Building Confidence, the CFDD Way

One of the not often discussed benefits of being a CFDD member is that it inherently builds your confidence. As a member of CFDD, I believe building confidence unifies us and sets us apart from other members of the credit field.

If you are a linear thinker, you may believe that when we are confident, we are inspired to act. Or, you might think that doing things for others builds our confidence. Yet another perspective could be that the relationship between confidence and action is circular—having confidence inspires action that builds more confidence, leading to more action and so on.

Think about the actions and each opportunity available to us that helps build confidence: attending a meeting or conference and introducing yourself to others that you do not know, stepping up to be a speaker or being a mentor to others within the group. Being confident means having a feeling of trust in one’s abilities, qualities and judgment. Building your confidence requires thoughtfulness and action.

The following are some suggestions of ways to build your confidence each day. None of them are revolutionary, none of them will do it all by themselves and the list certainly isn’t comprehensive. These are just some of the small things you can do to get started:

- **Get a good night’s sleep**: Go to bed and wake up at about the same time each day, while getting between six and eight hours of sleep each night. You will feel grounded, refreshed and ready for whatever the day may bring.
- **Set aside the first hour of your morning for personal time and self-reflection**: Set the alarm early, if necessary, so you can set your mind to a positive mental attitude. Read something motivational, listen to a podcast, take a walk, have a cup of coffee or tea. It’s about putting yourself first and easing into your day.
- **Exercise 20-30 minutes per day**: Exercising doesn’t have to take long or be extreme. Consistency is more important than intensity. Exercising daily allows your attitude toward yourself to become more positive.
- **Keep a detailed calendar and “To-Do” list**: Keep a running list of things you want to accomplish by the end of the day, and create a calendar to hold yourself accountable. By accomplishing these tasks, you will feel a sense of achievement in your day.

It is my hope that you will try some of these confidence-building actions. You don’t need to try all of them. Focus on the actions that appeal to you, and if they work, try others. Once you feel you are well on your way to building confidence, push yourself to step out of your comfort zone to take other actions. CFDD allows you to do this in a friendly, open, non-judgmental environment. I challenge each one of you to join me in my personal quest and “Choose to Be Confident.”

DeLinda Goodman is the Vice Chairman of Education, Programs and Chair-Elect. She is a proud member of the Louisville Chapter.

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DeLinda Goodman
CFDD Equals ROI

Whether we use coupons, cash vouchers or BOGO offers, we all have at some point been willing to do a little extra in order to reduce out-of-pocket expenses. Moreover, regarding higher education, the effort students make to possibly secure grants and scholarships is astounding. With very little guarantee, many essays have been written and applications submitted to defray expenses and proudly say, “I was awarded.”

This past May, during Credit Congress, NACM’s Credit and Financial Development Division (CFDD) held its annual luncheon and awards banquet. This is truly a premier event celebrating, reflecting and embracing another year of CFDD successes. CFDD takes great pride in guiding and encouraging credit professionals to achieve. The room erupted in justifiable applause when National Chair Brett Hanft, CBA, shared that CFDD had awarded scholarships valued at $24,390 to 50 recipients this past year. With this level of generosity and investment in the progression of credit professionals, I have to ask, “What is holding you back from becoming a member of CFDD?”

Bottom line, the cost of dues is nominal, ranging between $80-$120 dollars per year depending on which of our Chapters you join. In the event your company is located in an area unsupported by one of our Chapters, you can become a direct member and still enjoy many benefits, such as newsletters, copies of presentations, inter-connection with credit industries finest, and most importantly, ability to easily apply for scholarship dollars to further your education through increased credit management knowledge and professional network expansion.

CFDD’s vision is to be a leading provider of professional development opportunities through learning, coaching, networking and individual enrichment. Whether you are a seasoned professional or new to credit management, each opportunity to gain education makes a deposit into your individual professional brand. A combination of NACM and CFDD offerings makes it easy to retain year-round education through sessions, classes and conferences. Now is the perfect time to join CFDD, enhance your career and, after only six months of membership, apply to receive CFDD scholarships for education and conference registrations. Find out for yourself how rewarding it is to report to your C-suite, “I was awarded” and proclaim “CFDD matters” by increasing professional branding through relevant education and professional certification. A membership with CFDD is the very definition of receiving significant return on investment (ROI) with minimal expense to your department budget.

Chris Birdwell is the Credit Strategies Manager at Pioneer Balloon Company in Wichita, Kansas. He serves as Area Director for the Kansas City and Wichita Chapters and is a proud member of the Wichita Chapter.

CAN’T WAIT TO READ BUSINESS CREDIT MAGAZINE?

Whether sitting on a plane, waiting in a reception room or relaxing at home, the FREE Business Credit app makes keeping up to date with the latest news about commercial credit a breeze.

The Business Credit app is available to everyone at an NACM member company location. Stay informed with all of NACM’s and FCIB’s editorial content in one place. That’s Business Credit magazine, eNews, FCIB’s Week in Review, NACM’s blog and the Strategic Global Intelligence Briefs by NACM Economist Chris Kuehl, Ph.D., all right there at your fingertips!

Download the app today so you can start enjoying free access to all of NACM’s content right away. Android users can get it on Google Play, while those with Apple products can download it from the App Store.

ACCESS TO EVERYTHING, ANYTIME!
Help Members Apply for Scholarships

A quick reminder—it’s never too early to start looking for volunteers to help members who might want to enter a CFDD Scholarship application for the March 15, 2020, deadline. This is a great opportunity for “seasoned” local Chapter members and mentors to guide those who are new (er) to the Chapter and may need assistance with the application process or may not have applied for a CFDD Scholarship previously. We encourage EVERYONE to apply for one of the opportunities below.

The March 15 deadline for CFDD Scholarships will cover the following opportunities:

• Credit Congress 2021 in Kansas City, Missouri
• Designation Application Fees
• Course Registration Fees
• NACM Self-Study Courses
• NACM Designation Exam Review Package
• CFDD National Conference 2020 (Location TBD)

The link to the scholarship applications available can be found here.

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Sam Bell is an AR Supervisor at Louisville Ladder and the CFDD National Board Member Vice Chair of Membership and Publicity. He a proud member of the Louisville Chapter.

Contribute to a Nationwide Credit Survey!
The Credit Managers’ Index

As a credit manager, your knowledge and expertise can be part of a forecasting tool that is recognized by news outlets such as Bloomberg, ABL Advisor and Seeking Alpha.

It only takes a minute or two—just indicate if something is better, the same or worse than the month before.
• Earn 0.1 roadmap points each month
• Receive email alerts when survey opens
• All responses confidential

SURVEY OPENS | SURVEY CLOSES
Mon. September 9 | Fri., September 13
Mon. October 14 | Fri., October 18
Mon. November 11 | Fri., November 15

Read more about the CMI here.

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INVEST IN YOURSELF: EARN AN NACM PROFESSIONAL DESIGNATION

CBA • CBF • CCRA • CCE • ICCE • CICP

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CFDD Announces Scholarship Award Winners

Congratulations to the following scholarship award recipients. These winners were selected from applications received for the summer offering, which closed July 15.

Scholarship Awards to the 2019 CFDD National Conference

Cheryl Barnett, CBF
Oklahoma City Chapter
Johnson Controls
Oklahoma City, OK

Kristine Burden
Louisville Chapter
Malone Solutions
Louisville, KY

Debora Diamond-Burt, CCE, CICP
Portland Chapter
Schnitzer Steel Industries, Inc.
Portland, OR

Melanie Etzel, CCE
Portland Chapter
Cascade Nut & Bolt, Inc.
Salem, OR

Julie Gieber, CBA
Portland Chapter
Orepac Building Products, Inc.
Wilsonville, OR

Stephanie Hill
Wichita Chapter
Bunting Magnetics Co.
Newton, KS

Cindy Barnett, CBF
Oklahoma City Chapter
Johnson Controls
Oklahoma City, OK

Cindy Joseph, CBA
Albuquerque Chapter
NICOR Inc.
Albuquerque, NM

Jeremy Keenan, CCE, CICP
Seattle Chapter
Spider Division of Safeworks Holding LLC
Tukwila, WA

Debora Diamond-Burt, CCE, CICP
Portland Chapter
Schnitzer Steel Industries, Inc.
Portland, OR

Melanie Etzel, CCE
Portland Chapter
Cascade Nut & Bolt, Inc.
Salem, OR

Julie Gieber, CBA
Portland Chapter
Orepac Building Products, Inc.
Wilsonville, OR

Stephanie Hill
Wichita Chapter
Bunting Magnetics Co.
Newton, KS

Cindy Joseph, CBA
Albuquerque Chapter
NICOR Inc.
Albuquerque, NM

Jeremy Keenan, CCE, CICP
Seattle Chapter
Spider Division of Safeworks Holding LLC
Tukwila, WA

Debora Diamond-Burt, CCE, CICP
Portland Chapter
Schnitzer Steel Industries, Inc.
Portland, OR

Donna Watson, CCE
Direct Member
ThyssenKrupp Materials NA, Inc.
Vandalia, OH

Alaina Worden, CBA
Portland Chapter
Orepac Building Products, Inc.
Wilsonville, OR

Joey Zuniga
Seattle Chapter
Pace Analytical Services, Inc.
Mountlake Terrace, WA

Scholarship Awards for CLC Course Registration Fees

Nicole Boesch
Albuquerque Chapter
M-L Holdings Company Crane Group
Albuquerque, NM

Natalie Hawn
Wichita Chapter
WSM Industries
Wichita, KS

Tawnya Marsh, CCE
Portland Chapter
Pendleton Woolen Mills
Portland, OR

Teresa Silva, CPA, CCE
Portland Chapter
Simple Sums Accounting PLLC
Vancouver, WA

Nicole Boesch
Albuquerque Chapter
M-L Holdings Company Crane Group
Albuquerque, NM

Natalie Hawn
Wichita Chapter
WSM Industries
Wichita, KS

Tawnya Marsh, CCE
Portland Chapter
Pendleton Woolen Mills
Portland, OR

Teresa Silva, CPA, CCE
Portland Chapter
Simple Sums Accounting PLLC
Vancouver, WA

Jennifer Jones
Kansas City Chapter
Russell Stover Chocolates, LLC
Kansas City, MO

Cindy Overeem
Wichita Chapter
Pioneer Balloon Co.
Wichita, KS

Jennifer Jones
Kansas City Chapter
Russell Stover Chocolates, LLC
Kansas City, MO

Cindy Overeem
Wichita Chapter
Pioneer Balloon Co.
Wichita, KS

Teresa Peck
Charlotte Chapter
Dynapac North America LLC
Fort Mill, SC

Scholarship Awards for NACM Designation Application Fees
In January 2016, my CFDD Minnesota Frogger friend reached out to me about serving on the CFDD National Board, again. And let me tell you, “no” is not in her vocabulary. So, I, of course, said “yes.”

As part of the process for serving again, incoming Area Directors were asked the following question:

“What benefits have you gained through your membership in CFDD/NACM and how will you use them to further the mission of CFDD?”

I immediately started to think about education, scholarships and networking, which were basically the same for both CFDD and NACM. Then a new question struck me:

“What benefit(s) did my membership in CFDD give me that were different from NACM?”

That really got me thinking: Was there a difference? If so, what was it? After more noodling, I realized the two largest benefits I got from being a CFDD member that I did not initially get with NACM were my leadership and public speaking skills. That’s huge!

My leadership skills started small by attending CFDD meetings to learn, and then being asked to participate on a committee. From there, I went from leading a small committee to leading larger ones, eventually serving as a Director, an Officer and finally Chapter President. And it didn’t end there. I began serving my local NACM Affiliate as a Director and within six years was its Chairman. I chaired our Affiliate’s largest scholarship fundraiser several times and also served as an Area Director for CFDD National.

Did it end there? Of course not! CFDD helped me with public speaking. What? You mean that terrible, horrific dread that washes over us when asked to simply state your name during a trade group meeting? Yes, that public speaking. By leading committees, serving as director, officer or chairman, you invariably begin to get somewhat comfortable speaking publicly. Starting small with committees and building up from there helped me become more comfortable with public speaking. I began presenting programs at my local CFDD Chapter, local seminars, regional conferences and the CFDD National Conference. I could not have done it without the help of my CFDD friends and the progression of serving locally and nationally.

At the 2018 CFDD National Conference in Charlotte, North Carolina, Nancy Watson-Pistole, CCE, and I were recognized for 25 years of service to our local CFDD Chapters. That’s crazy! How in the world did we get to be involved for so long? And why am I still involved? Simply, it’s because I love it. I still remember how nervous I was in my 20s about pursuing corporate credit management as a career path. I remember how terrified I was about public speaking. I thank CFDD for what it has done for me to get me where I am today with Star Rentals.

It starts with people pushing and pulling you up those steps with words of encouragement, education and scholarships. It continues by supporting and cheering for you while you’re on those steps, and then there’s the glorious moment when you can turn around and push and pull others up with you.

My mentor, Bobbi Whisler, CCE, was just that for me. She took her leadership skills and education and “paid them backward” to me, so that I could in turn pay them backward to others. I don’t call it “paying forward” because you don’t know what that outcome will be. But paying it backward you know exactly how your involvement is going to help those who are on the rise. It’s an amazing and rewarding feeling; it’s why I’m still involved after 25 years. It’s also why I believe my fellow CFDD friends continue to belong and serve. There is always someone who will benefit if you “pay it backward.”

Heidi Lindgren-Boyce, CCE, is a Senior Credit Manager at Star Rentals in Kent, Washington. She is Area Director to the Seattle and Tacoma Chapters and a member of the Seattle Chapter.
CFDD Membership: 25 Years Later, Members Still Come Back for More

Since its inception nearly 100 years ago, CFDD has garnered thousands of members throughout the organization’s history, enriching the professional and personal lives of credit managers. What began as a group for women in credit evolved into an organization that values tight-knit community engagement, networking, educational opportunities and more.

In 2018, several members celebrated 25 years of CFDD membership, growing as credit managers and as people since first joining in the ’90s. Credit professionals Kelly Simon, CCE, and Larry Glenn, CBA, have used their CFDD memberships over the last two decades to flourish in their respective roles as credit managers.

Simon, Credit Manager at Outdoor Research in Seattle, Washington, stepped into her first credit job, working for a company with no credit and collections process. The process for receivables needed revamping as well. Simon found herself in a position with little to no resources for how to be a credit manager, grappling with inefficiencies and insurmountable obstacles—and then she found CFDD.

“I needed a lot of education because I had to be self-taught; that’s why I originally joined CFDD,” Simon said. “And we went from the very worst to the very best in our company in about a two-year period. It was a pretty quick and pretty dramatic improvement.”

Simon began her credit profession by seeking to fill a need within her company. She then went on to receive her CCE, taking full advantage of the educational opportunities CFDD offered. She attributes her newly found public-speaking skills and advanced techniques in credit to her involvement in CFDD over the years. Simon served as a Chapter president for Seattle, enhancing her leadership abilities and strengthening her personal and professional network of creditors.

Glenn, who hails from Kansas City, Missouri, shared a similar story to Simon, citing his involvement on his Kansas City Chapter board as a means of growth. But even without serving on the board, Glenn said the friends he’s made and the seminars he’s attended have enhanced his career—from local speakers to national programs.

“Taking a more active role in the local Chapter and serving on the board has helped me grow professionally,” Glenn said. “I would strongly encourage any new credit professional to join CFDD since it is a great organization that enables credit professionals to continue to grow in their careers through education.”

Despite being a member for so many years, Simon encourages younger credit professionals to either join or continue their memberships with CFDD. When seeing new members, Simon is reminded of her younger credit self, seeking the guidance of mentors and the desire to be as educated as possible in her new role.

“And I will say, the younger people who are joining value membership for all the same reasons that I have,” Simon said. “I may not know everything today or everything tomorrow, but I need to be connected with people who know information where I have a voice. I think that’s really important.”

As Simon has become even more of a mentor throughout the years, she instills a sense of value into her Chapter and its members.

“Don’t be afraid to stretch and grow outside of your comfort zone,” Simon said. “You don’t typically grow outside of your comfort zone, so don’t be afraid to stretch and to try something you’ve never done before and be involved. You get out of it what you put into it.”

Christie Citranglo, NACM editorial associate
What’s something about CFDD you feel like you don’t get at any other organization?

“It’s kind of a tighter knit group than coming to National. All the CFDD people seem to know each other, so it’s very helpful.”

Jennifer Dochnahl, CBA, is Credit Manager at Seattle-Tacoma Box Company and a member of the Tacoma Chapter.

“The fellowship between everyone is so important. I’ve called [friends] several times over the last nine years because of my involvement with CFDD. We have so many people, that we can use the relationships for our benefit, and we’re available for those who are new to the organization.”

Ron Brooks, CCE, is Credit Manager at O’Connor Company, Inc. and a member of the Kansas City Chapter.

“I think it’s the people. I can pick up the phone and call any Chapter and ask a question if I’ve got something going on that might be unique. You definitely make friends and acquaintances that are happy to share their expertise.”

Debby Yount, CCE, is Credit Manager at Charles D. Jones Company and a member of the Kansas City Chapter.

How do you invest in yourself?

“I support CFDD, especially in my local market. I did a presentation for our local area back in April. I try to do one or two a year, and I also encourage anyone participating with NACM to be actively involved with CFDD. I think lifelong learning is the way to be.”

Ed Bell, DBA, CBA, ICCE, is Senior Manager, Credit Administration at W.W. Grainger, Inc. and a member of the Phoenix Chapter.
CFDD National Conference
Oct. 23–25 • Portland, OR

Schedule

WEDNESDAY, OCTOBER 23
Noon-1:00pm Registration
1:00-3:00pm CFDD Chapter Leadership Meets with the CFDD National Board of Directors
1:15-3:00pm Education Sessions
  Construction Breakout Session
    Managing Construction Credit and the Importance of Obtaining Job Information Speaker: Chris Ring
    International Breakout Session
      Tools & Techniques for International Credit Evaluation Speakers: Gary Mendell and Mabel Luen
3:00-3:15pm Coffee Break sponsored by OneCreditSource
3:15-4:45pm Education Sessions
  Construction Breakout Session
  International Breakout Session
    Letters of Credit Speaker: Bryan Hicks
3:15-4:45pm CFDD Board of Directors Meeting
5:00-6:30pm Opening Reception, sponsored by Dun & Bradstreet

THURSDAY, OCTOBER 24
7:00-10:00am Registration
7:30-8:00am Breakfast
8:00-9:30am Opening General Session: Say Yes to the Stress Featuring Sharon Lacey
10:00-11:15am Education Sessions
  Excel Database Management: Pivot Tables & V-Lookups Speaker: Neal Otto
  I Think I’d Like to Surcharge Credit Card Payments, but Now What? Speakers: Matt Fluegge & Scott Blakeley, Esq.
  Recent Developments Regarding Import Tariffs: Risks Associated with the Changing Global Trade Landscape Speaker: Andrew Bisbas, Esq. and Bruce Nathan, Esq.
  Mechanics Liens and UCC’s—Being in the Best Position to Get Paid Speaker: Jerry Bailey
11:30-12:30pm Luncheon: Economic Update Featuring Steve Scranton, Economist Washington Trust Bank
12:30am-1:15pm Vendor Expo-Pit Stop Refresher
1:00-3:00pm Education Sessions
  NACM Managed Inventory (VMI) and Consignment Speaker: Jason Torf, Esq.
  NACM Membership Benefits & NTCR Updates and Enhancements Speakers: Robin Schausell & Gina Calabrese-Sylvester
3:00-3:15pm Coffee Break
3:15-4:45pm Education Sessions
  Automation Affecting Roles in the Credit Department Speaker: Nancy Watson-Pistole, CCE, ICCE
  TeamUp! Team Building, Collaboration, Communication and Creative Thinking Speaker: Amy Torf
5:30-6:30pm Reception
6:30-9:00pm Dinner, sponsored by United TranzActions/WorldPay

FRIDAY, OCTOBER 25
7:30-8:00am Continental Breakfast, sponsored by NCS Credit
8:00-9:30am Education Sessions:
  Keys to Building Better Relationships: Credit and Sales Working Together Speaker: Wes Friesen
  Bankruptcy Bootcamp Speakers: Bruce Nathan, Esq. and Wanda Borges, Esq.
  Selling in the Cannabis (and Hemp) Industry: Risks and Guidelines Speaker: Victor J. Roehm, Ill, Esq.
9:30-9:45am Coffee Break, sponsored by Euler Hermes
9:45am -11:15am Education Sessions
  Suit Worthiness: To Sue or Not to Sue Speaker: Jason Alexander, Esq.
  Adapting to Change through Mergers & Acquisitions Speaker: Mary Moore, CBA
  Understanding Decision Fatigue (and What to Do About It) Speaker: Stephanie Hill
11:30am-1:30pm Closing General Session & Luncheon: The Little Things Matter ... How to Amaze Every Customer Every Time Featuring Mark Robinson
1:45-3:15pm CFDD Annual Business Meeting
3:15-3:30pm Coffee Break
3:30-5:00pm CFDD Open Forum: Roundtable Q&A
5:30-9:00pm CFDD Silent Auction & Island-themed Closing Dinner, Calypso music by PanMan Terry Baber with singer Jamie

Registration
$540 Full Delegate Registration Fee
$310 Guest* of Full Delegate Fee
$55 Friday Closing Dinner Guest*
*Guest may not be a colleague.

HOTEL
The CFDD National Conference is being held at the Sheraton Portland Airport Hotel, 8235 NE Airport Way, 503-281-2500. Complimentary hotel airport shuttle is available.
$164 Single/Double Room Rate
$184 Triple Occupancy Room Rate
$204 Quad Occupancy Room Rate

Silent Auction
CFDD’s popular Silent Auction is on its way! All proceeds will be used for the CFDD Scholarship Fund. Donations are welcome from individuals, Chapters and corporations. Deadline is October 1. Click here for donor form.
Sales Tax Nexus—Getting It Straight

Now, more than ever, it is imperative to understand your company’s exposure to sales tax issues as it relates to out-of-state sales. The Supreme Court ruling *South Dakota v. Wayfair, Inc.*, 138 S. Ct. 2080 (2018) is a game changer in the traditional brick-and-mortar definitions of nexus.

Nexus? Wayfair? What? Great questions! These are mouthfuls for the most casual observer to the sales tax laws and now, with over 10,000 sales tax jurisdictions in the U.S., it is more important than ever to understand and recognize your exposure.

Nexus, by definition, is a connection or a link that establishes a taxing jurisdiction’s ability to require you, as a vendor, to collect and remit sales tax to that jurisdiction. Traditionally, nexus relied on a company to be physically present in a taxing jurisdiction to require registration for sales tax collection.

This could be in the form of a brick-and-mortar building or having a sales force (i.e., employees) within the boundaries of that jurisdiction.

Where does Wayfair come in and how does it change nexus? Well, as you guessed, the internet has changed the face of the way businesses operate. Many businesses can sell across state lines through their own websites, without ever having a physical presence or establishing any connection within the taxing jurisdiction. This has caused quite a revenue issue for many taxing authorities. Businesses are no longer collecting sales tax and consumers aren’t remitting the use tax.

Some states have decided there is a revenue minimum or sales transaction count that automatically assumes a business meets nexus in that state. South Dakota was one such state writing into their laws that a seller who makes $100,000 or more in sales or 200 sales transactions within the state must register and collect sales tax within that state. While the law did not impose the tax retroactively, South Dakota did pursue four companies they knew were in violation, one of which was Wayfair. The legal battle over the sales tax jurisdiction issue was fought at the state level and lost, but when it was taken to the Supreme Court, it ruled in favor of South Dakota.

What does this mean for you? Well, for now, it is unclear exactly where the dividing line is as to how much the taxing jurisdictions can push for nexus, but the Supreme Court believed $100,000 in revenue or 200 sales transactions was a reasonable amount. However, not every taxing jurisdiction has the same nexus definition; some states are as high as $500,000. Washington state agrees with the Supreme Court at $100,000 or 200 transactions.

A couple of other things to consider besides nexus when looking at your sales tax liability issues concerns which items are taxable. What services are taxable? Not every taxing jurisdiction taxes everything the same. “For example, many states tax sales of clothing while a few exempt them (e.g., Pennsylvania taxes formal clothing and sportswear), and some apply a cost threshold (e.g., New York taxes articles of clothing that cost $110 or more).”¹

Before you start registering in every state where you do business, it is important to contact your accountant or CPA to better understand how this will affect you and to make a game plan to ensure you are covered for your tax liability going forward.


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**New Designees**

Congratulations to these members who earned the following certifications:

**CBA**

Eleanor Hartman, CBA  
Portland Chapter  
Credit Specialist  
Keen, Inc.

Micah Kershner, CBA  
Dallas/Fort Worth Chapter  
Credit Manager & AR Specialist  
Epic Supply

Teresa Peck, CBA  
Charlotte Chapter  
Credit & A/R Manager  
Dynapac North America LLC

**CCE**

Crystal Bouldin, CCE  
Dallas/Fort Worth Chapter  
Portfolio Manager  
Lehigh Hanson, Inc.

Julie Putman, CCE  
Tacoma Chapter  
Credit Administrator  
Mutual Materials Co.
Meet Your National Board

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

Elizabeth Honeycutt, CBA, has been a very active member of the Charlotte CFDD Chapter for six years. She’s recently completed a two-year term as Chapter President, and always pitches in to help with all Chapter activities. This year marks Elizabeth’s third year serving on the CFDD National Board as Area Director. She provides representation to the Dallas/Fort Worth and Louisville Chapters. The CFDD National Board is lucky to have a tenured, enthusiastic and motivated leader who is always promoting the benefits of holding membership and being an active participant in CFDD. Elizabeth’s strength lies in mentoring the new Board members as they begin their service to our membership. We look forward to all that Elizabeth brings to her role on the Board!

Elizabeth is Team Lead at MSC Industrial Supply Company in Davidson, North Carolina.

Yvonne Prinslow, CCE, has been an advocate and ambassador for the NACM and CFDD organizations, proving her commitment and dedication with many years of service to her local NACM Affiliate, including Board Chairman. During the past few years, Yvonne became more active in CFDD, serving on the local CFDD Portland Chapter Board of Directors in officer positions that included Chapter President. Her dedication, commitment and loyalty to the credit profession have been admired and appreciated for many years. The CFDD National Board is thrilled to see Yvonne continuing to share her knowledge, leadership and professionalism with service as an Area Director. Yvonne is the CFDD National Board liaison to CFDD Portland and is also providing valuable assistance to our Direct Members.

Yvonne is Assistant Credit Manager at Hampton Lumber Sales in Portland, Oregon.
NACM MAKES CREDIT HEROES

NACM provides the tools and resources.
You drive the results.
We love what we do!

www.nacman.org

Sam Bell
Louisville Ladder Group LLC
Louisville, KY

Mandy Turner, CBA
Valvoline Inc.
Lexington, KY
Recent Chapter Program Topics
Elevating the Credit Profession Through Knowledge

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<td>Emotional Intelligence for Finance Professionals</td>
<td>For those who rely on numerical certainty, emotions can feel like fuzzy math. The good news is your EQ can be measured, and even better, it can be developed.</td>
<td>EQ coach and consultant</td>
<td>Kansas City</td>
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<td>A Leadership Journey</td>
<td>In our professional roles, we strive to be effective leaders. How to start, restart, or continue your own Leadership Journey.</td>
<td>Programming director of an energy company</td>
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<td>How to Build Efficiencies in Credit</td>
<td>Hear about a solution that will help streamline processes and help build standardization, therefore creating efficiencies to save time and resources.</td>
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<td>North Carolina Lien Bonds</td>
<td>Understanding the World of Liens North Carolina Bond/Liens Timelines</td>
<td>Attorney</td>
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<td>Bankruptcy Preference Claims: Legalized Blackmail or Pragmatic Solution?</td>
<td>What is a preference claim? Defenses, Translation or Unpacking the Legalese, Processes</td>
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<td>NACM Roadmap Points</td>
<td>Methods for credit professionals to build their brand and amass crucial NACM roadmap points toward certification.</td>
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<td>Wichita</td>
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**DATES TO REMEMBER**

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<td>September 3-December 6</td>
<td>International Credit &amp; Risk Management Online Course</td>
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<tr>
<td>September 13</td>
<td>Application Deadline for the CBA, CBF and CCE Nationwide Exam on November 4</td>
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<tr>
<td>September 16-20</td>
<td>Financial Statement Analysis 1 Held at Columbia, MD</td>
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<tr>
<td>September 24</td>
<td>Webinar: Insolvency Proceedings in the UK</td>
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<tr>
<td>September 25</td>
<td>Webinar: The Rights and Obligations of a Creditor in Bankruptcy, Part II: Demystifying the Automatic Stay</td>
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<td>September 26</td>
<td>Webinar: Insolvency Proceedings in France</td>
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<td>October 1</td>
<td>CFDD Silent Auction Donation Deadline</td>
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<tr>
<td>October 7-11</td>
<td>Business Credit Principles Course held at Columbia, MD</td>
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<tr>
<td>October 10</td>
<td>Chapter Quarterly Membership Reports Deadline</td>
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<tr>
<td>October 23-25</td>
<td>CFDD National Conference in Partnership with Western Credit Conference</td>
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<tr>
<td>October 24</td>
<td>Webinar: Managing Upward: Selling Your Ideas &amp; Building Your Business Case</td>
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<tr>
<td>October 31</td>
<td>Webinar: Insolvency Proceedings in Germany</td>
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<tr>
<td>November 4</td>
<td>Certification Exam for CBA, CBF and CCE</td>
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<tr>
<td>November 4-7</td>
<td>Financial Statement Analysis 2: Credit &amp; Risk Assessment Course Held at Columbia, MD</td>
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