



Chris Birdwell

Do You Believe It?

Let's be honest: who reading this article does everything possible to avoid enduring the seemingly endless array of commercials whose volume is increased so you can still hear them two rooms away? The convenience of recording our favorite shows and being able to fast-forward through lengthy medicine advertisements and their side effects, at the speed of those ridiculous chase scenes in Tuesday night's FBI shows, is wonderful. However, when watching sporting events like the magic of "March Madness," you have no choice and may instead resort to other counter measures such as muting. You can bet the advertisers despise these actions as they vie for our attention to their product offerings.



So, what are we missing? The answer is wait for it ... there at the end of nearly every commercial the advertiser's powerful tool emerges hoping to illuminate a pathway to a particular product or service: the tagline. The tagline holds profound significance in shaping identity and resonating with its target audience by creating a brand of top-of-mind awareness and loyalty. I am thrilled my most sought-after goal while CFDD National Chair is becoming a reality by answering succinctly the lingering question, who is CFDD and what benefits does it offer? Before revealing it, let me unpack the reason I was committed to this endeavor. A catchy tagline serves as a memorable identifier for the brand, encapsulating its value in just

DATES TO REMEMBER

Credit Congress 2024

June 9-12

CFDD's National Board of
Directors Meeting

June 9

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a few words. Take, for instance, fast food franchises like McDonald's "I'm Lovin it" or Arby's "We Have The Meats!" and how about Dairy Queen "Happy Tastes Good" or Subway "Eat Fresh." The list is literally endless with a new trend of seeing taglines being updated far more often than the standard 2-3 years.

In an era, when attention spans are being spliced with an overload of communication, it is paramount now more than ever to leave a lasting impression forged in brand memory recall. The immense usage of taglines is compelling evidence reinforcing the pivotal role brand messaging and importance of reflecting an outward message about an inward belief. The underlying reason for companies to invest significant dollars into this depth of advertising is rooted in outperforming their competition. This is what makes CFDD unique. Our only competition is passiveness coupled with the rapid retirement of baby boomers from the workforce. This fact is what drove me to pursue a major step in branding and awareness. I felt CFDD needed to reinvent and announce its value to the credit community in a tagline.

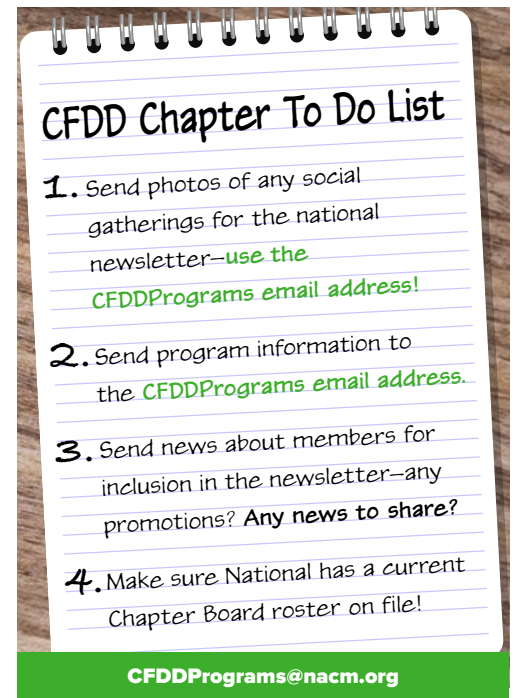
On behalf of the voting body made up of your board of directors and past national chairs, I want to extend my gratitude to all the members who submitted their tagline recommendations directly to Lauren in order to maintain anonymity. We had so many well thought out offerings, making the process of narrowing down to just one extremely difficult. In the event yours was not the winning tagline, it may be considered later if the board feels a change is needed. The tagline chosen by a narrow margin in an effort to elevate brand presence, foster loyalty and capture attention in the credit community is:

"Committed to Professional Excellence"



The new generation, many of whom are college graduates entering into the field of credit management, need to view CFDD as a resource and pathway to expanding their sphere of influence and recognition, by absorbing pertinent education, experiences and contagious passion necessary to advance their careers. Now picture this, all 300+ CFDD members huddled in the middle of a football field—one, two, three ... who is CFDD?—"Committed to Professional Excellence" ... As my dad use to quip towards me when sharing life lessons, "Do you believe it?" If so, say it loud, proud and watch for the launch coming soon!

Chris Birdwell is the 2023-2024 Immediate Past CFDD National Chair. Chris is a proud member of the CFDD Wichita Chapter and is Credit Strategies Manager at Pioneer Balloon Company in Wichita, Kansas.



RESCHEDULE

CFDD's National Board of Directors will meet on **Sunday, June 9, 2024** in Las Vegas

Please check the schedule of events for the exact time. CFDD Past National Chairs are invited to attend the meeting.



2024 CFDD SESSION TRACK



Mastering Leadership and Performance Excellence

➤ Discover the Five Practices of Exemplary Leadership

Speaker: Kelly Simon, CCE



➤ Death at the Podium: How to Control & Overcome Your Fear of Public Speaking

Speakers: Brett Hanft, CBA & Heidi Lindgren-Boyce, CCE



➤ You Deserve an Upgrade: Leadership Wellness

Speaker: Sheila Roames, CCE



➤ Supervisor Essentials

Speaker: Natalie Hawn, CBA



➤ Credit Policy Boot Camp

Speakers: Brett Hanft, CBA & Tawnya Marsh, CCE



➤ Here Comes the Judge: Turn White Paper into Green

Speaker: Ellen Wodiuk, CCE, ICCE



➤ Performance Conversations: An Alternative to the Dreaded Annual Review

Speaker: Nancy Watson-Pistole, CCE, ICCE



➤ Best Practices Roundtable

Moderator: Wendy Mode, CCE, CACP



Session descriptions are online for your convenience at creditcongress.nacm.org.

➤ Empower

➤ Engage

➤ Elevate



Michelle Miller, CBF

Volunteering Leads to Public Speaking and Growth:

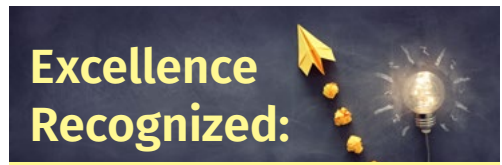
Unlock Personal and Professional Potential

Public speaking is an essential skill that can greatly impact personal and professional growth. While many individuals may find public speaking daunting, when you volunteer, you'll be provided with a unique platform to develop and enhance this skill. As a volunteer, you engage in work that can foster growth in public speaking abilities, leading to increased self-confidence, improved communication skills and expanded career opportunities.

As a volunteer, you'll be presented with many public speaking roles that allow you to boost your self-confidence while stepping out of your comfort zone and facing your fear of speaking in front of an audience. By regularly presenting information, sharing ideas and engaging with diverse groups of people, as a volunteer, you will gradually build confidence in your speaking abilities. This newfound confidence extends beyond the volunteer setting and positively impacts various aspects of life, such as social interactions, job interviews and leadership roles.



Effective public speaking requires strong communication skills, including clarity, articulation and the ability to engage and connect with an audience. Through volunteer work, you can boost your communication skills and have the opportunity to practice and refine these skills in a supportive environment. Volunteers often interact with people from different backgrounds, enabling them to adapt their communication style to suit diverse audiences. This adaptability enhances their overall communication skills, making them more effective communicators in both personal and professional settings.



Celebrating Achievers of NACM Professional Designations



Kristy Knight, CBF

Raleigh/Durham Chapter
Lead Credit Underwriter
Cary Oil Co., Inc.



Angela Dixon, CBF, CCRA

Raleigh/Durham Chapter
Lead Credit Underwriter
Cary Oil Co., Inc.

By volunteering for public speaking roles, you will develop leadership abilities, which lead to taking on leadership responsibilities. Volunteers may be tasked with organizing events, leading teams or coordinating presentations. These experiences provide valuable opportunities to develop and showcase leadership abilities. By taking charge and guiding others, volunteers not only enhance their public speaking skills but also cultivate essential leadership qualities such as decision-making, problem-solving and teamwork.

Proficiency in public speaking is highly valued in many professional fields. By actively engaging in volunteer work that involves public speaking, you can demonstrate your ability to effectively communicate ideas, influence others, and present information with confidence. These experiences can be highlighted on resumes, during job interviews, or when seeking career advancement opportunities. Employers often seek candidates who possess strong public speaking skills, as they are seen as valuable assets in areas such as sales, marketing, teaching, and management.

Volunteering for public speaking roles not only benefits personal growth but also allows individuals to make a positive impact on their communities. By sharing knowledge, inspiring others and raising awareness about important causes, volunteers contribute to the betterment of society. This sense of purpose and fulfillment further enhances personal growth and motivates individuals to continue developing their public speaking skills.

Engaging in volunteer work that involves public speaking can be a transformative experience, unlocking personal and professional growth opportunities. By building confidence, enhancing communication skills, developing leadership abilities and expanding career prospects, individuals can harness the power of public speaking to make a positive impact on their lives and the lives of others. Embracing volunteerism as a means to grow in public speaking is a valuable investment that yields lifelong benefits.

Michelle Miller, CBF, is a Director on the CFDD National Board representing her Chapter in Oklahoma. She is also Accounting and Credit Manager for Silver Star Construction Co, Inc. in Moore, Oklahoma.



**June 2024
Membership Milestones**

Celebrating 20 YEARS

Ken Walmsley
CFDD Phoenix Chapter

Shera "Sheila" Roames, CCE
CFDD Phoenix Chapter

**Announcing a New
Email Box for CFDD
Chapter Program
Announcements**



Please email your Chapter
program announcements to

CFDDPrograms@nacm.org



Alaina Worden, CCE

How Education Has Impacted My Career:

A Personal Reflection

I recently had the privilege of presenting to NACM members during the Mentors & Milestones forum on “How Education Has Impacted My Career.” This experience allowed me to reflect on the transformative impact NACM/CFDD has had on my journey. I have been able to cultivate effective leadership and foster strong team dynamics. My journey was unconventional, and it took me years to earn my CCE designation. I’m beyond grateful for the mentors in my life that saw potential in me before I even saw it myself. The feedback I received from this webinar was greater than any other feedback. The outpouring of inspiration and relatability from attendees makes it worth being so brave to share my story. Be brave my friends. Share your story and inspire someone today.



I. The Power of Education

Career education plays a crucial role in shaping one’s career path. Through continuous learning and growth, individuals can expand their knowledge and skillset, ultimately paving the way for success. Education has provided me with the necessary tools and resources to excel in my field and advance my career. By investing in my education, I have been able to stay ahead of industry trends and developments, positioning myself as an asset within my organization.

WORDS HAVE POWER!

Words Inspire Me

from Kelly Shock, CCE, CCRA

Thanks everyone for indulging my love of music with you through the “Lyrics Inspire Me” column this past year. This issue, I’m going to shake it up a bit by sharing a few quotes from Sir Winston Churchill, two-time former Prime Minister of the United Kingdom.

“True genius resides in the capacity for evaluation of uncertain, hazardous, and conflicting information.” (sounds like a credit professional’s job, doesn’t it?)

“Attitude is a little thing that makes a big difference.”

“To improve is to change; to be perfect is to change often.”

“We make a living by what we get, but we make a life by what we give.”

“Courage is rightly esteemed the first of human qualities... because it is the quality which guarantees all others.”

“A pessimist sees the difficulty in every opportunity; an optimist sees the opportunity in every difficulty.”

“Difficulties mastered are opportunities won.”

II. Cultivating Effective Leadership

Effective leadership is essential in driving team success and achieving organizational goals. Through education, I have been able to refine my leadership skills and adapt to different management styles. By understanding the importance of clear communication, strategic decision-making, and emotional intelligence, I have been able to lead my team with confidence and inspire them to reach their full potential. Education has empowered me to take on new challenges and overcome obstacles, ultimately leading to personal and professional growth.

III. Fostering Strong Team Dynamics

Building strong team dynamics is crucial in creating a cohesive and collaborative work environment. Education has taught me the value of teamwork, communication, and mutual respect within a team setting. By fostering strong relationships and creating a supportive atmosphere, team members can work together towards common goals and objectives. Through education, I have learned how to leverage the strengths of each team member, creating a dynamic and high-performing team.

IV. The Importance of Mentorship in Career Development

Mentorship plays a significant role in shaping one's career path and fostering personal growth. I am grateful for the mentors in my life who have guided and supported me throughout my journey. Their wisdom, experience, and encouragement have been invaluable in helping me navigate challenges and seize opportunities. By having mentors who believed in my potential and pushed me to strive for excellence, I have been able to achieve success beyond my expectations.

V. Inspiring Others Through Shared Stories

Sharing my story through the webinar was a powerful and transformative experience. The feedback and support from attendees reaffirmed the importance of being vulnerable and authentic in sharing one's journey. By sharing our stories and experiences, we can inspire and motivate others to pursue their goals and dreams. I encourage everyone to be brave, share their story, and make a positive impact in someone else's life today.

Alaina Worden, CCE, is Credit & Collections Manager for CECO, Inc. in Portland, Oregon. She serves as the Chair of our CFDD Portland Chapter.



CFDD Chapters now offer education virtually.

Having lost so many members due to commute times and traffic, re-engage former members by inviting them to your virtual education offerings from the comfort of their offices or sofas. **Bunny slippers encouraged!**

Re-engage members through virtual education.

CHAPTER
MEMBERSHIP
GROWTH TIP

CFDD Portland Chapter Annual Credit Retreat: A Recap of a Successful Hybrid Event

The CFDD Portland Chapter recently hosted its highly anticipated annual credit retreat in beautiful and sunny Oregon. This hybrid event was a success, with engaging topics that are relevant to today's credit professionals. The discussions and questions delved deep into these topics, providing valuable insights and knowledge to all attendees.



Guest Speakers and Committee Contribution

We are incredibly thankful to our guest speakers Karen Hart, Gwen Walraven and Jason Torf, who flew in from various parts of the country to share their expertise with us. Their presentations were insightful and thought-provoking, adding immense value to the retreat. We extend our heartfelt gratitude to them for their time and commitment to making this event a success.

A special shoutout goes to the dedicated committee members who put in endless hours of hard work and dedication to ensure that the retreat ran smoothly. Their efforts did not go unnoticed, and we are truly grateful for their support.

Fundraising for Scholarships

The annual credit retreat also serves as CFDD's spring fundraiser, aimed at supporting continuing education through scholarships. The funds raised during the retreat will go towards providing financial assistance to deserving individuals in the credit/finance field, helping them further their education and professional development.

Membership Drive and Future Meetings

CFDD is currently in the midst of its membership drive, and we invite all those interested in attending our meetings as guests to reach out to us. We welcome new faces and fresh perspectives, and we would love to have you join us for our upcoming events.

Looking ahead, our monthly meetings will now be held during the lunch hour on the second Thursday of each month. Keep an eye out for future updates on our speaker lineup and agenda, as we continue to strive towards providing valuable insights and networking opportunities for our members.



Capturing Real Time Cash Flow and Financial Distress Problems

When Barron's wrote about the CMI, they said, "in an age of information overload, some would argue that the last thing we need is another economic indicator. But, given the dismal track record of some dismal scientists calling market trends, there probably can never be too much data on the economy. The CMI captures real time cash flow and financial distress problems that companies have with their customers."

The CMI was created to show the business press what an important role credit management plays in business. No single profession is better positioned than credit to see what's happening in the business economy. When businesses do well, the economy does well.

Join Team CMI!

Every member of the CMI team helps grow the important economic indicator and helps spread the word about business credit. If you're interested in both growing the profession and bringing attention to the role of the credit professional, [join Team CMI](#).

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

SURVEY OPENS	SURVEY CLOSES
Mon., May 6	Tues., May 14
Mon., June 3	Tues., June 14
Mon., July 8	Tues., July 16

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

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.