“All Aboard!”

It is no secret that branding and taglines have become vital in today’s society. Thankfully, we just came out of an extended period where every other commercial on television was either a political reminder, or strategic, and many times heartless, fabricated branding. The efforts taken to tarnish character were, in many cases, unconscionable. Now we find ourselves back to enduring commercials promoting medical remedies with a litany of side effects, Fortune company promotions, and Christmas deals. Thank goodness for the technology of being able to record our favorite programs and fast-forward through all the noise!

However, even with these advanced capabilities, we still find corporations accomplishing their goal of imprinting “Top of Mind Awareness” about their products. For instance, what is the first thing you think of when you hear Allstate? Answer: “You’re in Good Hands” and with Nike “Just Do It.” In fact, many companies pay thousands and in some cases millions of dollars to an advertising agency as it is now considered a wise investment and competitive edge. To this day, the home-school sports program that I helped to co-found reflects “Equipped for Victory” from the inspiring verse in Ephesians 6:16 as its branding tagline. This is not to say that mere words enable more wins or greater profit. However, a memorable branding or catchy quip evokes awareness and respect.

It is safe to say that a majority reading this newsletter are doing so from a place and perspective much different from this time last year. Let’s be realistic: our once comfortable daily routines both personally and professionally are totally altered. This mysterious journey called life has become unrecognizable in many aspects. On occasion, I have seen professional timelines portrayed as a straight line with many wonderful peaks and our fair share of valleys. Instead of a straight line, I am convinced our lives are more like a sailing vessel setting out on this unknown voyage in the vast sea of life.

Our childhood development years are essentially a time docked safely in port with our parents, grandparents, teachers, etc., acting as builders to ensure our vessels are seaworthy. Once it is time to leave port, each of our professional treks are unique having a multitude of managers, leaders, and mentors serving as captains by helping us with navigation. Since the onset of this pandemic, many of us feel as though we were blindsided by gale force winds causing huge waves to crash up against each of our vessels creating angst and fear of being capsized.
In fact, there was a two-month period where I was inwardly panicked wondering whether evasive action and a directional change was needed to stay afloat.

In unprecedented times like these, we need to all take a personal inventory and ask ourselves if we have adequately prepared for the likelihood of unforeseen storms ahead. Have you been inert or fortifying your vessels’ integrity by filling the hull with critical resources offered by NACM and its Affiliates? Now more than ever, the waters traversed by credit professionals are extremely choppy and unpredictable. Moreover, when it comes to CFDD, we must reflect on investing in ourselves and growing our Chapter and national brand, thus striving to expand our roles and embracing the virtual identities within our various Chapters.

Additionally, during a period when stagnation and fear are underlying worldly themes, I encourage everyone to use all of the free and nominally priced education sessions, in order to become more deliberate in our pursuit of professional development and growth. Speaking of goals, at the Denver Credit Congress, NACM talked about its role in developing credit professionals into Credit Heroes – ready, able and willing to lead their companies to prosperity through sound commercial credit practices.

Let us not allow this COVID calamity to be our reasons to withdraw from our pursuit of professional development and growth, but instead, view 2021 as a new beginning to embrace the changes and overcome obstacles. Bottom line, professional branding is a combination of your designation, along with the creation of your professional tagline and how your superiors and colleagues perceive you. Without question we all strive for success, and now that we have closed out a tumultuous 2020, I challenge everyone to envision opportunities for a more prosperous, productive, and purposeful New Year, and using Toyota’s tagline “Let’s Go Places!”

Chris Birdwell serves as the National Vice Chairman - Member Services & Publicity on the CFDD Board of Directors. He is a proud member CFDD Wichita Chapter and serves as the Credit Strategies Manager for Pioneer Balloon Co. in Wichita, Kansas.
Importance of Education and Building Your Professional Brand

When was the last time you read a book, took a class, attended a seminar in order to further your knowledge or improve yourself? One of my earliest and most fond memories with CFDD was Past National Chairman Pam Foreman’s theme for her year. It had a lasting and profound effect on me that I still try to live by today. Her theme was “Invest in Yourself.” The theme was such a hit that the next Chairman Jeff O’Banion used it as his theme as well. Too often, we expect others to invest in us so that we can use that knowledge to help them. For example: Employers usually pay to train their workers if they want them to handle additional duties or if they feel an employee is needing further training. But why is it that we assume it is someone else’s responsibility to invest in us? How many times have you lost a CFDD member in your Chapter because their employer stopped paying for their dues?

Pam shared a story about how she had to pay with her own funds to be a member of CFDD and to attend CFDD and NACM conferences. She felt the investment and the skills she acquired from CFDD were worth every cent that she had to pay. That message has helped me in so many ways over the years. I have been a member of CFDD since 1998, and over those 22 years, I have invested a lot in myself and remembered also to invest in others.

How and why did I invest in myself you might ask? When I first started out, I was probably like most people starting in credit. I had a degree in accounting but absolutely no experience. I was fortunate to get my first job in accounts receivable and attended an Industry Trade Group meeting where I was introduced to NACM and was invited to my first CFDD meeting by Nancy Brewer. It did not take me long to figure out that NACM/CFDD were going to be my ticket to creating my professional brand. My personal assessment along with the information I had gathered from NACM and CFDD helped me to build a strategy that assisted me to start my professional journey. I started with the CAP and then ACAP classes and achieving my designations. I also attended CFDD meetings and NACM and CFDD conferences. I used the knowledge to implement process improvements in the workplace. My employers saw that their investment in me also provided company benefit.

As my professional journey continued, my plan was to work toward becoming a manager. I knew to achieve that goal, I needed to work on my leadership skills. My first goal was to achieve my CCE. I still felt like I needed more education to help me get there. That is when I researched the GSCFM program that NACM offers. If you do not know about this program, I challenge you to find out more about it. It is a substantial investment of your time and resources, but the time spent with fellow credit professionals and the knowledge gained is worth the intense education. I wrote up a plan for my employer and presented it to them during my annual review. They were impressed that I took the time to formulate a detailed plan that showed how both the company and I would benefit from...
the program. Many people are intimidated to ask employers to invest in them. I encourage you to take that first step, you might be surprised at the outcome.

Even if you do not have the support of your company, there are still ways you can invest in yourself that have little or no cost. It’s critical to think about education as an investment. CFDD has great return on the investment. For example, I pay $135 for my CFDD membership, and every year, I apply and receive a CFDD scholarship that is worth at least three times the cost of my membership. Who does not like that ROI?

One of my favorite opportunities this year was the new Author Chat series sponsored by NACM and FCIB. Every month from September to December, a free webinar with the author of a leadership book was hosted. This series is continuing into 2021, so make sure to register. Each participant was asked to purchase the book on their own and then attend the session with the author. My only cost was the book which I could have borrowed from the library. It was so interesting to hear directly from the book author: I have learned so much from these books and discussions, and I have taken the time to share the ideas with my team and fellow CFDD members.

One of the books we read was Growing Influence by Ron Price and Stacy Ennis. This book has many inspiring concepts. One concept I shared with my team was about evaluating your values. One of my top five values is mentoring others. It is like the evolution of Pam’s original theme of “Investing in Yourself” to “Investing in Others.” There is no greater joy in life than when you can see others grow by the time and energy that you invest in them.

I have been excited and a bit sad this month to have my journey of serving all of you on the CFDD and NACM National Boards come to an end in December. I have used that energy to get more involved in my local chapter. This has not been an easy year for any of us. We have faced new challenges and have had to come up with new ways to stay connected. Many of our chapters are struggling to even have meetings. I challenge each of you to look at how are you investing in yourself and your local chapter. What can you do to help your chapter continue to be the light shining for education and networking? Our chapter invested $150 to get the more advanced Zoom option which allows us to invite up to 100 people to our meetings. We have successfully switched our meetings to Zoom meetings, and our attendance has increased. We have had high-class speakers from all over the U.S. present to our members. One of the greatest benefits of Zoom is that it expands our speaker pool and allows us to tap on resources from other chapters. If you are unsure or need help with getting virtual meetings started, please reach out to me personally and I would be more than willing to help get you started. Marlene.groh@carrierenterprise.com

I will close with one of my favorite sayings by B.B. King and Erin Dodd: “Once upon a time, someone said to me, your education is something that no one can ever take from you.” That has stayed with me all these years and I realize why this is one of the most famous educational quotes. It’s not only true, it is yours to own.

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.
Way back in the “olden days” (i.e., before personal computers were on everyone’s desk) I was working for a small insulation subcontractor in Phoenix, Arizona, as their receptionist, billing clerk, AP Clerk and Payroll Clerk using one of those IBM Selectric typewriters (does anyone even remember those?).

This was my first experience collecting on past due accounts. Except back then we called it accounts receivable and not collections or credit or the even fancier term of risk management. My company provided absolutely NO education or training, so you literally had to fly by the seat of your pants (meaning use my own experience and trust my own judgment) or you got the pink slip. Very cutthroat days.

Then in the early 1990s, I moved to Washington state and immediately got a job for a construction rental company. And to my absolute amazement they were a member of NACM. Well, I quickly found out that belonging to NACM was the best thing ever! I got to attend my first industry trade group meeting, my first bankruptcy seminar and my first Washington lien law seminar. All within the first two months of my new employment. How awesome is that? Now we’re cooking!

Then I found out about CAP and ACAP courses through NACM. Actual classes in credit management? Sign me up! However, my then employer wasn’t as jazzed about the cost of those. So I offered to pay for the first class, and asked them if they’d be willing to reimburse me if I got an A or a B in the class. They agreed to that arrangement and within 1 ½ years they ended up reimbursing me for all of the NACM CAP courses. My company was extremely proud of me by then. And more importantly, they could see the difference in my ability to supervise and deal with all kinds of credit situations that were thrown at me.

Also in the 1990s, I became extremely involved in CFDD’s educational, leadership, and public speaking opportunities. Along the way I obtained truly good life-long professional mentor relationships. By 1998 I attended my first Credit Congress in New Orleans, Louisiana. Our Keynote Speaker was Gene Kranz, the NASA Flight Director, who through tremendous leadership, drive and good listening skills was able to successfully get the Apollo 13 Astronaut Crew safely back to the ground. The movie only touched on about a third of the actual problems he, his staff, and the astronauts faced during that mission. This was over 22 years ago and I still remember him vividly because he was inspirational and completely engaging.

I often hear people whine about how their employers won’t pay for their education. And I’m even more shocked that they’re not willing to either pay for the classes themselves or apply for scholarships to pay for them. There is free scholarship money out there to invest in YOURSELF with education. There were very limited scholarships back in 1990s and yet I was able to do it. Today CFDD and NACM
offer all levels of scholarship money. So if I hear you complaining about your employer not paying for your education I am going to give you the “are you kidding me” look.

Through my current employer, Star Rentals Inc., and through scholarships from CFDD National and our local NACM Affiliate, I have since attended 15 NACM National Credit Congresses, 11 CFDD Pacific NW Credit Conferences, 5 CFDD National Credit Conferences, 4 NACM Western Regional Conferences, 3 CFDD Midwest/Eastern Conferences, 2 NACM National Legislative Conferences for a total of 40 conferences. That’s insane! How can I possibly remember any of that? (my secret professional life hack: Keep a running Excel spreadsheet on all your classes, seminars, and NACM/CFDD involvement)

Why take all that education? What’s in it for me? What’s in it for my employer? Education makes you better at your job. If you’re better at your job, you’re more likely to be promoted. If you’re promoted, you’re more likely to make more money. And don’t just take a couple of seminars or classes and think that’s good enough. Good enough does not get you ahead of the 20 people applying for the same job or position you want. Especially in 2020. Good enough doesn’t get you noticed nor does it get you promoted.

You need to continue to invest in yourself by taking classes and seminars every year, as well as getting involved by volunteering. It keeps you current and relevant. Yes—relevant. How many people have you worked with over the years that were so stuck in their old ways that you wished they would just retire and get out of your way? I’ve run into lots of them. They drive me nuts! Like people who drive in the passing/fast lane but way below the posted speed limit.

Continuing education keeps you ahead of the slow-moving traffic of irrelevant worker bees. And your employer gets someone who is relevant, educated, and the best protector of one of its biggest assets—accounts receivable. If your employer doesn’t appreciate how great you are, well guess what? You get to take all this education with you to your next job. Your previous employer gets nothing out of it once you leave and your newest employer gets all of your total awesomeness.

So take it from someone from the olden days who hand typed progress billings, uncurled thermal fax paper of varying lengths, used 8-inch floppy discs to store data, and manually folded and stuffed invoices/statements into envelopes, to someone who’s rocking it with the internet, billing portals, Excel spreadsheets, and Zoom. Invest in yourself, embrace the technology, and stay educated so that you’re not the one being passed by the more educated go-getters of tomorrow.

Heidi Lindgren-Boyce, CCE is a National Area Director and is the Liaison to Raleigh/Durham, Tacoma & Toledo Chapters. Heidi is a proud member of the CFDD Seattle Chapter and is Senior Credit Manager at Star Rentals, Inc. in Kent, Washington.
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<tr>
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<td>JAN 5</td>
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<td>Financial Statement Fraud Concerns: Critical Considerations for Detecting Risk</td>
<td>Chris Doxey, CAPP, CCSA, CICA, CPC, Doxey Inc., Paeonian Springs, VA</td>
<td>Paeanian Springs, VA</td>
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<td>JAN 7</td>
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<td>Insolvency Law in UAE</td>
<td>Mazen Boustany, Baker &amp; McKenzie Habib Al Mulla, Dubai, UAE</td>
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<td>Handling Difficult Conversations</td>
<td>Kristin Scroggin, genWHY Communications, Huntsville, AL</td>
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<td>Customer Onboarding in the Digital Age</td>
<td>Thomas Maletz, BSF Finance GmbH, North Rhine-Westphalia, Germany</td>
<td>North Rhine-Westphalia, Germany</td>
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<td>JAN 20</td>
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<td>Not so Peachy in Georgia: Mismanaging the Lien &amp; Bond Process</td>
<td>Chris Ring, NACM’s Secured Transaction Services</td>
<td>Palm Beach, FL</td>
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<td>JAN 21</td>
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<td>Metrics: Managing &amp; Monitoring AR Health</td>
<td>John Salek, Revenue Management Associates, LLC, Fairfield, CT</td>
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<td>Leadership Simple: Leading People to Lead Themselves</td>
<td>Steve Morris &amp; Jill Morris</td>
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<td>Key Performance Indicators (KPIs) and Metrics for Your Financial Close</td>
<td>Chris Doxey, CAPP, CCSA, CICA, CPC, Doxey Inc., Paeonian Springs, VA</td>
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<td>JAN 28</td>
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<td>Risk Mitigation in Mexico in a Nutshell: Due Diligence &amp; Secured Transactions</td>
<td>Romelio Hernandez, HMH Legal S.C., Tijuana-Baja California, Mexico</td>
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<td>FEB 2</td>
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<td>How to Improve Your DSO: Ramp-up Your Collection Cycle</td>
<td>Chris Doxey, CAPP, CCSA, CICA, CPC, Doxey Inc., Paeonian Springs, VA</td>
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<td>January 8</td>
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<td>Understanding the Letter of Credit Process: What Every Exporter Needs to Know</td>
<td>Richard “Chip” Thomas, American Export Training Institute, West Chester, PA</td>
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<td>How to Reduce Supplier and Buyer Friction</td>
<td>Chris Doxey, CAPP, CCSA, CICA, CPC, Doxey Inc., Paeonian Springs, VA</td>
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<td>February 11</td>
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<td>Roles and Responsibilities of Banks in the Payment Process</td>
<td>Richard “Chip” Thomas, American Export Training Institute, West Chester, PA</td>
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<td>The Power of Procure to Pay (P2P) Metrics and Dashboards</td>
<td>Chris Doxey, CAPP, CCSA, CICA, CPC, Doxey Inc., Paeonian Springs, VA</td>
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<td>Project Management Principles That Drive Continuous Improvement</td>
<td>Chris Doxey, CAPP, CCSA, CICA, CPC, Doxey Inc., Paeonian Springs, VA</td>
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<td>February 18</td>
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<td>Letter of Credit Documentation: How to Avoid Discrepancies</td>
<td>Richard “Chip” Thomas, American Export Training Institute, West Chester, PA</td>
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<td>February 18</td>
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<td>Connected Leadership</td>
<td>Francis Eberle, Ph.D.</td>
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<td>February 24</td>
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<td>The Leadership Toolkit</td>
<td>Chris Doxey, CAPP, CCSA, CICA, CPC, Doxey Inc., Paeonian Springs, VA</td>
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<td>Choosing the Right INCOTERMS for Letters of Credit: Why International Commercial Terms Matter and the Role They Play</td>
<td>Richard “Chip” Thomas, American Export Training Institute, West Chester, PA</td>
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## UPCOMING WEBINARS

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<td>MAY 20</td>
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<td>Jeremy Graves</td>
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<td>JUNE 17</td>
<td>**Author Chat</td>
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<td>Dr. Lisa M. Aldisert</td>
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NACM and FCIB present

**AUTHOR CHATS**

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

Purchase the book. Read the book. Join the Author Chat. A New Way to Learn

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REGISTER NOW!
For Credit Managers, Every Day Is a Negotiation

American actress and writer Carrie Fisher once said, “Everything is negotiable. Whether or not the negotiation is easy is another thing.” From the first day of work to the eventual day of retirement, credit professionals are negotiating in which they will discuss a subject with the goal of reaching an equitable solution that benefits each party. Whether it’s negotiating with the sales team, fellow credit colleagues, or customers, the process requires a give and take on both sides of the table. There might not be a step-by-step rulebook per se, but there are tactics credit professionals can utilize to hold a successful negotiation.

In today’s business world, the “old ways” of negotiation are no more, said Alexandra Carter, the director of the Mediation Clinic at Columbia Law School, in Forbes. Whereas people once “held [their] cards close and then tried to spring a surprise on [their] adversary,” Carter said negotiation is now about transparency. “You need to get clear on the problem you are solving, your needs, your concerns and your goals—and then be clear in communicating with the other person,” said Carter, who is a negotiation trainer for the United Nations. “Transparency creates trust. And trust creates deals.”

Both parties involved in the negotiation process mustn’t hold a conversation like a game of table tennis, where each player focuses solely on what they want: a win. Instead, Carter said each side must try to steer the conversation to reach a middle ground by asking the right questions along the way.

Credit Manager Brett Hanft, CBA, said when he picks up the phone to discuss an issue with his accounts payable team, accounting manager, or CFO, he not only asks questions, but also listens to the other person’s questions and concerns. Hanft said he and his credit colleagues at American International Forest Products (AiFP) set a goal to have an amicable conversation during all negotiations, knowing an aggressive mindset will get them nowhere.

After exchanging pleasantries, Hanft said he kicks off the discussion by sharing the reason for the call. More often than not, Hanft’s negotiations involve payment from a customer who is past due. In this case, questions to ask the customer may include, “Why are we in this situation?” “Is there something that you need that you don’t have in order to get the invoice processed?” or, “Is there a cashflow issue?”

“When you ask a leading question and then listen, you’d be amazed at the information you get from the person,” the long-time credit manager said. “You want to spin it as, ‘What can we do to help you,’ rather than, ‘I don’t care what your excuses are.’ Saying, ‘We need to get paid or we’re sending you to collections,’ isn’t going to give you the end result you’re looking for when you’re trying to negotiate and benefit both sides.”
Hanft said he recently worked with an account where AiFP was getting prompt payments via ACH from a customer, including discounted payments and an increased sales volume. Shortly thereafter, the customer was paying their invoices three weeks late, turning their 10-day terms into nearly 30-day terms. Hanft took action by contacting the company’s president and asking what he and AiFP could do to help. By listening to the customer, the credit department learned the company was experiencing slow pay from its own customers, therefore, slowing their own cash flow. By listening to the customer, Hanft said he was able to learn their concerns and develop a suitable solution.

“You want to be able to get paid and have your customer feel valued,” he said. “They don’t like being in a situation where they’re being paid late and they know they’re paying you late. They respect the fact that you have a partnership and a relationship you want to preserve, so they’re doing what they can to find a way for us to meet in the middle.”

Negotiations come in many forms, Hanft noted, and do not always revolve around payment plans or addressing a past due account. The lumber industry and many others may also negotiate credit limits, especially during today’s economic climate when prices are high. Finding common ground in those situations is a matter of negotiating early payments and/or spreading orders over time to get money on invoices that are coming due before there’s increased exposure to the account balances.

“Ultimately, you want everything from what you’re trying to get from the conversation,” Hanft said. “But, it’s smart for you to also look at what you’re willing to give up, so you’re still able to have a satisfactory conclusion.”

Andrew Michaels, editorial associate
Trade Creditor Strategies Responding to a Troubled Customer
Many industries have been reeling from the disruption created by the COVID-19 pandemic. Chapter 11 filings have significantly increased since the onset of the pandemic and the resulting lockdowns and Chapter 11 filings are expected to surge through 2021 and beyond. This program provides trade creditors the opportunity to identify distressed customers prior to their bankruptcy filings and take action to mitigate their risk of loss. The warning signs of a troubled customer and sources of information for identifying warning signs will be discussed. The speakers will then focus on the risk mitigation tools that should be part of a trade creditor’s arsenal, including negotiating and properly documenting consignment and purchase money security interest protection, letters of credit and guarantees, enforcing setoff rights, obtaining credit insurance or an accounts receivable put, enforcing Uniform Commercial Code remedies, such as stoppage of delivery and adequate assurance rights, and the steps that can be taken prior to any bankruptcy to reduce preference risk.

Speakers: Bruce Nathan & Eric Chafetz, Partners, Lowenstein Sandler LLP

Company Response to the Pandemic
- How do you conduct screenings on site?
  - Just employees? Subs? Vendors?
- How do you maintain social distancing on a jobsite/customer visits?
  - Physical barriers?
- How do you handle areas that are physically confined to begin with, like:
  - Elevators?
- Working from home
  - New policies/viewpoints?
  - Effects on your industries?
- Zoom meetings may become norm
  - Reducing travel time
  - Reducing travel expense
  - Increased efficiencies?
- Courts/filings
- Technical security with so many people working from home?
  - How to secure?
    - Had any issues?
    - What has your company done to secure your companies data
- Credit: Draws delayed because of COVID-19.
  - How to deal with customers that were trying to take advantage of situations?
  - How to maintain lien positions?
  - Working with customers with delayed payments
- How is the labor market?
  - Has your organization done any hiring during the pandemic?
  - What new steps have you taken during this process
    - Remote interviews?
  - What is the available talent?
- How is your backlog?
  - How has the pandemic affected your company’s ability to deliver to customers on time and in full
  - What are things that your lawyer can do to support you during this time?
    - Incorporation of legal wording for delays on jobs

Speaker: Travis Newkirk, Member

Stress Busting & Immune Boosting
Lisa presented on Stress Busting & Immune Boosting during a time of year when colds/flu starts going around, COVID threat still looming, work from home stresses continue, and the holidays right around the corner!

Speaker: Lisa Vermillion, Wellness Expert
Working Credit & Collections in the Covid-19 Era and Beyond

2020 has been a year of change and challenge and has been especially impactful to credit, collection and finance business professionals. On Tuesday, Nov. 10, Bill Corn, Senior Manager of Global Credit and Collections at nVent, shared his insights, expertise and thoughts on working remotely and being effective credit and collection professionals in the Covid-19 era. Bill will focused on improving customer credit, collection and communications in a remote environment. After Bill’s presentation, there was also a brief roundtable discussion, moderated by Bill, to allow participants to discuss what other member companies are doing during these challenging times.

Speaker: Bill Corn, CCE, CICP

Kick Burnout to the Curb & Reclaim Your Well-Being—Working in a Pandemic

In a recent CFDD chapter survey of our members, the stress and anxiety of this pandemic and related workplace uncertainties ranked in their top three challenges for 2020. 2020 has been a year of change and challenge which has been especially impactful to credit, collection and finance business professionals. Working remotely has brought new dimensions to stress and burnout as the COVID-19 pandemic has been overwhelming to many people. According to recent statistics in a survey of American professional workers, over 85% of the pandemic workforce are experiencing additional stress and challenges which have raised anxiety and decreased worker effectiveness. This session will help attendees reclaim more of their life and energy back from the busyness and stresses of the day. Learn how to reduce stress, become more productive and cultivate a greater sense of wellbeing, peace, flow, and ease while embarking upon your profession and your journey of a lifetime creating a meaningful lifestyle based on cultivating a deep relationship with your authentic self, which helps to fuel your passion for life so that you can pursue your goals and still have room in your life for your well-being.

Speaker: Professor J.D. WildFlower
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

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Read more about the CMI here.

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Our Vision is to be a leading provider of professional development opportunities through learning, coaching, networking and individual enrichment.