



Sam Bell

Benefits of Your CFDD Membership

Many years ago, when I joined CFDD Louisville, I never would have seen myself in the position I am in currently. I have a wonderful job with a great opportunity ahead, a great CFDD Chapter, loving family support and a position on the CFDD National Board of which I am so proud to be a part.

All of this is possible because of my involvement with CFDD. No, really. Well the family support would be there anyway, but the rest is all due to CFDD. I wasn't looking for a job when I was approached on LinkedIn by my current employer. They were looking for a certain skillset for interview candidates. When I interviewed with the company, I sold them on my involvement with CFDD and my commitment to the board. My employer was more than gracious with an offer of support for my endeavors on the CFDD National Board as Vice Chair and moving forward.

I joined CFDD Louisville in April 2015. At the first meeting I attended, I was approached by a few past local presidents to see if I

might consider being nominated for local Vice President or President that coming September. I guess they saw something in me or maybe that I was naïve and gullible. Either way, come September, I was honored to be nominated for Chapter President and was elected that next month. This started a journey that continues to this day.

Why am I telling you all of this? So that, whether you are a new member or a tenured member, your value to CFDD is there. Sometimes it falls into your lap, sometimes you strive to reach a goal you thought unachievable. Either way, the benefit of reaching for that goal is immeasurable. The benefits of your membership aren't always just what you read in your local newsletter, the national newsletter, meeting minutes, the scholarship applications or what you get at the conferences. Often, the main benefit you get from your membership is the confidence you achieve. Set a goal. It may be a goal to serve on your local board of directors, chair a fundraising event, serve

as an Area Director for the National Board. Your goal may be to attain a designation, either your first or the next you may want to achieve. For myself, I have been working on my CBA, I have been working on it too long honestly, but I haven't given up and am still working toward it. I will achieve this goal.

Every one of you as members of your local Chapter has a value that is so appreciated. We may not always hear it, but please know the National Board appreciates everything you do. It doesn't go unnoticed.

To all the veterans who are part of our CFDD family, thank you for your service. Celebrate Veteran's Day on November 11.

Sam Bell is CFDD Vice-Chairman of Member Services and Publicity and an Accounts Receivable Supervisor at Louisville Ladder Group. He is a proud member of the Louisville Chapter.



CFDD newsletter

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Elizabeth Honeycutt, CBA

Diversity and Inclusion

Diverse: Showing a great deal of variety; very different.

Recently, I attended a workshop on diversity. Walking in, my expectation was to hear discussions about companies striving to be diverse. Diversity comes in many forms. The ones that most often come to mind are ethnicity and gender.

It is time to start looking deeper into diversity. When you Google diversity, you find all sorts of answers. It seems that diversity means different things to different people. It is much broader than ethnicity and gender.

There was an open-ended question survey compiled by students that included the following ideas about diversity:

- Diversity is differences in racial and ethnic, socioeconomic, geographic and academic/professional backgrounds

- Having variety in religious, racial, cultural and geographic backgrounds as well as experiences, beliefs and world view
- Diversity of experiences, viewpoints, backgrounds and life experiences

In theory, diversity is anyone who looks different, thinks differently or behaves differently.

Within CFDD we have the challenge of diversifying our membership. We must remember that it is not just ethnicity and gender. It expands to age, professional backgrounds and varying educational levels.

After we have a greater diversity within CFDD, we must strive for inclusion.

Inclusion: The action or state of including or of being included within a group or structure.

CFDD must hear the new and diverse voices of the members. Think how much better CFDD could be if we took cues from people who were not exactly like us. By including all our diverse members, we become better. We have new and different ideas. We build new relationships and new networks. We have a new perspective on our chosen profession.

How can you make a difference and hear a new, or diverse voice within CFDD? Who can you bring to our organization that will give a different perspective and make CFDD a stronger group? Do you have the courage to listen to someone that is not quite like you?

I challenge you to make CFDD a more diverse and inclusive organization.

Elizabeth Honeycutt, CBA, is Area Director for the Dallas/Ft. Worth and Louisville Chapters and Team Lead at MSC Industrial Supply Co. She is a proud member of the Charlotte Chapter.

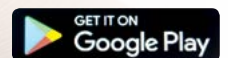


Don't miss NACM's app-only issue of *Business Credit* magazine coming December 3!

Everyone at an NACM member location can download the FREE Business Credit app.

Find the app on the Apple App store or Google Play store.

Watch for exclusive app-only special offers!





Brett Bartling, CCE, CICP

CFDD Is Making It Easy to Be a Lifelong Learner

In my last article for CFDD, I wrote about how important learning is to us as individuals and to society as a whole. As stated in that article we learn as individuals in a variety of ways, but the main catalyst for learning is through education. The educational investments we make in our lives not only provide us new skills, but these investments are vital to our economy. Learning is also positive for our own health. By learning we have the ability to adapt to change, evolve to our surroundings, take on new challenges and change the way we think.

So, who doesn't want to be a lifelong learner? I am pretty sure the answer to that question is everyone strives to be an active, lifelong learner. The day we are born we begin to learn new and exciting skills that allow us to grow in our journey through life, and the only way to grow is to learn. Now as adults, we are all given the opportunity each day to pursue new skills to enhance our lives. Therefore, the only way to take advantage

of these opportunities is to develop habits that allow us to be lifelong learners. This is where CFDD becomes so vital in making it easy for us to achieve that goal.

When developing a desired habit, we set goals to achieve certain skills to enhance our career life. CFDD provides a learning community that we can lean on while striving to achieve our individual goals. I don't think it needs to be said, but CFDD is a great community for learners. I am sure we can all think of the many individuals in CFDD who have helped us along our "lifelong learning way" and continue to be that "helping hand or ear" we all need. This learning community allows us grow as we reach our goals. With the nontraditional education CFDD provides in mentorship along with networking, we get the close community we all need.

CFDD also makes it easy to be a lifelong learner by providing traditional education such as meetings, classes and conferences.

We need this traditional education to achieve new skillsets and acquire professional certifications. CFDD provides the technology and opportunity to get this education. I will not go into the vast traditional educational opportunities CFDD provides, but without them, it would be very hard to develop the habit of a lifelong learner.


I would like to ask readers to think about the opportunities CFDD has provided you as you strive to be a lifelong learner. If it wasn't for CFDD I think we all would be missing the education needed to achieve that goal. Remember, education is as important to life as the air we breathe and the water we drink.

Brett Bartling, CCE, CICP, is Area Director for the Omaha/Lincoln and Albuquerque Chapters and a Senior Credit Analyst at Warren Distribution, Inc. He is a proud member of the Omaha/Lincoln and Seattle Chapters.

INVEST IN YOURSELF: EARN AN NACM PROFESSIONAL DESIGNATION



CBA • CBF • CCRA • CCE • ICCE • CICP




Business credit professionals from around the world assemble to steep themselves in this arena of education, professional development and community.

Register by December 6, 2019 to enjoy the early bird rates:

- NACM Members: \$799
- Non-Members: \$999
- Service Providers: 1,299
- Team of 5 or more from the same company registering on the same day: \$739

CFDD Luncheon: \$75

Visit creditcongress.nacm.org for registration and program details.





Michael Miller

Rich Getting Richer: Better Payment Terms, Discounts Offered

Cash flow is the lifeblood of any business. Some are lucky enough to have a better inflow and outflow than others and can establish themselves as a powerful giant within their industry. Others are not so lucky even when they play by the trade credit rules.

“The current U.S. trade credit system creates an uneven playing field for established, high-margin firms and those scrambling to gain their footing ... and current trade credit systems may deprive fledging companies the opportunity to grow in the fiercely competitive, global economy,” states the first SMB Receivables Gap Playbook released by PYMNTS and Fundbox.

This society of business-to-business (B2B), small- and medium-sized businesses (SMB) and trade credit payments can be unfair for the smaller, less established and low-margin businesses. “Well, who says life is fair? Where is that written? Life isn’t always fair,” according to the film “The Princess Bride.”

The Playbook reviewed how different businesses, based on years in operation and operating margins, are impacted by cash flow and trade credit practices, with a focus on payment terms and early-pay discounts. The more than 1,000 respondents were broken down into six business personas based on these categories: early-stage (1-5 years in operation), intermediate (6-10 years), established (11+ years), low-margin (losing money to earning 25% margin) and high-margin (between 25% and 75%).

Low-margin firms are forced into tight payment windows as well as accepting longer

payment terms, resulting in high-margin and more established firms earning better terms and more cash flow flexibility. Among the key findings were high-margin companies paying late because they can, but low-margin businesses paying late because they are left with no other choice. High-margin businesses are also more likely to extend payment terms past 30 days, in the 61–90-day range.

“All credit managers are aware customers are forcing extended terms,” said Christian Pedersen, CCE, credit manager with Emcor Services Aircond and member of the Dallas/Ft. Worth Chapter. There is a new trend of 90-day and 120-day extended terms increasing even more. “Years ago, customers’ CFOs would write to request to extend to 45-day or 60-day terms. Today, the majority of extended terms notice letters fall into a few different categories: Accept extended terms if you want to continue to do business with the customer, or they offer the option to get paid sooner by third-party service payments with fees to avoid extended terms,” said Pedersen.

“One option to accommodate extended terms requests is for the credit manager working in coordination with sales executives and senior management to revisit pricing tiers that correspond to extended terms demanded from customers, and they can develop a standard memo to issue to customers as a resonance when an extended terms notice is received,” added Pedersen.

“Established, high-margin firms offer ... buyers longer payment periods and [can] be more generous with early payment discounts

compared to enterprises with lower profit levels,” states the Playbook. Just under 85% of established, high-margin firms offer terms of 16–90 days, while early-stage, low-margin businesses are at just over two-thirds. However, early-stage and intermediate high-margin businesses nearly mirror their established counterpart.

The lower the margin, the less likely the business will offer an early payment discount. High-margin companies are also receiving larger discounts than low-margin firms. This coincides with payment terms received. This trend continues across the board with high-margin businesses “earning” better payment terms compared to low-margin ones, especially in the 31–60-day period. Smaller firms often offer discounts they can’t afford because they need cash flow, hurting their bottom lines, notes the Playbook.

One factor that impacts all B2B transactions regardless of size or time in businesses is late payments. Nearly three-fourths of respondents said they are paid late by more than 11% of their customers. However, businesses reported they are more likely to be paid late than pay late themselves.

“Low-margin firms receive smaller discounts for paying early when buying, but are still required to meet tighter payment windows than high-margin companies. These businesses must also often accept longer payment terms when selling than those with greater operating margins,” concluded the Playbook.

Michael Miller, NACM managing editor

How have you used your CFDD connections to better yourself professionally?



Melanie Etzel, CCE

“The networking through industry groups and CFDD has really helped me.”

Melanie Etzel, CCE, is Credit Manager at Cascade Nut & Bolt, Inc. and a member of the Portland Chapter.

“I left a company and was able to connect with another company through CFDD. I was able to get the job I have now. Just knowing everybody at CFDD—they’re a close-knit group of people who get together, and when we are together, I’m able to talk to everyone and grow and learn from them.”

Michelle Turner is Credit Supervisor at Schnitzer Steel Industries, Inc. and a member of the Portland Chapter.



Aliana Worden, CBA

“I have benefited by being active in CFDD, the industry groups and working on my continuing education to earn my designations. Just trying to get that professional development.”

Alaina Worden, CBA, is Assistant Credit Manager at OrePac Building Products, Inc. and a member of the Portland Chapter.

How do you invest in yourself?



Jeremy Keenan, CCE, CICP

“To invest in myself, I have to invest in my education. That starts in the morning. I listen to AM radio to get all the news of the day, kind of keeping the world going because you can get really focused on you and your one piece of this world. So, you have to remember it’s a big world out there, all of those economic factors affect you and your business.”

Jeremy Keenan, CCE, CICP, is Credit and Collections Manager at Spider Division of Safeworks Holding LLC and a member of the Seattle Chapter.



**CREDITOR
ON THE
STREET**

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

CREDIT IN THE FAST LANE

CFDD NATIONAL CONFERENCE
IN PARTNERSHIP WITH WESTERN CREDIT CONFERENCE

CFDD National Conference
Oct. 23-25 • Portland, OR



CFDD National Conference

Oct. 23-25 • Portland, OR



Smart members are **educated members**. We want to make **you** the **smartest person** in the room.

Take advantage of the opportunity to finance your continuing education through an NACM scholarship.

National Scholarships are offered in the following categories:

- CFDD National Conference Registration
- NACM Credit Congress Registration
- Designation Application Fees
- School Registration Fees
- Self-Study Courses
- NACM Credit Learning Center Designation Exam Review Package

Scholarship application forms are available on the CFDD [website](#).

Applications must be typed or computer generated and signed. Scholarships are valid for 12 months following the award date.

Apply Now
Scholarship
Application Deadline:
March 15

INVEST IN YOURSELF!

**Thank you to our Chapters
for their generous donations
to the scholarship fund.**

****Important Note****

Two scholarship offerings are available annually: Spring (due March 15) and Summer (due July 15.) You may earn two scholarships in the same year. Limited to only one conference scholarship in any calendar year.





Christie Citrango

Membership Milestones and Hiring Creditors: CFDD National Business Meeting and Roundtable

Members from across the nation gathered in Portland, Oregon, for the 2019 CFDD National Conference, held in tandem with the Western Credit Conference. The CFDD Business Meeting and the CFDD Roundtable Q&A invited members to celebrate their Chapters, swap trade stories and tips, and honor membership milestones.

CFDD National Chairman Brett Hanft, CBA, began the Business Meeting by honoring first-time attendees to the conference, highlighting the members' commitments to investing in themselves through means of "learning, coaching, networking and individual enrichment."

Vice Chairman Education and Programs and Chairman-Elect DeLinda Goodman, CCE, continued Hanft's momentum by highlighting the importance of education within CFDD. Goodman called attention to CFDD's National Programs, which several CFDD Board Members have been working to refresh throughout the past year. Once the first round of updates is completed, Goodman said, the Board Members will continue to refresh, including adding a new

session called "Decision Fatigue," which had a brief teaser during the Western Credit Conference.

Vice Chairman Member Services and Publicity Sam Bell honored the creation of the new Oklahoma City Chapter along with three other chapters—Charlotte, Raleigh/Durham and Oklahoma City—that saw membership growth in 2019.

Several members in attendance celebrated membership milestones. DeLinda Goodman, CCE, and Kathy Linscott, CGA, celebrated 15 years of service; Barb Condit, CCE, and Marie Segura celebrated 25 years of service; and Eunice Helgeson, CCE, celebrated 50 years of service. See the complete coverage in this newsletter.

The Area Directors for each Chapter then took to the podium and gave updates on exciting news, events and membership growth. Each Area Director congratulated respective Chapters on being tight-knit and "small but strong." The culture and community within each CFDD Chapter propels the organization forward.



Eunice Helgeson, CCE and Barbara Condit, CCE



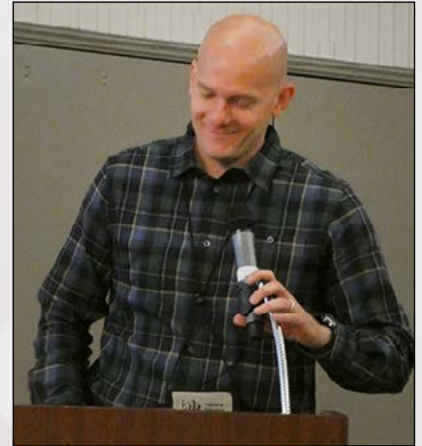
Brett Hanft, CBA, and Eunice Helgeson, CCE



DeLinda Goodman, CCE



Sam Bell



Brett Bartling, CCE, CICP

Each Chapter also contributed to the National Scholarship Foundation through means of fundraising. In May, CFDD awarded 50 scholarships valued at \$24,390 for its spring offering. During the summer offering, CFDD awarded 21 scholarships valued at \$10,365.

Wendy Mode, CCE, CICP, led the CFDD Roundtable Q&A following the Business Meeting. The session is held in an open-forum style, allowing members to share their experiences with specific skills, methods, leadership and more.

One popular topic during the forum touched upon criteria for new hires within the credit department. Many creditors in the room explained the struggle with hiring younger employees, in addition to addressing how the industry continues to evolve and change. A common theme among the attendees of the forum revolved around teaching credit through education and designations and looking for hires who have good team skills, critical thinking skills and a drive to learn.

“You can teach credit, but you can’t teach diversity; you can’t teach how people get along with each other,” said Marlene Groh, CCE, ICCE. “... I ask [in job interviews], ‘How are you a team member? How do you support your team?’ ... I can teach credit, but I can’t teach attitude.”

The forum also touched on credit card surcharging, noting that it’s important to keep fees transparent to all customers, while implementing tier-level pricing to help better manage customers. Members discussed useful performance metrics, with several chiming in about percent current debt and average days delinquent. But many in the room agreed days sales outstanding (DSO) does not come into use as often in the credit department.

Christie Citranglo, NACM editorial associate



Heidi Lindgren Boyce, CCE



Wendy Mode, CCE, CICP



Kelly Shock, CCE, CCRA



Yvonne Prinslow, CCE



Marlene Groh, CCE, ICCE

<p>COMMITMENT Commitment to Excellence as a Credit Professional</p>	<p>FOCUS Focus on Your Personal and Professional Growth</p>	<p>DEDICATION Dedicate Time to Achieve Your Goals</p>	<p>DISCOVERY Discover Your Leadership Potential</p>
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DeLinda Goodman, CCE



Kathy Linscott, CGA



Barbara Condit, CCE



Marie Segura, CBA



Membership Milestones

Congratulations to these longtime CFDD members.

At the CFDD National Conference, we recognized members who have achieved 15-year, 25-year, and 50-year membership milestones since the previous conference. In addition to the five recognized at the conference, there were nine members who were not present.

15 Years of Service

Jennifer Dochnahl, CBA
Tacoma

DeLinda Goodman, CCE
Louisville

Chimene Gowen-Houtsager
Portland

Kathy Linscott, CGA
Portland

Marilyn Rea, CCE
Portland

Cliff Smith
Wichita

25 Years of Service

Michelle Achondo, CBA, CICIP
Seattle

Barbara Condit, CCE
Minneapolis/St. Paul

Joyce Davis, CBA
Louisville

Sonya Nichols, CBA
Albuquerque

Marie Segura
Albuquerque

Dennis Thomassie, CCE
Dallas/Fort Worth

Kenneth Varon CCE
Louisville

50 Years of Service

Eunice Helgeson, CCE
Minneapolis/St. Paul



Eunice Helgeson, CCE





Andrew Michaels

Credit and Sales: Pursuing a Partnership

There are many terms credit managers and sales people use to describe one another during times of tension, one of them likely being “frenemies.” A combination of “friend” and “enemy,” the oxymoron not only recognizes the importance of a strong credit-sales relationship but also the rivalry that occurs when pursuing or maintaining customer relationships. Although disagreements are inevitable between the two parties, it is how the credit department handles said disputes that is half the battle for the good of the company.

Establishing a healthy relationship between credit and sales is tough to navigate, which is why more than 100 credit professionals were eager to hear Credit Manager Kevin Stinner, CCE, CCRA, of Pinnacle Agriculture Distribution, answer the question, “Why Did My Salesman Do That?” during NACM’s 123rd Credit Congress. What could have easily been a room full of ranting credit managers was instead a productive session that reviewed the roles of the credit and sales departments in any given company as well as how to form and maintain the crucial credit-sales relationship.

“What’s the common goal of both credit and sales? Profitability,” Stinner said. “Every single person in your company—the only reason they’re there is to make money for the company. That is everybody from the CEO of the company on down; they’re there for the company to become more profitable.”

During the session, several credit managers spoke about the situations they have encountered with sales people who make questionable decisions, which included shipping on an account that is not credit approved, offering net-never terms or selling to a deceased customer. A salesman’s No. 1 motivation is to get the sale, Stinner said, even if it means a small commission. An example he used was about a salesman who sold \$24 million worth of product to a single customer, only to receive \$87,000 in profit. So how can credit managers avoid these scenarios? Cooperation, communication and courtesy.

At M-L Holdings Company Crane Group in New Mexico, Credit Manager Nicole Boesch, of the Albuquerque Chapter, said managing point-of-sale (POS) transactions became more like a point of contention between credit and sales, the latter not keeping track of projects or adhering to POS policies. The credit department made the decision to strengthen its relationship with sales within the last six months—a relationship Boesch described as “very, very strained.” Boesch confronted the POS issue head-on by asking the billing department to help manage POS transactions in addition to asking sales to communicate with both credit and billing.

“So far, this has helped. My team and I have worked very hard to rebuild relationships both with sales and customers,” she said.

“It has been a rough road, but we have come a long way with most of our branches. [We want] open communication between the departments.”

Communication between the departments must happen in a professional and timely fashion, Boesch explained. Credit managers shouldn’t fear reaching out to sales for help with a customer just as sales shouldn’t fear credit managers turning down or ignoring a potential sale. Each department must respect and understand what the other is trying to accomplish.

Credit Manager Alan Bush, of Helena Agri-Enterprises in Indiana, said he lives by the wise words of previous credit managers: Maximize sales and minimize losses. In recent years, the agriculture business has become more challenging. Customers are having trouble getting credit approval, in turn, creating a domino effect that reduces sales and then commissions.

“There has been a lot of learning on both sales and credit’s parts [at Helena Agri-Enterprises],” Bush said. “The most important thing is for all parties to understand why certain decisions are made. Keeping the communication lines open and positive are imperative.”

Andrew Michaels, NACM editorial associate

DATES TO REMEMBER

November 11	Webinar: The Language of Team Building
November 12	Webinar: Incoterms 2020: What Changes Are Being Made, Why You Should Care and What Every Exporter Must Know
Dec 2	CFDD National Newsletter Submissions (for the Jan/Feb 2020 edition) – Articles & Chapter News
Dec 6	NACM Credit Congress “Early Bird” Registration deadline
December 12	Webinar: Insolvency Proceedings in Germany
Jan 10	CFDD Year-End Membership Report, as of 12/31/19, completed and submitted to National

Chapter News

Oklahoma Chapter

The Oklahoma Chapter will host a one-day credit seminar in conjunction with NACM Southwest in November. Program topics include: Cannabis Law, Confident Credit Decisions and Credit Is NOT Profit Sucking Overhead!



Raleigh/Durham Chapter

The Raleigh/Durham Chapter has developed a CFDD Mentoring Pilot Program. The purpose is to provide rising college juniors and seniors an opportunity to receive professional development in the field of credit and finance. Partnering with college students creates a unique opportunity for CFDD to invest in the local community, grow and strengthen membership, and draw on the fresh and innovative perspectives of students. The benefits for the student will be:

- Membership cost waiver for mentee during mentorship period.
- Virtual attendance options.
- Real world perspective of the credit and finance industry.
- Opportunities to partner with professionals in the industry for job shadowing.
- Opportunities to develop contacts and strengthen networking within the credit and finance industry.

The students' responsibilities will be:

- Mentee is required to attend seven out of nine monthly meetings in the school term during which they are being mentored.
- Mentee will create talking points and facilitate opportunities for CFDD to speak and represent the organization to college career counselors and at school career fairs.
- Following CFDD monthly meetings, the mentee will be responsible for updates to the Chapter social media platforms, which will summarize the education content of the monthly meeting.

- Mentee will give a presentation at the end of the year-long program that connects the interests of CFDD; to fresh or innovative concepts that students have learned in their school term. Concepts may include: new technology, leadership development or financial concepts/education.

The program promotion will be as follows:

- The Chapter will use their website and other forms of social media to promote the program.
- Chapter members have already volunteered their time as mentors.
- Chapter members are also prepared to meet with faculty at various campuses throughout the region to present and promote the mentorship program.



Seattle Chapter

In September, the Seattle Chapter hosted a Credit Jeopardy game using the materials found under the CFDD section of NACM website. They had two competing teams, a score keeper and a judge. Lots of fun for all. Money for the scholarship fund was also raised through a raffle and sale of handmade gifts.

In October, the Chapter presented "The Secret Sauce for Powerful Conflict Resolution" by Carol Bowser of Conflict Management Strategies. The program introduced the importance of Active Listening, Validating Concerns, Managing Expectations and Problem Solving, but asked, "Do you know about Secret Sauce?" It is the ability to know what is really going on under the surface.

It is the values conversation. You have had the values conversation many, many times. Each time you hear one of the following, a values conversation is happening: "It is the principle of the thing!" or "It just isn't right." or "I am willing to go all the way to resolve this." or "You will hear from my lawyer!" So what can you do? Learn "how to negotiate" while maintaining your values, integrity and honor. You will learn how to:

- Recognize the values conversation
- Determine what the argument is really about
- Artfully negotiate a lasting resolution
- Laugh (at least once).

Meet Your National Board

In this issue of the National Newsletter, we highlight two of the Area Directors of the CFDD National Board of Directors who serve as liaisons between the Board and your local CFDD Chapters or the Direct Members.



Samuel E. Harrison, Jr., is a New York native who has over 30 years' experience in the credit field. Presently living in North Carolina, Sam has been affiliated with NACM for 25 years and CFDD for 13 of those years. Sam has served as Chapter President of the Raleigh/Durham Chapter on two occasions and also served on their Board. Having him on the CFDD Board as Area Director for the **Raleigh/Durham** and **Charlotte** Chapters was a natural progression. With his dedication, expertise and depth of knowledge about all things credit, he is a welcome addition to the Board.

Sam is very active in the community, where he serves as an Advanced Certified Basketball and Track coach for Special Olympics and mentor for local youth programs. He is also active in his local church where he serves as a security officer.

Sam is Corporate Credit Manager for Carolina Container Company in High Point, North Carolina, and a proud member of the Raleigh/Durham Chapter.



Chris Birdwell has been working in the credit profession for nearly 30 years. In 2016, Chris was elected and is currently president of CFDD's Wichita Chapter. During his presidency, Chris has worked collectively with his board to bring greater awareness to the local credit and finance community by consistently securing specialized speakers and marketing approaches through new mediums.

Like many credit professionals, Chris fell into the profession by chance. However, he quickly embraced the fact that this could be a career instead of a job. Today, Chris has accepted this challenge and now advocates the value that every credit team provides their respective companies. He believes it is critical that credit teams are viewed as profit centers that maximize sales and mitigate risk, while protecting one of the largest corporate assets.

Chris is completing his second year as CFDD Area Director for **Kansas City** and **Wichita** Chapters. His leadership pathway includes serving as a board member for NACM's National Promotional Products Credit Group for the past 19 years and holding positions of Education Chairman, Vice Chair and National Chairman. Locally, Chris has been instrumental in assisting three not-for-profit companies achieve 501c3 exempt status and served as his church's treasurer.

Chris is Credit Strategies Manager for Pioneer Balloon Company in Wichita, Kansas.

Recent Chapter Program Topics

Elevating the Credit Profession Through Knowledge

Title	Program	Speaker	Chapter
Settlements: Are You Getting Your Money's Worth?	What is a settlement offer? How do you create one? What types of settlement are there? Do you need an attorney? What about interest/usury?	Attorney	Dallas/Ft. Worth
Is Your Business Cyber Secure	Smaller businesses have become bigger targets for cyber criminals because the bad guys know small businesses have fewer defense resources than large enterprises. Crucial tips to keep a business safe and secure.	Technology Expert	Kansas City
Lessons from an \$8.5 Million Fraud	The embezzlement, detecting fraud and the importance of proper procedures in place to avoid fraud.	Convicted embezzler	Minneapolis/St. Paul
Emotional Intelligence	What is it? The ability to recognize, understand and manage our own emotions and influence the emotions of others. Tips for building Emotional Intelligence. When is it needed?	Chapter member	Oklahoma
Talent Retention and Work-Life Balance	*Learn about your talent and the Pace of Advancement: Initiatives, Management and Global Development Programs, Student Loan Assistance, Time is Money *Work-Life Balance: Communication, Set Goals, Get on Board	CPA	Oklahoma
Estate Planning 101	Estate Planning and Administration, Tax, Private Wealth and Family Office	Attorney	Omaha/Lincoln
Bankruptcy Trivia Night	Your knowledge of important bankruptcy and creditors' rights concepts will be put to the test! Navigate your company's relationship with a distressed customer.	Attorney	Portland
Legislative Update	January 1, 2020 will bring significant changes to business regulations due to bills passed by the 2019 Legislative Assembly.	Government strategies expert	Portland
Antitrust	Be aware of and comply with antitrust laws. Antitrust laws and their application to the credit function, including exchanges of credit information, trade association involvement and agreements not to hire employees.	Attorney	Portland
NACM Roadmap and Mentorship Program	The NACM RoadMap: What is it? How does it benefit CFDD members? How to get started? How to earn the CCE, CCIP, ICCE? CFDD Mentorship Program: What are the roles in CFDD? What are the expectations of each role? Who will be our mentors?	Attorney	Raleigh/Durham
Retirement Planning: Preparing Yourself for the Future	Understanding current trends in the financial markets and financial planning which could prove useful in working with individuals and small businesses in securing long-term financial health and fiscal viability.	Financial planner	Raleigh/Durham
How to Get the Recognition You Deserve	Recognition tips: <ul style="list-style-type: none"> • Don't do anything that might affect or interfere with sales • Nurture your relationship with sales • Try to get credit performance included in the criteria for sales to receive 100% of their bonus • Measure your performance • How to handle risk • Be willing to take considered risks for profitable company growth • Use your influence with the people who can give you the tools • Create work arounds • Understand that good credit management is essential to the success of the company and if handled correctly will increase company profits. 	Corporate credit manager wholesale food company	Tacoma
5 Essential Credit and A/R Skills to Move up the Credit Ladder	Expanding your functional skillset and advancing from tactical credit collection to defining the high-level strategy for credit and receivables management. The Credit and A/R Toolkit explores five key competencies that will not only enhance your career in credit and A/R, but will jumpstart your path in finance, strategic planning, financial reporting and analytics, and technology-led transformation.	Financial consulting firm executive	Wichita

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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.

