



DeLinda Goodman, CCE

Thinking 'Inside' the Box—For a Change

All of us are probably familiar with the concept of “thinking outside the box,” and most likely have had someone, whether it be a manager, mentor or teacher, encourage us to do that at some point in our lives.

Believe it or not, Merriam-Webster describes this phrase as an “idiom” and defines it as: “To explore ideas that are creative and unusual and that are not limited or controlled by rules or tradition.”

Tradition is very much ingrained in our CFDD organization. We operate very much like a family, and family traditions are comforting, familiar and fun. However, the current state of our world has turned everything upside down; and as a result, many of our traditions have been missed or changed.

As a result of these changes, we have had the opportunity to be creative and to try new, innovative ways of doing things. One of the changes that has come about is our ability to “think inside the box” and use our computers or other technical devices to meet as a group. Recently, we hosted the “CFDD Stars of 2020” award ceremony, which was a big hit! More details regarding this ceremony will be covered later in this newsletter, so keep reading to learn more.

For the first time ever, we were able to meet as an entire group virtually so that we could recognize the chapters and individuals who were high achievers in 2020. As most of you know, we normally announce the winners of these awards during the CFDD luncheon held at Credit Congress. Because we did not have the opportunity to do that in 2020, we wanted to make sure we did not miss the chance to express our thanks and appreciation for everyone. I personally enjoyed the ceremony and had a lot of fun seeing everyone’s faces again!

Over the past year, most chapters have held their monthly meetings virtually, and as a result, have been able to invite members of other CFDD chapters to participate. This has resulted in some very high energy, exciting educational opportunities for members to attend.

Moving into another year of likely virtual meetings, at least for the first part of the year, I would encourage all of you to “think inside the box” and use the tools that we have available to us to communicate across all of our CFDD chapters, and to learn and grow from each other.

DATES TO REMEMBER ...

CFDD National Award
Nominations by
March 15

CFDD National Board
Applications for Positions by
April 1

1st Quarter 2021 Membership
Reports Due by
April 10

Annual Leadership Report
Due by
April 15

Annual Chapter Statistical
Report Due by
April 15

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The core of our organization is that we are focused on education, networking and professional support for each other. What better way of doing this than to take advantage of this chance to do things differently? I know that we have some very creative and driven members out there, as well as some who are much more technologically advanced than I am, members who can come up with great ideas of how to take advantage of the current situation and turn it into a positive for all of our members.

Please continue to share with the CFDD National Board how YOUR chapter is moving forward. For example:

- How are you holding your monthly meetings?
- What platforms have you used to host meetings, and which ones have worked best?
- How have you been able to arrange for speakers?
- What publicity strategies have you used to engage members?

We would love to hear from all of you about the things that have worked well and the challenges that you have faced. This is truly an unprecedented opportunity for all of us to learn from each other and to share ideas without limits.

As always, I will leave you with my favorite quote by Pele: **“Success is no accident. It is hard work, perseverance, learning, studying, sacrifice and most of all, love of what you are doing.”** Keep “thinking inside the box,” working hard and learning together!



DeLinda Goodman, CCE, is accounts receivable supervisor at Rotex Global, LLC, in Cincinnati, Ohio. DeLinda serves as the CFDD National chairman and is a proud member of the CFDD Louisville Chapter.

What are you waiting for?

Apply to earn an NACM Professional Designation!

APPLY BY:	TAKE THE EXAM ON:
Fri., May 28, 2021	Mon., Jul. 26, 2021
Fri., Aug. 6, 2021	Sun., Oct. 10, 2021 (Credit Congress, Kansas City, MO)
Fri., Sept. 10, 2021	Mon., Nov. 8, 2021



Recent Chapter Program Topics

Elevating the Credit Profession Through Knowledge



The Mysteries of Consumer Credit Reports Unveiled

Consumer credit isn't as overwhelming when you know what it is, how it is comprised, and when to use it. We will break down the mysteries of consumer credit reports to make it easier for credit professionals to understand when and how to use them in conjunction with commercial credit reports to ensure credit risk is at a minimum.

Speaker: Kristi Martin, OneCreditSource.com

Doing More with Less: Strategies for Success

The trend of companies expecting their employees to do more with less is nothing new. The current economy is bringing about a brand new set of challenges that companies are having to face in managing the ever increasing workload. In this session, we'll review strategies that will help you:

1. Understanding the priorities.
2. Unpacking what being a team player really means
3. Utilizing the resources you have for maximum efficiency (and how to best find additional support)
4. Uncovering the benefits of work/life balance.

Speaker: Diana Crowe, NACM Southwest

Communication, Value, Creativity, Attitude, Leadership

Communication

- Which communication tools work best for you: email, calls, zoom, etc.?
- Listening, mirroring, responding
- Professionalism versus Empathy
- What will the other person's take away be?

Value

- Production of work
- Results, resolutions, summarizing accomplishments
- Tracking activity and outcome

Creativity

- New situations require innovative resolution techniques
- Working with peers and co-workers formulating new plans
- Open to try new procedures: what worked, what didn't, and why?

Attitude

- Elevating your soul traits
- Pause

Leadership

- Not just for managers
- Engage, collaborate, elevate

Speaker: Leslie Harrison, SPHR, CGA, Vice President of Membership, Staffing, and HR, NACM Connect

7 C's of Effective Business Communication

We tend to focus our training and education on specific credit areas such as bankruptcy, antitrust or how to get paid quicker – hard skills that are easy to observe, quantify and measure. While hard skills are necessary to do our jobs, soft skills have become increasingly more important in today's workplace. These 'people skills' or 'interpersonal skills' are typically hard to observe, quantify and measure. Soft skills are needed for everyday life as much as they are needed for business. Soft skills have to do with how people relate to each other: communicating, listening, engaging in dialogue, giving feedback, cooperating as a team member, solving problems, contributing in meetings and resolving conflict. The Seven C's of Effective Communications will provide a blueprint for this important part of business success.

Speaker: Nancy Watson-Pistole, CCE, ICCE, Accounts Receivable Analyst at Hostess Brands, LLC

Economic Outlook

Economic conditions remain extraordinarily uncertain. A global pandemic, a tenuous presidential transition, and trillion-dollar policies continue to obscure the true state of Oklahoma's economic health. Dr. Evans will unravel the various economic influences and discuss the national and state economic outlook for 2021.

Speaker: Dr. Russell Evans, Assistant Professor of Economics at Oklahoma City University



Impact of PPP Loans and Our Post Covid-19 Economy

This year, over 660,000 companies have received PPP loans with some amounts reaching \$10,000,000. There is a good chance that some or many of these loan recipients may be customers to many of our member companies. Rick Krueger, CPA, will discuss how 100% of the loan amounts could be forgiven if the customers comply and follow the government's guidelines and will discuss what can happen to a business if they do not follow the guidelines. Rick will be speaking about what to expect in our 2021 economic climate and will share his forecast, another critical and timely presentation for credit professionals.

Speaker: Rick Krueger, CPA, Principal in CliftonLarsonAllen's National Assurance Group



Navigating the Recovery: Working WITH your Customers during Unprecedented Economic Challenges

During this session, we'll focus on how critically important it is to create and update meaningful credit file documentation and review your credit policy to ensure it supports effective risk management. The strength of your relationships with customers can provide tremendous assistance with potential cash flow and collection challenges. Finally, we will tackle the topic of requests and negotiations for revisions to established terms of sale, using the pandemic to justify the necessity of exceptions to the norm and when it makes sense to say "yes" or "no."

Speaker: Brett Hanft, CBA, Credit Manager, American International Forest Products

Tax Returns as Financial Statements

It's not always easy or possible to obtain reliable Financial Statements from your customers. In this presentation, you will learn how you can use tax forms 1040 Schedule C, 1065, and 1120 to get the financial information you need to make informed credit decisions.

Speaker: D'Ann Johnson, CCE, Credit Manager, A-Core Concrete Cutting, Inc.



Keys to Maximizing Your Effectiveness

We all desire to be more effective and successful at work and in our personal lives. In this presentation we will learn tried and proven methods to be more effective as leaders, workers and individuals – and learn how to help others be more effective too! Come and learn tips to improve the communication, relationships and performance of you and your team. We'll be pulling wisdom from the bestselling business book of all-time (Dr. Covey's "Seven Habits of Highly Effective People") and from other leading-edge research and writings.

Speaker: Wes Friesen, CCE, Solomon Training & Development

Technology in Credit, Post-COVID

We will explore the impact the Pandemic has had on credit in the "Now Normal". Beginning with the general economic impact and what made COVID-19 different than the last recession we will dive into how traditional credit management has been handled and the reliability of old methods or credit rating. Further discussion will focus on how emerging technologies, FinTech, and platforms are disrupting traditional credit management. We will conclude with a discussion of differential challenges and opportunities facing small and big businesses.

Speaker: Aaron Lindstrom, Euler Hermes



Verbal and Non-verbal Behaviors

Using verbal and non-verbal behaviors to help us figure out if someone is bs'ing us or not and to what level in a situation. In this session, you will learn:

- Getting it started: How to develop and gather information
- Addressing the spoken word, behaviors, and knowing your goal
- How to set the stage for success
- In person, zoom or phone: the questions to ask, how to ask them
- Paralinguistics, what the heck is that, how does it tie in and why it's important
- What was said, how it was said and breaking it down
- Using direct and indirect questions to dive in deeper
- Other factors to consider before you draw your conclusions
- Addressing your behavior: how your mannerisms, tone, and words impact the situation
- Bringing it all together and using it in practical application

Speaker: Thea Dudley

The Culture

- Creating Excellence with Those You Lead
- Leadership—Awesome Responsibility, Skill, Power, Authority, Serving, Coaching, & Character
- Environment—Creating & Sustaining an environment of excellence
- High Performing Teams & Community
- Steps of Team Development—Faking, Fighting, Forming & Functioning
- Growing Leaders
- Building Community
- Rules of the House
- Execution

Speaker: Marlene Groh, CCE, ICCE, Carrier Enterprise LLC



Expect Miracles

What does life look like when you dream big and expect miracles? Let's make 2021 the year we find out!! Let's real talk some strategies to live life VIBRANTLY ALIVE: Strong body - Wild heart - Free spirit. Dr. Devin will incorporate "Dream Big" lessons from Dr. Martin Luther King Jr. in honor of Black History month and will provide insight for encouragement in our daily lives and in the daily grind of work in Credit Management.

Speaker: Dr. Devin Vrana, The LightHouse Chiropractic & Acupuncture

Communication Strategies for Credit Professionals

Join us for an informational session with strategies for communication to benefit even the most experienced credit professional! This presentation will include tips to better communicate with customers about topics such as handling difficult collection calls, how to build better connections through the credit manager's role, how credit is aligned with sales, including how to turn a collection call into a sales call, and more!

Speaker: Roger Nice, CCE, ICCE, Director of Credit Services, Excel Industries, Inc.

Perspectives from CFDD's Past National Leaders

Reflections—Preparation for Success

In January, Vice Chairman Chris Birdwell asked if I would pen an article for the next CFDD Newsletter—a perspective as a past National leader. I didn't hesitate to say "yes," but then I soon wondered what would I say. Upon reflection, the memories of my professional and CFDD career started to fill my head and my heart.

I started reviewing some old articles I had written, perusing my National chair scrapbook and induction speech, and reflecting on the highlights of a 40-year career in credit management. What were my proudest moments? My first published article in *Business Credit* in March 2002? Yes. Serving as National chair in 2007-08 and receiving praise for my induction speech that took weeks to perfect? Yes. Oh, but wait, the most significant memory was way before that! It was in October 1996, almost 25 years ago.

After completing the required NACM courses and submitting my roadmap, I spent several summer months with my head stuck in Christie's *Credit Executives Handbook* and the *NACM Manual of Credit and Commercial Laws* preparing for the BIG exam. I took the CCE exam on Oct. 21, 1996. I sat for four hours in the local affiliate office to fulfill a goal I had set for myself in 1992: achieve professional certification. Whew! At long last, the exam was done. And then the waiting and wondering began. Did I pass?

I was ecstatic when the letter came a few weeks later announcing I had passed the exam and could now proudly display CCE after my name. I distinctly remember receiving a heart-felt note of congratulations from Maggie Grisom, CCE, one of the CFDD National Board members. I had only been a CFDD member for a couple years and was thrilled and honored to receive a personal note from a National officer. At that moment, I knew I wanted to become more involved in my local CFDD chapter and help others set professional goals and achieve professional certification.

Shortly after joining CFDD Kansas City in 1994, the Chapter appointed me to the position of assistant treasurer. Every two years, I was installed at the next level of responsibility, serving as treasurer, second vice president/programs, first vice president/membership and then president in 2004. My involvement in the Kansas City Chapter also included co-chairing the 2001 CFDD Western Regional Conference and numerous committees.

The involvement and participation were amazingly gratifying and fueled my passion. So, when the opportunity arose in 2002 to step-in to complete the term of a National area director, I was certain that I wanted to continue this path at the National level. Three years as an area director, two years in vice chair roles and then the National chair position were more fulfilling than I could ever imagine.



**Nancy Watson-Pistole, CCE, ICCE
2007-2008
CFDD National Chair**

Shape the Future of CFDD

Submit your application to
join the National Board of
Directors by **April 1**



Beyond the personal fulfillment, there were doors that were opened and rewards in the form of increased responsibilities and advancement in my roles in credit management, in both title and compensation. It all began with achieving the CCE designation and clearly CFDD had prepared a path to continue my journey.

That passion for professional designations was put into my own words and submitted to NACM. I wanted to promote the value an individual can derive from certification as well as the companies who employ them. March 2002's *Business Credit* magazine published my article, "Professional Designations: An Asset to Employees and Employers," in which I highlighted the paybacks to businesses and how professionally certified staff can provide companies with a competitive advantage. In reality, it was a plea for companies to invest in their employees and support education and training—leading them to see the potential value of pursuing certification for credit professionals.

Fortunately, I had an employer that supported my pursuit of education to fulfill my goals of certification and to become an organizational leader. They noticeably valued the ROI that certification as well as my CFDD involvement would provide. While everyone may not benefit from an employer's financial support, CFDD has always been there to support members who desire to achieve goals such as certification and developing leadership skills for their company and their CFDD chapters. CFDD scholarships provide access to education in credit management with one goal: to help **YOU** excel and succeed in the business credit profession.

Awards from the CFDD National Scholarship Fund are made available to all members of CFDD from funds derived from bequests, funds established by past CFDD boards and contributions from CFDD chapters and members. I invite you to read [The History of the CFDD Scholarship Fund](#); it will make you proud to be part of this amazing professional association!

Applications are taken twice annually, with scholarship awards made each year in seven different categories. Visit the CFDD webpage to learn more scholarship opportunities and deadlines. Please reach out to me or other past National chairs or board members, or your chapter leadership if you have questions or need assistance with scholarship applications. Many of us have experience completing scholarship applications, even those with financial support from their employers. I am proud to have given back to my employers that have supported me by contributing CFDD scholarship funds I earned annually toward my educational pursuits.

Whether your goals include certification, a position in leadership or other areas of development, CFDD's mission is to develop tomorrow's business leaders through core offerings. Find your passion and go after it. CFDD is here to help YOU achieve great things.

I leave you with these words from the great Dr. Martin Luther King: "Whatever your life's work, do it well." May they inspire you to be the best at whatever you choose to be as you prepare for success.

Nancy Watson-Pistole, CCE, ICCE, served as CFDD National chairman from 2007-2008. She is a proud member of the Kansas City Chapter and is accounts receivable analyst at Hostess Brands, LLC in Kansas City, MO.



**Chapter Annual
Statistical Reports Are
Due by April 15**





Debora Diamond-Burt, CCE, CICP

We Are Family

CFDD is more than just a credit group: It is a family. Those of us in credit have support systems we can contact within our local groups as well as other groups across the country. Knowledge is power; and when we share that knowledge with others, we not only help others grow, but we grow as individuals.

For those of you who do not know me very well, here is a little background. I was introduced to CFDD in 1993 when I was working a temp assignment for a large company based in Portland. My co-workers were members of CFDD, and they asked me to attend a meeting with them. This is where it all began for me.

I was so impressed by the professionalism of the group. When I was asked to attend on a regular basis, I jumped at the opportunity. I remember how I admired the individuals who attended the meetings—especially those on the board. They were so professional and knowledgeable. They inspired me to want to achieve more! I was just beginning to figure out what I wanted to do as a career, and CFDD really drove it home for me.



As I attended more meetings and listened to the speakers, I knew that this was the career path for me. I worked with three wonderful ladies who helped mentor me toward my degree and designations in credit. They helped me find permanent employment with a company that was also a member of CFDD and NACM. They encouraged me to start studying for my CBA designation.

At that time, I had dabbled in some college classes in accounting and knew that I enjoyed it. However, discovering CFDD helped me understand what part I wanted to concentrate on in accounting. Once I became an actual member of CFDD, I explored the scholarship opportunities that CFDD provided because my company did not provide full support for classes. I was so thankful that CFDD had scholarship funds available. At that time, CFDD granted me a scholarship, which allowed me to sit for the CBA exam. CFDD also gave me many opportunities to gain credit knowledge that I would not have otherwise received. I enjoyed the group so much that I became more involved and eventually a part of the board.

[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.

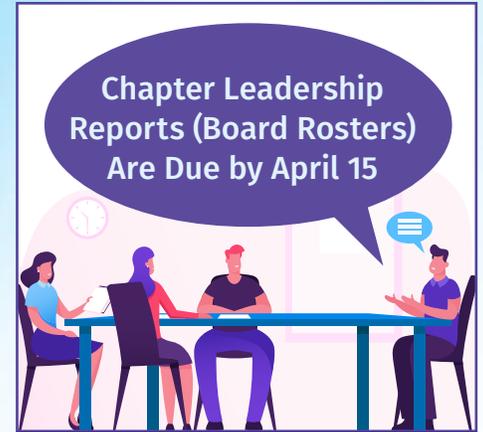
[LISTEN & LEARN](#)

My journey in education has been a long one, with kids in the middle. However, CFDD is where it all started making sense to me. I began setting goals for myself. Each time I achieved one goal, I set another one: CBA designation 1996; associate degree in business administration in 2006; CICP designation in 2014; bachelor's degree in accounting (Summa Cum Laude) 2015; and finally, the CCE designation in 2016. I am so thankful I achieved the educational goals I set for myself and proud to say that CFDD helped me along the way.

Everyone's path is unique to them, but one thing is common: goals. We all set goals or have a dream of what we would like to achieve. Start with a small goal, and use the scholarships available through CFDD to help you financially. You never know what you can achieve unless you try. The path of education and certification is not the same for all but know that CFDD is there to help you achieve them.

The scholarship program available through CFDD National is there to help support you in achieving your goals. CFDD National has two opportunities for scholarships each year, which are not difficult to qualify for. Invest in yourself, as knowledge is power. The more you learn, the more you grow and the more valuable you are to your company.

Debora Diamond-Burt, CCE, CICP, is credit manager for Schnitzer Steel Industries, Inc., in Portland, Oregon. Debora serves as an area director on the CFDD National Board and is a proud member of the CFDD Portland Chapter.



So that CFDD can rally behind and support NACM's Credit Congress in October, the CFDD National Conference will be postponed until September 2022.

CFDD NATIONAL CONFERENCE
SEPT. 8-9, 2022 • OKLAHOMA CITY

The 2021 National Conference has been postponed to: September 8-9, 2022

CFDD's Annual National Award Celebration

Each year, CFDD bestows national awards to both Chapters and individuals. CFDD Chairman DeLinda Goodman, CCE, hosted a virtual awards celebration to recognize and honor its 2019 recipients on January 21, 2021, with nearly 65 CFDD members in attendance.

As the virtual event kicked off, DeLinda said, “Now is a great time for Chapter Boards to be discussing whether your Chapter will submit a 2020 nomination by March 15th. Whether you want to nominate a great special or monthly program your Chapter created and hosted or a special member, we want to recognize and applaud our high achievers and achievements!”

CFDD's annual awards are:

Chapter Awards	Individual Awards
<ul style="list-style-type: none"> • Monthly Program • Special Program • Publicity • Membership 	<ul style="list-style-type: none"> • Distinguished Member Achievement (DMA) • Spirit Award

For the purpose of the CFDD National awards program, Chapters are divided into two classes by membership size: Class A Chapters have 25 or more members and Class B Chapters have 24 members or less.

Class A Chapters	Class B Chapters	
<ul style="list-style-type: none"> • Portland • Louisville • Raleigh/Durham • Minneapolis/St. Paul • Charlotte 	<ul style="list-style-type: none"> • Tacoma • Phoenix • Seattle • Wichita • Oklahoma City 	<ul style="list-style-type: none"> • Kansas City • Omaha/Lincoln • Dallas/Fort Worth • Albuquerque • Toledo

Monthly Program Award

CFDD Chapters put a great deal of effort into creating, planning and hosting monthly educational programs. At least once a year, if not more, a program exceeds everyone's expectations. We all know how great that feels—attendance was up, spirits were running high and the program content, well...it just created a buzz. The Monthly Program Award is designed to honor exceptional programs.

In the Class B category, our **Kansas City Chapter** was honored with the Monthly Program Award for the program, “Automation in the Credit Department: How Can I Be Ready?” Here's a brief description of the Class B winning program: “As the digital revolution continues to filter into every area of our lives, it is inevitable that it will affect us in the workplace—if it hasn't already. In this session, we are going to look at not only the impact of technology and automation changing how we do our work, but also the credit professional's role within the organization. Most importantly, we will see how you can position yourself to be prepared for what the future holds!”



2020 National Award Nominations Requested by March 15



CFDD Chapters wishing to publicize their virtual meetings nationwide should email details to Vice Chairman - Education, Programs & Chairman Elect Sam Bell at sam.bell@louisvilleladder.com. Sam will share the program information with all Chapter Presidents.

In the Class A category, we congratulate our **Portland Chapter** for its award-winning Regular Program, “How to Build Efficiencies in Credit!” The following is a brief description of this program: “We all have a need for more hours in the day, additional staff, and for those fires to just blow out on their own. Since we do not live in a perfect world, I don’t know of anyone who has all the staff, time and energy that is needed to get through the day to day. However, I do have a solution that will help streamline your processes and build standardization, therefore, creating efficiencies that will save you time and resources.”

Special Program Award

Some Chapters create very special seminars, workshops or programs that are bigger than a regular meeting. These programs can span several hours, or perhaps even an entire day, and may involve several different speakers. Because we know that special programs matter to both our Chapters and members, we invite every Chapter that hosts a special seminar or workshop to nominate it for consideration in the Special Program award category.

In Class B, our CFDD **Oklahoma City Chapter** won for its THREE GREAT SPEAKERS in ONE GREAT DAY program that covered Cannabis Law, Confident Credit Decisions, and Credit Is NOT Profit Sucking Overhead! With Karen Hart, Esq., Brett Hanft, CBA, and Ellen Wodiuk, CCE, ICCE, serving as the presenters, it’s no wonder that this program is our Class B winner!

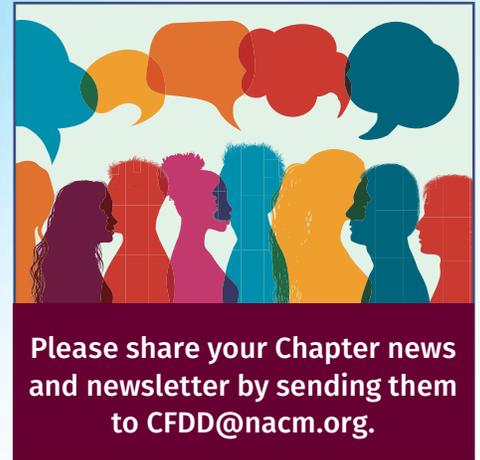
CFDD Wichita earned the Class A category Special Program Award for its prophetic program: 2020 - The Year of Living Dangerously, (Economically Speaking). Chapter members Chris Birdwell, of Pioneer Balloon, and Stephanie Hill, of Bunting Magnetics, coordinated the event with favorite speaker Dr. Chris Kuehl, Ph.D.; speaker Rochelle Wilson, CGA, of NACM Connect, which graciously co-sponsored the Super Session, and speaker Nancy Watson-Pistole, CCE, ICCE, of Hostess Brands. High Radius sponsored the Ice Cream Social and gift prize.

Publicity Award

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

This year’s winner is **CFDD Wichita** whose publicity efforts include publishing a quarterly newsletter by email to its Chapter members, prospects, and members of the National Board. Members of the National Board really enjoy reading Chapter Newsletters, so please remember to send a copy to cfdd@nacm.org so that they may be shared.

The Wichita Chapter also has a Facebook account used to distribute its monthly meeting information, its quarterly newsletter and information about its annual super session, which is held each fall. Through the dedication and commitment of the Wichita Chapter’s leadership team, it has remained committed to the importance of consistent publicity to promote greater awareness to members and to the outside credit and finance community. The Wichita Chapter is committed to having consistent communication by newsletter and other mediums, recognizing that communication is vital to retaining membership and growth.



Wichita publicized its Award-Winning Super Session through Wichita State University, 360° Wichita—a marketing site for small businesses in Wichita—its Facebook page and its newsletter. And the Chapter regularly sends news for inclusion in the CFDD National newsletter in the Chapter news section—it’s so important for Chapters to send news to share via our national newsletter.

Membership Awards

Each year, the Chapter in each class having the largest percentage net gain in its Chapter membership during the year is presented with a Membership Award. The membership total shown on Dec. 31 is the base figure used for these awards. The Membership Award winners are in Class A, our **Charlotte Chapter** for its 22% membership growth, and in Class B, our **CFDD Phoenix Chapter** for its 5% membership growth.

Distinguished Member Achievement Award

The Distinguished Member Achievement Award was established in 1988 to recognize outstanding individual achievement. In order to be nominated, the nominee must have held membership for at least 5 years, have held at least two offices, have served as Chairman of at least 2 committees and be supported by a Chapter Letter of recommendation. Every Chapter is invited to nominate one candidate annually.

CFDD extends its congratulations to DMA recipient **Debora Diamond-Burt, CCE, CICP**. Debora is very engaged with her chapter: She has served as a director, treasurer, vice present and president. She also served as the Chairman of her CFDD Portland’s Program and Publicity Committee. She has served as a speaker and mentor, and on the Fundraising Committee. She’s an avid fan of education, having attended her Affiliate’s fall conference, CFDD’s National conference and Credit Congress.

On Debora’s nomination form, her colleagues wrote, “Our nominee is the picture of servant leadership: She has tirelessly dedicated her time and experience to every facet of our Chapter, whether through training new leaders or simply spending time putting together materials for meetings. She volunteers countless hours ensuring the smooth operation of every meeting, and every local function. At meetings, she is there to greet people when they arrive and say goodbye as they leave. Debora Diamond-Burt, CCE, CICP is one of the true pillars of support of our Chapter. Her overall engagement in CFDD naturally lends itself to provide valuable mentorship for our members who are focused on continuing education and leadership development.”



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

The Spirit Award

In 2001, CFDD established an award to honor the memory of one of our most beloved members, Marilyn Daugherty. The Spirit Award, honoring Marilyn, is not bestowed every year, but rather only when the Awards Committee feels an individual merits receiving such an honor.

Marilynn was a dedicated mentor, businesswoman, confidant, advisor, peer and friend to countless CFDD and NACM members. She was the consummate

professional. She offered many individuals a helping hand to grow and reach their fullest potential, both professionally and personally. Her unquenchable Spirit touched the lives and careers of so many people at all levels of the business credit and financial communities. Marilynn was a sound guide, but not critical judge, of those who worked for her and beside her.

Her Spirit encompassed those around her like a pair of safe, yet strong and protective arms. Marilynn's years of service to CFDD as a Member, Director, Officer, and Chairman of the Board were marked by unbridled compassion, dedication, fairness, graciousness, and loyalty.

These attributes were not limited solely to the CFDD but shared generously with all those with whom she came in contact. Like Marilynn, our Spirit Award winner's actions, words, perseverance, assistance, guidance, advice, and good deeds over the years have had a positive and profound influence on others. CFDD's highest honor, the Spirit Award, is bestowed upon **Brett Hanft, CBA**.

When completing the form to nominate Brett for the Spirit Award, his Chapter colleagues said, "Brett continues to maintain an impressive level of volunteer service to CFDD by serving on the CFDD National Board. After 5 years of service as a National Area Director, he served as our National Chairman and is now our Immediate Past Chairman and Representative on the NACM National Board. We are so proud of Brett and his accomplishments. His passion for CFDD is contagious and will surely provide an enormous benefit to the entire CFDD membership.

His visibility and involvement in multiple CFDD Chapters, service on two local CFDD Chapter boards, participation on practically EVERY committee as Chairman or member (multiple times) confirms that the strength, stability, and continued success of the CFDD Portland Chapter has been significantly impacted by Brett's ability to guide, direct, support and encourage.

The Portland Chapter is extremely proud and excited to see Brett in a leadership role that exemplifies his dedication as he continues to add new levels of service to our organization. Brett is one of the most selfless people I know—he gives freely of his time, support and encouragement—the invaluable contributions this ONE PERSON has given to promote the growth and success of our Chapter is immeasurable.

Brett has more than demonstrated the heart, soul, Spirit that was Marilynn Daugherty. Brett is always patient and kind, makes an effort to welcome and engage new people and members, and never misses an opportunity to promote CFDD."

Congratulations to all. [Nominations](#) for 2020 Awards are being accepted until Monday, March 15, 2021.



Brett Hanft, CBA
Credit Manager
American International Forest Products
Beaverton, OR

UPCOMING WEBINARS

Connected Leadership

Chat with Author Francis Eberle, Ph.D
Duration: 90 minutes | A benefit of NACM, CFDD & FCIB membership

MARCH 2
11 AM ET

MARCH 4
11 AM ET

How to Lead

Speaker: Winthrop Jeanfreau, Executive Director, ImpactUtah.org
Duration: 60 minutes

Nationwide Certification Exam Date

MARCH 8

MARCH 9
11AM ET

A Creative Approach to Accounts Receivable Insurance

Speakers: Ursula Wegrzynowicz and Jennifer Krause, EXIM Bank
Duration: 60 minutes | A benefit of NACM, CFDD & FCIB membership

Critical Elements of the Mississippi Lien and Bond Statutes

Speaker: Chris Ring, NACM's Secured Transaction Services
Duration: 30 minutes | A benefit of NACM membership

MARCH 10
3PM ET

MARCH 11
11 AM ET

An Exporter's Perspective of Incoterms

Speaker: Phillip Poland, DHL Global Forwarding
Duration: 60 minutes

Recent Stimulus Legislation's Changes to the Bankruptcy Code

Speakers: Bruce Nathan, Esq. and Eric Chafetz, Esq., Lowenstein & Sandler
Duration: 30 minutes

MARCH 15
3PM ET

MARCH 18
11AM ET

Working in Sync: How Eleven Dartmouth Athletes Propelled Their College Sports Experience into Professional Excellence

Chat with Author Whit Mitchell
Duration: 90 minutes | A benefit of NACM, CFDD & FCIB membership

Application Deadline for the Nationwide May 16 Professional Designation Exams Test Date

MARCH 19

MARCH 24
3PM ET

Protecting Liens & Bonds Collateral in Minnesota

Speaker: Jim Sander, Esq., Larkin Hoffman's Real Estate Litigation Group
Duration: 30 minutes

Using Financial Modelling to Assess Risks Before They Happen

Speaker: Antje Seiffert-Murphy, CFA, Equinox Global
Duration: 60 minutes

MARCH 25
11AM ET

MARCH 29
11AM ET

The Leadership Toolkit

Speaker: Chris Doxey, CAPP, CCSA, CICA, CPC, Doxey Inc.
Duration: 60 minutes

UPCOMING WEBINARS

How to Reduce Supplier and Buyer Friction

Speaker: Chris Doxey, CAPP, CCSA, CICA, CPC, Doxey Inc.
Duration: 60 minutes

**MARCH 31
11AM ET**

**APRIL 7
11AM ET**

Project Management Principles That Drive Continuous Improvement

Speaker: Chris Doxey, CAPP, CCSA, CICA, CPC, Doxey Inc.
Duration: 60 minutes

Grab the Helm: Navigating with Purpose Charting a Course Through Life's Journey

Chat with Author Dr. Robert T. Sicora
Duration: 90 minutes | A benefit of NACM, CFDD & FCIB membership

**APRIL 15
11AM ET**

**APRIL 22
11AM ET**

Financial Shenanigans & Case Study

Speaker: Antje Seiffert-Murphy, CFA, Equinox Global
Duration: 60 minutes

Your Credit Congress Experience Begins in June Virtually...

CREDIT CONGRESS VIRTUAL PLUS INCLUDES:

- 6 live virtual educational sessions
- 10 recorded educational sessions
- Access to the sessions for three weeks
- Access to the Virtual Expo Hall
- Live Exhibitor Meet & Greets



...and Finishes with the In-Person Event You Love in October!



CREDIT CONGRESS IN-PERSON ADMISSION INCLUDES:

- Expo Grand Opening Networking Reception
- General Session Keynote & Awards Celebration
- Admission to all educational breakout sessions
- Expo time while enjoying two networking lunches on the Expo Floor
- Closing Night event

The best registration rate ends on March 15!

The Early Bird registration rate ends on March 15. Register for the Virtual Plus event now and add the in-person event later—or register for both today!



Louisville Chapter Hosts Virtual Educational Seminar

The CFDD Louisville Chapter held an educational Microsoft Office Teams seminar on Thursday, Jan. 21, as part of its bi-monthly meeting. Because the Chapter has been meeting virtually due to the pandemic, CFDD Louisville invited members from CFDD chapters across the U.S.

Lowenstein Sandler partners, Bruce Nathan and Eric Chaffetz, led the interactive seminar, “Cutting Edge Bankruptcy Issues,” and discussed recent court decisions concerning the section 503(b)(9) “20-day goods” priority claim, reclamation rights, and preference claims and defenses. They also spoke about recent changes to the bankruptcy code, including the Small Business Reorganization Act of 2019, the CARES ACT enacted in March 2020 and the recently enacted Consolidated Appropriations Act of 2021. Bruce and Eric highlighted the changes concerning small business bankruptcy debtors and preference claims and defenses.

This seminar brought together 44 attendees—Louisville’s highest attendance in recent history. Of that total, 31 participants were from other chapters. This virtual seminar was offered complimentary because the Louisville Chapter leadership felt strongly that now is the time for fellow credit professionals to come together and help one another after making it through an unprecedented year of uncertainties.

Mandy Turner, CBA is co-vice president of the CFDD Louisville Chapter and credit manager at Valvoline Inc. in Lexington, Kentucky.

With the NACM Credit Congress & Expo moved to October 2021 and the CFDD National Conference postponed until 2022, all Scholarship award recipients will be contacted individually.

CFDD National Conference Scholarship Award recipients may elect to use their national conference scholarship to attend the 2021 Credit Congress in Kansas City.

Thank you for your patience and understanding as we sort out CFDD Scholarship Awards from 2020!

We will contact you.



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
Mon., March 15	Mon., March 19
Mon., April 12	Mon., April 16
Mon., May 10	Mon., April 14

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.



Listen to NACM Economist **Chris Kuehl, Ph.D.**, discuss the latest CMI and give his view of what's to come. bcm.nacm.org/index.php/podcasts

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.