- Mike McCaulla
Harden Furniture Company- Connie Riesterer
Higdon Furniture Company- Sallie McDaniel,
Nikki Dodson
Home Meridian International- Brian Spencer,
Jill Triplett, Stacie Hall, Tina Sutton
Hooker Furniture Corporation- E. Larry Ryder,
Robert Sherwood, Lyndall Howell, Alicia Likens, Lisa Stephens
Howard Miller/Hekman/Woodmark- Jeff Scharphorn,
Darcy Bareman, Debbie Albertson, Pati De Vos
Hughes Furniture Industries- Terri Lynn Brown,
Toni Brown
International Furniture Direct LLC- Judy Prowant
Jofran, Inc.- Kristen Connell,
Deborah McDuff, Lisa Zanoni, Sheila Flanagan
Joseph Dean Company- Derick L. Apple, Rebecca Thompson,
Gale W. Jones, Janet Hill
Key City Furniture Company- James Forester
Klaussner Furniture- Kim Cockerham,
Amy Cooper, Julie Bittle
Kravet Inc.- Jim Ohlmann,
Rasa Majkrzak
La-z-boy High Point- Dave Carpenter,
Eric Allred, Harold Walker, Donna Miller, Jeannie Bullins,
Berta Riley, Debra Stevens
La-z-boy Inc. - Paulette Roberts
Jeanette Revett, Elaine Bolster, Mary Hoerig, Amy Hannah

Memberships

Legacy Classic Furniture- Jeffery Chang,
Glenn Hendren, Ben Jones, Chris Fuller, Jean Briggs-Livesay

Legends Furniture, Inc.- Tim Donk

Lexington Furniture Industries- Ron Teglas,
Bob Belcher, Dorothy Parks, Leigh Swicegood

Lifestyle Enterprises, Inc.- Donna Valitzski

Ligo Products, Inc- Kathy Sorenson

Linwood Furniture, LLC– Mike Mebane, Ron Soler

LSQ Funding Group, L.C.- Michael Singer,
Omar Miranda, Erik Recinos, Jill Beaudry, Rodney Campos

Mackenzie Dow Fine Furniture- Bonner Adams,
Gary Adams, Kristen Mack, Lois Dingess

Magnussen Home Furnishings- Geoffrey LaFlamme

Natuzzi Americas, Inc.- Mike Smith,
Donna Craig, Nancy Sink, Sherry White, Donna Myers

Palliser Furniture Corporation- Christine Desousa,
Cathy Gillespie, Donna Scammell, Samantha Szostak

Phoenix Furniture Industries– Ed Billigmeier

Pleasant Mattress Inc- Terry McCarley

Progressive Furniture Inc- Janys Etts,
Dawn Triggs

Riverside Furniture Corporation- Brenda Jones,
Sharon Apple

Rowe Fine Furniture Inc- Curtis Porter,
Debbie Dalton, Judy Kunderman, Sherry Lozano, Karen Hull

Sam Moore Furniture Industries, Inc- Carolyn Overstreet

Sandberg Furniture MFG., Company., Inc- Linda Hart

Sauder Woodworking Company- Mary Leininger

Schnadig International Corporation- Richard Tung,
Becky Jessup, Sharon Culbreth

Sealy, Inc- Eddie Garner,
George Bethea, Dean Berrier, Sandy Essick,
Warren Dumas, Joan Joyner, Luke Wallace, Barbara Simmons

Sherrill Financial- Pat Shearin,
Inda Winters, Linda Holloway, Judy Starnes, Bobby Paisley

Simmons Company- David Summerlin,
Barbara Bihl, Glen Crow, Mike Hughen, Sharon Watts

Southern Motion, Inc- Mike Patterson

Southwood Furniture Corporation- R. Lee Lyerly,
Hilda Sherrill

Spring Air Mattress Corporation- John R. Grove Sr.,
Sheilda D. Breedlove, Matthew Grove

Standard Furniture MFG. Company, Inc- Diane Birge,
Julia Dorough, Jaclyn, Anna Johnson

Memberships

Stanley Furniture Company, Inc- Graham White,
Martin Williams, Joni Wade, Brenda Cochran

Stein World Operating Company– Donna Brockman, Lisa Marden,
Chris Baldwin, Darlyn Schell, Kevin Rule

Theodore Alexander USA, Inc- Doug Jermyn,
Drew Marshall, Steve Asbury

Trica, Inc- Ninon Forget

UMA Enterprises, Inc- Rosario Zeeb

Universal Furniture International, Inc- Bennie Corbett,
Teresa Duncan, Kathy Welborn, Sherry Wall

Vanguard Furniture Company, Inc- Beverly Curtis,
Wendy Tester, Twilla Phipps

Vaughan Furniture Company– Michael Stevens

Vaughan-Bassett Furniture Company- Doyle Edwards,
Tanya Ayers, Tiffany Ayers, Denise Goad

Wells Fargo Trade Capital- Mike Williams,
Cindy Skipper

Whitewood Industries Inc. - Dollie Corner,
Jennifer Stuart

World Imports Ltd- Leonard Senn,
Christine, Hoda, Kim, Mayra

*“Coming together is a beginning,
Keeping together is progress,
Working together is success”*

Henry Ford

Accessory Members

Giftcraft Inc- Pam Melling,

Marilyn Decker, Wanda Halder, Vicki Kesteven,

Lesley Somma, Jackie Snow, Amardeep Virdee,

Patricia Conte, Kelly Breau, Syliva Pobee, Wendy Corbett

Latex International LLC- Christy Kriz,

Ivy Smith, S. Watson

Palecek- Brooks Finley

Sonneman- A Way of Light- Jong Park, Ann Pignataro

The Bradburn Company- Bruce Bradburn,

Martin Lucki, Rosemarie Durkin, Boyd McCarter

The Natural Light Inc- Harvey Hollingsworth,

Tammy Risinger, Bob Manze

Twin-Star International, Inc- Mona Sharma,

Hedy Gordon

FMCA 50th ANNIVERSARY



Cruise to Nassau, Bahamas; Coco Cay, Bahamas; And Key West, Florida Royal Caribbean's *Majesty of the Seas* May 23—27, 2011



Back Row (L-R) Lee Howell, Mitchel Breedlove, Alex Tester, Bennie Corbett, Dean Berrier, Jim Bumgarner, Doyle Edwards, Glenn Hendren
Center Row (L-R) Lyndall Howell, Sheilda Breedlove, Wendy Tester, Vicky Corbett, Janice Berrier, Norma Yount, Diedri Harley, Sharrie Bumgarner, Teresa Edwards, Laura Hendren
Front Row (L-R) Van Everett, Gay Fuller, Jim Culbreth, Sharon Culbreth, Jeff Bare, Becky Bare
(not Pictured—Derick and Lisa Apple)