



Kelly Shock, CCE, CCRA

CFDD at Credit Congress

As CFDD National Chairman Chris Birdwell shared in our last newsletter, the deadline for submitting CFDD Scholarship applications to attend our 2023 Credit Congress in Grapevine, Texas has been extended to Dec. 9 to coincide with the early-bird registration discount. Even better news is that the scholarship award for our 2023 Credit Congress will cover the *full registration fee, plus the cost of a CFDD luncheon!* Typically, a CFDD scholarship for Credit Congress covers only one-half of the registration fee, so this is a rare and unique opportunity to participate in NACM's premier education and networking event in 2023. The scholarship application form has been streamlined and simplified so don't delay!

Planning is underway for the return of CFDD at Credit Congress because it was a tremendous success in Louisville. CFDD will host a total of nine educational sessions, one in each time slot throughout the three days of educational offerings during Credit Congress. All of the CFDD sessions will be held in the same room at the Gaylord Texan, just as they were in Louisville. Most of the speakers for these sessions will be your CFDD member-colleagues: some will be familiar faces that you will recognize from Louisville, along with others who have not previously presented at Credit Congress (although you may recognize them from presentations made at Chapter meetings). Each presentation will feature a topic that is fresh and relevant to our current business credit environment.

By popular demand, CFDD's "Leadership Speed Learning" session will be reprised in Grapevine. Similar to "Speed Dating," five speakers will make mini presentations and lead discussions about leadership books written by authors featured during NACM Author Chats. A drawing will be held at the end to give away the books featured in the session.

Set your calendar reminders now to submit your CFDD National Scholarship application by Dec. 9, 2022 (the early-bird registration discount will be honored for all scholarship recipients), and then to attend Credit Congress at the Gaylord Texan in Grapevine, TX from June 11-14. The CFDD luncheon will be held on Wednesday, June 14.

To access the CFDD National Scholarship, please click this link. nacm.org/scholarship-award/apply-for-a-scholarship.html. To find information about Credit Congress and to register, click this link. creditcongress.nacm.org

Be sure to "Like" Credit Congress on Facebook, too!

Kelly Shock, CCE, CCRA, currently serves as CFDD's 2021-22 Vice Chairman-Member of Services and Publicity. She is a proud member of the CFDD Oklahoma Chapter and is Credit Analyst for Continental Resources, Inc., in Oklahoma City, OK.

DATES TO REMEMBER ...

Scholarship
Application Deadline
December 9

Quarterly Membership Reports
for December 31 due by
January 10

CFDD National Award
Nominations due by
March 15

CFDD National Board
Applications due by
April 1

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Chris Birdwell

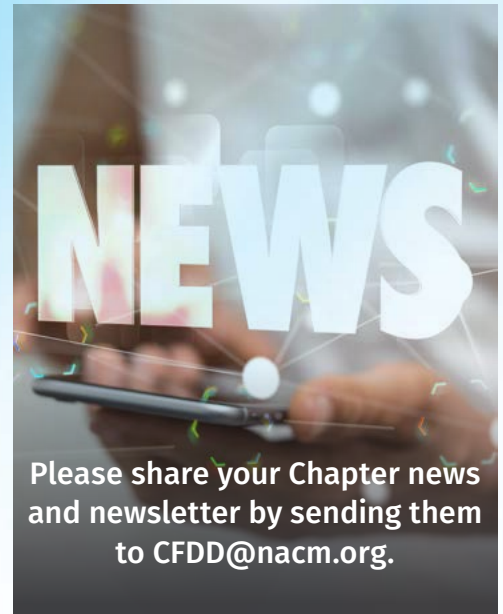
Dynamic Duo

It is safe to say that, at some point in our personal lives and professional careers, we have all volunteered to do something and wondered if we made the right decision or if we have what it takes to fulfill the request. However, in many cases I am convinced our most important ability is availability, and growth comes from embracing challenges. This is a reflection of how I felt after agreeing to be a speaker during Credit Congress in Louisville. It is amazing how fast six months can evaporate. The dissolution from months to weeks to suddenly days was accompanied with increasing levels of angst. In retrospect, the root of my unease was a desire to exceed NACM expectations, and ensure that attendees who chose to join CFDD sessions left feeling as though they made the right choice and gained value from the education offered.

I ended up presenting on two different topics, and I can assure you tag teaming with Brett Hanft, CBA, provided a memorable opportunity. Our session, *The Dynamic Duo: Credit & Sales—A Look at Best Practices in the Relationship*, focused on evaluating, formulating, communicating and being the foundational building blocks to a trusted alliance. Having presented individually a day earlier, witnessing the room fill up with CFDD family and credit professionals from coast to coast was significantly less stressful the second time around. Understandably, every credit professional has varying levels of interaction with and respect for their sales team.



In my experience, I have found one of the most important steps to cohesiveness with your sales team is stripping away emotions to reach commonalities. By working for the same company, you instantly have a shared partnership, basing decisions on perceptions felt to be in your company's best interest. Don't stop there: dig deeper and excavate through the dirt for greater camaraderie! Listen, our sales team members have a competitive edge and likely follow their local sports teams. A quick way to gain your sales representatives' interest and attentiveness is to find out for whom they root. You already know the city and state in which your sales reps are located, so do your homework and enter into a genuine conversation on a topic of their interest outside of work. Whether discussing business or sports, make a point to ask questions as this demonstrates interest, promotes trusted dialog and ultimately dissolves department labels that act as a communication barrier.



Check out CFDD's Simplified Scholarship Application Form




As I mentioned earlier, credit and sales relationships are unique, having been strategically forged requiring minor adjustments from time to time. While others are innately adversarial and require an entire overhaul and changed mindset. Bottom line, a unified credit and sales team can become “Fiduciary Interest Defenders” having a direct impact on cash flow.

While sharing these and a multitude of other thoughts with attendees during our session, it occurred to me a byproduct of joining CFDD is the continuous professional expansion in terms of networking, skills and branding. I have sat through numerous Credit Congress sessions and never saw myself speaking on a national level. However, when the offer was extended, I along with my fellow CFDD track speakers quickly grasped the opportunity.

Because of the overwhelming success of the CFDD track, NACM is offering CFDD another track made up of nine educational sessions next year at the marvelous Gaylord Hotel in Grapevine, Texas. If you have a hot topic, I encourage you to volunteer by reaching out to Vice Chairman of Education and Programs, Kelly Shock at Kelly.shock@clr.com, as it will forever change you by stretching your comfort zone to such a degree, that tasks once considered nerve racking and uncomfortable suddenly become less daunting.

Chris Birdwell serves as the National CFDD Chairman. He is a proud member of the CFDD Wichita Chapter and serves as the Credit Strategies Manager for Pioneer Balloon Co. in Wichita, KS.



NACM'S 127TH
CREDIT CONGRESS
& EXPO
GRAPEVINE ★ TEXAS
JUNE 11-14, 2023


HURRY! APPLY FOR A CFDD NATIONAL SCHOLARSHIP TO ATTEND CREDIT CONGRESS BY DECEMBER 9TH

The CFDD National Scholarship covers the early registration rate of \$849 and the cost of the CFDD luncheon ticket.
Single/Double room rate \$185 (plus resort fee and taxes)



BE AMONG THE BEST IN THE CREDIT FIELD AND TRANSFORM YOUR FUTURE!

Earn your designation on your timeline!
Visit nacm.org/certification or call the NACM Education Dept. at 410-740-5560 to find out about your next designation.



Extra Credit
PODCAST POWERED BY NACM

Introducing NACM's weekly podcast, **Extra Credit.**

Hear from different credit professionals each Friday about the latest in the B2B credit world.



Mary Moore, CBA

Effective Delegation

Delegation is the assignment of authority to another person to carry out specific activities. It is the process of distributing and entrusting work to another person, and therefore is one of the core concepts of management leadership.

Consider the following:

What does effective delegation do for your team?

- Increases job performance
- Relieves job burnout
- Boosts confidence and elevates morale
- Reduces errors
- Improves relationships with team
- Fosters competency
- Builds teamwork
- Alleviates stress by meeting deadlines
- Reintroduces energy and passion into your job, which makes you a better leader

Six steps of effective delegation

1. Make sure you are prepared beforehand.
2. Be specific, clearly define the task to be completed and make sure your team member understands.
3. Make sure the time frame is understood.
4. Define the level of authority your team member has to complete this task.
5. Determine checkpoints to review progress and offer guidance if needed.
6. Hold a meeting afterwards to discuss what went well, what could have been improved and what was learned (candid feedback is key).

Know yourself and YOUR blind spots. Others can help!

- Know your why
- Be the Project Manager
- Be the Coach
- Form a safe and positive culture
- Engage and inspire
- Make time for one-on-one time with your team members

A high performing team will have more fun and less stress. They will learn together and grow, share successes and failures, and have high productivity at the office. They will have TRUST, camaraderie and meet objectives and deadlines. We all strive for that team!

Mary Moore, CBA, is the Director of Credit Services at SouthernCarlson in Omaha, Nebraska. She serves as the Director representing the Omaha Lincoln Chapter on the CFDD National Board of Directors. Mary served as the Chairman of the CFDD National Board from 2008 to 2009.

Sources and references: *Growing Influence*, Ron Price and Stacy Ennis and *(The Power of Giving Away Power*, Matthew Barzun)

NEW DESIGNEES

Congratulations to our November Test Date Designees!



Heather Spencer, CBA
Kansas City Chapter

Senior District Financial Manager
The Sherwin-Williams Company

Kimberly Jones, CBA
Portland Chapter

Credit Underwriting Lead
CECO, Inc.



Top 50 Excel Short Cut Keys

| | | | |
|---------------------------|---------------------------|----------------------------|--------------------------|
| Copy | CTRL + C | New Workbook | CTRL + N |
| Paste | CTRL + V | Find | CTRL + F |
| Paste Values | ALT + E + S + V | Find and Replace | CTRL + H |
| Copy Down | CTRL + D | Auto Sum | Alt + + |
| Copy Right | CTRL + R | Currency | CTRL + Shift + \$ |
| Go to Last Cell of Sheet | CTRL + END | Percent | CTRL + Shift + % |
| Go to Top Cell of Sheet | CTRL + HOME | General Number Format | CTRL + Shift + ~ |
| Select to the End of Data | CTRL + Shift + END | Decimals | CTRL + Shift + ^ |
| Go to bottom of Column | CTRL + ↓ | Edit Cell | F2 |
| Undo | CTRL + Z | Strikethrough On and Off | CTRL + 5 |
| Save | CTRL + S | Turn Filter - On and Off | CTRL + Shift + L |
| Print | CTRL + P | Select Item In Filter | ALT + ↓ |
| Bold | CTRL + B | Next Sheet | CTRL + PageDown |
| Select All | CTRL + A | Previous Sheet | CTRL + PageUp |
| Select Row | Shift + Space | Border | ALT + H + B |
| Delete Row | CTRL + - | Remove Border | CTRL + Shift + _ |
| Insert Row | CTRL + + | Border Selection | CTRL + Shift + 7 |
| Hide Selected Rows | CTRL + 9 | Center | ALT + H + A + C |
| Unhide Selected Rows | CTRL + Shift + (| Fill Color | ALT + H + H |
| Select Column | CTRL + Space | Repeats Last Action | F4 |
| Delete Column | CTRL + - | Insert Date | CTRL + ; |
| Insert Column | CTRL + + | Insert Time | CTRL + Shift + ; |
| Hide Selected Column | CTRL + 0 | Insert Pivot Table | ALT + N + V |
| Unhide Selected Column | CTRL + Shift +) | Enter a New Line in a Cell | ALT + ENTER |
| Insert Worksheet | Shift + F11 | Spell Check | F7 |

Marlene Groh, CCE, ICCE, served as CFDD National Chairman from 2010-2011 and completed her three-year term of service as the Director elected by CFDD to the NACM National Board in December 2020. She is a proud member of the Charlotte Chapter and Regional Credit Manager at Carrier Enterprise, LLC in Charlotte, NC.

A Look Back at 2022 Chapter Programs



Update on North Carolina Lien Laws

This presentation will cover the requirements to file liens, detailing what notices are required and the notice of Subcontract. North Carolina's Lien Agent, www.liensnc.com, will also be discussed. The mechanic's lien agent system became effective on April 1, 2013 to facilitate Chapter 44-A, Article 2, of the NC General Statutes. The mechanic's lien agent system allows (but does not require) potential lien claimants to give notice they are working on a project. There will be time for questions and answers.

Speaker: James R. Vann, Vann Attorneys, PLLC

UCC Security Filings

This session about Uniform Commercial Code Security filings will cover:

- Collateral and credit lines
- Article 9
- Different types of UCC filings
- Required elements
- Opportunities to incorporate security
- Remedies upon default
- Construction credit
- Mechanic's lien process

Speaker: Jerry Bailey, Executive Sales and Education Manager, NCS

Negotiations

As a credit professional, are you too quick to split the difference? Do you assume that you know what customers want and need? Are you leaving money on the table? Learn how listening during negotiations and using a few simple techniques can boost your negotiation outcomes. Based on the book, *Never Split the Difference*, written by former FBI hostage negotiator Chris Voss.

Speaker: Georgette Bevan, CCE, NACM Business Credit Services

Building Relationships with your Customers

Family, friends, colleagues, acquaintances, customers and strangers: we are created for relationships. It is literally built in our DNA! Building connections in all areas of life is vital to our overall mental health, happiness and sense of belonging. Research shows positive relationships have been associated with decreasing stress, illness and depression. Business relationships with both new and potential customers are equally important to enhance customer experience and expectations, as well as balancing the growth and risk associated with our customers. In this presentation, we will dive deeper into business relationships from a credit management standpoint. We'll focus on:

- Communication
- Expectations
- Customer Retention

Speaker: Alaina Worden, CCE, Credit & Collections Manager, CECO, Inc.



2022 Global Economic Outlook

This session will examine the economic, political and health trends influencing conditions in a number of countries, including the U.S., Asia, Europe, Latin America and Africa. Against the backdrop of the ongoing pandemic, lingering uncertainties have contributed to delays in various levels of decision making. Still, trade must continue as trade is the lifeblood of the global economy.

Since the onset of COVID, trade flows have been disrupted; the supply-chain infrastructure erected over the last 50 years now appears unreliable or badly in need of an overhaul. Or are we merely experiencing temporary supply-demand bottlenecks caused by COVID-19 that will eventually go away?

Countries are at differing stages in the struggle toward economic recovery. Inflationary price spikes, shipment delays, raw material shortages, worker shortages and supply chain disruptions have undermined confidence and forced rethinking about how quickly we will recover. We will look at the threat of high inflation and what this could mean for the prospects of recovery.

Speaker: Byron Shoulton, Economist, FCIA Management Company, Inc.

IDENTITY CRISIS: Risks and Best Practices for Doing Business with Affiliated and Newly Acquired Entities

This program discusses the risks and best practices that should be followed when doing business with customers that were recently acquired by another company or are part of a complex corporate structure including multiple affiliated companies. The speakers will review ways that credit professionals can stay on top of any changes to the legal name of a customer, the customer's organizational, corporate, and capital structure, and/or the customer's relationships with affiliated entities—including by discussing favorable enforceable terms and conditions that address these risks, and collection tools such as obtaining cross-corporate guarantees. The program will include actual case studies.

Speakers: Bruce Nathan and Andrew Behlmann, Partners, Lowenstein Sandler LLP

Leadership

Developing your employees into leaders can be one of your greatest accomplishments. Lead by example and enable your employees to empower themselves to grow and strive for new opportunities.

Speaker: DeLinda Goodman, CCE, Rotex Global, LLC

International Banking

This International Banking presentation will cover:

- the spectrum of needs corporates have based on how they operate in the global marketplace.
- the various payment risks that exist when transacting globally.
- the payment mechanisms used to help mitigate these risks.
- the basics of documentary letters of credit and documentary collection payment methods.
- best practices when selecting the proper payment method for the sale.
- the global rules around these payment methods.

Speaker: Gabe DiGiorgio, Vice-President, U.S. Bank Global Trade Services

The Seven Cs of Effective Business Communication

This presentation will show you the benefits of effective communication within your company. We will cover the 7 Cs:

- Completeness
- Clarity
- Courtesy
- Concreteness
- Consideration
- Conciseness
- Correctness.

Communication: it's not just what you say, but how (effectively) you say it.

Speaker: Sam Bell, Credit Manager, Louisville Ladder



From the Flintstones to the Flux Capacitor: Your A/R Automation & Technology Journey

Shane Norman, CCE, and Wendy Mode, CCE, CICP, will lead a discussion on the challenges credit professionals are facing today, and look at potential solutions to leverage technology and automation to optimize process management and improve the order-to-cash process.

Speakers: Shane Norman, CCE, Billtrust and Wendy Mode, CCE, CICP, Delta Steel, Inc.

Don't Jump! Reasons to Get Off the Ledge

There is no doubt we are facing some economic challenges: inflation has not been this high in decades and "black swans" are in abundance. Is it as bad as some would assert? In fact, there are more than a few indicators that suggest conditions are not all that threatening, and improvement might not be all that far off. It is not rainbows and unicorns, but there seems little justification for panic.

Speaker: Dr. Chris Kuehl, Armada Corporate Intelligence



2022 Economic Outlook

Dr. Evans will share his thoughts on the state of the U.S. economy and policy developments (monetary, fiscal, trade, etc.) before turning his sights on the economic outlook for Oklahoma and Oklahoma City. He will also share some interesting conversations developing in the field of economics that are worth being aware of in the long run.

Speaker: Dr. Russell Evans, Executive Director, Economic Research and Policy Institute, Oklahoma City University

Strategies for Success: Doing More with Less

Highlights from this program include:

- Why the "more with less" philosophy?
- People retire and/or change jobs
- Hiring freezes
- Furloughs and/or layoffs

Strategies for Doing More with Less

- Understand the priorities
- What does it mean to be a team player?
- What's the best way I can be resourceful?
- How to maintain work/life balance and why it's important

In conclusion

- Time management is a must
- Find proactive strategies and solutions
- Use a support system
- Don't forget to take care of YOU!

Speaker: Diana Crowe, Regional Director, NACM Southwest

The Evolving World of Cybercrime and Ransomware

This presentation will feature:

- A little history of cybersecurity: where it was, where it is and where it's going.
- Impacts in the financial world.
- Chat through ransomware and it's many aspects.
- Identity theft and the nightmare it is.
- What you can do to protect yourself.
- How to be a good cyber citizen in the workplace.

Speaker: Alan White, Senior Director - Information Technology, Dolese Bros. Co.

Leading from a Distance

This session will cover employee engagement, relationship equity, connection, communication and collaboration. Front line leadership and employees are not feeling engaged, so the challenge becomes how to create a positive company culture and good relationship equity between leaders and employees. Building equity in trust with people and figuring out how to consistently add value to employees' lives and the workplace experience will go a long way to establishing engagement and collaboration.

Speaker: Anna Raney, Head of Sales, NextThought Studios

Strategically Unveiling Potential Revenue Streams for Your Company's Bottom Line

Chris' presentation will cover a "Quick Pay Rebate" program that can serve as a cash flow accelerator for a company.

Speaker: Chris Birdwell, Credit Strategies Manager, Pioneer Balloon



Generational Differences in the Workplace

Are you currently managing or working with multiple generations? Learn from energy credit peers on how they manage their day-to-day with today's generational gaps in the workplace. This session will touch on working from home, COVID-19's impact on work relationships, motivational key points, stereotypes, communication tools and more! Don't miss this opportunity to learn and grow as we navigate through this year's new challenges ... and opportunities!

Speakers: Alayna Jarvis, Contract Negotiator, Paralegal and Aris Lopez, Contract Administrator for Talen Energy

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Speaker: Alaina Worden, CCE, Credit & Collections Manager, CECO, Inc.

What Drives Your Passion?

This presentation will cover how our "passion" can be a driving force in helping us grow, motivate and achieve the goals we set for ourselves.

What is PASSION to you?

I frequently find that the "credit professional" answer is often very similar to the personal answer.

Do you see that the personal and professional level of our commitment to PASSION are similar?

PASSION is a strong emotion

In many respects, passion is the driving force that motivates us to push, climb and reach to achieve our goals.

What drives your passion?

- Never give up!
- Core word
- What passion would you choose?
- What's in a word?
- Passion is a strong emotion
- FIRE
- Influencer
- Vision
- Peers
- Family-Empowerment-Heart
- Education
- Service to others
- Mentor-Coach-Joy
- Inspiration-Leadership
- Passion is energy
- Passion is personal
- Toot your own horn
- Resiliency-Loyalty-Devotion

Speaker: Ellen Wodiuk, CCE, ICCE, National Account Executive, Law Offices of Mark A. Kirkorsky, P.C.

Managing the Good, the Bad and the Ludicrous Costs of Customer Pushback Terms & Web Billing Portals

Customer pushback terms and web billing portals have become prevalent over the past 15 years, and without a doubt they are here to stay. Despite large suppliers involving legal counsel to fight the "battle of the forms" with their customers, there has generally been a begrudging gradual acceptance of customer forced payment terms, deductions and billing portals.

However, there is a financial cost to accepting revised payment terms and billing portals that needs to be accounted for when negotiating pricing, discounts, rebates and payment methods. Many companies overlook the costs to get paid and instead absorb the losses here and there as the cost of doing business. They don't necessarily see the cumulative effect they have on their company's bottom line when all of these layered costs are put together.

This session will review the history, creative terms language, sneaky deductions and fees, layered fees within billing portals, and how to account for all of the open and hidden costs involved so that your company has the financial upper hand when negotiating prices and terms.

Speaker: Heidi Lindgren-Boyce, CCE, Senior Credit Manager, Star Rentals



Using Combination/Blended Credit Reports to Make Better Decisions

This session will look at the fast-growing trend of blended credit reports in corporate America, focusing on credit reporting, credit data, or credit information. Following the presentation, we'll discuss ideas for future CFDD meetings/luncheons.

Speakers: Neil Cline, CGA, and Frank Schetski, CGA, NACM Connect



Credit as a Profit Center

The credit department is often not recognized and appreciated for the value it provides to an organization. Frequently, there is a mutual failure of credit and sales to understand each other and the respective goals and objectives. Join in the discussion about the opportunities to increase corporate revenues, reduce expenses and increase the credit department's value to your company. Learn methods to improve the productivity of your credit department for an increased appreciation of how credit management contributes to your company's bottom line.

Speaker: Nancy Watson-Pistole, CCE, ICCE

Excel Tips & Tricks

Learn Excel tips and tricks for the reports you use every day. Learn about the shortcut keys that make it easier to perform functions such as vlookups, macros, pivot tables and conditional formatting.

Speaker: Marlene Groh, CCE, ICCE, Regional Credit Manager Southeast, MidSouth and Mid-Atlantic, CE Southeast

Best Practices: Cultivating a Successful Relationship with Your Sales Department

This informative best-practices session focuses on cultivating a successful relationship between your credit and sales departments. This program will dive into a detailed discussion about how this relationship plays a critical role in the overall success of your business. Sales, arguably, are the life blood of a business while credit professionals always respond by saying "cash is king" in any business! Key strategic discussion points include evaluating, formulating efficiencies, communicating and collaborating with your sales team to achieve the greatest success from this "Dynamic Duo." This is a program you don't want to miss!

Speakers: Chris Birdwell, Credit Strategies Manager, Pioneer Balloon Co., and Brett Hanft, CBA, Credit Manager, American International Forest Products LLC

Cut the Clutter

This session will cover:

- Why in the world is this here?
- Why is this here ... (personal space).
- Motivation (moving the elephant in the room).
- Actual tips for clearing the clutter!
- Mantras for a fast-paced life

Speaker: Lisa Burns, CBF, CICP, Territory Credit Manager, Excel Industries, Inc.

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- Influencer
- Vision
- Peers
- Family-Empowerment-Heart
- Education
- Service to others
- Mentor-Coach-Joy
- Inspiration-Leadership
- Passion is energy
- Passion is personal
- Toot your own horn
- Resiliency-Loyalty-Devotion

Speaker: Ellen Wodiuk, CCE, ICCE, National Account Executive, Law Offices of Mark A. Kirkorsky, P.C.

Negotiations for Credit People

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Speaker: Georgette Bevan, CCE, NACM Business Credit Services

The Forgotten Quality of Leadership

- Is self-care a leadership quality?
- Now trending a new "buzz" word: self-care!
- YES, especially for leaders as we are responsible for our teams and our departments as a whole.
- Loving who you are, looking after yourself.
- If you are the best version of yourself then you can be the best leader and example to your team.
- Treating your wellbeing and happiness seriously.
- Only then can you serve others fully.
- Practice self-care:
 - Mentally: ex. Painting, meditation, church.
 - Physically: ex. The gym, yoga or hiking.
 - Emotionally: ex. Quality time with family.

Speaker: Sheila Roames, CCE, Western Regional Credit Manager, Ergon Asphalt & Emulsions



Round Table—Credit Department Structure

Please join panelist Alaina Worden, CCE, and Barbara Davis, CCE, for an informative interactive session. This round table will assist you in reviewing your credit department structure to determine if there is another beneficial way of configuring your team. We will breakdown the following:

- The differences between centralized and decentralized credit.
- Current department structures.
- Pro/Cons to current structure.
- What happens when your company grows?
- Is your current structure sustainable?

Speakers: Alaina Worden, CCE, Credit & Collections Manager, CECO, Inc. and Barbara Davis, CCE

Maximizing Your Gratitude Attitude

“That Gratitude Guy” has the uncanny ability to illustrate and communicate the immense benefits of adopting an “attitude of gratitude.” He reveals how a gratitude mindset can completely shift one’s view of life to one that focuses on their blessings and abundance.

This is NOT your typical robotic presentation with tons of Power Point slides, instead, this is a very interactive, humorous and fun talk that includes high-energy exercises and numerous takeaways to use in your everyday life. By embracing the incredible power of gratitude, and by using simple exercises to break old habits and beliefs, attendees can reform and refocus their lives with much higher expectations.

Learning Objectives

- How gratitude can overcome any life-changing event.
- Exercises to keep you moving towards a more positive mindset.
- The benefits of using a daily gratitude journal.
- Increased happiness, a better attitude and higher self-esteem.
- Be prepared to look at your life differently.
- Gratitude turns what you have into enough.

Speaker: David George Brooke, That Gratitude Guy

Effective Leadership: It’s not Just Positional; It’s Personal Leading Through Adversity

Leaders persuade and influence others through high-impact communication. Leaders are expected to possess conceptual, human, technical and political skills. They need to be sensible and willing to learn, while also being flexible and fair. Leaders need to be intense and at the same time somewhat humble. You don’t need a title to be a leader.

Position power is the extent to which leaders have rewards, punishments and sanctions. Position power comes from the organization. Personal power is the extent to which you can gain the confidence and trust of those people that you’re attempting to influence. It’s the cohesiveness or commitment between leaders and followers.

Effective leaders are communicators who build and sustain both positional and personal power!

Participants will learn:

- the six criteria of personal credibility.
- the top 10 characteristics of effective leaders.
- the three skills to long-term effectiveness.
- how to select appropriate situational leadership styles.
- how to take charge and grow winners.

Speaker: Kit Welchlin, President, Welchlin Communication Strategies

What to Know About Your Customer: How the Information You Obtain Upfront Impacts Your Ability to Collect Later On

Having a good credit file on your customer is critical to your ability to collect in the event your customer does not pay or experiences financial distress. While certain information does not seem important to obtain when you begin a new relationship with a healthy customer, obtaining certain key information can pay huge dividends down the road. During this session, Jason will discuss key pieces of information to obtain from customers at the credit application stage, including your customer’s corporate structure and how that impacts collectability. The goal of this session is for you and your credit team to understand what information to obtain from your customer and why, in order to minimize risk and maximize recovery in the event your customer experiences financial distress.

Speaker: Jason Torf, Esq., Tucker Ellis LLP

NACM Commercial Services Update

Kathy will provide an update on NACM Commercial Services. This will include current products & services offered.

- NACM CS territories acquired. Where we are today.
- Resources your Affiliate offers
- An overview of available credit reporting services
- Risk management tools such as portfolio risk analysis and account monitoring
- Backend services such as collections

Speaker: Kathy Linscott, CGA, VP of Member Services & Operations, NACM Commercial Services

Employment Trends in 2022: Demand for Skilled Talent—It will Cost You

Join the CFDD Portland Chapter and special guest speaker, Cole Sturm of Robert Half, as he takes us on an overview of the current hiring market and how it has impacted salaries for accounting and finance (specifically credit) professionals.

Learning Objectives:

- How, as a potential job seeker, can you negotiate the best possible salary?
- As a hiring manager, learn what benefits and/or competitive wages you should offer to attract and retain the best available talent.
- Review the state of the hiring market including unemployment rates, market trends around remote work and the overall future of work.

Speaker: Cole Sturm, Robert Half

Unclaimed Property Self-Audits/Reviews: Dos & Don’ts and How to be Prepared

Unclaimed property enforcement is again on the rise, but states are taking more direct approaches with single state self-audits/reviews. But don’t be fooled, as many of these are still run by third-party audit firms, so you have to take these invitations seriously and be aware of the information you are or are not providing. Additionally, states are expanding voluntary disclosure programs which can certainly be advantageous to companies that may have not filed before or in the instance of discovering some liability for an acquired company. This session will discuss the various state programs out there, how you can prepare yourself should you receive a notice and some dos and don’ts when performing the reviews.

Speaker: Troy Wangen, Managing Director, True Partners Consulting LLC



Information Literacy: How it Affects You

Our world is more expansive and connected than ever before, with nearly unlimited information available from seemingly unending sources. How can you be sure that the information you're receiving is what it purports to be? Join Eleanor Hartman in her discussion on information literacy to find out.

Speaker: Eleanor Hartman, CCE, Senior Credit Team Lead, Autodesk, Inc.

Credit Jeopardy

Based on the popular television show, this program is both educational and fun. This interactive program is a great way to test your knowledge in credit.

Speaker: Eleanor Hartman, CCE, Senior Credit Team Lead, Autodesk, Inc.

Election Predictions with Cindy Robert

Join the CFDD Portland Chapter and special guest speaker, Cindy Robert of Rainmakers Government Strategies, for this pre-election legislative update. The 2022 General Election will be less than four weeks from this meeting!

- Scratching your heads?
- What are the ballot measures we are voting on?
- What will the outcome be?
- Who is the Governor?
- Who controls the legislature?
- What do polls show?
- What are Oregonians' prevailing opinions on the State of our State?

Come to the table, place some bets, make some calls, have some fun!

Speaker: Cindy Robert, Rainmakers Government Strategies



Contract Clauses and Considerations Related to COVID-19

- I. COVID-19 Issues
- II. Important Contractual Provisions Due to COVID-19
 - a. Price Escalation Clauses
 - b. Force Majeure Clauses
 - i. Definition of Force Majeure
 - ii. If you are unable to perform/comply with a contract due to COVID-19, review your contract for a Force Majeure Clause
 - iii. National judicial decisions regarding Force Majeure clauses
 - iv. Example Force Majeure clauses
 - c. Other Contractual Remedies
 - i. Frustration of Purpose
 - ii. Illegality
 - iii. Impossibility
 - iv. Impracticability
- III. Applying COVID-19 Lessons to Future Business Dealings
- IV. Takeaways to Consider

Speaker: Zachary Layne, Attorney, Hannah Sheridan & Cochran

HR in a COVID World

How has the pandemic changed the role of HR?

- Returning to work.
- 10 questions to be prepared to answer in the HR Pandemic Plan.
- The CDC points users searching for guidance for business and employers responding to COVID to visit this website.
- Identify what work can be done remotely for your business and what roles make most sense for remote work.
- Security should be increased.
- What employees are saying.
- The key to succeeding is to be as prepared as possible and to communicate clearly with your team.

Speaker: Rachel Rogers, Esq., Hannah Sheridan & Cochran, LLP

Updated Construction Laws for NC

The North Carolina General Assembly finally closed (sort of) its long session for 2021–2022. During that session, Session Law 2022-1 passed and was enacted into law. It addresses three areas of construction law:

- Design-Build and Design-Build Bridging Statutes
- Prohibition of Waiver of Future Claims for Progress Payments on Construction Contracts, and
- Clarifying how the award of attorney's fees is to be handled in lien/bond claim matters pursuant to 44A-35.
- We will take a high-altitude view of these somewhat convoluted technical corrections to existing statutes. Then, we will turn our attention to the practice of factoring and how Merchant Capital Advance businesses can cause headaches for credit managers.

Speaker: Nancy Hannah, Esq., Hannah Sheridan & Cochran, LLP

ACH Payments and Other Ways to Get Paid

- Cash flow insight
- Optimizing your cash flow with online financial tools
- Universal payment identification codes
- Biller genie
- Remote deposit

Speaker: David Levin

Round Table Meeting: Post-COVID Issues in the COVID World

- Cash flow
- Inflation
- Supply chain issues
- Lead times

Speaker: Nancy Hannah, Esq., Hannah Sheridan & Cochran, LLP



Microsoft Teams

The objective of this presentation is to show the basic elements of Microsoft Teams Application, how this app can bridge the gap between in-person and remote team members and assist in working more efficiently and effectively. Topics covered include:

- Microsoft Teams basics, like screen sharing and file storage
- Emojis and GIFs
- Channel administrators
- Impromptu meetings
- Managing your calendar
- And more!

Speaker: Kelly Pilla

Litigation Preparation

1. The Client's Role
 - a. You are a participant, not a spectator.
 - b. It is your case, not your lawyer's.
2. Recordkeeping
 - a. How long does your company retain records? What is its written policy?
 - b. What happens to the data for an account when you write-off an account?
 - c. If I told you right now that we needed to explain how and when credits were applied to an account that you closed a year ago, how easily could you complete that task?
 - d. How much of your sales force's work is completed via text? What is the company policy for retaining those text messages?
 - e. How are your email records retained for specific accounts?
 - f. How do you store the contemporaneous notes made when talking to customers? How readily can those be retrieved?
3. Statutes of Limitations
 - a. 3 years for a contract
 - b. 4 years for an open account
 - c. Run from date of LAST sale/purchase
 - d. How many years might the oldest invoice be past due before an account is referred to legal?
 - e. Do your record retention policies and practices cover that time?
4. Software and Hardware updates
 - a. How do you retain access or migrate information from one system to the next?
 - b. How often in your career have you gone through system changes or updates?
5. How does a lawsuit unfold?
 - a. Complaint–Plaintiff
 - i. duty to move a case along (time)
 - ii. carries the burden of proof
 - b. Answer–Defendant
 - i. May throw out an anchor (delay) by any legal means
 - ii. May bring a counterclaim in order to have a reason to play offense
 1. Must have a colorable argument (ability to prove case)
 2. Lawyer has constraints on filing frivolous claims

- c. Time Considerations (Realistic Expectations)
 - i. Generally, think in 30-day plus handling time increments
 - ii. Think of a tennis match, for every serve, there is an opportunity for a return
 - iii. Mediation—a test of patience
 - iv. Arbitration—not necessarily “litigation light”

Speaker: Nancy Hannah, Esq., Hannah Sheridan & Cochran, LLP

Proof of Delivery

- What is proof of delivery?
- The delivery
- Types of proof delivery
- Signature requirement
- Damage claims
- Group discussion of POD

Speaker: Nancy Hannah, Esq., Hannah Sheridan & Cochran, LLP

Business Formations and the Legal Import of Administrative Dissolution, Revenue Revocation and Failure of a Foreign Corporation to Get Authorization

Keeping up appearances and maintaining corporate formalities. This session will cover:

- Meetings
- Financial statements
- Annual reports
- Consequences of not keeping up the formalities
- Yearly insurance policy review
- Grounds for dissolution
- Dissolution procedure
- Consequences of administrative dissolution
- Reinstatement
- Foreign corporations and certificates of authority
- Consequences of doing business without a certificate of authority
- Revocation of certificate of authority

Speaker: Jared Willis, Esq., Hannah Sheridan & Cochran, LLP

The New Remote Electronic Notarization Act

The North Carolina Electronic Notary Act

- A. Governs official acts of a Notary involving electronic documents (i.e. Notary and the paperwork are in different locations).
- B. Qualifications and requirements to become an "Electronic Notary."
- C. What types of documents can be notarized electronically (and equally important, what cannot).
- D. How does the Electronic Notary process work in practice?
- E. How do electronic signatures and seals work
- F. How can the Notary be assured the electronic signature is true and accurate (i.e. who is signing on the other end)?

Speaker: Ozie Stallworth, Electronic Notarization and Notary Enforcement Director, North Carolina Department of the Secretary of State



Washington State Legislative Update

Mark and Chester have been our NACM-Seattle Affiliate's Lobbyists for over 20 years and always present current economic trends, legislative bills to be aware of, and changes in our state's policies that may affect local businesses.

Speakers: Mark Gjurasic (Lobbyist) and Chester Baldwin (Lobbyist)

US Domestic & Global Economic Update

Dr. Chris Kuehl will present on trends and forecasts for the U.S. domestic economy. This is a very current assessment of the U.S. and Global economies at the time of the presentation and a forward-looking analysis of trends to watch.

Speaker: Dr. Chris Kuehl, Armada Corporate Intelligence



Cut The Clutter

This session will cover:

- Why in the world is this here?
- Why is this here (personal space)?
- Motivation (moving the elephant in the room).
- Actual tips for cleaning the clutter!
- Mantras for a fast-paced life!

Speaker: Lisa M. Burns, CBF, CICP, Territory Credit Manager, Stanley Black & Decker

Career Matchmaking

Have you fallen out of love with your current job? In the mood for a change of scenery, or a new career? Join CFDD Wichita for a lunch & learn, panel-style discussion with experts from The Arnold Group. Topics covered will include résumé and interview tips, best practices for changing jobs and much more!

Speakers: Kristy Hawkins, Clinton Chlumsky, Dakota Longpine, The Arnold Group, a Human Resource Company

Sales Tax Spectacular

Sales tax is complicated and intimidating. Join CFDD Wichita for a lunch & learn covering best practices, common mistakes and tips for reporting more accurately. This is a perfect opportunity to ask an expert any sales tax questions you may have!

Speaker: Carl York, Kansas Department of Revenue

Communicating with the Sales Team

Do you feel like you are speaking a different language than your sales team? Join CFDD Wichita for a lunch & learn, interactive discussion with an experienced Corporate Sales Manager. Let Dan help uncover some of the secrets to effective communication with sales staff. Bring your questions and experiences to this meeting!

Speaker: Dan Guzman, Corporate Sales Manager, GT Midwest

UCC, Liens & You!

Jerry is an expert in all things UCC and Mechanic's Liens. He will also be covering some new Lien law changes—important stuff!

Speaker: Jerry Bailey, Executive Sales and Education Manager, NCS

2022 Economic Outlook

This presentation will explore the economic outlook for 2022, with thoughts on inflation and employment.

Speaker: Jeremy Hill, Center for Economic Development and Business Research, Wichita State University

Professional Etiquette and Communication

Some topics to be covered:

- How to be effective in difficult conversations.
- How to get the most out of a conversation without escalation.
- Building a foundation through effective communication to prevent future conflict.

Speaker: Amy Camp, GT Midwest



Understanding a Small Business Reorganization Under New Subchapter V of the Bankruptcy Code: Differences from a Traditional Chapter 11, Its Impact on Trade Creditors and How It Has Worked So Far

New Subchapter V was added to the Bankruptcy Code in 2020 to create a more efficient and economical process for small business debtors to reorganize. But the benefits to a subchapter V debtor come at a cost to trade creditors. While Subchapter V makes it easier for small business debtors, it also impacts the rights that creditors have versus a traditional Chapter 11. In this session, our presenter will explain and analyze various aspects of the new Subchapter V, including:

- Eligibility requirements for a debtor to qualify for Subchapter V versus a traditional Chapter 11.
- Differences from a traditional Chapter 11.
- What happens to creditors' committees?
- Who can propose a plan?
- What type of plan can be proposed?
- Can the debtor's principals retain their equity without putting in new money and without paying creditors in full?
- Why this matters to you and the impact of Subchapter V on trade creditors.
- How has Subchapter V worked out so far.

Speaker: Jason Torf, Esq., Tucker Ellis LLP



Communications: How to Evaluate the Words You Choose

Written or spoken words continuously propel us through life. They lift us up, drag us down, wound us deeply or heal our hearts. Words have the power to destroy confidences, build life-long alliances or start wars. Words can make or break us, as individuals and as society. What have you been saying lately? Attendees will take away tips for communicating in a kinder and professional manner during in-person, online or electronic communications.

Speaker: Nancy Watson-Pistole, CCE, ICCE



Collection Processes, Lawsuits and Electronic Transactions: What Every Creditor Should Know

Whether the economy is good or bad; whether the world is in the midst of a pandemic or not; some of your customers will have financial issues and some debtors simply don't want to pay their bills. Credit executives need to know the best manner in which to get paid once the debt becomes past due with the potential of turning a bad customer into a future good customer. Helping a customer in need may be the best critical role for credit executives. In addition, as the credit department becomes more and more electronic, the credit executive needs to understand what truly is an electronic transaction and how it will hold up in a court of law. This program will focus on:

- Assisting collection from the start.
- Steps to be taken when the account stops paying.
- Working with your customer to collect that debt.
- Remedies available to collect that debt with or without an attorney.
- Documentation necessary when there is no formal agreement with the customer.
- Creating and enforcing electronic transactions.
- Credit department's role in winning the lawsuit for your company

Speaker: Wanda Borges, Esq., Member/Shareholder, Borges & Associates, LLC



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 the survey opens
- All responses confidential

| SURVEY OPENS | SURVEY CLOSES |
|------------------|-------------------|
| Mon., December 5 | Fri., December 9 |
| Mon., January 9 | Fri., January 13 |
| Mon., February 6 | Fri., February 10 |

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

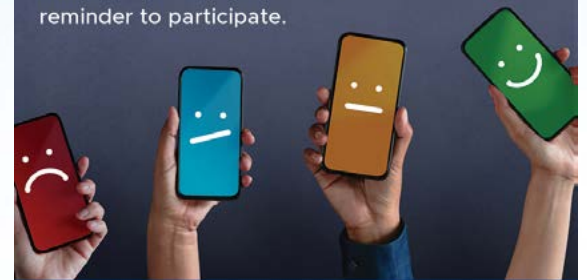
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