



Chris Birdwell

Timing is Everything

In each of our life's journeys, it is safe to say that we have personally or professionally been faced with self-doubt, uncertainty or unspoken feelings of inadequacy. The mere thought of these instances cause discomfort, which we do our best to avoid. You know the saying, "Don't let them see you sweat" or "Survive and Advance." In retrospect, does it not make more sense to advance and survive?

We should embrace challenging times—realizing perseverance through adversity prepares us for future appointments. Past National Chair Ellen Wodiuk's charge, "If it does not challenge you, it won't change you," suddenly took on a completely new meaning for me in 2017. I was sitting enjoying my second CFDD National Conference in Omaha, when during a break, Ellen approaches and asks if I would be willing to read an AD report for a director who had become ill. Suddenly, I experienced an immediate change in stress level and feelings of self-doubt. However, this did not deter me from accepting the request. I did my best in the time allowed to review the pre-written script, asking myself, "how did I merit this opportunity?"

To answer this question, I had to go back in my past: Where were you June 12-15 in 2005? I figure many reading this were engaged with myself and thousands of others taking in the 107th Credit Congress in New Orleans. This was my first introduction to CFDD, and it was somewhat disqualifying. While talking with other credit professionals at Credit Congress, it was conveyed to me CFDD is



an elite society centered on certifications. We all know this is not true, but the seed was firmly planted. I have wondered what if this person had been more knowledgeable? Would I have been compelled to research and thus reveal much earlier the amazing benefits CFDD offers? I believe everything happens for a reason, and the timing was not right.

Fast forward several years: A co-worker mentions a credit group called CFDD. You remember the seed planted in 2005? I was no closer to achieving credentials.

IN THIS ISSUE ...

- 3 Recent Chapter Program Topics
- 4 CFDD Membership Benefits and Value—Past CFDD National Conferences
- 5 Valuable Insight from a Cyber Hack
- 7 Hello? Can you hear me alright? Can you see my screen when I do this?
- 9 The Benefits of a CFDD Membership
- 10 CFDD Recognizes Chapter and Member Efforts During NACM's Credit Congress & Expo
- 14 CMI

Instead, I had been devoting this period to launching a sports organization and coaching my son's and their teammate's life lessons through athletics. Though my associate reassured certification was not a requirement, I kept bringing up self-preservation roadblocks. Then on Election Day 2012, the Wichita Chapter had a Super Session with an economist, Dr. Chris Kuehl, right across the street from work. How could I possibly say no. We both attended, and I felt an immediate and sincere welcome. Quickly I realized membership had nothing to do with having acronyms after your name. Instead, it was a family of credit professionals who shared their knowledge and made an investment in themselves and their local credit and finance community.

Filled with optimism, I made a personal commitment to watch, learn and contribute when the timing was right. As with any partnership, the amount of dedication, passion and sacrificial giving ultimately determines the reward for both parties. I decided the same energies and volunteerism spirit I had exercised as coach could prove beneficial towards earning CFDD Chapter relevance for Wichita. To my surprise, this collective effort by all Wichita members opened individual doors.

I never would have guessed becoming a member of CFDD was going to be the gateway to developing my personal brand by forging pathways to deep-seated professional friendships, and the unleashing of opportunities and achievements. For instance, while preparing to present on NACM Roadmap nuisances, I was stunned to find out a "Plan C" to achieving your CCE designation existed. This option was ideal for my unique professional trek, and I am proudly scheduled to sit for my CCE exam in just over a week! Thanks to NACM and CFDD, my professional family, many unexpected opportunities have been extended. I have tried my best to eagerly seize them when presented. This ride has been wild but exceedingly fulfilling, and I encourage others to invest in their future by volunteering energy and grasping all the benefits CFDD membership offers to see how their fortunes are changed.

Chris Birdwell serves as the Vice Chairman - Education, Programs & Chairman Elect on the National 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, KS.

Upcoming Professional Certification Exam

Applications due: January 14, 2021

Exam date: March 7, 2021



Apply to take the exam!

Call the NACM Education Dept.
at 410-740-5560 or visit
www.nacm.org/certification.html.

Start prepping now!
Check out the exam
review courses in NACM's
Credit Learning Center.

Visit clc2.nacm.org to sign up.

COMMITMENT
Commitment to Excellence
as a Credit Professional

FOCUS
Focus on Your Personal
and Professional Growth

DEDICATION
Dedicate Time to
Achieve Your Goals

DISCOVERY
Discover Your
Leadership Potential

Recent Chapter Program Topics

Elevating the Credit Profession Through Knowledge



North and South Carolina Statute Requirements for Public and Private Jobs

NACM's Secured Transaction Services Chris Ring will share his insights on statutory requirements for both public and private jobs in the Carolinas. He'll provide a detailed look at the notice and timing of the notification requirements while also detailing lien and bond requirements for claim filings.

Speaker: Chris Ring, NACM's Secured Transaction Services



Zoom Gloom, the Money Boom and Historic Doom

Hear our longtime lobbyists comment on a truly abnormal legislative session. Learn about major themes, policymakers' "accomplishments" and how businesses fared in the strange environment.

Speaker: Cindy Roberts, Lobbyist for NACM Commercial Services



Escheat/Unclaimed Property - What does this Mean for your Company

- Definition of Escheat
- Escheat in Practical Terms
- Examples of Unclaimed Property
- Audits
- Unclaimed Property Realities
- Unclaimed Property Resources
- Sample of Unclaimed Property Policy
- How to Search for Unclaimed Property for your Company
- If You Find Unclaimed Property - How to Claim
- Questions/Comments

Speaker: Chris Finch, Sumitomo Electric Lightwave Corp.



Using Your B.R.A.I.N. Get Your Ideas Heard When Stakes are High, and Time is Short

When everyone around you is crazy busy, how can you present your ideas in a way that is meaningful, well thought out, and responsive to your team's needs? EASY. Use your B.R.A.I.N. B.R.A.I.N. is a quick, easy, and powerful tool to effectively present your ideas and clearly and effectively structure important conversations.

Participants will:

- Learn to evaluate ideas using their B.R.A.I.N.
- Walk away with ready to use language
- Create an action plan, and
- Laugh at least once.

Speaker: Carol Bowser, J.D.

CFDD Members in the Credit Congress Spotlight



NACM Chair Janine Sabo, CCE, presents NACM's Emerging Leader Award to Brett Hanft, CBA, at the Kansas City Credit Congress



Wendy Mode, CCE, CICP

CFDD Membership Benefits and Value—Past CFDD National Conferences

My NACM and CFDD memberships have been one of the best investments I and my employers have made. By participating and engaging both locally and nationally, you can take advantage of key benefits such as educational offerings, building your network of peers, boosting your self-confidence, discounted conference/seminar rates and scholarship opportunities. There is no doubt that I would not have excelled in my profession without these memberships.

I have had the incredible privilege to attend our CFDD National Conferences annually from coast to coast. Naturally, the education is a key factor and purpose for attending, but the networking and building of relationships is absolutely incredible. There is no monetary value that can be assigned to that. To say that we are one big family is a huge understatement.

I believe the phrase, “Work Hard, Play Hard,” is a Credit Professional’s motto. We work hard daily at our jobs to protect one of our company’s key assets. If you lead a team, you also work hard to ensure your team is taken care of and that they are taking care of business. During a conference, we work in a different way. We are taking in the education provided to take back to our workplace and enhance our performance. We also may be asked to be a speaker, moderator or monitor for a session. But then we also know how to play hard on our off-time at a conference. We engage and participate in fundraising activities, networking socials and closing night dinners.

One of my fondest memories of a closing night dinner was in Cincinnati. The theme was 70s disco. Most members brought their costumes with them, but one PNC didn’t and a group of us could not let him attend without a costume. He went along and agreed to shop for costume with us. We found a store in town that had Halloween costumes out, and we loaded up in the car to head over. He found a great costume and a few accessories. JACKPOT! Then the return back to hotel ... that was an adventure in itself. Public Service Announcement: A river is not a puddle!

Another very fond memory was when we were in Seattle. A small group of us decided to venture out for dinner, using a taxi to a waterfront restaurant. Dinner was lovely, the view was spectacular, and the company was exceptional. So, what makes this different from other dinners? We had to call several taxis and cab services. After dark, no one would venture out to that location to pick us up. After closing, our waitress loaded us up in her SUV and took us to our hotel! She was such an angel for us. There are so many memories to reminisce about, and I look forward to continuing to add to that list.

Wendy Mode, CCE, CICP, is Corporate Credit Manager for ROMCO, Inc. in Carrollton, TX. Wendy currently serves as a Director on the CFDD Board of Directors, representing the Dallas/Ft. Worth Chapter. Wendy is the President of the Dallas/Ft. Worth Chapter and also served as CFDD National Chairman from 2011-12.





Brett Hanft, CBA

Valuable Insight from a Cyber Hack

Remember when you used to receive an incoming fax on a roll of glossy fax paper—which eventually faded so you couldn’t read the original fax transmission? How about using a typewriter (first manual, then electric) to generate correspondence instead of creating a MS Word document on a computer? Or, handwriting phone messages and delivering them to the desk of the intended recipient before the inception of voice mail?

Advancements in modern technology continue to revolutionize processes in our day-to-day work environments that historically had been manual. Those technological developments have helped streamline workflow and communication, especially for those working in credit, accounting, and finance.

In our inordinately busy lives, we forget the importance of having the luxuries of technology that help us become more efficient in our jobs. We are used to having these tools and resources available that we can become complacent and (possibly) too reliant on having all our documents and files accessible and stored in our computers.

As credit managers, we are responsible for the risk management of our company’s accounts receivable portfolio. We rely on constant access to customer contact information, collection notes, credit file documentation, sales and payment history, just to name a few of the most critical pieces of information we use in our normal job responsibilities.

Having had recent firsthand experience dealing with a cyber and ransomware attack at work, I want to provide you, my CFDD colleagues, with “food for thought” about how you can minimize the impact to you and your employer if something like this happens to you.

It’s virtually impossible to know how long you might be restricted or limited from restoring access to information on your desktop computers, servers, stored documents and files in your database. Our company has been impacted from this cyber security infiltration for 10 weeks and counting. We still do not have full access to files, applications and documents that we had prior to this cyber hack.

Here are some critical areas to consider before your entire computer system becomes incapacitated, and you lose complete visibility of your AR system:

- **Could you make collection calls without computer access?**
 - Consider having a detailed aging in a printed format that includes customer’s phone, accounts payable contact name, credit limit and due dates of open items.
- **Would you have access to incoming cash receipts and posting?**
 - If you have access to incoming payments, but cannot post to clear open AR balances on your customer’s accounts, do you have a process to update account balances manually?

AUTHOR CHATS

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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.

NOV 18 **Good Comes First**
S. CHRIS EDMONDS AND MARK BABBITT

REGISTER NOW AT WWW.NACM.ORG

- What about receiving confirmation of incoming electronic forms of payment— credit card, ACH, wire?
- **Could you send out a credit application and perform a credit investigation on a new or prospective account?**
 - Forms: what forms do you use every day? For example, credit application, personal guaranty, bank authorization, W9, sales tax exemption certificate, statement of account, 10-day demand letter.
 - Do you have these documents in a printed format that you can scan and forward, as needed?
- **Do you have frequently used websites and passwords written down anywhere?**
 - We hear this all the time: Don't keep passwords written down anywhere. But what if you suddenly need them?
 - What web-based links do you use all the time where your username and password are saved automatically after your initial access so the only requirement for subsequent access is to "click and go" when that information auto populates?
- **Could you access your professional contacts, e-mail addresses, phone numbers?**
- **What processes do you have in place to ensure you maintain control of credit?**
 - How can you manage new sales orders to review for credit approval, orders already written that are on credit hold, or monitoring realistic credit limits?
- **Exclusively using the "cloud" to back up your files is NOT fool proof.**
 - Consider alternatives for storing data and maintaining backups.
- **What about your personal information?**
 - Do you access anything on your work computer that can be tied to your personal information?
 - In the event of a cyber security failure, has any of your own personal information been compromised??

This information is intended to help generate thoughtful consideration for having critical account, credit and AR information available—either in a printable format or stored in multiple sources in the event of a catastrophic computer disruption to your daily workflow.

Dealing with this recent cyber hack forced our team to creatively "think outside the box" to ensure credit controls were in place to the best of our ability. Having to transition to a manual business operation is a massive challenge. Appreciate the tools and technology we use every day as credit and risk managers and how that can potentially change in the blink of an eye.




Brett Hanft, CBA, serves as the Director elected to represent CFDD on the NACM National Board of Directors. Brett served as CFDD National Chairman from June 2019 to June 2020 and as Immediate Past Chairman and Nominating Committee from June 2020 to June 2021. Brett is a proud member of the CFDD Portland Chapter and is credit manager at American International Forest Products in Beaverton, Oregon.

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.



Lisa Burns, CBF, CICP

Hello? Can you hear me alright? Can you see my screen when I do this?

The title of this article calls out the common questions you’ll hear on any Zoom or Teams video meeting, as I’m sure none of us are strangers to it at this point. Flash back to January 2020 and this topic would be far less relatable. As we all navigated our CFDD Chapter educational sessions and Board meetings during this “unprecedented” time (buzz word included for anyone playing “Covid Bingo” at home), we were faced with an urgent question: To Cancel, Postpone or Zoom?

As Programs Chair for CFDD Wichita, I had to make quick decisions as speakers were already scheduled and ready to roll. By the time 2021 ends, we will have hosted nine virtual educational sessions over the last two years and one hybrid session—offered in-person and virtually at the same time. This by no means makes me an expert. It does, however, make me a hands-on experimenter out of necessity. My hope is that other Chapters can glean some tips from our navigating experiences to enable them to continue offering educational sessions virtually until it is safe to meet in person again.

While there are other options to choose from, our Chapter opted to use Zoom for our virtual meetings. Zoom offers a few different tiers of subscription options. The free account allows you to host up to 100 participants and to host meetings for up to 40 minutes in length. Should your Chapter want to tier-up, the rate of \$15/month allows a Chapter to host meetings for up to 30 hours per month. This is the one our Chapter employs to be able to have meetings longer than 40 minutes.



Another competitor, Microsoft Teams, may be a viable option if someone in the Chapter already has access through their workplace and they can simply send a meeting invite through Teams. As a great benefit, whether using Zoom or Teams, the meeting invite recipients do not need to have an account already to gain access to the meeting. They can simply follow the link provided in the meeting invite.

From the Zoom account’s home screen, I simply “Schedule” a meeting. I change the meeting topic name to match our next educational session and I add a little extra time on the duration field just to be safe; typically, two hours’ worth of time for a standard lunch and learn meeting. For Meeting ID, I find that it doesn’t matter if it generates automatically or if you choose the personal ID. I leave the Passcode feature turned on, make sure Video is enabled for host and participants and Save. This creates an Outlook Calendar invite that I can send to myself right away; and then when I know my list of attendees, I can forward to them as well



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.

as the speaker(s). Sending the link in a calendar invite allows for time-zone consistencies across your attendee list. No matter their location, their Outlook calendar will adjust for the time change when it is received by the recipient.


Here are a few tips to run a successful virtual meeting:

- Log in EARLY as the host and ask your speaker(s) to do the same. This lets you make sure the sound and video are working.
- You'll also want to enable the speaker to share their screen if they are using a PowerPoint presentation BEFORE the session begins. This authorization isn't always a given. (In Zoom, once a video call is going, click the little arrow next to Share Screen. Then choose Advanced Sharing Options and click "All Participants".)
- You can record the session if you want. Choose either to save to the Cloud (for access from anywhere) or to your own specific computer. If you want to send the file anywhere later, you'll need to shrink the file size down small enough to be shareable. (I call IT for this!)
- Encourage attendees to turn their own cameras on if they are in a place to do so. It is a great courtesy to the speaker(s) to actually see the lovely faces of who they are presenting to.
- Remind all attendees to mute their Zoom call to be sure to limit feedback and echo noises. It cuts down on those random cat noises and toilet flushes, too.
- When questions are saved until the end, the Chat feature allows for questions to be submitted to the host throughout the session without interrupting or distracting the speaker.
- Make sure your laptop is plugged into a power source for the entirety of the session to avoid any surprise shutdowns.
- Show your appreciation to the speaker(s) by sending a note afterwards or even an e-gift card. Be cautious to not treat a virtual presentation with any less gratitude than an in-person session.

My last tip when going virtual is to setup a test call well in advance of your first video meeting. Call your coworker, call fellow chapter members, and schedule a test meeting, etc. Troubleshooting and feeling around ahead of time will ease a lot of stress the day of the meeting.

Don't forget, we are all doing the best we can with what we have. Snags will happen, but we roll with it just as in our normal workdays. We are credit managers, and while we know we are perfect (😁), everyone understands that technical difficulties happen even to the best of us. Keep trying and let's stay connected.

Lisa Burns, CBF, CICP, is Vice President, Programs Chair for CFDD Wichita and Territory Credit Manager for Excel Industries, Inc. in Hesston, Kansas.



Unlimited Webinars for One Year

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(Digital Replay Webinars not included.)

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LISTEN & LEARN



Debora Diamond-Burt, CCE, CICP

The Benefits of a CFDD Membership

When I think about the benefits of CFDD membership, what comes to mind first is education. The educational sessions offered by your CFDD Chapter relate to the issues that affect our companies. In addition, we have the opportunity to take advantage of educational offerings from other chapters across the country on Zoom. This is tremendously beneficial. You can choose what offerings are most relevant to you, and, with virtual meetings, it makes it very convenient to choose what fits best into your schedule.

The second important benefit is the connections we make through CFDD. Connections can be a lifeline for the tough issues we encounter daily. Most often this lifeline is just a phone call or email away. The experience of others within our CFDD group is invaluable. In addition, the connections we make through educational offerings are tremendous; a few of the business connections I have made and used include collection services, legal services, and lien services.

Personal connections are invaluable. CFDD is my extended family, and it is wonderful to know that they are there when I need them. They are there for you whether it is assistance with a work situation or as a friend to have a cup of coffee with.

And finally, CFDD provides you with the tools to grow both personally and professionally. If you are looking to earn a certification, a CFDD study group will help you prepare, and the education meetings can help you acquire the necessary roadmap points. If you are looking for opportunities to grow personally, become a better leader or overcome a professional obstacle, CFDD will provide you with the tools and opportunities for growth.

Debora Diamond-Burt, CCE, CICP, is Credit Manager at Schnitzer Steel Industries, Inc. in Portland, OR. She serves as a Director on the CFDD National Board and is a proud member of the CFDD Portland Chapter.

Keep up with the credit world's rapid changes and stay on top of your game.



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

CFDD Members in the Credit Congress Spotlight



NACM Chair Janine Sabo, CCE, presents NACM's CCE Designation of Excellence Award to Wendy Mode, CCE, CICP, at the Kansas City Credit Congress

CFDD Recognizes Chapter and Member Efforts During NACM's Credit Congress & Expo



The CFDD family gathered together in person for the first time in nearly two years to celebrate the accomplishments of its members and chapters at its Annual Business Meeting and Awards Luncheon, held during the NACM Credit Congress & Expo, in Kansas City, MO. CFDD National Chairman Sam Bell opened the meeting with words of welcome and gratitude. “It’s been way too long since we’ve been together,” he announced.

Sam kicked off the luncheon by acknowledging DeLinda Goodman, CCE, and Brett Hanft, CBA, for their service as Immediate-Past Chair (June 2020-2021) and Past Chair (May 2019-2020), respectively. “Brett continues to maintain an impressive level of volunteer service to CFDD by serving as the elected CFDD Representative on the NACM National Board,” Sam said. And to DeLinda, he said, “We want you to know that we appreciate you and that we appreciate how unwavering you were in leading us through a very bumpy year.”



Sam Bell presents a gift of appreciation to Brett Hanft, CBA



Sam Bell presents a gift of appreciation to DeLinda Goodman, CCE

CFDD Chapters put a great deal of effort into creating monthly educational programs. At least once a year, if not more often, a program exceeds everyone’s expectations. These are the program candidates for CFDD’s National Outstanding Program Award. This year’s Class A National Outstanding Regular Program award went to the Louisville Chapter for its program, Cutting Edge Bankruptcy Issues, which discussed recent court decisions concerning Section 503(b)(9) as well as recent changes to the Bankruptcy Code from the Small Business Reorganization Act of 2019, the CARES ACT enacted in March 2020 and the recently enacted Consolidated Appropriations Act of 2021.



Ellen Wodiuk, CCE, ICCE, and Marlene Groh, CCE, ICCE



Chris Birdwell and Natalie Hawn, CBA



Tawnya Marsh, CCE; Julie McNurney, CBF; Eve Sahnaw, CCE; and Shelia Roames, CCE

The 2021 Class B National Outstanding Regular Program award went to the Oklahoma Chapter for its program, Disaster Preparedness for Business & Home, which discussed the importance of creating an emergency plan in the event of man-made or natural threats such as cyber or technological attacks, terrorist threats and hazard materials.



Louisville Chapter wins National Outstanding Regular Program for Class A

Accepted by Sam Bell and DeLinda Goodman, CCE



Oklahoma Chapter wins National Outstanding Regular Program for Class B

Accepted by Aimee Woodring, CCE, and Kelly Shock, CCRA, CCE

Among other awards presented, CFDD Wichita received the Annual Outstanding Chapter Publicity Award for Class A for its quarterly electronic newsletter, which is sent to its Chapter members, prospects and members of the National Board. The Wichita Chapter also has a Facebook account, which it uses to distribute its monthly meeting information, its quarterly newsletter and information about its annual super session, held each fall.

CFDD Oklahoma took home the National Publicity Award in Class B. They host a page on Facebook as a way to announce monthly meeting information, and the Chapter launched a newsletter in 2020. CFDD Oklahoma pioneered the concept of distributing its meeting announcements to CFDD direct members, a practice that has been adopted by several Chapters today. The Chapter also compiles the meeting invitations it receives from other CFDD Chapters and sends the information out by email to all members.



CFDD Wichita wins the Class A Outstanding Publicity Award

Accepted by Cindy Overeem and Natalie Hawn, CBA



CFDD Oklahoma wins the Class B National Publicity Award

Accepted by Aimee Woodring, CCE and Yvonne Vigil

In addition, each year a Membership Award is presented to the Chapter in each class that has the largest percentage net gain in its membership during the year. The membership total shown on the Quarterly Report of Dec. 31 is the base figure used for these awards. With a gain of four members, or a 19% jump, the Seattle Chapter earned the Membership Award in Class A, and, with a gain of

CFDD Chapters with 25 or more members are Class A Chapters:

- Portland
- Louisville
- Raleigh/Durham
- Minneapolis/St. Paul
- Charlotte

CFDD Chapters with 24 members or fewer are Class B Chapters:

- Tacoma
- Phoenix
- Seattle
- Wichita
- Oklahoma City
- Kansas City
- Omaha/Lincoln
- Dallas/Fort Worth
- Albuquerque
- Toledo



DeLinda Goodman, CCE with Keynote Speaker Ross Bernstein



three members, or a 33% increase, the Albuquerque Chapter received the Class B Membership Award.



Monica Schweitzer, CBF, accepts the Class A National Membership Award on behalf of CFDD Seattle

Finally, two individuals were honored for their outstanding service. The Class A 2021 Distinguished Member Achievement Award went to Diane Crimmins, CBF, CGA, for her contributions to NACM, CFDD and her local chapter. Diane acts as a valuable resource for students pursuing NACM classes and studying for professional designations. She is the go-to person for information, assisting both novice and experienced credit professionals.

The Class B 2021 Distinguished Member Achievement Award was bestowed on Dana Webster, CBA, CICIP, CGA. While working in Denver, Dana has served as Secretary, Vice President, Program Chair, and President of the Denver Chapter while also earning his CICIP designation. He became President of NACM Mid-America shortly after moving to Oklahoma in late 2015, and eventually joined CFDD Wichita in 2017. With the support of the CFDD National Board, he was instrumental in the creation of the CFDD Oklahoma Chapter and currently acts as its “unofficial” Membership Chair while promoting CFDD Oklahoma through meeting flyers, program calendars and personally inviting prospects.



Class A 2021 Distinguished Member Achievement Award winner Diane Crimmins, CBF, CGA (virtually via cell phone)



Class B 2021 Distinguished Member Achievement Award recipient is Dana Webster, CBA, CICIP, CGA

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 five years, held at least two offices, served as Chairman of at least two committees and receive a Chapter Letter of recommendation. Each Chapter is invited to nominate one candidate each year and one individual for each class can be honored.



Sam Bell; Nancy Watson Pistole, CCE, ICCE; Wendy Mode, CCE, CICIP; Robin Schauseil; Mary Moore, CBA



CFDD Executive Committee Members Sam Bell; DeLinda Goodman, CCE; Brett Hanft, CBA; Kelly Shock, CCRA, CCE; and Chris Birdwell



2019-2020 National Chair Brett Hanft, CBA with 2020-2021 National Chair DeLinda Goodman, CCE

Sam acknowledged Mary Moore, CBA, and Wendy Mode, CCE, CICP, for their managing of the annual luncheon raffle which raises enough money to fund two scholarships each year. He reminded attendees that CFDD scholarship applications are now due by October 31st and by June 30th so that they align with the early registration dates for Credit Congress and the CFDD National Conference. “Every fundraising effort, along with personal contributions, helps provide us with enough funds to grant every qualified applicant a scholarship,” Sam said. “It’s been great to be back together, and we look forward to seeing you again in Louisville.”

Bryan Mason, editorial associate



Sam Bell thanks Robin Schauseil for her contributions to CFDD



Mary Moore, CBA (Left) and Wendy Mode, CCE, CICP (right) managing the CFDD Luncheon Raffle



Marlene Groh, CCE, ICCE networks during lunch



Richard Reed networks before lunch



Raffle winner Maggie Gautreaux, CBA



Kelly Shock, CCE, CCRA addresses the audience



Alaina Worden, CCE enjoys the luncheon



CFDD members enjoy Maximizing Your Gratitude Attitude Session with David George Brooke



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 |
|--------------|---------------|
| November 8 | November 12 |
| December 13 | December 17 |

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.