



Brett Hanft, CBA

CFDD National Scholarships Add Tremendous Value to Your Membership

**QUARTERLY MEMBERSHIP REPORTS DEADLINE
JULY 10**

**CFDD NATIONAL CONFERENCE EARLY BIRD REGISTRATION DEADLINE
JULY 12**

**CFDD SCHOLARSHIP APPLICATION DEADLINE
JULY 15**

**NEWSLETTER SUBMISSION DEADLINE
AUGUST 1**

**CFDD NATIONAL CONFERENCE
OCTOBER 23-25**

Greetings to All CFDD members!

I want to take a moment to remind you about the unprecedented opportunity you have to earn valuable financial assistance from CFDD. Make sure you apply for a CFDD National Scholarship by July 15 to earn funds that can support your continuing education and certification goals OR to cover the registration fees to attend the upcoming CFDD National and NACM Western Credit Conference this fall in Portland, Oregon.

Even if you have support from your employer, take advantage of the opportunity to earn a scholarship from CFDD. Show your employer that the “investment” you are making in yourself is paying dividends—both to you as the CFDD member and to your employer by reducing the expenses incurred in the pursuit of your educational goals.

Remember, if you were awarded any conference scholarships at the Awards Luncheon in Denver during Credit Congress, you are not eligible to apply for the CFDD National Conference registration scholarship with the July 15 deadline date. However, all other educational categories (4 through 7) are available. We have the funds to award—we just need you to apply!

If you need any assistance completing the CFDD National Scholarship application form, if you’d like to see a completed (and award winning) application or would like some guidance about filling out a scholarship application form, I encourage you to reach

out to your CFDD National Board or your local CFDD Chapter leadership team. We are here to help you.

It’s an honor to serve as your National Chairman and I look forward to seeing you in the “City of Roses”—Portland, Oregon, this October for the CFDD National Conference. We are teaming up with the NACM Western Credit Conference and will have a dynamic and exciting program lineup of education and networking opportunities for you to enjoy. You can review the preliminary program by turning to page 8.

Best wishes for a safe and enjoyable summer!

“The Most Important Investment You Can Make Is in Yourself”

—Warren Buffett

Brett Hanft, CBA, is CFDD’s National Chairman and a proud member of the Portland Chapter. He is Credit Manager at American International Forest Products in Portland, Oregon, and can be reached by email at Hanft@lumber.com.



CFDD newsletter
july august 2019
The Official Publication of the NACM
Credit and Financial Development Division



Val Hardesty, CCE, CICP

Dreams Can Come True

A longtime dream of mine has been to build a meeting topic database for CFDD. As a member of the Charlotte Chapter for many years and having served on the CFDD National Board, it is so clear to me how we can inspire each other with fresh, new ideas for our monthly meeting topics.

I always look forward to reading through the “Recent Chapter Program Topics” published in our national newsletter. In fact, that may be my favorite feature. (See page 10.)

In the past, we had to rely on Chapters to send us their monthly meeting topics. Have you noticed that we now share every program topic for which CEUs have been requested? That was only made possible with NACM’s help—the NACM team figured out how to use the database of CEU requests

to compile that listing for us each month! Bravo (and thanks) to them!!!

It’s so important for every Chapter to request CEU credits for monthly programs so that the program topics can be included in our listing. I know what you’re thinking: “It’s an extra step and, many times, our Chapter members don’t ask us for CEU credit.” While that may be true in the moment, it’s important to make CEU credits available for every program just in case a member decides to pursue earning a national designation. And, it’s important for our Chapters to contribute the information about their programs so they are included in the monthly topics list.

A couple of months ago, I read about a program titled, “Decision Fatigue,” organized by our CFDD Wichita Chapter. I was intrigued

by the topic, picked up a phone and the Chapter willingly shared the PowerPoint presentation (with talking points) so that my Chapter could use it. And, we did. It was fresh and well-received.

I have three short takeaways for you. First, don’t overlook the power of NACM’s professional designation program. Second, sharing topics by requesting CEUs inspires others to consider similar programs. The third point is really what CFDD is all about: sharing, inspiring and building great local education programs.

Val Hardesty, CCE, CICP, is CFDD’s Immediate Past Chairman and a proud member of the Charlotte Chapter. Val is Director of Credit at American & Efid LLC.

CAN’T WAIT TO READ BUSINESS CREDIT MAGAZINE?

Whether sitting on a plane, waiting in a reception room or relaxing at home, the FREE Business Credit app makes keeping up to date with the latest news about commercial credit a breeze.

The Business Credit app is available to everyone at an NACM member company location. Stay informed with all of NACM’s and FCIB’s editorial content in one place. That’s *Business Credit* magazine, *eNews*, FCIB’s *Week in Review*, NACM’s blog and the *Strategic Global Intelligence Briefs* by NACM Economist Chris Kuehl, Ph.D., all right there at your fingertips!

Download the app today so you can start enjoying free access to all of NACM’s content right away. Android users can get it on Google Play, while those with Apple products can download it from the App Store.

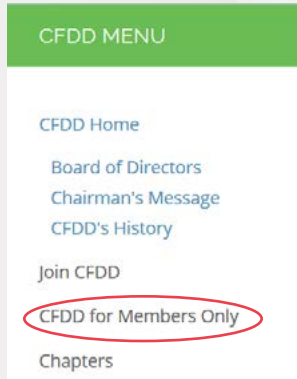


ACCESS TO EVERYTHING, ANYTIME!

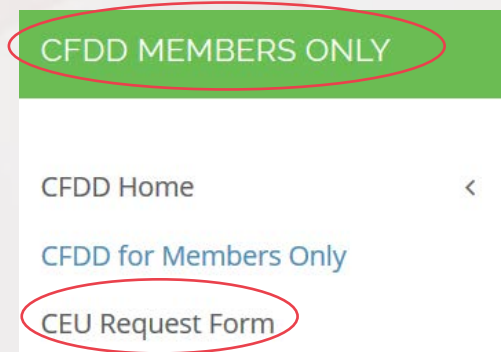
It's Easy to Apply for Continuing Education Units for CFDD Chapter Meeting Topics

Did you know that any member of a CFDD Chapter Board of Directors can apply to have continuing education units assigned to an upcoming program? As long as your Chapter has reported its current Board of Directors to CFDD National, it's pretty easy!

Go to the CFDD website at www.nacm.org. From the top blue bar of the NACM web page, click on CFDD:



Once on the CFDD Welcome page, log into the CFDD members only on the CFDD website.



Once on the Members Only page, the right-hand menu will change. The heading will read: CFDD Members Only.

Click on the CEU Request Form.

You'll be taken to the CEU Request form.

Follow these six steps:

NACM Education Department

Continuing Education Units Online Request Form

****Requests for your session needs to be done at least 30 days prior to the session date.****

An NACM Affiliate may request an assignment of CEUs only for a program, seminar or event that it directly offers primarily to its members. If you have more than one session, please fill out this form separately for each session date/time. NACM will evaluate the information to make the appropriate assignments. An email will be sent upon review completion.

CEU Requester - 1 Your Member Number & Name will appear here

***Sponsoring organization 2 Your CFDD Chapter Number will appear here – or select it from the menu**

3 Fill in your:

- meeting or session date
- Your Event Title is a "CFDD Chapter Meeting"
- The title of the presentation or session
- What time the meeting begins and ends
- The total time of the educational presentation
- The Speaker(s) name
- Whether the level of the presentation is basic, intermediate or advanced
- Whether you are asking for continuing education units, CCE recertification units or International continuing education units (if you are unsure, select CEU & CCE)

4 Provide a brief bio for the speaker

5 Provide a brief outline of the topic or session

6 Hit SUBMIT!

If you have any questions, contact NACM's education department at 410.740.5560 or by email at education_info@nacm.org



Christie Citranglo

CFDD Members Contribute to Nationwide Credit Survey Credit Managers' Index Receives Nod in Bloomberg for Its Predictive Nature

NACM's Credit Managers' Index (CMI) stirred up conversations during June in news outlets such as Bloomberg, ABL Advisor and Seeking Alpha for its positive readings in May. One of the only predictive economic indicators, the CMI has continued to provide a useful outlook for credit managers and economists alike. Like most survey-based data, the more responses from its intended audience—CFDD and NACM members—the more accurate the results, and the more attention the data draws.



The CMI debuted in 2002, offering a forecasting tool for credit managers in contrast to other surveys that mostly looked back in time. Credit managers' work, at its core, is based in the future and looking ahead, as opposed to a survey like the Purchasing Managers' Index (PMI), which focuses on past sales.

"Most important is that the CMI measures bad news more diligently than the PMI," NACM Economist Chris Kuehl, Ph.D., said. "The CMI has unfavorable factors that indicate where there is stress and strain showing up in the economy; the data is good at showing the progression of pain." There are also favorable categories that capture upturns in the economy.

Despite recent economic news claiming a downturn will be approaching soon, the CMI for May predicted a different future, showing a positive trend for two consecutive months.

"Nevertheless, the stock market isn't a true reflection of the economy, which is showing the same pessimism as investors. Creditors certainly aren't worried," a recent Bloomberg article said about the CMI.

Since the stock market does not provide a proper reflection of the economy, the CMI fills in the gaps. Before the Great Recession of 2008, the CMI was one of the only indices to predict the possibility of an economic downturn. The CMI showed signs of distress early in 2007, whereas a scale like the PMI did not show any negative signs until well into 2008.

"The natural position of the credit manager is to be cautious and verge on suspicion. In order to get credit, an applicant has to

prove they are worth the risk," Kuehl said. "This is the purpose of all the collected data regarding the ability and desire to pay their debts."



CREDIT MANAGERS' INDEX

Each respondent of the CMI survey receives 0.1 CEU points for an anonymous response. NACM does not share any specific or private data about a company or individual. The survey itself takes around two to five minutes to complete, asking credit managers basic information about accounts in the last 30 days. All responses remain confidential.

The more responses, the better the CMI will predict the health of the economy, and the better credit managers can perform their daily operations.

Don't miss the opportunity to let your voice be heard.

Christie Citranglo, NACM editorial associate



Delinda Goodman, CCE

CFDD Invests in Its Membership Through Scholarships

CFDD welcomes scholarship applications from its members twice annually. Spring scholarship applications are due by March 15 and summer applications by July 15. In order to be eligible to apply for a scholarship, applicants must have been a member of CFDD for at least six months prior to submitting an application.

Scholarship Basics

There are seven different CFDD scholarship categories. CFDD members may apply for up to two scholarships each calendar year by submitting an application on or before March 15 and/or July 15.

Generally, scholarship applications for conferences (Categories 1, 2 and 3 or the CFDD National Conference, Credit Congress and NACM Affiliate Fall Conferences) are due by March 15.

Scholarship Opportunity for 2019 CFDD National Conference Reopened

The CFDD Board of Directors voted to reopen scholarship opportunities for the 2019 Fall CFDD National Conference—a fabulous opportunity for all members! If you received a scholarship for Credit Congress when you applied this spring, you may not apply for a CFDD National Conference in July because only one conference scholarship is awarded per calendar year. However, if you earned a scholarship in categories 4, 5, 6 or 7 as a result of your spring application, you

may apply for a scholarship to attend this fall's National Conference, scheduled for October 23-25 in Portland, Oregon.

Scholarship Application Forms

On each application form, applicants are asked to note their scholarship category preference; judges attempt to award each applicant their first choice.

There are three different application forms: One is designed for long-tenured credit professionals, one is designed for those with three or less years in credit, and there is a form for those who receive no company support for their pursuit of education and professional designations.

Scholarships are judged based four categories: business experience, education, involvement in CFDD and NACM, and reason and/or need for the scholarship. The judges are looking to assist CFDD members who attend Chapter meetings, participate in education offered by CFDD or NACM and show a commitment to the CFDD organization.

DeLinda Goodman, CCE, is Vice Chairman, Education, Programs and Chair-Elect. She is a proud member of the Louisville Chapter and may be reached at delindaw@juno.com.

| Category | Type | Award Value | Available Each Spring (by March 15) | Available Each Summer (by July 15) |
|----------|--|--|-------------------------------------|------------------------------------|
| ❶ | CFDD National Conference | Full Registration Fee | ✓ | 2019 Exception ✓ |
| ❷ | Credit Congress | 50% of the Registration Fee, plus a CFDD Luncheon Ticket | ✓ | |
| ❸ | NACM Affiliate Fall Conferences | 50% of the Registration Fee | ✓ | |
| ❹ | NACM/FCIB Designation Application Fees | Entire Application Fee | ✓ | ✓ |
| ❺ | Course Registration Fees | 50% of the Registration Fee | ✓ | ✓ |
| ❻ | Self-Study Courses | Up to \$200 (entire cost) | ✓ | ✓ |
| ❼ | CLC Exam Reviews | Entire Review Course | ✓ | ✓ |

How has fundraising impacted your Chapter?



Julie Putman, CBF

“Without fundraising, we wouldn’t be able to offer the scholarships that we have. We do silent auctions, we do raffles. That’s our scholarship fund, basically.”

Julie Putman, CBF, is a Credit Administrator at Mutual Materials Company. She is a member of the Tacoma Chapter.



Sandy Fletcher, CBA

“The main purpose is for education so people in our Chapter can learn and help others.”

Sandy Fletcher, CBA, is Assistant Credit Manager at Progressive International and a member of the Tacoma Chapter.



Debby Yount

“It’s always a challenge, but it keeps us afloat. We do two or three fundraisers a year. That really helps us get through the year. We do a Butter Braid fundraiser and a trash bag fundraiser, but definitely, fundraising is a challenge.”

Debby Yount, CCE, is Credit Manager at Charles D. Jones Company and a member of the Kansas City Chapter.

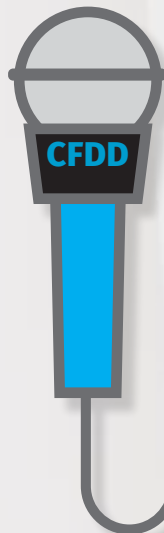
How do you invest in yourself?



Ron Brooks, CCE

“The networking opportunities, reading the newsletters and going to CFDD meetings and Credit Congress serves me well.”

Ron Brooks, CCE, is Credit Manager at O’Connor Company, Inc. and a member of the Kansas City Chapter.



CREDITOR ON THE STREET

Christie Citrango, NACM editorial associate, asked members of CFDD about their involvement with the organization—“man-on-the-street” style.

Chapter News

Portland Chapter

The Portland Chapter's June meeting topic, "Just when you THINK you have all the information you need to make a confident credit decision" was presented by Brett Hanft, CBA, Credit Manager at American International Forest Products LLC and CFDD National Chairman.

The Chapter's Board of Directors was installed for 2019-2020 (see photo): Debora Diamond-Burt, CCE, CICP, Chairman of the Board; Alaina Worden, CBA, Two-Year Director; Shawna Arneson, Two-Year Director; Michelle Turner, One-Year Director; Julie Gieber, CBA, Vice President; Teresa Silva, CCE President.

Not pictured: Melissa Garcia, CBA, Secretary; Ashlee Minty, CBA, CCRA, Treasurer; Kathy Hamilton, CCE, One-Year Director.

To raise funds for scholarships, the Portland Chapter held a one-day Credit Retreat in March, raising \$2,700 for their scholarship fund. In the fall, they are planning a wine tour and hope to raise \$1,000.



Wichita Chapter

For their April meeting, the Wichita Chapter presented Mark Borofsky's Mystery Theater, a "real courtroom drama" on the topic of personal guarantees. Borofsky, one of the nation's few Certified Expert Witnesses, discussed two actual court cases involving

documentation and risk mitigation business practices, and whether they would hold up in court. The meeting, which earned attendees CEU credits, was well received. Congratulations to the Wichita Chapter on their creative and innovative programs.

CFDD Wichita is proud to honor Jim Myers, CBA, ICCE, of Excel Industries and a member of CFDD Wichita upon his retirement August 2019.



Jim has been a respected member of the credit industry for almost 50 years. He started with KGE in 1970 after graduating from Fort Hays State University with a Business Administration degree with a major emphasis in accounting. He moved to Hesston Corporation in 1972 starting as Branch Accountant and ultimately becoming Territory Credit Manager. In 1988, he left Hesston to be Credit Manager at Excel Industries, a manufacturer of outdoor power equipment. That same year he became a member of NACM and in 1989 a member of CFDD.

Myers served on the Wichita NACM board and was Wichita NACM Chair for one year, being honored as Credit Executive of the year. To further his education, he took an evening telephone credit class with a junior college in Arizona. He also attended CAP classes, earning the CBA and then the ICCE designation after the CICP classes.

Myers said, "I believe in continuing education, learning new tasks and taking on new challenges. Never ever say I cannot learn that or I am too old to learn a new program or task. My passion is solving dealer problems, doing the right thing and keeping the customer open to buy."

His personal passion is running and teaching kids and adults running techniques. He has coached home school cross country and given tough training lessons to his daughters and grandchildren so they would be able to run 5K, 10K and half marathons. Myers has participated in over 500 races from one mile to 40 miles, eight marathons and 25 ultra runs. An ultra-run is more than 26 miles. He even helped pace his youngest daughter the last 15 miles in 50- and 100-mile races.

Congratulations to Jim on a long and successful career. You will be missed!

CFDD National Conference

Oct. 23–25 • Portland, OR

Schedule

WEDNESDAY, OCTOBER 23

Noon-1:00pm Registration

1:00-3:30pm CFDD Chapter Leadership Meets with the CFDD National Board of Directors

1:15-3:00pm Education Sessions

Construction Breakout Session

Mechanics Liens and UCCs: Being in the Best Position to Get Paid! Speaker: Jerry Bailey, NCS

International Breakout Session

Tools & Techniques for International Credit Evaluation Speakers: Gary Mendell and Mabel Luen

3:00-3:15pm Coffee Break sponsored by OneCreditSource

3:15-4:45pm Education Sessions

Construction Breakout Session

International Breakout Session

5:00-6:30pm

Opening Reception, sponsored by Dun & Bradstreet

THURSDAY, OCTOBER 24

7:00-10:00am Registration

7:30-8:00am Breakfast

8:00-9:30am Opening General Session: Say Yes to the Stress

Featuring Sharon Lacey

10:00-11:15am Education Sessions

Excel Database Management: Pivot Tables & V-Lookups Speaker: Neal Otto

Credit Card Surcharging Speakers: Matt Fluegge & Scott Blakeley, Esq.

Recent Developments Regarding Import Tariffs: Risks Associated with the Changing Global Trade Landscape Speaker: Doreen Edleman, Esq.

11:30-12:30pm

Luncheon: **Economic Update** Featuring Steve Scranton, Economist Washington Trust Bank

12:30am-1:15pm

Vendor Expo-Pit Stop Refresher

1:30-3:00pm Education Sessions

Collection Processes and Lawsuits: What Every Credit Professional Should Know Speaker: Wanda Borges, Esq.

Vendor Managed Inventory (VMI) and Consignment Speaker: Jason Torf, Esq.

NACM Membership Benefits & NTCR Updates and Enhancements Speakers: Robin Schauseil & Gina Calabrese Sylvester

3:00-3:15pm

Coffee Break

3:15-4:45pm Education Sessions

Fraud: Who Dunit? Speaker: Alexander Hill, Esq.

Automation Affecting Roles in the Credit Department Speaker: Diana Crowe

TeamUp! Team Building, Collaboration, Communication and Creative Thinking Speaker: Amy Torf

5:30-6:30pm

Reception
6:30-9:00pm Dinner, sponsored by United TranzActions/WorldPay

FRIDAY, OCTOBER 25

7:30-8:00am

Continental Breakfast, sponsored by NCS Credit

8:00-9:30am Education Sessions:

Keys to Building Better Relationships: Credit and Sales Working Together Speaker: Wes Friesen

Bankruptcy Bootcamp Speakers: Bruce Nathan, Esq. and Wanda Borges, Esq.

9:30-10:00am Coffee Break, sponsored by Euler Hermes

10:00-11:15am Education Sessions

Suit Worthiness: To Sue or Not to Sue Speaker: Jason Alexander, Esq.

Adapting to Change through Mergers & Acquisitions Speaker: Mary Moore, CBA

11:30am-1:30pm Closing General Session & Lunch, featuring Mark Robinson

1:45-3:15pm CFDD Annual Business Meeting

3:15-3:30pm Coffee Break

3:30-5:00pm CFDD Open Forum

6:00-9:00pm CFDD Silent Auction & Closing Dinner, Calypso music by PanMan Terry Baber with singer Jamie

Don't miss your second chance to apply for a CFDD National Conference Scholarship.
Apply by July 15!

Registration Now Open

| | By July 12 | After July 12 |
|--------------------------------|------------|---------------|
| Full Delegate Registration Fee | \$510 | \$540 |
| Guest* of Full Delegate Fee | \$280 | \$280 |
| Friday Closing Dinner Guest* | \$55 | \$55 |

*Guest may not be a colleague.

HOTEL

The CFDD National Conference is being held at the Sheraton Portland Airport Hotel.

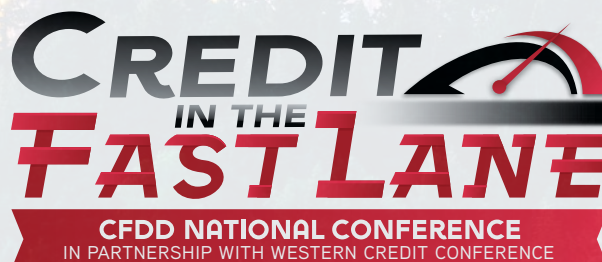
Complimentary hotel airport shuttle is available.

\$164 Single/Double Room Rate
\$184 Triple Occupancy Room Rate
\$204 Quad Occupancy Room Rate

Silent Auction

CFDD's popular Silent Auction is on its way! All proceeds will be used for the CFDD Scholarship Fund. Donations are welcome from individuals, Chapters and corporations. **Deadline is October 1.**

[Click here for donor form.](#)



Meet Your National Board

In this new feature of our National newsletter, we will introduce you to members of your 2019-2020 National Board of Directors. This forum will help familiarize you with each Board member, starting with those who serve as liaisons between the National Board and your local Chapters. We want you to have an understanding of how Chapters are represented.

We kick off this new segment to our newsletter by highlighting our two newest members of the Board: Heidi Lindgren-Boyce, CCE, and Kelly Shock, CCE, CCRA.



Heidi Lindgren-Boyce, CCE, is no stranger to the CFDD family. Not only is Heidi a 30-year member of CFDD, she steps back onto the CFDD National Board this year for her third term of service. Heidi brings a wealth of knowledge and professionalism from lengthy service both on the CFDD Seattle Chapter Board of Directors and local NACM Affiliate Board of Directors. Her dedication, commitment and loyalty to CFDD have been noted and appreciated for many years. Heidi is a well-respected mentor, leader, advisor, instructor and peer to our CFDD organization. Heidi is serving as Area Director this year, as our liaison to the Chapters in **Seattle** and **Tacoma**.

Heidi Lindgren-Boyce, CCE, is a Senior Credit Manager at Star Rentals in Seattle, Washington. She is a member of the Seattle Chapter.



Kelly Shock, CCE, CCRA, is also a familiar face to CFDD. Kelly was an active and participative member when she belonged to the local CFDD Chapter in Denver. During the past couple years, Kelly has been a major contributing force behind the inception of the new CFDD Oklahoma City Chapter that launched in January 2019. As an organization, we are so thrilled to see a new CFDD Chapter join the CFDD family. We look forward to watching their continued success and growth not only in Oklahoma City but in Tulsa as well. Kelly's commitment and dedication to CFDD has been spectacular; we are thrilled to have Kelly join the CFDD National Board of Directors this year as an Area Director. She serves as our liaison with the Chapters of **Oklahoma City** and **Phoenix**.

Kelly Shock, CCE, CCRA, is a Credit Analyst at Continental Resources, Inc. in Oklahoma City, Oklahoma. She is a member of the Oklahoma Chapter.

Recent Chapter Program Topics

Elevating the Credit Profession Through Knowledge

| Title | Program | Speaker | Chapter |
|--|--|----------------------|----------------------------------|
| Business Etiquette | Tech etiquette affects your career prospects. Tips on mobile devices, texting, email, instant messaging. | Charlotte | HR consulting firm |
| Fraud in the Credit World Today—What Can You Do to Protect Your Company? | Definitions of fraud and Identity theft, steps to take to avoid, red flags, costs of fraud | Charlotte | Director of credit |
| Navigating Office Politics | Are office politics helping or harming your career? How to handle sensitive workplace situations. | Charlotte | HR consulting firm |
| Automation in the Credit Dept: How Can I Be Ready? | The impact of technology and automation changes how we do our work and the credit professional's role within the organization. Be prepared for what the future holds! | Charlotte | Software company representative |
| Risk Mitigation Through Better Documents | Key documents in credit files, contract formation issues, common problems with failure to identify parties, signature issues, electronic contracting and emails. | Dallas/Ft. Worth | Attorney |
| Automation in The Credit Dept | The impact of technology and automation changing how we do our work, the credit professional's role within the organization and how to be positioned for what the future holds! | Kansas City | Financial technical professional |
| FBI: Sovereign Citizens | Sovereign citizens do not acknowledge the federal government as a governmental body that sets rules and regulations to follow. | Minneapolis/St. Paul | FBI agent |
| Business Writing and Email Etiquette | Salutations, know your audience, buzzwords and nonsense phrases, apostrophes, possessives, singular and plurals, commonly misspelled words, acronyms, define the outline, run-on sentences, proofing, emails, subject Line, be concise, bullet points, phrasing, cc and bcc, forwarding, decision-making | Oklahoma | Chapter member |
| New Generation | By 2025, the next generation of leadership will comprise 75% of the workforce. Prepare for the new generation, communicate effectively and collaborate across generations. | Phoenix | Chapter member |
| Making a Confident and Well-Informed Credit Decision | <ul style="list-style-type: none"> • Obtain valuable, worthwhile, credible credit information to complete your credit file investigation/review • Compile documentation that complies with your credit policy, audit and credit insurance requirements • Make an educated, confident credit decision to support your credit investigation findings • Credit scoring/matrix; credit limit approval | Portland | Chapter member |
| Pre- and Post-Bankruptcy Filing | Best practices for a creditor selling to a business with signs of financial distress/insolvency, prior to a bankruptcy filing. Selling post-bankruptcy as a "Debtor in Possession" to provide the best protection and assurance of getting paid. | Portland | Attorney |
| Financial Foolery Part I and II | Tricks companies have employed and how to spot them in both the revenue and expense cycles to boost, reduce, or smooth revenues and expenses. Deep dive into financial statements and statement of cash flows. | Portland | Chapter member |
| Just When You Think You Have All the Information You Need to Make a Confident Credit Decision | You've performed your credit investigation and approved to sell an account on open credit terms. As you establish sales and payment history, you discover information about your customer that makes you question whether your original decision to sell was the right decision to make. This program will discuss, in detail, a case study that will undoubtedly lull you into a false sense of security, then make you seriously evaluate the risk/reward of whether or not to continue selling. | Portland | Chapter member |
| Topics Relevant to Credit | <ol style="list-style-type: none"> 1. Fraud in the Credit World Today: What You Can Do 2. How to Navigate Office Politics 3. Automation in the Credit Dept.: How Can I Be Ready? 4. Business Etiquette: New Rules in a Digital Age | Raleigh/Durham | Chapter member |
| Mark Borofsky's Mystery Theater | Policies and procedures to protect your company if your customer files for bankruptcy. | Wichita | Management Consultant |

LAST CHANCE to apply
for a CFDD National Conference
Scholarship!* October 23-25, 2019

APPLY BY JULY 15!

* Only one conference scholarship per year per member.



DATES TO REMEMBER

| | |
|------------------------|--|
| ***July 10*** | ***Quarterly Membership Reports deadline*** |
| July 12 | CFDD National Conference Early Bird Registration deadline |
| July 15 | CFDD Scholarship Application Deadline |
| July 22 | Nationwide certification exam date for CBA, CBF and CCE |
| August 1 | Newsletter articles and Chapter news submission deadline |
| August 22 | Webinar: Developing Your Team |
| September 3-December 6 | International Credit & Risk Management Online Course |
| September 13 | Application Deadline for the CBA, CBF and CCE Nationwide Exam on November 4 |
| September 16-20 | Financial Statement Analysis 1 Held at Columbia, MD |
| October 1 | Silent Auction Donation Deadline |
| October 7-11 | Business Credit Principles Course Held at Columbia, MD |
| October 23-25 | CFDD National Conference in Partnership With Western Credit Conference |
| October 24 | Webinar: Managing Upward: Selling Your Ideas & Building Your Business Case |
| November 4 | Certification Exam for CBA, CBF and CCE |
| November 4-7 | Financial Statement Analysis 2: Credit & Risk Assessment Course Held at Columbia, MD |

Chapter Quarterly
Membership Reports
are due **July 10**.

Please send all membership changes,
including updates and additions,
covering the period ending June 30 to
National at cfdd@nacm.org.

The **Mission** of the NACM
Credit and Financial Development
Division is to develop tomorrow's
business leaders through core
offerings.

Our **Vision** is to be a leading
provider of professional development
opportunities through learning,
coaching, networking and individual
enrichment.

