



Sam Bell

From Many Stars, One Constellation

E Pluribus Unum was the motto proposed for the first Great Seal of the United States by John Adams, Benjamin Franklin and Thomas Jefferson in 1776. As many of you know, it's a Latin phrase that means "One from many." The [E Pluribus Unum](#) project describes the motto this way:

"The phrase offered a strong statement of the American determination to form a single nation from a collection of states. Over the years, *E Pluribus Unum* also has served as a reminder of America's bold attempt to make one unified nation of people from many different backgrounds and beliefs. The challenge of seeking unity while respecting diversity has played a critical role in shaping our history, our literature and our national character."

[A post written by author Matthew Barzun](#), who always has been fascinated about how we can stand out and fit in at the same time, shared some insights from his new book, *The Power of Giving Away Power: How the Best Leaders Learn to Let Go*.

Mr. Barzun wrote, "On July 4th, 1776, there were two, not one, declarations made in Philadelphia. In addition to the famous Declaration of Independence, the founders that day also declared, in a move familiar to startups everywhere, 'We need a logo.' This would become the two-sided Great Seal of the United States, and you can see both sides of it today on the back of a dollar bill."

"They chose an American eagle with a shield and also decided on a motto—*E Pluribus Unum* (from many, one)—and they picked a design for the back side of the seal. For the crest on the front, they chose 13 stars of different sizes in an asymmetrical pattern, with beams of light emanating outward," Mr. Barzun describes.



DATES TO REMEMBER ...

CFDD National Board of Directors Meeting in conjunction with the NACM Credit Congress
Kansas City, MO

October 10

3rd Quarter Membership Reports for the period ending on September 30 are due

October 10

CFDD Annual Business Meeting & Awards Luncheon in conjunction with the NACM Credit Congress, Kansas City, MO

October 12

Fall Scholarship Applications Due on

October 31

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He went on to write, “They called it the ‘radiant constellation.’ It symbolized the animating idea of this new country: independent bodies freely choosing to behave in concert to accomplish something bigger, more useful, more powerful than each could alone. One could stand out on one’s own—like a star—but at the same time be part of a larger unit—a constellation. Any band of revolutionaries can declare independence, but this constellation symbol pointed toward something harder and much more meaningful: Interdependence. ...it’s the constellation that was America’s best idea.

“It means ‘from many stars, one constellation’—where fitting in never means losing your identity and being a one-of-a-kind individual doesn’t mean going it alone. In a constellation, you can stand out and fit in,” writes Mr. Barzun.

CFDD’s 14 Chapters stand out on their own and, at the same time, work together as a national constellation. Each Chapter has a different number of members and is located in a different part of the country. Through diverse leadership, each has its own unique identity and, at the same time, each “stands out” while fitting into our national network. Our 14 Chapters bring our strength to our national network.

Each CFDD Chapter chooses to operate in support of today’s credit professional, stepping in to provide the forum in which we can network and learn. Being able to talk with one another about our challenges and triumphs is invaluable. Individually, we bring unique solutions to very common problems.

Our Chapters continue to provide education for all CFDD members; CFDD believes that members should invest in themselves through the continued pursuit of knowledge. As CFDD comes together at NACM’s annual Credit Congress or at the CFDD National Conference, our membership creates a strong, unbreakable network. Our nationwide network is more powerful than any Chapter alone could create; and at the same time, our Chapters shine individually, maintaining their individual identity.

As part of the powerful CFDD national network, each of us can stand out as we support each other. We are the power that creates bond among and between us.

Mr. Barzun’s book, *The Power of Giving Away Power: How the Best Leaders Learn to Let Go*, is available on Amazon.com.

Sam Bell is the 2021-22 CFDD National Chairman. Sam is a proud member of the CFDD Louisville Chapter and is credit manager for Louisville Ladder Group LLC in Louisville, KY.



Recent Chapter Program Topics

Elevating the Credit Profession Through Knowledge



Making Credit Decisions with Limited Financial Information

The presenter will hold a topical discussion covering risk assessment, risk tolerance & reflective credit.

Speaker: Pat McKinnon, Latigo Energy Group, LLC

Effective Collection Calls

Get the results you want from your collection calls. The presentation includes being prepared, thinking positively, what to say and how to say it, and be in control of the call. The session will include quick tips on how to control the conversation, listening closely to the debtor's responses and developing a collection plan to get paid.

Speaker: Kim Lancaster, CCE, CICP, Standard Supply and Distributing Company



Seller-Centric Supply Chain Finance: Leveraging Your Strong Client Base for Working Capital Optimization and Off-Balance Sheet Financing

When someone hears the words, supply chain finance, most think it means traditional payables financing where a large buyer sponsors a program with a bank/fintech that offers their vendors access to early payment. These are the traditional supply chain finance programs that have been around since the advent of supply chain finance.

What most sellers/vendors don't know is that there are also *seller-centric* solutions available whereby vendors can establish/host/maintain their own supply chain finance programs. These structures are an attractive source of off-balance sheet financing, offer immediate reduction in DSO, and provide immediate benefit to the seller by freeing up cash (on an as-needed basis) that's currently trapped within their financial supply chain. Since these programs are on an undisclosed basis (meaning the buyer is unaware and uninvolved), they have no material impact on the underlying buyer/seller relationship. These solutions also run independent of any buyer-arranged program.

During this presentation, we'll review seller-centric supply chain finance solutions, discuss how they can be a better alternative versus traditional buyer-centric programs, and explain what's typically involved/required to host your own solution.

Speaker: Cory Speece, VP Supply Chain Finance, U.S. Bank NA



Dealing with a Financially Troubled Customer in Bankruptcy

This presentation will cover the best practices for dealing with a financially distressed customer in bankruptcy. In this session, you will learn practical strategies to walk the tightrope between continuing to do business with a customer in bankruptcy while taking steps to protect your company. You will learn the impact of debtor-in-possession financing on a vendor's ability to get paid and about the different types of credit enhancements that can be effective to enable vendors to continue the business relationship while hedging against unnecessary risk. You will also learn in greater depth about different types of priority claims and how to elevate your company's status as a creditor in its customer's bankruptcy to maximize recovery.

Speaker: Jason Torf, Esq., Ice Miller LLP



Please share your Chapter news and newsletter by sending them to CFDD@nacm.org.



Estate Planning

This session will cover: Intestate Succession of property, Overview of Probate, Wills, Probate Avoidance, Trusts, Charitable Giving, and other Estate Planning Issues.

Speaker: Andrew Rowe, P.A.

Lessons in Servant Leadership

- Defining servant leadership and developing character
- Old and new paradigms of leadership
- What is respect and how to act on it
- Making choices for behavior
- Discipline and staying committed to change
- Leaving a legacy

Speaker: Megan Richmond, CICP, Excel Industries, Inc.

Performance Metrics & Collection KPI's

This robust presentation will instruct on how to better measure performance and calculate various collection metrics. Topics covered will include: using and interpreting formulas, integrating attributes into aging reports, helpful automation tools/spreadsheets, work-arounds for various pain points, portfolio management/segmentation, and various metrics including a revamped DSO, ADD, BPDSO, and CEI!

Speaker: Allison Patrice, CCE, Results in Motion



The Current State of Supply Chain Finance

- Quick Review of Supply Chain Finance
 - Meaning
 - How it fits in with Procurement
 - The three legs of Supply Chain Finance: Accounts Receivable, Accounts Payable, and Inventory Management
- Supply Chain Management as a Strategy
- Trends in Supply Chain Finance
- The Impact of COVID 19 on Supply Chain Finance
- How to Speak to your Banker about your Supply Chain Finance Needs
 - DSO, DIO, DPO and your CCC
 - Why the ratios matter
- The Impact of the Greensill Bankruptcy
- Questions?

Speakers: Alexander Malaket, CITP, CTFP, GTP-E, OPUS Advisory Services Int'l Inc, Toronto and Craig Weeks, Trade and Supply Chain Finance Advisor, Global Trade Professionals Alliance

Round Table Meeting: Collection Agencies & Debt Consolidators

A roundtable discussion on collection agencies and the reappearance of debt consolidators with Nan Hannah as leader.

Facilitator: Nan Hannah, Esq., Hannah Sheridan & Cochran, LLP



Ellen Wodiuk, CCE, ICCE

CFDD Professionals for \$1,000

I will take “CFDD Professionals” for \$1,000.

DAILY DOUBLE!!

I will wager it all please.

“Why Do Professionals Belong to CFDD?”

What is Iron Sharpens Iron

That answer is correct!

- Leadership
- Passion
- Conviction
- Respect
- Experience
- Peers with knowledge
- Mentors with experience
- Coaches that allow you to grow
- Emphasis on Education!
- Resources
- Lifelong relationships

In any position you hold in a credit department, you will find professionals who have a deep passion for what they do each and every day. They not only rely on resources, technology and experiences but also on their peers. We have all heard the phrase: It takes a Village. We can be confident in our policy and procedures; but in the last year, we have dealt with many different conditions: the COVID pandemic, remote offices, inconsistent supply and demand issues. One of my peers has barely lived through a companywide cyberattack. Why do I say, “barely lived through?” Because passion drives us. We want to FIX it; we are problem solvers.



Proverbs 27:17 states “Iron sharpens iron, so one man sharpens another.” In the same respect, we are accountable to each other, our companies and our friendships. CFDD is a body of welcoming members, willing to help each other develop, evolve and build career and organizational goals. Chris Birdwell shared this Proverb

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

with me at some point in our many meetings and exchanges of information. This made me feel pride. Chris felt I had helped him adjust and understand—that I had supported him. I see his growth and am proud that he is tackling new challenges and opportunities to lead others. I have no doubt he will continue to commit to helping others grow, set and achieve new goals. This sense of pride has been instilled in me by many members of this group, and it will be passed onto many more to come because of our passion for the profession and our willingness to witness positive growth in others. We rise by lifting others.

This quote by Simon Sinek speaks to CFDD’s Mission and Vision statements:

“A leader’s job is not to do the work for others;
it’s to help others figure out how to do it themselves,
to get things done and
to succeed beyond what they thought possible.”

Simon Sinek
Leadership First

“Create avenues of learning for your team and provide a safe environment to make mistakes,” says D’Ann Johnson, CCE, of A-Core Concrete Cutting, who is a great leader and mentor for many through NACM’s Intermountain affiliate and CFDD speaker.

Most of us feel it is so important to belong to CFDD that when interviewing for a new position, we mention it to a prospective employer. We inform them of the importance of NACM and CFDD. The knowledge and new development opportunities that arise through our professional membership in both organizations benefit not only us but the company. Cost saving ideas, technology and conferences always bring new techniques to light. NACM and CFDD are added value to your personal and professional growth along with value for your firm.

In closing, I have to say that we seem to adapt well. Change is never easy, but we navigate through it and prevail! The “Zoom meeting” format and the ability to continue to share education with Chapters across the country has been exhilarating. I personally experienced some lonely days at my home office because we are so socially connected to those with whom we work.

CFDD Zoom meetings, NACM webinars and Author Chats all provided avenues for growth and learning to continue. Seeing smiles that belong to familiar faces, laughter, uplifting voices and creative fun events have all been developed through a virtual meeting format. One of the most successful was Portland’s December holiday Zoom party. They sent a care package prior to the meeting with two different drink options and a craft that we did in teams—it was so creative.

Membership, in a nutshell, is Fellowship. CFDD is Fellowship. “Educating the mind without educating the heart is no education at all.” Aristotle once said.

So hit the Daily Double Credit Professionals and BELONG to CFDD.

Ellen Wodiuk, CCE, ICCE, is a National Account Executive for the Law Offices of Mark A. Kirkorsky, P.C. in Tempe, Arizona. Ellen served as the 2017-18 CFDD National Chairman.



AUTHOR CHATS

FCIB
ENOUGH ALREADY!
GRAB THE HELM
WORKING IN SYNC
EMPOWER PROMOTE LAUNCH (EPREAL)
LEADERSHIP REFLECTIONS
CONNECTED LEADERSHIP
LEADERSHIP SIMPLE
NACM

**Purchase the book.
Read the book.
Join the Author Chat.**

A New Way to Learn

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.

SEPT 16 **Grab the Helm: Navigating with Purpose**
DR. ROBERT SICORA

REGISTER NOW AT WWW.NACM.ORG



ENJOY AN AFTERNOON WITH YOUR CFDD NETWORK

CFDD @ Credit Congress Tuesday, October 12

11:45am – 1:45pm
CFDD Luncheon (Advance Purchased Ticket Required)

2:00-3:15pm
Maximizing Your Gratitude Attitude
(CFDD Members only)

Speaker: David George Brooke, That Gratitude Guy

Are you tired and overwhelmed from dealing with the stress of our current state of affairs? Has it been difficult to maintain a positive attitude? Do you need some gratitude reinforcement to get you motivated again? This presentation will help you to overcome those issues and more. This program is an entertaining, enlightening, and empowering one that provides you with the tools and techniques to blunt some of the effects of our current divisive climate. This is NOT your typical robotic presentation with tons of Power Point slides, instead, this is a very interactive, humorous, and fun, talk that includes high energy, exercises, and numerous takeaways to use in your everyday life. By embracing the incredible power of gratitude, and by using simple exercises to break old habits and beliefs, delegates are able to re-form and re-focus their lives with much higher expectations. When utilizing gratitude principles, and developing an "attitude of gratitude," attendees are able to successfully fend off the negative forces that work against us all and create a very positive set of coping skills.

Learning Objectives:

- Learning how gratitude can overcome any life-changing event.
- Exercises to keep you moving towards a more positive mindset.
- The benefits of using a daily gratitude journal.
- Increased happiness, a better attitude, and higher self-esteem.

Be prepared to look at your life differently....."Gratitude turns what you have into enough."

3:45-5:00pm

Best Practices Roundtable (CFDD Members only)

Bring your challenges forward for discussion so that your CFDD Network can offer its best practices, solutions and experience results in a true sharing of expertise. CFDD members are encouraged to participate by posing questions, adding insights, sharing experiences and proposing solutions. Your session moderator will help keep the conversation flowing and productive to maximize on the time available.



Tina Henson

Managing Remote Workers

When the COVID-19 pandemic started last year, the company I work for had all employees, managers and supervisors that could work from home start working remotely to practice social distancing and to help control or reduce any risk of spreading the virus.

At first, I thought that working from home was going to be great. I could cut out my commute, gas expense and money I would spend on lunches if I was still going into the office. It would also be nice not to have to get up as early to get ready for work, and my commute was only going to be to my dining room table or desk at home. Then my thoughts were “this is going to take discipline” to stay on task and not be distracted with laundry that needs to be done, those dishes in the sink or other distractions at home. It actually hasn’t been hard to stay focused, and I can actually take care of some of those things when I’m on my lunch break while I’m at home.

After several weeks of working from home, I started missing our team and other co-workers since we were no longer together day to day. Daily check-in calls kept us somewhat connected. We could discuss any questions or issues anyone might be having with their work or customers, but it’s just not the same as the interaction you have while together in the office.

Being a supervisor in our department, I was thinking: “How am I going to be able to manage my team” or “How will I know if they’ll be efficient at completing their tasks while working remotely?” My team is good at getting their jobs done; but just talking to them to see how they are doing, if they need any help or have questions about something they are working on was not going to be the same without the interaction you have together in the office. I was reading an article about managing remote workers and found some interesting information I wanted to share.

Some of the challenges inherent in remote work may include:

Lack of face-to-face supervision: Managers and supervisors worry that employees will not work as hard or be as efficient. Many employees struggle with reduced access to support and communication from their managers or supervisors. They may feel they are out of touch with their needs and may feel they’re not helpful or supportive in getting their work done.

Lack of access to information: Remote workers may be surprised by the added time and effort it takes to locate needed information from coworkers, and getting simple answers to questions can feel like an obstacle.

Social isolation: Loneliness is one common complaint about remote work due to the lack of interaction of an office setting. Extraverts may suffer from isolation particularly if they don’t have opportunities to connect with others in their



CFDD Chapters wishing to publicize their virtual meetings nationwide should email details to Vice Chairman - Education, Programs & Chairman Elect Chris Birdwell at chrisb@pioneerballoon.com. Chris will share the program information with all Chapter Presidents.



remote-work environment. Over longer periods of time, isolation can cause any employee to feel less “belonging” to the company they work for.

Distractions at home: Typically, employers are encouraged to ensure their remote workers have both a dedicated workspace and adequate childcare before allowing them to work remotely; but in the case of a sudden transition to virtual work, there’s a greater chance of suboptimal workspaces and unexpected parenting responsibilities. Even normal family and home demands can impinge on remote work. Managers should expect these distractions to be great during unplanned work-from-home transition.

How Managers Can Support Employees

Establish a daily call with remote employees either one-on-one calls or a team call. The important feature is that the calls be regular and predictable. These calls should be a forum in which employees know they can consult with you and their concerns and questions will be heard. Provide several different communication technology options. Email alone is insufficient. Video conferencing gives participants visual cues that they would have if they were face to face. For other circumstances when quick collaboration is more important than visual detail, Microsoft Teams and Zoom can be used for simpler, less formal conversations.

Establish “rules of engagement,” such as setting expectations for frequency, means and ideal timing of communication for their teams. Videoconferencing for daily check-in meetings or IM when something is urgent. Also, let your employees know the best way and time to reach you during the workday. Also, keep an eye on communication among team members (to the extent appropriate) to ensure team members are sharing information as needed.

Provide opportunities for remote social interaction. This can be established by leaving some time at the beginning of team calls just for nonwork items. Other options would be to have a virtual pizza party (in which pizza is delivered to all team members at the time of a videoconference) or virtual office parties (party “care packages” can be sent in advance to be opened and enjoyed simultaneously). These types of events can help reduce feelings of isolation and promote a sense of belonging.

Offer encouragement and emotional support. With an abrupt shift to remote work, it’s important for managers to acknowledge stress; listen to employees’ anxieties and concerns; and empathize with their struggles. If a newly remote employee is clearly struggling, but not communicating stress or anxiety, ask them how they are doing. Just a general question such as “How is this remote work situation working out for you so far?” can bring up important information you might otherwise not hear. Once you ask the questions, be sure to listen to the employee. Let the employee’s stress or concerns be the focus of the conversation rather than your own.

Hopefully, some of this information will be as valuable to you as it has been for me. Continue to stay safe and look forward to being back with your teams.

Tina Henson is credit supervisor at Dolese Bros. Co. in Oklahoma City and is a proud member of the Oklahoma City Chapter.

3rd Quarter
MEMBERSHIP
Reports Due by
October 10

A hand is shown writing the word "MEMBERSHIP" in white on a green chalkboard.

**BANKRUPTCY
BOOTCAMP**
PRESENTED BY NACM'S CLC

Led by Lowenstein Sandler, LLP attorneys Eric Chavez and Jeffrey Cohen, learn the ins and outs of bankruptcy in NACM's specialty certificate course.

The three, one-hour modules cover the fundamentals; the details once a case has commenced and all about on maximizing recoveries and mitigating losses.

The logo features a wooden gavel with a green star on the head. The star contains the text "NACM'S CLC". Below the gavel, the words "BOOTCAMP" are written in a stylized font.

UPCOMING EVENTS

**SEPTEMBER 6 –
DECEMBER 5** International Credit & Risk Management Online Fall 2021 Course

Accounting Online Course **SEPTEMBER 7 –
DECEMBER 17**

**SEPTEMBER 8
3PM ET** **Collecting your Judgment: Levies, Garnishments and Getting Paid**
Speaker: Michael Murray, Esq., Lanak & Hanna, P.C.
Duration: 60 minutes

**Application Deadline for the November 8 NACM Professional
Designation Test Date** **SEPTEMBER 10**

**SEPTEMBER 15
11AM ET** **LC Series: Understanding the Letter of Credit Process: What Every Exporter
Needs to Know**
Speaker: Richard “Chip” Thomas, American Export Training Institute
Duration: 60 minutes

Grab the Helm: Navigating with Purpose
Author Chat with Dr. Robert Sicora, Sicora Consulting
Duration: 90 minutes **SEPTEMBER 16
11AM ET**

**SEPTEMBER 16
11 AM ET** **Financial Shenanigans & Case Study**
Speaker: Antje Seiffert-Murphy
Duration: 60 minutes

**LC Series: Choosing the Right INCOTERMS for Letters of Credit:
Why International Commercial Terms Matter and the Role They Play** **SEPTEMBER 21
11AM ET**
Speaker: Richard “Chip” Thomas, American Export Training Institute
Duration: 60 minutes

**SEPTEMBER 23
9AM ET** **Automation Workshop: Automated Scoring Models**
FCIB member experts
Duration: 90 minutes

125th Annual Credit Congress & Expo **OCTOBER 10–13**
Kansas City, Missouri

**OCTOBER 12
11:45AM CT** **CFDD Annual Business and Awards Luncheon Meeting**
Kansas City, Missouri

LC Series: Letter of Credit Documentation: How to Avoid Discrepancies **OCTOBER 19
11AM ET**
Speaker: Richard “Chip” Thomas, American Export Training Institute
Duration: 60 minutes

**OCTOBER 21
11AM ET** **LC Series: Roles and Responsibilities of Banks in the Payment Process**
Speaker: Richard “Chip” Thomas, American Export Training Institute
Duration: 60 minutes



Jennifer Blend

Guilty by Association!

I am sure you have heard the old saying, Be careful who you hang out with, you will be guilty by association.

“You become like those you hang around.

Choose those who add value and cause you to grow upward.”

- competeveryday.com

When this topic was brought up on why professionals belong to CFDD, I researched what it means to be professional. By definition, a professional is a person competent or skilled in a particular activity. Now why would competent, skilled credit and financial representatives want to belong to CFDD? If you want to provide the best performance for both your professional growth and the company you work for, you can't afford not to be a part of CFDD.

I have been an active member of NACM for 15 years, and I have enjoyed meeting with professionals in Florida, Colorado and Arizona as part of the industry group my company belongs to. Being a member of NACM is only part of the professional growth available to you: CFDD offers something for everyone in the credit and financial field. The professionals who belong to CFDD are from different industries and have different backgrounds and talents, but they all have one thing in common: to either glean information from one another or to share valuable information.

“Anyone who stops learning is old, whether at 20 or 80.

Anyone who keeps learning stays young.”

- Henry Ford

In order to stay relevant, you need to stay on top of cutting-edge collection tools, challenges in the economy and skillsets that help you work efficiently. After all, you make the time to exercise physically, shouldn't you set aside time to exercise your mind?

For a minimal annual fee, CFDD provides you with access to the following, and so much more:

Professional Development

During my time at CFDD, I have attended, networked and gained knowledge by attending monthly educational offerings. I was then elected to Membership Chair/Secretary and gained additional knowledge by assisting others to tap into the value of their CFDD membership. My own professional development has increased as I help others to unlock their potential.

Mentoring

Enrolling new recruits to your team in CFDD provides you with monthly structured training you can then discuss, delving into what was learned and how it applies to their development in their future role. At meetings, you'll meet a variety of

different finance and credit professionals, working at various levels within their company—from local management to director level. You have access to a wealth of knowledge during monthly meetings as well as the ability to reach out to members for a second opinion, recommendation or encouragement when needed.

Education

The monthly webinars (during COVID) on relevant topics that pertain to your professional, mental and personal growth are ever-changing. Speakers present various topics and share resources that are beneficial to all members. I find myself leaving each session having learned something new. Even if you are well versed in the topic being presented, you can pick up tips from their presentation style, format or maybe learn a new way to approach a familiar topic. Each Chapter helps support continuing education by offering scholarships to help its members achieve designations through NACM's professional certification program ranging from the CBA, CBF, CCE, CCRA, CICP to the ICCE.

Networking

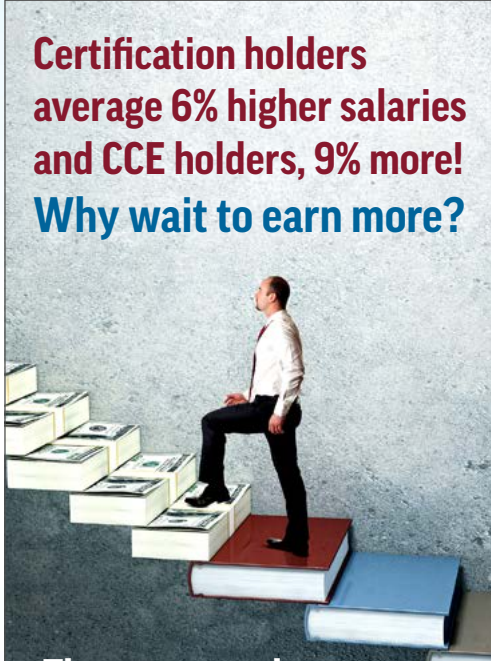
The advantage of being a member of CFDD is that you are part of a national network of credit professionals. CFDD members have chosen to be part of an organization that promotes the advancement of credit professionals. The organization and its members foster credit as a career and encourage education in credit work to cultivate the best in the business philosophy. What a great mission!

Leadership

I am serving as the Membership Chair and Secretary for the Phoenix Chapter; and this year, I was selected to represent our Chapter on the National Board. I have appreciated the leadership at both the local and national level who encouraged me to step out of my comfort zone and take on more responsibility in this worthwhile organization.

If you currently are not taking advantage of the many benefits that CFDD has to offer, you should take a second look at the website and attend your Chapter's monthly meeting. Check out what other Chapters are doing and get involved. You could be *Guilty as Charged* by being a professional who belongs to CFDD!

Jennifer Blend is financial manager at Graybar Electric Company, Inc. in Phoenix, Arizona. She is a proud member of the CFDD Phoenix Chapter and serves as a Director on the CFDD National Board of Directors.



Certification holders average 6% higher salaries and CCE holders, 9% more!
Why wait to earn more?

The more you learn, the more you earn!

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



Heidi Lindgren-Boyce, CCE

Grace Under Pressure

Most of us have had various moments in our lives where we can declare that this person is a professional, but that person is not. Why is that? What’s the difference? While researching this topic via Google I found the following reference that absolutely resonated with me:

“Genuine professionals practice good self-regulation. This means they stay professional under pressure. They are polite and respectful to the people around them. They show a high degree of emotional intelligence and are careful to consider the emotions and needs of others.”

Self-Regulation

Continuing education is a classic example of self-regulation. I’ve met people over the decades who got their one-time educational experience whether it be a college degree, vocational learning or specified education within their field of practice. Once accomplished, they’re done and no longer continue any further educational efforts. For me these people fall within the “one-and-done” category. The side effect of one and done is that you “age out,” meaning you’re not current in legal matters, management techniques and no longer relevant in the workplace over time.

Then there are those individuals who never stop their learning. They continue to take educational classes and webinars, and read self-improvement materials throughout their entire working careers. They stay relevant over time because they stay “current” on the world around them. “Professionalism” takes work and continued education, and does not employ the one-and-done mentality.

Under Pressure

Let’s just start with the Covid-19 Pandemic. Talk about pressure! There were people who gave up, quit their jobs and hid from society. And then there were the professionals who soared! They adopted video conferencing, learned how to manage employees remotely, stepped up their online education and kept it together! For those of us not new to credit, these same professionals kept their heads during the 2007-08 mortgage crisis, the 9/11 economic fall-out, the explosion and implosion of the dot.com industry, the oil shortage crises, etc. I’d go back further in time but suspect that most who would remember those days have long since retired. Professionals adapt and become creative under pressure.

Polite & Respectful

How does one stay polite and respectful when everyone around you is running amok with their hair caught on fire? Here’s a great example I recently observed: I was on a CFDD video webinar where the speaker’s materials weren’t pulling up and he was becoming frustrated and stressed about it, and in his mind probably publicly embarrassed. The hostess easily could have blamed the speaker for not

Congratulations to our new CFDD Designees



Natalie Hawn, CBA

Credit Manager
WSM Industries
Wichita Chapter

Kandice Herman-Rappe, CBA

Credit Analyst
Bio-Techne Corporation
Minneapolis/St. Paul Chapter

Stephanie Hill, CBA

Credit Analyst
Bunting
Wichita Chapter



Eleanor Hartman, CCE

Senior Credit Team Lead
Autodesk, Inc.
Portland Chapter

Micherra Marshall, CCE

Credit & Collections Manager
ASSA ABLOY Entrance Systems
Charlotte Chapter



Nancy Hall, CICP

Credit Specialist
Deceuninck North America, LLC
Direct Member

being able to use technology, blamed it on the video platform software, or given up and ended the program. Instead, she jumped right in and had the attendees do self-introductions while she and her co-worker sorted out how to get the materials uploaded. She continued to smile the entire time, spoke respectfully and politely, and helped keep the speaker from panicking. Even though it took about 15 to 20 minutes to get it sorted, no one dropped off the webinar in exasperation or boredom. She was an amazing professional!

Emotional Intelligence

I had never heard of emotional intelligence until I attended a webinar about this very subject a few months ago. There are several elements to this, so I'll share the one that gave me an "a-ha" moment recently. It involves asking yourself: *Is this person in front of me doing his or her best?* And before you answer this question, you additionally need to ask yourself if you know the shoes this person is walking in? The road they have traveled or are in the middle of traveling? Do you know and understand what is going on in his or her life? Is this person doing his or her best considering the circumstances they're living in?

I didn't think much of this element until I was trying to make a reservation for my family at a local hotel while our hardwood floors were being stained and finished. I called multiple times and kept getting a looped recording for a couple of days. When someone finally did answer the phone, the person's English was so hard to understand that I was not even certain I had a reservation by the end of our conversation. Therefore, in my frustration I drove over to book the reservation in person. While parking, I noted that there was a sign that said the hotel was under new ownership. Upon entering the hotel, I walked up to the employee at the front desk, explained my frustration with trying to make a reservation over the phone, and that I was there to book a room. The lady at the front desk was really struggling with her English and appeared to be in a panic. She had me write out my name, address, etc.; took my credit card; and then she asked me to go sit in the lobby. I was inwardly thinking "what the what?! This is weird." Not to mention that it only annoyed me further.

In my "solitude of annoyance" in the lobby, I sat back and observed that she was really struggling with the computer. As I continued to watch her, I realized that the other people working there were her family members. That's when I understood that she and her family were the new owners of the hotel, not just employees, and it was additionally clear that they were all brand new to hotel management. I then remembered my webinar and asked myself: *Is she doing her best?* A sudden calmness settled over me because I realized that she truly was doing her best. She had asked me to sit in the lobby because she was completely stressed trying to book my reservation with me standing there at the counter staring at her. This was my emotional intelligence a-ha moment. She eventually got me and my family booked, and we didn't have any issues with our stay. I continued to note how hard she and her family were working to manage the hotel, and I truly hope they become successful at it.

Emotions and Needs of Others

We usually equate the idea of emotions and needs of others with taking care of family, friends and even strangers, which hits at a personal level for most of us. So how can this relate to us professionally?

Over the years I've heard various viewpoints from supervisory/management people and their opinions about what their roles are. Some are hard fast about the concept that you *leave your home life home* when you come to work. They do not want to hear about anyone's personal life issues, much less get involved in them. In other words, they just want you to do your job and leave them alone.

Some supervisors/managers prefer to take on the coaching-style role. They want to coach their employees in their professional education and work career paths while not necessarily getting involved in their employee's personal life. But they can be there to listen if that's what is needed.

Other supervisors/managers will take on a more motherly or fatherly role and allow themselves to get involved in their employee's personal lives. They often try to help them with all of their life's burdens and are always there for a shoulder to cry on, give a COVID-19 social distance hug or offer sage advice.

I personally think a supervisor/manager must balance all of these roles depending on what is needed by their employee, and at the time it is needed. Some employees just want to be left alone to do their jobs and don't want to talk about their home life. Some really want someone in their corner to cheer them on while being coached in their professional and educational endeavors. And others absolutely need a shoulder to cry on when their home-life events absorb their mental energies. Professional managers/supervisors recognize what employees need from them so that they can shift, shimmy and shake into the right role at the right moment to meet the *emotional needs of their employees*.

Professionals in turn need organizations to help them. Organizations like CFDD strongly believe in education at both the local and national levels (self-regulation). CFDD pivoted during the pandemic by offering programs via webinars and shared them with all CFDD members (self-regulation, under pressure and needs of others). They continued to hold officer/board Installations via online (polite and respectful combined with emotional intelligence). And CFDD understood that people were stressed out financially and so they increased their scholarship offerings (needs of others).

Why do Professionals belong to CFDD? The real question is, why don't they?

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