



Sam Bell

## Oh What A Year!

WOW.. 2020 right? Don't say it three times—who knows what might happen ... LOL!

We often talk about the benefits and value of CFDD membership and how it can help you throughout your career.

First, did you know your CFDD membership is yours for the year for which you've paid even if you change companies or become unemployed during that time period? With the reality of Covid-19 upon us, the reality of layoffs, furloughs, are certainly top of mind.

CFDD membership keeps you ahead because of our networking ability. Your CFDD network will help you survive a layoff, or even a job change. Your local chapter is a wonderful resource to leverage if you face one of these unfortunate challenges. Not only during COVID-19, but ANYTIME. If a situation like this does happen to you, your membership status changes to an interim membership which carries all of the rights of a regular membership. You are still able to attend conferences, apply for scholarships (conference, designation, class, etc...), or continue working towards earning a designation.

Speaking about the benefits of membership, here are a few of them:

- The CFDD National Newsletter
- Access to the CFDD Website
- NACM *Business Credit* magazine print edition
- Business Credit App, featuring *Business Credit* magazine, *eNews*, FCIB's *Week in Review*, NACM's Blogs and Dr. Chris Kuehl's *Strategic Global Intelligence Briefs*
- Full Access to NACM's Knowledge Center, including the Resource Library—a key word search library through all NACM proprietary books and *Business Credit* magazine
- Post jobs in NACM's Credit Career Center at no cost

These benefits are included as part of your CFDD membership. Each chapter has specific membership benefits available as well including education offerings, mentoring, local scholarship opportunities, among others.



## CFDD newsletter

november december 2020

The Official Publication of the NACM  
Credit and Financial Development Division

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Another strong benefit of CFDD membership is the ability to apply for a national scholarship. Recently, the CFDD National Board adjusted the dates by which you can apply for scholarships to better align them with our events.

All CFDD members are eligible to apply for a national scholarship twice a year, but may only attend one conference in any calendar year using a scholarship. National scholarships are available in seven broad categories:

1. CFDD National Conference (full cost of the registration fee)
2. NACM Credit Congress (50% of the registration fee)
3. NACM Regional Conferences (50% of the registration fee)
4. NACM & FCIB Professional Designation Application and Recertification Fees (50% of the application recertification fee)
5. Course Registration Fees (50% of courses required for CBA and CBF designations, sponsored by an Affiliate or offered online by NACM, including through the Credit Learning Center)
6. NACM Self Study Courses (full cost)
7. Credit Learning Center Exam Review Courses (full cost)

As of this article, we are planning to see everyone at the 2021 NACM Credit Congress in May in Kansas City as well as next September at the CFDD National Conference in Oklahoma City, Oklahoma. We would love to see you there whether you attend Kansas City or Oklahoma City, or better yet BOTH. One major benefit to membership is being able to see your CFDD family and networking. CFDD is here for you, you get out of your CFDD membership what you put into it.

Your local Chapter and your National Board is here for you so don't hesitate to reach out to any of us. Almost all information you might need for your success with CFDD can

be found here at the CFDD national website <https://nacm.org/members-only-cfdd>

Continue to be safe, practice social distancing and most importantly – remember to VOTE November 3rd!

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*Sam Bell is the Vice Chair Programs & Education & Chair Elect for the CFDD National Board of Directors and a proud member of the CFDD Louisville Chapter. Sam Bell is Credit Manager at Louisville Ladder Group, LLC in Louisville, Kentucky.*

**NACM'S 125TH CREDIT CONGRESS & EXPO**  
MAY 16-19, 2021  
Kansas City, MO

**NACM'S 2021 CREDIT CONGRESS & EXPO**  
VIRTUAL PLUS  
June 8-10

**SAVE THE DATE**  
**FOR CREDIT CONGRESS AND CREDIT CONGRESS VIRTUAL PLUS!**

The 125th Credit Congress & Expo is scheduled to be held May 16-19, 2021, in Kansas City, Missouri. We realize that times are uncertain, but we also know the importance of the conference to our members and NACM as an organization. We are planning to present an amazing in-person event, as we recognize the critical need for our NACM family and friends to **RE-CONNECT!** With this in mind, we also understand that some people may not be able to travel; therefore, we will also be presenting a unique, abridged online event June 8-10. The online conference will have a library of recorded sessions and ongoing live programming in addition to an Expo.

Choose one or both events to engage with your fellow credit professionals, learn from incredible speakers and more.

**MARK YOUR CALENDAR AND BUDGET NOW!**

# Perspectives from CFDD's Past National Leaders

## Looking Back, Moving Forward

For over 40 years, I have been involved with CFDD. As I type that sentence, I can't help thinking, "wow, more than four decades. That is a long time." Looking back over the course of my career, CFDD has been by my side at every moment. From quenching my thirst to deeply understand the mechanics and strategy of good credit management and policy practices to developing my personal and leadership skills, CFDD has been a powerful guiding force and light.

Over the four decades, I have witnessed the evolution of CFDD as an organization, especially in the last several years. As can be expected, technology has played an important role in CFDD's renaissance. When I stepped into Chapter leadership positions, the organization was highly paper-dependent. It was all about paperwork: printing, completing and mailing or faxing forms, creating and writing notices and newsletters. Today, CFDD's record keeping is delivered and received by email or published online.

Earlier this year the CFDD website was updated with a fresh new look. But, more importantly, a great deal of thought was lent to making each user's experience easy: easy navigation and easy access to the many of the most commonly used resources available at the "members only" main page. CFDD's focus has been to remove obstacles and provide resources. There's no

longer the need for cumbersome binders and outdated printed rosters.

As 2020 brought forth obstacles to meeting in person, our chapters have improvised and are meeting remotely using different platforms.

One of the most positive achievements of recent years was the transition of the CFDD Scholarship Fund to a 501(c)(3) charitable organization, which meant that contributions to the fund are tax deductible. As a result, we have expanded our fundraising efforts, allowing the fund to grow and offer members larger scholarships to both more activities and to more members than ever before. A few years ago, we expanded to offering scholarships twice a year. And this year, we have moved those scholarship deadlines to correspond more closely with conference registration dates, highlighting CFDD's focus on member experience and need.

Organizations such as CFDD see fluctuations in membership over time. As one generation of members retires, another new generation rises to the leadership of our organization at both the local and national level. It is refreshing to see newer members attending conferences and joining chapter boards. Our next generation members ask questions that compel the organization to reexamine our traditions to ensure relevancy and meaning.



Carol Fowle, CCE  
2003-2004  
CFDD National Chair

Our Chapters that seem to be thriving have a balance of new leadership blended with some veteran members. Between one-third to one-half of the attendees at recent National Conferences have been first-time attendees, giving all of us the opportunity to hear fresh perspectives.

Each Chapter's commitment to bringing high-quality, relevant education to its membership underscores CFDD's mission of supporting career and leadership growth. As our current national leadership continues to refresh and upgrade CFDD's national programs, the value proposition of membership strengthens.

Heraclitus reasoned that "the only constant in life is change." It is as true today as it was when he wrote down his teachings 2,500 years ago. CFDD has been moving forward by adapting to constantly changing circumstances in which it operates, while continuing to focus on education and leadership growth.

*Carol Fowle, CCE, is a CFDD Past National Chairman and is the NACM Member Services and Bookstore Manager at NACM in Columbia, Maryland*



## What are you waiting for? Apply to earn an NACM Professional Designation!

APPLY BY:	TAKE THE EXAM ON:
Friday, January 15, 2021	Monday, March 8, 2021
Friday, March 19, 2021	Sunday, May 16, 2021 (Credit Congress, Kansas City, MO)
Friday, May 28, 2021	Monday, July 26, 2021
Friday, September 10, 2021	Monday, November 8, 2021

## UPCOMING EDUCATION OFFERINGS

<b>Nov 5</b> 10am ET	Credit Insurance Best Practices	Heli Kallinki, CICP Richard Talboys and Rob Bolton	UPM-Kymmene Corporation Willis Towers Watson	Tampere, Finland London, England
<b>Nov 9</b>	Nationwide Professional Designation Exams			
<b>Nov 10</b> 10am ET	Insolvency Law in Germany	Lutz Paschen	Paschen Rechtsanwälte	Berlin, Germany
<b>Nov 12</b> 11am ET	Project Management for Credit Professionals	Darrell Horton, ICCE Nathan Hutton, CICP Amber Roy	Aristocrat Technologies Donaldson Company, Inc. Fiserv	Las Vegas, NV Minneapolis, MN Atlanta, GA
<b>Nov 16</b> 3pm ET	Negotiating Construction Contracts in the COVID-19 World – the “Usual” and the “Unusual” in these Strange Times	Michael Cortez, Esq.	Andrews Myers PC	Houston, TX
<b>Nov 17</b> 10am ET	Insolvency Law in Brazil	Julia Langen	Veirano Advogados	São Paulo, Brazil
<b>Nov 18</b> 3pm ET	3 Ways to Increase Your Personal Presence over Video & Phone	Rachel Beohm		
<b>Nov 19</b> 11am–12:30pm ET	Author Chat: Growing Influence	Author Ron Price		
<b>Nov 23</b> 3:00pm ET	Modern Multigenerational Workplace (with COVID implications)	Caitlin Crommett	DreamCatchers	Scottsdale, AZ
<b>Dec 1</b>	Factoring and Receivables Finance Predictions for 2020/2021	Peter Mulroy	Secretary General FCI (Factors Chain International)	Amsterdam, Netherlands
<b>Dec 8</b> 9–10:30am ET	FCIB Global Workshop <b>Building a Successful Automation Strategy (Part 1)</b> <ul style="list-style-type: none"> <li>• Why automate?</li> <li>• What are the features/costs/benefits of automation?</li> <li>• The components needed to build a business case</li> <li>• How to get buy in from different stakeholders</li> </ul>	<b>Moderator:</b> Najia Hernandez, ICCE  <b>Speakers:</b> Faysal Kadi Wahabi, CICP Peter Wahnschaffe Pietro Pavone Edo Zorge Kullie Lehmet	Maxim IP Enterprise Solutions Corporation  LyondellBasell Nederland BV BASF SE BASF Schweiz AG Borealis Polymers NV Borealis Polymers NV	Taguig City, Philippines  Rotterdam, Netherlands Ludwigshafen, Germany Basel, Switzerland Mechelen, Belgium Mechelen, Belgium
<b>Dec 10</b> 9–10:30am ET	FCIB Global Workshop <b>Building a Successful Automation Strategy (Part 2)</b> <ul style="list-style-type: none"> <li>• Real time case studies from Lyondell/BASF/Borealis</li> <li>• The Automation Journey</li> <li>• Lessons learned and skill set needed for the future of work life in a digital age</li> </ul>	<b>Moderator:</b> Najia Hernandez, ICCE  <b>Speakers:</b> Faysal Kadi Wahabi, CICP Peter Wahnschaffe Pietro Pavone Edo Zorge Kullie Lehmet	Maxim IP Enterprise Solutions Corporation  LyondellBasell Nederland BV BASF SE BASF Schweiz AG Borealis Polymers NV Borealis Polymers NV	Taguig City, Philippines  Rotterdam, Netherlands Ludwigshafen, Germany Basel, Switzerland Mechelen, Belgium Mechelen, Belgium
<b>Dec 17</b> 11am–12:30pm ET	Author Chat: The Culture	Author J.C. Hunter		
<b>Jan 14</b> 10am ET	<b>Digital B2B Onboarding &amp; KYC in Financial Services</b> <ul style="list-style-type: none"> <li>• KYC as a relevant component of B2B customer onboarding</li> <li>• Automated data connection with external data providers</li> <li>• Fulfillment of documentation requirements</li> <li>• Periodic and event-based updating</li> </ul>	Thomas Maletz	Vice President Regulatory Compliance BSF Finance GmbH	North Rhine-Westphalia, Germany





Kelly Shock, CCE, CCRA

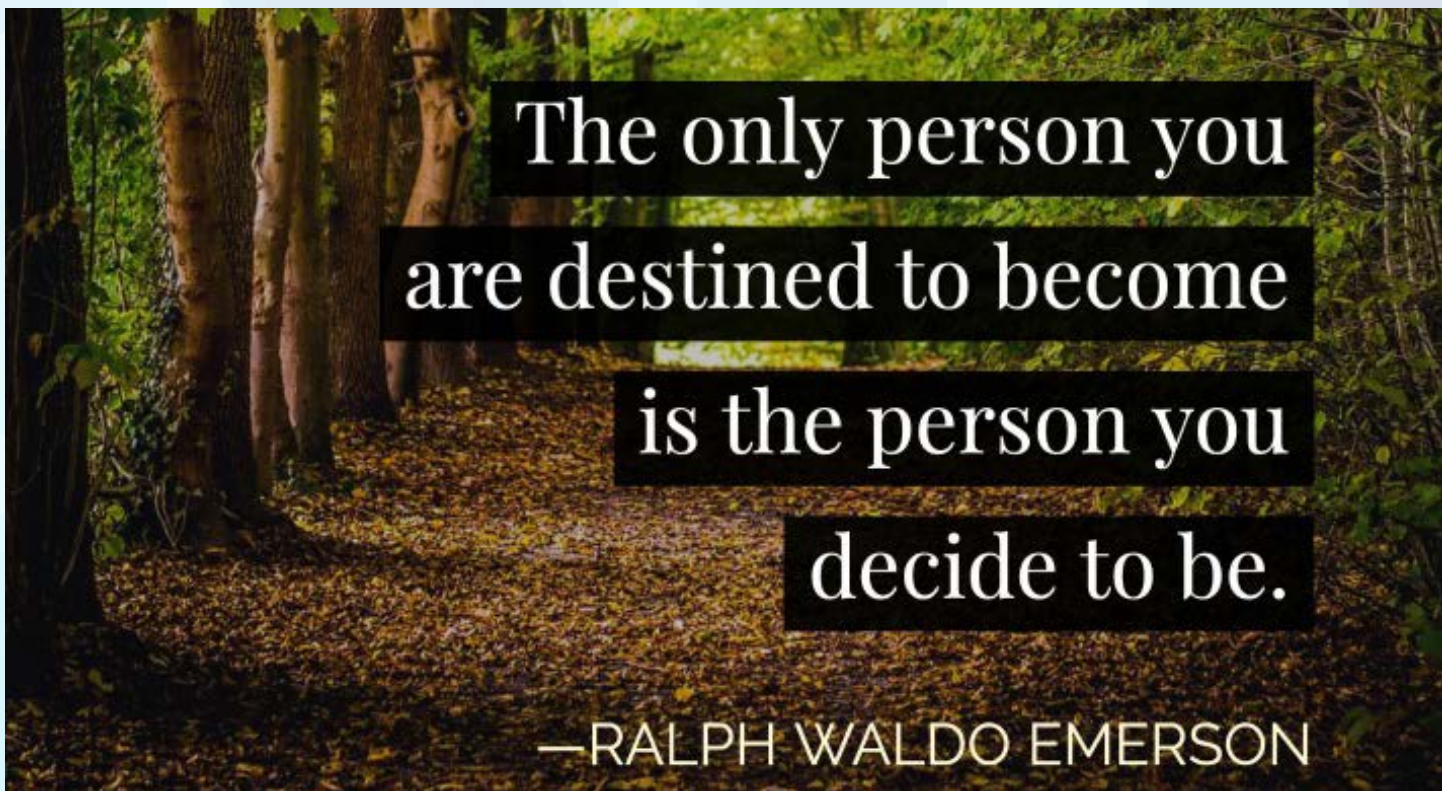
## CFDD Benefits and Value

Like many of you, I am self-funded for my involvement with CFDD. My company supports my activities with NACM and has helped with partial travel expenses for a couple NACM Credit Congresses, but my CFDD involvement is my own. I view the expense of the annual dues and meeting fees as an investment in myself, with the benefits far exceeding the cost.

Knowledge? Check! Confidence? Check! Leadership skills? Check! Mentors who have guided my professional development? Check! Gratitude for all that I've gained? Check and Double-Check!

I consider my growth from "where I was" when I first joined the group to "where I am

for and have received several scholarships to attend both Regional (back in the day) and National Conferences which I would not have been able to attend without receipt of these scholarships. The 2021 CFDD National Conference will be held in Oklahoma City - I encourage everyone to apply for a scholarship to attend – the CFDD Oklahoma Chapter



I've held CFDD membership since 1998, fifteen years with the Denver Chapter then after my move to Oklahoma, a year as a Direct Member, a couple of years with the Dallas-Ft. Worth Chapter, and now am a member of the relatively new CFDD Oklahoma Chapter. Through the years I've served on committees and boards, both at the local and national level.

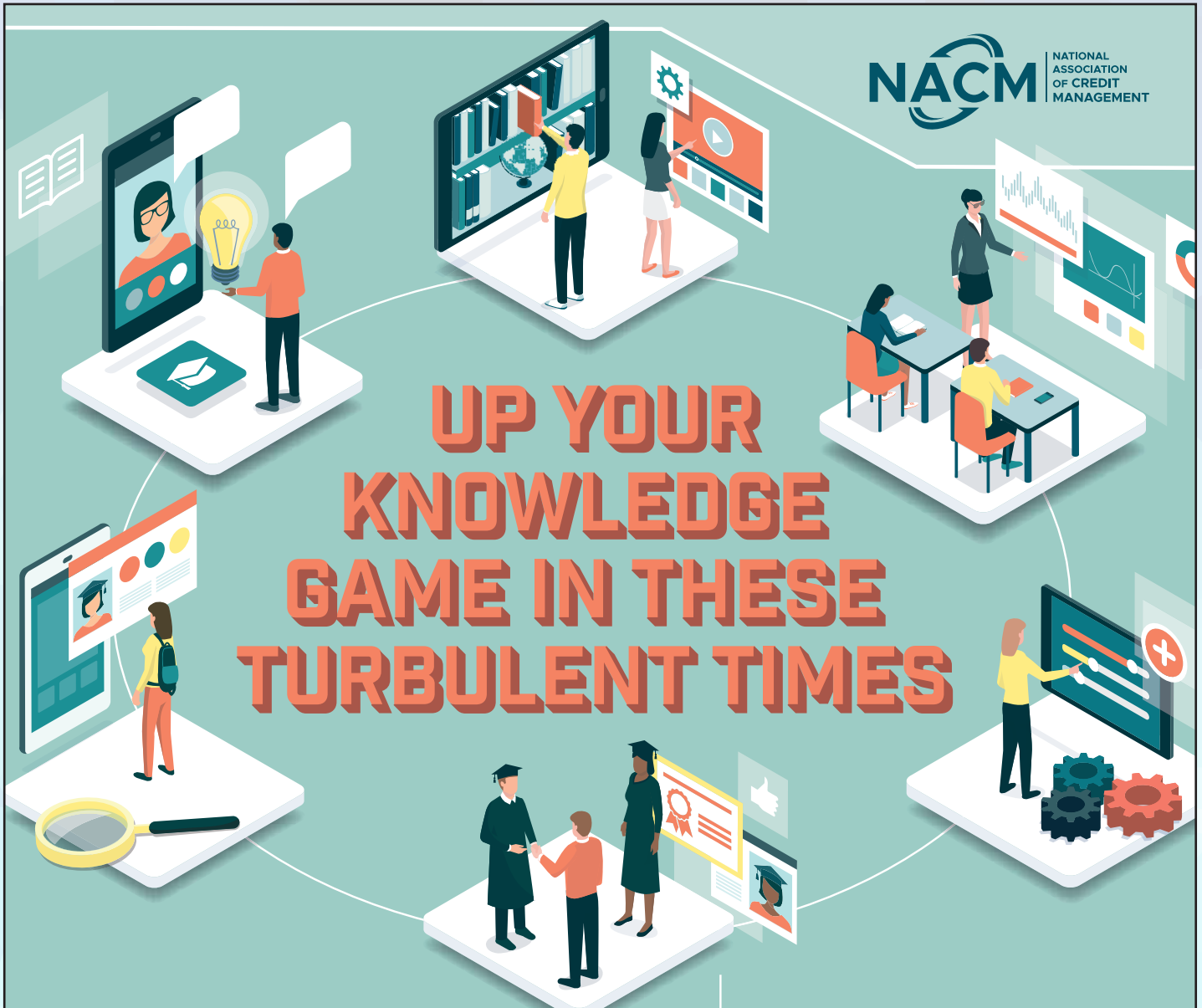
By actively participating in the CFDD organization, I have developed a sizeable network of colleagues from all over the country that offer professional knowledge and advice, professional support, and friendship. I've found that the more energy I put into my involvement with the group, the greater the rewards I reap.

now" in my career to be largely attributed to my CFDD involvement. My office has an assortment of inspirational artwork and quotations placed on the walls, with my favorite being this quote from Ralph Waldo Emerson: "The only person you are destined to become is the person you decide to be." When I first joined CFDD in Denver, there were three members that I immediately chose as role models and mentors. Their guidance, mentorship, and friendships have helped me to become the person I "decided to be" all those years ago.

I would be remiss to not mention the CFDD National Scholarships as a benefit of membership! Through the years I have applied

members would love to meet you. Also, please generously donate to the CFDD National Scholarship Fund when you can!

*Kelly Shock, CCE, CCRA, serves as an Area Director on the CFDD National Board of Directors. Kelly is a proud member of the CFDD Oklahoma Chapter and serves as the treasurer of the CFDD Oklahoma Chapter. Kelly is a Credit Analyst at Continental Resources, Inc. in Oklahoma City.*



# UP YOUR KNOWLEDGE GAME IN THESE TURBULENT TIMES

## 13 DIFFERENT ONLINE COURSES SUPPORT YOUR NEED TO EXCEL:

1. Advanced Credit Policy
2. Basic Financial Accounting
3. Bankruptcy Bootcamp
4. Business Credit Principles
5. Business Law
6. Commercial Bankruptcy Credit Specialist
7. Commercial Collections Specialist
8. Commercial Construction Credit Specialist
9. Credit Law
10. Financial Statement Analysis 1
11. International Credit & Risk Management Online Course<sup>SM</sup>
12. Soft-Skills, Ways to Conduct Effective Conversations
13. Letters of Credit

**COMING SOON!**

NACM offers a wide variety of online courses that cover everything from basic to advanced business credit concepts and topics. Experts in the field record and lead some courses; and for others, expert practitioner instructors monitor online progress. While most of the courses are on demand and can be completed at your convenience, the **Basic Financial Accounting** and **International Credit & Risk Management** courses begin and end on specific dates, three times each year.

To learn more, visit [www.nacm.org](http://www.nacm.org) or call 800-955-8815.





Andrew Michaels

## Turning into Leaders

Anyone can be a leader with the right combination of perseverance and determination. Yet, on their journey to acquire the leadership mindset and skills, most credit professionals are following the guidance of those who are already leaders in the workplace. Through these experiences, credit leaders-to-be experiment with different leadership styles, pocketing effective methods they plan to use in the future. Good and bad leaders will come and go, but it's what credit leaders-to-be learn during this time that will fuel their ambitions.

For more than a quarter of a century, Accounts Receivable Manager Joe Bahhur

said he's struck a nice balance between being a leader in both A/R and credit, protecting the company's assets and helping grow sales, while limiting risk. However, he wasn't always in a leadership position in the early years of his career. Bahhur said he used to work with managers who created an environment where it was clear that they preferred to cultivate an "us versus them mentality." These managers often felt threatened when Bahhur knew information they weren't privy to and they didn't appreciate the recognition Bahhur received from others. That was when he realized there's no one person who can successfully run a department without help from others.

"Team members encompass a variety of skills and relationships," he said. "It is important—specifically in credit—because of information. A salesperson may share information regarding a customer with a credit department associate but not with management. The relationship the credit associate has with an accounts payable associate may result in gathering information that is vital to decision making."

Team meetings help cultivate a real team environment, Bahhur noted. They allow the employees to share ideas on how to deal with sales, process improvements, tech tips, etc. Team meetings are also effective to recognize

NACM and FCIB present



**Purchase the book.  
Read the book.  
Join the Author Chat.**

*A New Way to Learn*

Each **third Thursday** of the month from 11am to 12:30pm ET September through December, we have a lineup of authors for you to meet. The complimentary members-only get-togethers are designed around a particular book on leadership. After reading the book, you will get to speak with the author, ask questions, share comments and dive deep into the topic.



**REGISTER!**

NOV. 19  
**Ron Price, *Growing Influence***

DEC. 17  
**J.C. Hunter, *The Culture***

an employee for going above and beyond. Leaders can include their employees in decision making, ask for input, and help them develop so that they can continue growing.

By recognizing the true characteristics of a leader through the eyes of his past leaders, the A/R manager said he always makes time for his associates. If they are asking to see him at an inopportune time, he will agree on another time rather than “blow them off.”

“I had to be resourceful and find answers for myself if [my former leaders] were absent or checked out,” Bahhur said. “I learned that even though those people may appear to be ‘successful,’ they were not respected by their peers or their subordinates. I think it is important for leaders to ask the employee their opinion in terms of how they feel a situation should be handled.”

One-on-one conversations with their employees in order to get periodic updates on specific customers is another good method, he added.

Even if ineffective leaders are somehow able to make a department run, Credit Analyst Curtiss Vlastnik said they won’t be successful

in growing the department. Working with a poor leader is difficult because they are not willing to listen to the team’s suggestions most of the time. The best way to do this is to effectively communicate and listen to your team, allowing mistakes to be corrected and improvements to be put into place that will ensure future success.

“Credit tends to follow the same rules and principles throughout the department, so when something changes, it is imperative that communication and listening is utilized by the leaders, as these changes tend to be significant,” Vlastnik said. “Making sure everybody understands this and can implement these new changes is crucial for any credit team.

The core principles of good credit are consistency and sound decision making, the credit analyst said. For his team, they have created presentations and other tools that allow any new analyst to pick up the job in an efficient manner.

Vlastnik also stresses the importance of asking for help if employees need it. He came to this conclusion when he first started the job and his coworkers helped him transition into his role by taking the time to

work with him and answer any questions he had. Additionally, his department does team-building activities that allowed them to grow closer as a team and learn each other’s learning styles.

“I have been with leaders who effectively followed these principles and those who have not,” Vlastnik said. “Having a ‘do it my way or the highway’ team constricts everybody else from developing their own skill sets. If you want others to blindly follow your process without offering insight, you are better off hiring computers to work for you. Putting your team in an environment where they know their opinions and suggestions are heard and they can ask for help puts the foundations in place for a strong credit department.”

Leaders should be willing to work with their team to enhance their growth and allow them to become productive team members for not only the credit department but the company itself, he said.

*Andrew Michaels, editorial associate*

## Save the Date

### **CFDD National Conference** **September 9-10, 2021**

**Sheraton Oklahoma City Downtown Hotel**  
**Oklahoma City, OK**

Hosted by CFDD National



**NATIONAL  
CONFERENCE**

**SEPT. 9-10, 2021 • OKLAHOMA CITY**

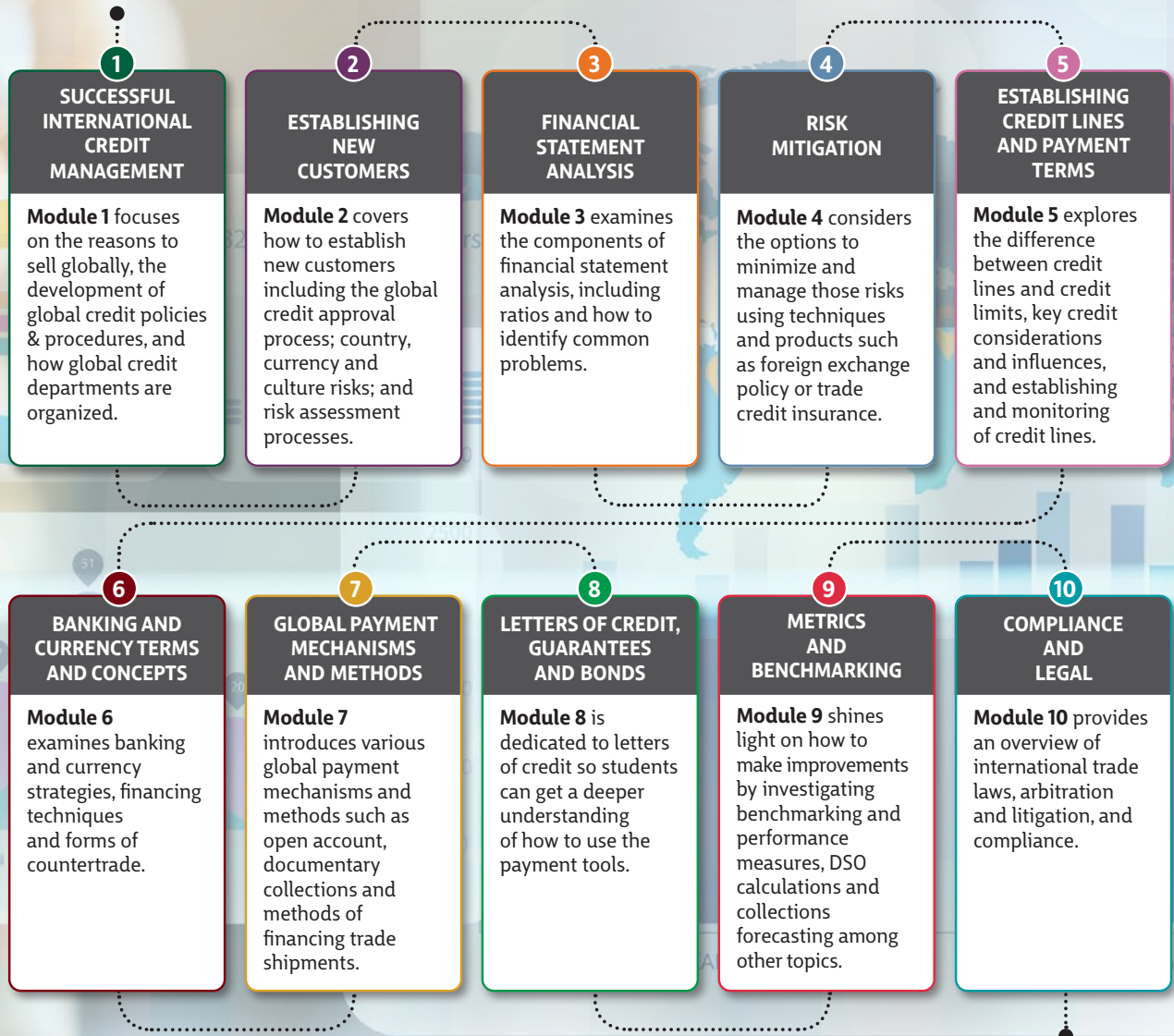


# Navigating Your Company's Global Risk Takes Know How



In 13 weeks, FCIB's ICRM online course will prepare you for the challenges ahead.

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- Vital knowledge in a collaborative setting.
- 24-hours-a-day-accessible online learning environment.
- Global peer-to-peer interaction, including two live instructor-led review sessions.
- A balanced view of how to better understand, manage and mitigate global credit risks.
- The opportunity to earn your CICP (Certified International Credit Professional) designation.

Register for the 2021 January, May and September sessions at [www.fcibglobal.com](http://www.fcibglobal.com).

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11

**TICKET TO SUCCESS**

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## Recent Chapter Program Topics

### Elevating the Credit Profession Through Knowledge

Title	Program	Speaker	Chapter
<b>Cultivating Talent in the Credit Department</b>	During this program, several techniques for cultivating talent in the workplace will be discussed.	CFDD Member	CFDD Albuquerque Chapter
<b>NACM Designation Process At-a-Glance</b>	Navigating the NACM website <ul style="list-style-type: none"> <li>• Setting up your profile with NACM</li> <li>• Review of the various NACM certifications and their requirements/ path to earn</li> <li>• Detailed review and discussion on the Career Roadmap</li> <li>• CCE designation holders describe their path</li> </ul>	CFDD Member	CFDD Charlotte Chapter
<b>Influencing Others</b>	Safety First Brain Tease: Warm up and Discussion Motivation and Influence Motivation: What motivates individuals?  The 3 phases of Motivation Personality: Does personality matter and if so, why? The 2 Powers of Personality: Purpose & Personality Influence: Who and how have people influenced you? A couple of Principles of Influence The Golden Rule: Do we treat others the way you want to be treated or the way they want to be treated? Discussion	Speaker	CFDD Charlotte Chapter
<b>Navigating the Recovery: Working with Your Customers During Unprecedented Economic Challenges</b>	The Current Situation Due Diligence: Existing Customer Accounts Due Diligence: New Accounts Modifications to Credit Policy Collecting Existing A/R Compliance Issues When does it make sense to say Yes or No? Questions	CFDD Member	CFDD Charlotte Chapter
<b>IRS Criminal Investigations</b>	If the motive of the crime is money, chances are Criminal Investigations (CI) special agents are involved in tracking the money from the crime to the criminal. Today's sophisticated schemes to defraud the government and the American economy demand the financial analytical ability of forensic investigators to wade through complex paper and computerized financial records. Investigations are classified into program and emphasis areas of fraud which include: Abusive Tax Schemes, Bankruptcy Fraud, Corporate Fraud, Employment Tax Fraud, Financial Institution Fraud, Gaming, Healthcare Fraud, Identity Theft Schemes, International Investigations, Money Laundering & Bank Secrecy Act, Narcotics-Related Investigations, Non-filer Enforcement, Public Corruption Crimes and Questionable Refund Program.	FBI Criminal Investigator	CFDD Kansas City Chapter

Title	Program	Speaker	Chapter
<b>How UCC Filings Are Beneficial When Your Customer Pays Slow, Defaults or Files for Bankruptcy</b>	<p>Beginning in the 1950s The Uniform Commercial Code is a product of private organizations and is not law but rather recommendations to each state regarding the laws they should enact. States can adopt the laws as recommended or modify them as they see fit. If you are doing business in multiple states, you must understand The Uniform Commercial Code and the laws adopted by the various states.</p> <p>The UCC  Article 1: General Provisions  Article 2: Sales  Article 2A: Leases  Article 3: Commercial Paper  Article 4: Bank Deposits and Collections  Article 4A: Funds Transfers  Article 5: Letters of Credit  Article 6: Bulk Transfers  Article 7: Warehouse Receipts, Bills of Lading  Article 8: Investment Securities  Article 9: Secured Transactions; Sales of Accounts and Chattel Paper.</p> <p>Logic behind the Code for Trade Creditors</p> <ul style="list-style-type: none"> <li>• The 5 Cs of Credit</li> <li>• If you reduce risk, you can sell more</li> <li>• 2010 Amendments</li> <li>• UCC 9-102(a)(68)</li> <li>• Secured Transactions: Blanket or Basic UCC-1 Filings, PMSI Filings &amp; Consignment filings</li> <li>• Types of Filings</li> <li>• Who has application for a blank UCC-1</li> <li>• Secured creditors vs unsecured creditors</li> <li>• Chapter 7</li> <li>• Process &amp; Procedure - getting them filed!</li> <li>• Location - filing rules</li> <li>• What is on the UCC form?</li> <li>• Termination of UCCs</li> <li>• Leasing vs. conditional selling</li> <li>• NACM UCC filing service</li> </ul>	NACM STS	CFDD Louisville Chapter
<b>Tools for Anxiety Relief</b>	<ol style="list-style-type: none"> <li>1. Recognize your feelings</li> <li>2. Practice Self-Care</li> <li>3. Stay Engaged with friends and family</li> <li>4. Set reasonable expectations that fit your life</li> <li>5. Assess what you do control and work within those boundaries</li> <li>6. Be a source of support for others</li> </ol>	Licensed Professional Care Professional	CFDD Oklahoma Chapter
<b>Credit Manager's Survival of COVID-19</b>	<p>This month's meeting will be a roundtable panel discussion regarding credit management during the COVID-19 pandemic. We will have speakers from different industries including, lumber, steel, utilities and more. They will discuss the impacts of the pandemic on their organizations and strategies for collecting payment during this difficult time. The session will end with a sharing of best practices and an open discussion.</p>	CFDD Members	CFDD Portland Chapter
<b>Actions You Can Take on the Front End to Protect the Back End</b>	<p>Actions You Can Take on the Front End to Protect the Back End</p> <ul style="list-style-type: none"> <li>• Liens NC</li> <li>• Notice of Public Subcontract</li> <li>• Notice of Subcontract</li> <li>• Guaranties and Contract Reviews/Updates</li> <li>• UCC Financing Statements</li> <li>• Deeds (and why these are not panacea)</li> </ul>	Attorney	CFDD Raleigh/Durham Chapter



# Keep the CMI Accurate!

As we monitor today's turbulent business environment, we need your participation to allow NACM's CMI to continue to be an accurate, forward-looking, leading economic indicator. Commercial credit is the lifeblood of all economies as companies rely on credit to purchase everything from raw materials, inventory, and equipment to services—or just about everything that sustains the business economy. Virtually every business transaction that involves another business depends on credit.

The few minutes you invest to answer the CMI's 12 questions, indicating if something is better, the same or worse than the month before, the more accurate the reading.

- Earn 0.1 roadmap points each month
- Receive email alerts when survey opens
- All responses confidential

SURVEY OPENS	SURVEY CLOSSES
Mon., November 9	Fri., November 13
Mon., December 7	Fri., December 11

Read more about the CMI [here](#).



## CFDD LOGO ITEMS

Looking for a gift or award for a special CFDD member? Go to the CFDD homepage and click on Logo Items.



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.