



Chris Birdwell

Help Wanted

It is probably safe to say given our current economic conditions that we have all been driving down a familiar street only to see signs informing us of the closure of a well-known and respected restaurant. Often our first thought and words are, “how can this be possible?” The restaurant checked all the boxes of perceived good health. For instance, its name is synonymous with success, and it has corporate backing and branding.

As credit professionals, our first thought is that the closure likely had something to do with a lack of cash flow. However, to reach this point, we know there had to be a multitude of other failures such as a shortage of quality staffing that triggered its demise. In many cases, these closings spread throughout various cities nationwide. Knowing the population was more than enough to support and sustain existence, we again must ponder, asking ourselves what went wrong.

Now more than ever, the pandemic seems to have accentuated high-profile closings and downsizing efforts. In fact, right here in Wichita, *Outback Steakhouse* situated in the city’s most affluent shopping area closed in April after being a staple for 30 years. Again, the question is, “how can this be possible?” Dig deeper and a reoccurring theme emerges rooted in a business’s inability or unwillingness to adjust to changes and society’s new normal. Whether patronage or membership driven, I am convinced we are at a critical crossroads requiring a collective recognition that the old models of success are in need of renovation.

As I ascend to the position of CFDD National Chairman, I envision myself on the broad and awe-inspiring shoulders of all past National Chairs, who each have stamped a unique imprint during their respective terms. Before moving forward, I must look back, reflect and acknowledge just some of the more recent process defining changes:

- How many times have you visited our *fresh* CFDD website revitalized by NACM, where you will find 18 ready-to-go programs with many being new or revamped?
- What about our Board liaison expansion, championed by Brett Hanft, CBA, which focused on greater accountability, while opening lines of communication, with improved transparency and inclusion?
- We all benefited as DeLinda Goodman, CCE, navigated CFDD into and through an unanticipated virtual transformation.

DATES TO REMEMBER ...

2nd Quarter 2022 Membership
Reports Due by
July 10

Scholarship Application
Deadline
July 15

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- And finally, Sam Bell's recent five-pronged initiative to assist chapters with onboarding new members, building dynamic programs, virtual meeting guide, board leadership development and fundraising ideas.

These and many others are advancements directed toward increasing the value proposition of CFDD membership. It will now take support from each of us to grow membership.

As I conclude my time as your Vice Chairman of Education and Programs, a special thank you to the eight past National Chairmen and leaders who volunteered their time and talents enabling CFDD to exceed expectations by providing an entire nine session education track for Credit Congress last month. NACM's generous offer delivered priceless illumination and branding for CFDD on a national level.

As I look to the future, it is reassuring to have such unwavering support by such knowledgeable and passionate credit professionals that comprise CFDD's executive team, board of directors and membership. This leads me to share my theme and a belief that has proven to be fruitful both professionally as well as personally.

To quote Ken Blanchard, Ph.D., "None of us is as smart as all of us." Together, we harness the awesome power of our strength in knowledge, resources and numbers. Your help is the key to our success.

As our chapters shake off the lingering Covid fog, we are on the cusp of reaching true inclusiveness and a sharing of unique and relevant education nationwide as our chapters share content. Participation is as easy as an RSVP email, in some cases paying a nominal CFDD member fee, then Zooming in to join virtually. CFDD's identity, which is forged in an alliance of credit professionals, is fueled by active member participation, open communication and by acknowledging each member's ideas and observations during this environment of opportunity.

Working closely with your Chair Elect, Kelly Shock, CCE, CCRA, and new Vice Chair of Member Services & Publicity, Heidi Lindgren-Boyce, CCE, my goal and vision is to collectively focus on retaining members and igniting a cycle that will lead to membership growth.

Talk about the enormous value of your CFDD experiences that have contributed to your professional growth with your long-time non-member colleagues and credit professionals. Seriously, what committed credit professional would not budget less than \$100 to become a CFDD member and gain access to an unmatched support system, monthly flow of education and the ability to defray cost for attending future conferences and designation expenses through scholarships? If each member reading this article reaches out to their credit colleagues, collectively, we would ignite expansive growth by spreading the amazing news that CFDD is a *must-have* addition to any credit professional's branding arsenal.

Chris Birdwell is the 2022-23 CFDD National Chairman. Chris is a proud member of the CFDD Wichita Chapter and is Credit Strategies Manager at Pioneer Balloon Company in Wichita, Kansas.

Scholarship Application Deadline July 15th.

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

National Scholarships are offered in the following categories:

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



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. **INVEST IN YOURSELF!**

REGISTER NOW!

CFDD NATIONAL CONFERENCE

SEPTEMBER 8-9, 2022

**Sheraton Oklahoma City
Downtown Hotel**

EARLY BIRD RATE ENDS JULY 29

Registration

	By July 29	After July 29
Member	\$495	\$595
Non-CFDD Member	\$575	\$675
Guest Dinner Ticket (Friday Evening)	\$69	\$79

Conference room rate of \$149 per night for single/double occupancy is available for reservations made by August 15th.

WEDNESDAY, SEPTEMBER 7, 2022

- 2:00-4:00pm **CFDD Chapter Leadership Meeting**
- 4:30-5:30pm **CFDD National Board Meeting**

THURSDAY, SEPTEMBER 8, 2022

- 8:00-8:45am **Continental Breakfast**
- 8:45-9:00am **Conference Welcome**
Chris Birdwell, Pioneer Balloon Co.
- 9:00-10:15am **Taking Your Game to the Next Level: How Can You Use Emotional Intelligence to Advance Your Career?**
Cheryl Ramirez & Jake Hillemeier, Dolese Company
- 10:15-10:30am **Break**
- 10:30am-12:00pm **How to Email Like a Rock Star and Win Your Case!**
Karen Hart, Partner, Bell Nunnally & Martin LLP
- 12:00-1:00pm **Networking Luncheon**
- 1:15-2:45pm **What's in Your Post-Judgment Arsenal?**
Karen Hart, Partner, Bell Nunnally & Martin LLP
- 2:45-3:00pm **Break**
- 3:00-4:30pm **TBA**
- 4:30pm **End of Day Announcements**
- 5:30-7:00pm **Networking Social & Silent Auction**

FRIDAY, SEPTEMBER 9, 2022

- 8:00-8:45am **Continental Breakfast**
- 8:45-10:30am **Business Meeting**
- 10:30-10:45am **Break**
- 10:45am-12:00pm **The Time Is NOW to Review and Update Your Credit Policy**
Brett Hanft, CBA, American International Forest Products LLC
- 12:00-1:00pm **Networking Luncheon**
- 1:15-2:45pm **Behavioristics**
John Calamaio, Continental Resources, Inc.
- 2:45-3:00pm **Break**
- 3:00-4:45pm **Best Practices Roundtable**
Wendy Mode, CCE, CICP, Delta Steel, Inc., Moderator
- 4:45-5:00pm **Closing Comments**
Chris Birdwell, Pioneer Balloon Co.
- 6:00pm **Networking Dinner & Dessert Auction**



Wendy Mode, CCE, CICP

OKC: Learning, Networking Fundraising & Fun Raising

If you have ever had the opportunity to attend a CFDD National Conference, you know that it is a great opportunity to network and learn. While we love Credit Congress, we especially love the smaller, more intimate size of our National Conference where you have more time to build relationships with your peers and friends. In many ways, our national conference is our little hidden gem!

Part of our success lies in the format of our national conference: There are no break-out sessions, which means that everyone is together the entire time. Our CFDD members serve as speakers, which also is a perfect way to develop public speaking skills in a friendly safe environment.

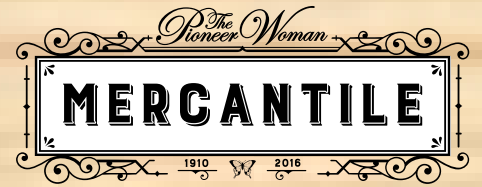
Based on its high ratings on our surveys, we continue to host an Open Forum at each conference. It is the ideal place to share ideas, ask questions and seek guidance from your peers. Engaging and participating in the session makes this session so special.

Our fundraising rocks! We not only host a silent auction, but on our final night, a dessert auction accompanies our dinner. Both are great experiences with all the proceeds benefitting our scholarship fund. Make sure to bring cash or a check for the dessert auction: at part of our dinner, each table collects donations to purchase dessert and the table with the most funds collected earns first dibs at the dessert table. Don't take too long to make your sweet pick: the second highest table is right behind you!

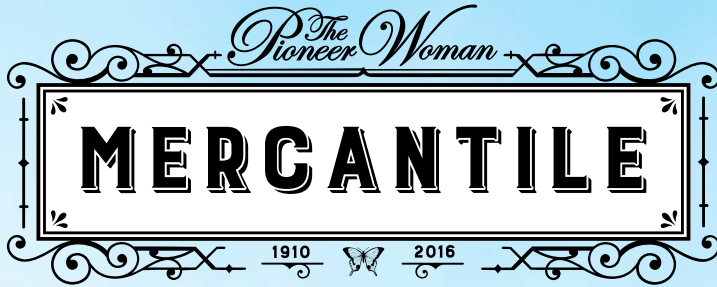
Our conference typically ends on Friday evening. For those who have time and availability to stay over an extra day, we invite you to join a group that tours the town. Julie, the Cruise Director, and her trusty sidekicks (aka Wendy & Mary) coordinate the extra day. This post-conference activity is self-funded and not included in the cost of registration or any fees collected by NACM or CFDD. If you decide to stay, don't forget to extend your hotel the extra time as well! Did I mention that you'll build long lasting relationships by joining us for our day of fun?

This year in OKC, we are heading to Pioneer Woman's Mercantile in Pawhuska. This will consume a good part of our day as it is close to a two and half hour drive each way. We will leave Saturday morning no later than 7:45am. That will give us plenty of time to shop, eat, drink, shop, eat (well you get the drift!) and be back that evening to the hotel.

If you can stay one extra day in Oklahoma City, please join us for a fun day of networking, camaraderie and shopping.



Contact and RSVP to Wendy Mode at wendy.mode77@gmail.com



When writing about the Mercantile, Megan Stein, executive editor for The Pioneer Woman, wrote: “Back in 2012, Ree Drummond and her husband Ladd bought an old building in their hometown of Pawhuska, Oklahoma. They spent several years renovating the property and it eventually became the bustling shop, restaurant, and bakery that we now know as The Mercantile. The Merc first opened its doors on October 31, 2016, but the building had a long history before the Drummonds got ahold of it. It was built in 1903 and became the Osage Mercantile Company in 1910. After that, it was transformed into the Osage Realty Company, then a telephone company, and, later, a C.R. Anthony department store. Today, The Merc has a little bit of everything, including clothing, home goods, kitchenware, jewelry, and more. Ree hand-picks each and every whimsical find based on one rule: Every item has to make her smile.”

Please email Wendy at wendy.mode77@gmail.com if you plan to attend. We need to ensure we have enough cars and transportation. Depending on the size of the group, we may have to look at needing a rental car that day.

Hope to see you in Oklahoma City in September!!

Wendy Mode, CCE, CICP, is a Director on the CFDD National Board, serving as Liaison with our Direct Members and mentor to our Albuquerque Chapter. Wendy is Division Credit Manager for Delta Steel, Inc. in Cedar Hill, Texas.

SHOW OFF YOUR CREDITABILITY WITH YOUR DESIGNATION BADGE.

ICCE
CICP
CCRA
CCE
CBF
CBA

It reflects your knowledge, skills, abilities, accomplishments and leadership.

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

2nd Quarter

MEMBERSHIP

Reports Due by July 10



2022-2023 BOARD OF DIRECTORS



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NATIONAL CHAIR



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Merchant & Gould PC
Minneapolis, MN
DIRECTOR REPRESENTING THE
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CHAIR ELECT



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Brett Hanft, CBA
American International Forest Products, LLC
Beaverton, OR
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Rock Hill, SC
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Robin Schauseil
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Cedar Hill, TX
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& LIAISON TO THE ALBUQUERQUE CHAPTER



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PHOENIX CHAPTER



Kelly Simon, CCE
Outdoor Research
Seattle, WA
DIRECTOR REPRESENTING THE
SEATTLE & TACOMA CHAPTERS



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Schnitzer Steel Industries, Inc.
Portland, OR
DIRECTOR REPRESENTING THE
PORTLAND CHAPTER



Nancy Watson-Pistole, CCE, ICCE
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KANSAS CITY CHAPTER



Natalie Hawn, CBA
Nutrien Ag Solutions, Inc.
Wichita, KS
DIRECTOR REPRESENTING THE
WICHITA CHAPTER



Heidi Lindgren-Boyce, CCE

Be Interested, Not Interesting

One of the best tools I’ve adopted in my life is the concept of **Be Interested—Not Interesting** from Dale Carnegie’s book, **How to Win Friends & Influence People**. I didn’t originally understand the nature of what this statement meant until I attended an NACM Zoom webinar and the speaker delved deeper into how this concept works.

Throughout our lives we see speakers, presenters, celebrities or leaders who we like so much that we want to emulate them. We see them as popular, engaging, funny, respected, adored, etc. And so, we strive to tell the most interesting stories about ourselves or the funniest jokes so that we too can command an audience of our peers, colleagues, co-workers, family and friends.

You therefore may be surprised to hear this: Being the *center of attention* is rarely as respected by others as you may think.

Dale Carnegie had the following to say: “If you want to know how to make people shun you, here is the recipe: Never listen to anyone for long ... talk incessantly about yourself ... and if you have an idea while the other person is talking, don’t wait for him or her to finish: Bust right in and interrupt in the middle of a sentence.”

Do you know anyone like this? Laughingly, most people aren’t even aware that they’re behaving in this manner.

In Dale Carnegie’s book, he described a networking event he attended where he intentionally did not talk about himself the entire evening. He engaged in “only be interested with whomever he was interacting with.” And although he never once talked about himself, several colleagues later reported that he was one of the most interesting and engaging people they had ever met.

During my *a-ha* awakening, I decided to focus on becoming interested and less on being interesting. I developed six rules for myself that have helped me in both my professional and personal life:

Six Tips to Becoming Interested and Limit the Need to Be Interesting

Tip 1: Be the receiver of someone’s dialogue and never the giver. This means never talking about yourself during the conversation (see Tip 6).

Tip 2: Never pounce in with your own story—PERIOD! (See Tip 6)

Tip 3: Don’t be a motor mouth because it prevents others from sharing their story. (See Tip 6)

Tip 4: Exercise the long pause every time someone finishes their story. You will be extremely surprised by what people will tell you when they know you’re still listening and not talking about yourself. (See Tip 6)



Heidi Lindgren-Boyce, CCE, earns NACM’s 2022 Credit Executive of Distinction Award.

Pictured left to right: Janine Sabo, CCE, Heidi Lindgren-Boyce, CCE, and Darrell Horton, ICCE



LEARN MORE

Unlimited Webinars for One Year

Purchase an **NACM-National or FCIB unlimited webinar package** for anyone in your company to participate in unlimited live webinars for 12 months. The webinars covered by the unlimited webinar package include those live webinars offered by NACM-National, STS/MLBS and FCIB.

(Digital Replay Webinars not included.)

Once your unlimited webinar package is paid for, click on the registration button for any webinar and sign up.

LISTEN & LEARN

Tip 5: Ask questions during and after their story. By listening and asking questions, you will learn and remember quite a bit about the person. AND, they will see that you were actually paying attention to what they had to say. (See Tip 6)

Tip 6: The “coup de grace” tip and the MOST DIFFICULT skill to master: **WAIT until YOU are asked a question about YOURSELF.**

If you are NOT asked, then they’re not interested in your story. Ouch! Yes, this lesson hurt in the beginning of my learning process. I didn’t realize how many people only care about their own stories and no one else’s story.

Now it’s just fun to see who shares and who cares. If you are asked a question, keep your story short. If you are asked additional follow up questions, then it’s okay to talk a little more about yourself in small doses. Try to return questions back toward the sender. It re-engages them and lets them know that you truly are interested in them.

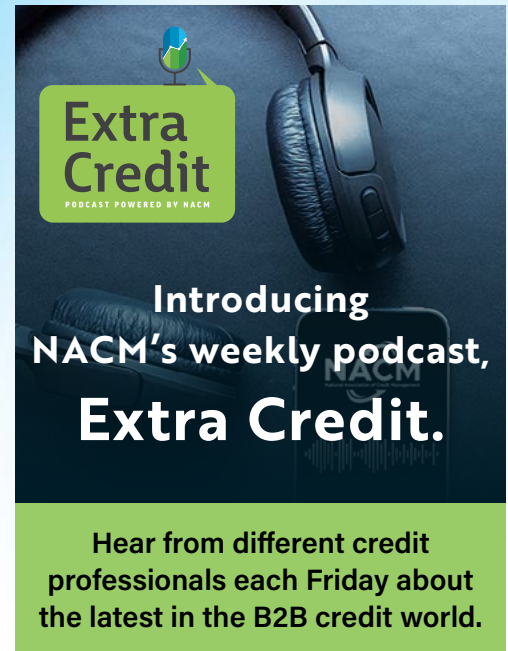
It took me several months of practicing these tips, not to mention getting over perceived hurts when people in turn weren’t asking about *me, myself and I*. Yup. There are lots of people who only want to share their own stories and who are never interested in anyone else’s stories.

And I’ll leave you with Dale Carnegie’s message about why being interested instead of interesting is so important:

- It increases being *liked* and *trusted*.
- It makes you engaging to others.
- It increases strong relationships.

I have found it more rewarding to be interested in others, instead of trying to be interesting to others.

Heidi Lindgren-Boyce, CCE, currently serves as CFDD’s 2022-2023 Vice Chair Member Services & Publicity. She is a proud member of the CFDD Seattle Chapter and is Senior Credit Manager for Star Rentals, Inc. in Kent, Washington.



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.

Members & Chapters Honored at Annual Event

About 80 members and guests gathered for CFDD’s Annual Awards Luncheon and National Board Installation. Spirits ran high as members reunited in Louisville – some had not seen each other in person since 2019.



Carol Fowle, CCE

Among the distinguished luncheon guests honored at the 2022 luncheon was Carol Fowle, CCE. The luncheon marked a very special milestone for Carol who will be retiring from her position at NACM in early August.

While Carol served as 2003-2004 CFDD National Chairman, she stepped into the role of CFDD Executive Director from 2005 to 2007. Carol’s role at NACM was expanded to Membership Director where she managed not only CFDD membership but also NACM’s and FCIB’s membership. Carol has also served as NACM’s Publications Manager throughout her tenure at NACM.

Even with her expanded, broader role at NACM, Carol has continued to always find the time to support CFDD, managing both the CFDD National Scholarship and the CFDD National Awards programs. The audience thanked and applauded Carol for her tireless contributions to CFDD and wished her only the best as she embarks on the next phase of her life journey.

Another highlight of the luncheon was the recognition of members and Chapters through CFDD’s annual awards program. For the purposes of the CFDD National awards program, Chapters are divided into two classes; Class A Chapters have 25 or more members and Class B Chapters have 24 members or less.

Class A Chapters	Class B Chapters
Portland	Raleigh/Durham
Charlotte	Tacoma
Phoenix	Wichita
Louisville	Oklahoma
Minneapolis/St. Paul	Kansas City
Seattle	Omaha/Lincoln
	Albuquerque

Educational Program Awards

CFDD Chapters put a great deal of effort into creating monthly educational programs. And, at least once a year, if not more often, a program just exceeds everyone’s expectations. We all know how great that feels when it happens: attendance was up, spirits were running high and the program content, well, it just created a buzz. And, each year, our Chapters are invited to nominate one of their regular monthly programs for our National Outstanding Regular Program award.

Our **Oklahoma Chapter** won the **Class B National Outstanding Regular Program** for “Making Credit Decisions with Limited Financial Information.”

The awarding winning program created a step-by-step guide to extend credit with limited financial information. By creating an information baseline, meeting your information minimums and tapping into available external resources – these input factors can create a risk score. The program then looked at risk and reward triggers, the construct of the transaction, the motivation and capabilities of both the seller and the buyer. After looking at information gathered and the gaps—it’s decision time!

Our **Portland Chapter** won the **Class A National Outstanding Regular Program** for “Cyber Attack—A Different Perspective When It Happens to You!”

This award winning program shared a very personal but relevant and insightful look at cybercrime: “Being forced to continue working in a completely manual handwritten system to approve sales orders, the lack of visibility to the company’s A/R portfolio, efforts to communicate with customers, continued collection efforts, and simply managing a ‘business as usual’ façade while the business was trying to recover from a cyber-attack generated some ‘key learnings’ that every credit professional should be aware of if your operating system and modern technological advancements become unavailable to you for an extended period of time.”



Oklahoma Chapter



Portland Chapter

Publicity Awards

CFDD Chapters are invited to nominate one of their outstanding chapter publicity efforts or a campaign for CFDD’s Annual Outstanding Chapter Publicity Award.

In Class A, **CFDD Portland** won the Annual Outstanding Publicity Award. The Portland Chapter’s Credit Line newsletter informs the membership of chapter activities, educational programs, scholarship opportunities, and member achievements. The Portland Chapter reaches beyond its membership by contributing articles to the CFDD National Newsletter along with publicizing its programs to other CFDD Chapters and members of its Affiliate, NACM Commercial Services. The Portland Chapter’s publicity efforts have led to increased member participation and engagement.

In Class B, **CFDD Wichita** is this year's Annual Outstanding Publicity Award recipient. Our CFDD Wichita Chapter publishes a quarterly newsletter, by email, to its Chapter members, prospects, and members of the National Board. The Wichita Chapter also has a Facebook account, which it uses to distribute its monthly meeting information, its quarterly newsletter and information about its annual super session, held each fall. Wichita publicizes its Award-Winning Super Session through Wichita State University, 360° Wichita—a marketing site for small businesses in Wichita—its Facebook page and via its newsletter.

The Wichita Chapter regularly sends news for inclusion in the CFDD National newsletter in the Chapter news section—it's so important for Chapters to send us news to share.



Portland Chapter



Wichita Chapter

Membership Awards

Each year a Membership Award is presented to the Chapter in each class having the largest percentage net gain in its membership during the year. The membership total shown on the Quarterly Report of December 31 is the base figure used for these awards.

The **Membership Award** winners for 2021 were:

In Class B, our **Oklahoma Chapter** for its gain of 5 members or growing by 31%!

In Class A, our **Phoenix Chapter** wins our national membership award for its gain of 13 members, recording a 65% jump in growth.



Oklahoma Chapter



Phoenix Chapter

Distinguished Member Achievement Award

The Distinguished Member Achievement Award was established in 1988 to recognize outstanding individual achievement. Eligibility requires the nominee to have held membership for at least 5 years, have held at least two offices, have served as Chairman of at least 2 committees and is supported by a Chapter Letter of recommendation. Each Chapter is invited to nominate one candidate each year and one individual for each class can be honored.

Our DMA Award recipient hails from a Class A Chapter. She has demonstrated her dedication to professional growth by earning all three professional designations – the CBA designation in 2018, the CBF designation in 2020 and, most recently, the CCE designation in 2021. These educational achievements have affirmed her commitment to professional excellence and growth. She has methodically set attainable goals that have consistently shown her dedication to advancement within the credit profession. And, as a direct result of her educational accomplishments, she has become passionate about promoting continuing education and the professional designation program with NACM and CFDD members.

She consistently encourages members who express interest and desire to develop their leadership skills and strive to achieve their professional goals. She clearly leads by example and epitomizes the definition of being a respected and admired credit professional. Her dedication, commitment, and service to both NACM and CFDD affirms that she is an ‘ambassador’ and mentor for our profession.

She is a dynamic leader, a dedicated credit professional, and a well-respected mentor. Her confidence and leadership skills continue to grow by leaps and bounds... it’s been such a thrill to see her successes and progression as a member of our CFDD organization.



Alaina Worden, CCE

CFDD is extremely proud to bestow our Distinguished Member Achievement Award to **Alaina Worden, CCE**.

As evidenced by this year’s awards, CFDD is an organization made up of truly inspiring people, who create awesome programs, well-attended because of the creative publicity efforts and supportive membership.

NACM'S 126TH
**CREDIT
CONGRESS
EXPO**
JUNE 5-8, 2022
Louisville, KY





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 CLOSES
Tue., July 5	Fri., July 8
Mon., August 8	Fri., August 12
Tue., September 6	Fri., September 9

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

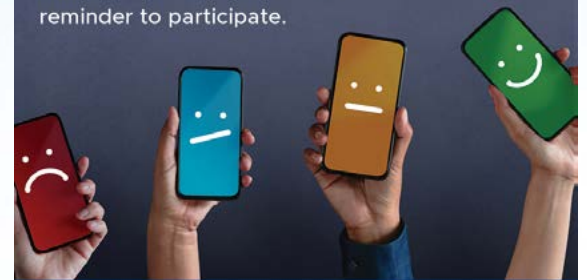
You're the Expert!



When you participate in the Credit Managers' Index, you are contributing to a leading economic indicator.

It only takes a minute—no math is involved. Just indicate if something is better, the same or worse than the month before.

Visit www.nacm.org/cmi to sign up for our monthly email reminder to participate.



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.