



DeLinda Goodman, CCE

## The CFDD Team: Be a Part of It!

Everyone has talents. Everyone has strengths. Whether you are a new CFDD member or a tenured veteran, we all desire to do our best—to succeed, to build confidence, to inspire, to take action, to mentor, to make a difference. Have you ever thought about what would happen if everyone knew their talents and strengths, and intentionally applied them every day to do their best?

Working in successful groups or teams such as your local CFDD Chapter means that everyone is giving their best—knowing and utilizing their own talents and strengths, while maximizing those of others. How can we as individuals, Chapter members and National CFDD members begin to engage in strengths-based talent development to increase our CFDD membership? Let's start with some definitions.

What is a TALENT? A talent is a natural ability that a person is born with. Think back to your childhood. What did you love to do? Did you love jigsaw puzzles—putting pieces together? If so, you may have an inclination to be a manager—putting pieces (teams) together for the betterment of your organization.

What is a STRENGTH? A strength is using your talent or natural ability and developing it further so that you consistently do it well—almost perfectly. To do this, you must invest time, skills, knowledge and practice to make it even better. You may have made an “investment” of time, energy, resources and effort in your love for putting pieces together. Perhaps you have taken classes, read books, applied your knowledge, etc., to develop your TALENT into a STRENGTH that serves your Chapter. This investment starts with YOU!



### DATES TO REMEMBER ...

Credit Congress Virtual +  
**June 8-10**

Virtual Installation of the  
2021-2022 National Board of  
Directors 4pm ET  
**June 17**

Summer Scholarship  
Applications due  
**June 30**

2nd Quarter Membership  
Reports for the period ending  
on June 30th are due  
**July 10**

### IN THIS ISSUE ...

- 3 Recent Chapter Program Topics
- 5 Voices Impassioned
- 8 Upcoming Webinars
- 10 Silver Linings and Reflections
- 12 CMI

Think about and write down three things that you consistently do well. This is a way to begin to identify your current strengths. Your core talents describe who you are, and you begin to learn more about each of your unique talents and how they work together to grow your strengths.

Once you begin investing in your own talent and strengths, you can become a role model in helping others do the same. You can be a mentor, guiding others as to how they, too, can become key contributors to their Chapter or their team. Investing in others enables you to form a strengths-based culture where team members develop an awareness of one another's talents and are able to support one another to maximize the collective strengths of the team.

Over this past year, the CFDD organization has had to look to our fellow team members and utilize the strengths we had to "roll with the punches." Some examples are:

- We made the difficult decision of canceling two of our CFDD National Conferences. (And everyone knows that our CFDD family loves to be together!)
- Because of this, we allowed scholarship recipients to use their scholarships for NACM Credit Congress events if they were able to do so.
- We made changes to the scholarship program to better align the application dates with conference registration deadline dates.
- Many Chapters hosted virtual meetings, allowing all CFDD Chapter members to attend and gain education on a wide variety of topics.
- The CFDD National Board is being re-organized and will be made up of a representative from each Chapter across the country serving two-year terms as "Directors" on the Board in an effort to allow for better communication with and inclusion of all Chapters.

In making these changes, the National Board has used the TALENTS and STRENGTHS of its members to set the wheels in motion to better serve all CFDD members and to drive the future of the CFDD organization. We have been complementary partners and have worked together to get through the challenges.

I would encourage each of you to explore and invest in your own TALENTS and STRENGTHS, and to invest in others. Perhaps you would like to step forward to hold a leadership role within your Chapter or on the National Board? It may not happen overnight, but it can occur over a person's career or lifetime. CFDD members are lifetime learners! Use your TALENTS and STRENGTHS to drive your future—for yourself, your team, your Chapter, your career—and beyond. To grow and thrive. To be of better service. The CFDD way.

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*DeLinda Goodman, CCE, will complete her term as 2020-2021 CFDD National Chairman in June, stepping into the role of Immediate Past National Chairman. DeLinda is a proud member of the CFDD Louisville Chapter and is accounts receivable supervisor at Rotex Global, LLC, in Cincinnati, Ohio.*



# Recent Chapter Program Topics

## Elevating the Credit Profession Through Knowledge



### Doing More with Less: Strategies for Success

While the trend of companies expecting their employees to do more with less is nothing new, the ever-changing economy and a new set of challenges companies face in managing the ever-increasing workload is new. In this session, we'll review strategies that will help you understand the priorities, unpack what being a team player really means, use the resources you have for maximum efficiency while understanding how to best find additional support and how to uncover the benefits of work/life balance.

*Speaker: Diana Crowe, NACM Southwest*



### Smart Credit Policies that Improve Collections

During this presentation, we'll discuss policies and practices that can be quickly implemented to enhance and increase sales and profits. We'll explore 10 different strategies that promote collaboration as sales and credit work closely together.

*Speaker: Michael Dennis*

### Body Cure: Healthy Posture Practices Plus

This session will provide tips and techniques for staying healthy while working from home or the office. We'll examine the consequences and solutions for sitting too long, skipping meals/grazing, trouble adhering to a schedule, and isolation.

*Speaker: Katherine Kleingartner, Certified Health/Life Coach*



### International Trade & the Economy

This session will look at international trade and sales and provide an update on the economy and changes. A discussion of international credit trade and risk aversion will be included in the presentation.

*Speaker: Bruce Glaub, Principal, Trade Acceptance Group, Ltd.*



### 2021 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: Russell R. Evans, Ph.D., Associate Professor of Economics and Executive Director, Steven C. Agee Economic Research & Policy Institute*

### Leading in Uncertain Times

After looking at the current world, national environment, the American Psychological Association 2020 Survey and long and short-term impact of the environment, we'll examine leadership. We'll define the term, and examine things like focus, awareness, perspective/attitude, intentionality, which involves self-discipline and self-improvement.

*Speaker: Ramiro Rangel, Leadership and Management Consultant at RFR Consulting*



### Mentor Training Skills

This CFDD National Program is designed to help Chapters establish mentorship programs with outside entities such as a local community or technical colleges. The mentorship program is designed to facilitate intentional connections within your Chapter, that will lead to growth opportunities. These relationships create learning, networking, and development opportunities for your members.

*Speaker: Val Hardesty, CCE, CICP, Elevate Textiles, Inc.*

### Maintain Motivation at Home

Ten key focus words to maintain motivation at home:

1. Maslow's hierarchy of needs
2. Worst first
3. Velvet hammer
4. Action break
5. Broken promise
6. Feel, felt, found
7. Time travel
8. Team talk
9. Walk the talk
10. Shoulda, woulda, coulda

*Speaker: Lloyd Eichorn, CCE, Lloyd Credit Consulting*



### Antitrust

This program will present an overview of essential antitrust issues, including price fixing, group boycotts, monopolization and price discrimination. Emphasis will be placed on how these laws impact the commercial credit industry and best practices to avoid potential problems.

*Speaker: Jack Cooper, Esq., Dunn Carney, LLP*

### Navigating the Recovery: Working with Your Customers during Unprecedented Economic Challenges

During this presentation, we'll assess the current business environment, looking at economic challenges as we continue to overcome the COVID-19 Pandemic. We'll look at how the current environment has changed working capital for both suppliers and customers and how the transition to a remote workforce increased the importance of effective risk management for credit departments. We'll include a discussion of best practices in the areas of updating credit file documentation and credit limits on active customers, creating credit file documentation on new customers, reviewing and modifying credit policy so that audit compliance is realistic and addressing/negotiating delayed payments and requests for adjustments to terms of sale and frequency of payments. A discussion about collecting A/R balances will be included, focusing on remote access, conservation of cash and, in turn, demands on customer's cash flow. The transition from checks and the USPS to electronic payment methods will be included.

*Speaker: Brett Hanft, CBA, American International Forest Products LLC*



### US & Kansas Economic Update

Join us for an overview of the national and regional economy, along with specific indicators including, monetary policy, employment, GDP, housing, inflation, energy, agriculture and banking.

*Speaker: Megan Williams, Associate Economist & Manager, Federal Reserve Bank of Kansas City (OKC Branch)*

### Managing Through Change

Join us for a relevant and helpful session on understanding change, why it's so naturally difficult yet so essential to navigate through, as well as how to lead through a crisis-driven change.

*Speaker: April Jorgensen, Dolese Bros*

### Communication Strategies for Credit Professionals

Please join us for an informational session with strategies for communication to benefit even the most experienced credit professional! This presentation will include tips to communicate better with customers 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.*



### Treasury Management Services—Consultive Process

The presentation will explore five key areas of treasury management services: receivables, payables, fraud protection, information needs and cash management. The discussion of receivables will touch on merchant services, ACH services, originating preauthorized ACH debits (collections), ACH electronic credits – accepting ACH credits originated by your customers, EDI (Electronic Data Interchange) reporting, UPIC (Universal Payment Identification Code), and Remote Deposit Box and lockbox services. The discussion about payables will cover ACH services, originating ACH credits (payments), ACH electronic debits, accepting ACH debits originated by your vendors, ACH Positive Pay, ACH Debit Block, Electronic tax payments, Direct Deposit for payroll, Same Day ACH payments and wire transfers. In the area of fraud protection, we'll look at controlled payment process (dual origination), check positive pay, reverse positive pay, check number/amount/date, payee name verification, ACH positive pay, ACH block, account reconciliation, full account reconciliation, partial account reconciliation and deposit reconciliation.

*Speaker: Alvin Oakley, VP/Treasury Services Sales Officer at TowneBank*



**Please share your Chapter news and newsletter by sending them to [CFDD@nacm.org](mailto:CFDD@nacm.org).**



Chris Birdwell

## Voices Impassioned

In my last article, I closed with an obscure challenge coined by Toyota’s tagline, “Let’s Go Places.” As I continued to ponder that tagline concept, I realized that we need to place the same amount of emphasis and appreciation for small successes on our paths toward specific goals and destinations.

Have you heard about the trend of renting motorhomes and actually taking time to enjoy one’s journey by absorbing the beauty along the way? What a novel ideal and one of the few positives coming out of this pandemic. As we emerge from this unprecedented disruption and as opportunities to gather as Chapters commence, I feel Chapters should continue to embrace and share via Zoom.

For instance, Wichita has decided to become a “hybrid Chapter,” meaning that once in-person meetings start, the Wichita Chapter will continue to offer the opportunity to connect virtually. This hybrid model will not only support members who are uncomfortable or unable to attend in person, but it also, and just as important, might provide fellow Chapter and direct members the freedom to join meetings. Bottom line, we must remain intentional as members of this cohesive society of credit professionals, protecting the prosperity and interests of CFDD with dedicated support from NACM.

The challenges presented and the mentoring from National Chairman DeLinda Goodman, CCE, and incoming Chairman Sam Bell have been extremely rewarding and enlightening. In fact, the tenured roster of esteemed credit professionals who have served as National Vice Chairs, stamping the position with their own individualized thumbprint during their terms, is astounding. As my term began, I shared initiatives that were postponed in the interest of navigating an uncertain period tied to COVID sensitivity. Conversely, as the world was being sheltered and normalcy suddenly disrupted, I understood and embraced the notion that our newsletter would be an extremely important resource and consistent CFDD lifeline of communication. In the spirit of illuminating this past year’s themes, I felt an ideal format for my outgoing message would be revisiting and extracting vital statements and truths shared by both Area Directors and Past National Chairs in the newly launched *PNC Spotlight*.

At a time when there was great angst about the future direction of our country, NACM staff asked, *Why Do Professionals Belong to CFDD?* With theme in mind for our **September/October** newsletter, Area Director Brett Bartling, CCE, CICP, shared, “To be a professional in your field, you need to continue to educate, evolve and develop skills in your field.” As Brett accurately points out, in order to reinforce our value, today’s credit professionals must constantly add to their arsenal of credit strategies and risk management tools. Next, was Area Director Yvonne Prinslow, CCE, and her article, *CFDD: A Welcoming Network of Professionals*

## New Designees

Congratulations to these new designees who recently earned a professional certification.



**Alejandra Saavedra, CBA**  
Louisville Chapter  
Credit & Collection Analyst  
Valvoline Inc.



**Shilo Stevens, CBF**  
Portland Chapter  
Credit Specialist  
Keen, Inc.



**Alaina Worden, CCE**  
Portland Chapter  
Credit & Collections Manager  
CECO, Inc.



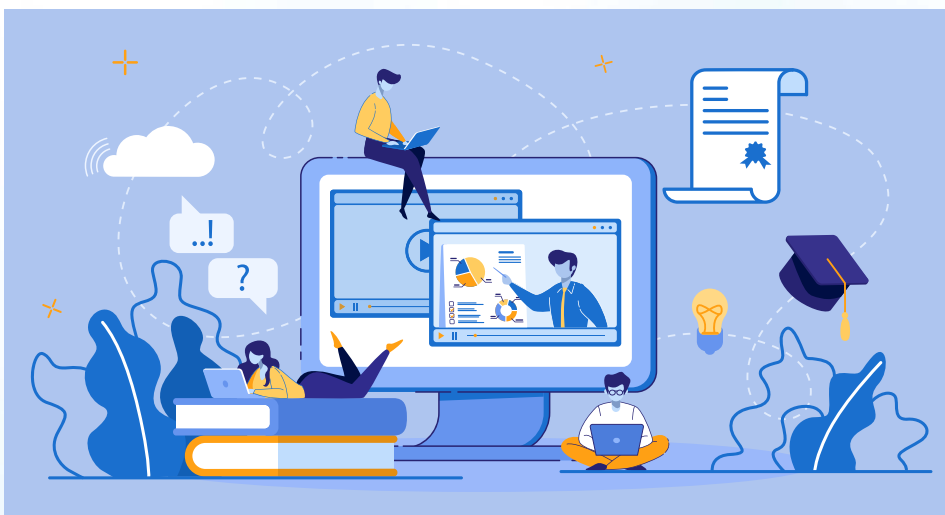
**Lisa Burns, CBF, CICP**  
Wichita Chapter  
Territory Credit Manager  
Excel Industries, Inc.

*Who Support Each Other.* In her article we read, “CFDD members guide, coach and assist each other as they share expertise and experiences about day-to-day challenges and situations” and “life learning is an indispensable tool for every career and organization, and the reason I think we, as credit professionals, belong to CFDD.” This is so true and a demonstration to members how the CFDD family truly cares and uniquely supports one another.

As a barrage of political commercials invaded our television viewing, our newsletter for **November/December** themed, *CFDD Membership Benefits and Value*, was distributed. Readers found a surprise addition on page 3 where the inaugural *PNC Spotlight* was unveiled. As I reviewed the list of past national chairs, one name we all hold in high regard jumped out. Maybe it was just me, but I did not know Carol Fowle, CCE, had been CFDD National Chairman in the past. Her article, *Looking Back, Moving Forward*, was fascinating and touched on a decision that continues to pay forward. She shared, “One of the most positive achievements of recent years was the transition of the CFDD Scholarship Fund to a 501(c)(3) charitable organization, which meant that contributions to the fund are tax deductible. As a result, we have expanded our fundraising efforts, allowing the fund to grow and offer members larger scholarships to both more activities and to more members than ever before.” Acting on brilliant ideas like this helped lay a foundation and enables CFDD to identify itself as the only credit professional membership that in essence pays YOU to invest in yourself. To further drive home this theme, Area Director Kelly Shock, CCE, CCRA, wrote, “I’ve found that the more energy I put into my involvement with the group the greater the rewards I reap.” Additionally, Kelly stated, “I consider my growth from ‘where I was’ when I first joined the group to ‘where I am now’ in my career to be largely attributed to my CFDD involvement.”



CFDD Chapters wishing to publicize their virtual meetings nationwide should email details to Vice Chairman – Education, Programs & Chairman Elect Sam Bell at [sam.bell@louisvillecladder.com](mailto:sam.bell@louisvillecladder.com). Sam will share the program information with all Chapter Presidents.



*The Importance of Education and Building Your Professional Brand* was our theme for our **January/February** issue. In the *PNC Spotlight* article and fresh off of completing her three-year term as CFDD’s representative to NACM’s National Board, Marlene Groh, CCE, ICCE, shared, “It did not take me long to figure out that NACM and CFDD were going to be my ticket to creating my professional brand. My personal assessment along with the information I had gathered from

NACM and CFDD helped me to build a strategy that assisted me to start my professional journey.” Area Director Heidi Lindgren-Boyce, CCE, and her article, *Staying Educated Keeps You Relevant*, supported Marlene’s profound words even further. In it, Heidi shared, “Education makes you better at your job. If you’re better at your job, you’re more likely to be promoted. If you’re promoted, you’re more likely to make more money. And don’t just take a couple of seminars or classes and think that’s good enough. Good enough does not get you ahead of the 20 people applying for the same job or position you want. Especially in 2020.” Heidi went on to write, “Continuing education keeps you ahead of the slow-moving traffic of irrelevant worker bees.” I am convinced it boils down to the passion and drive you harbor within and whether you strive to be a recognized and respected credit professional to your employer or just satisfied being gainfully employed.

Our most recent **March/April** newsletter proclaimed the theme, *CFDD is Your Path to Scholarship Opportunities!* Nancy Watson-Pistole, CCE, ICCE, eagerly agreed to write our *PNC Spotlight*. In her article, *Reflections-Preparation for Success*, she shared, “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.” Later in her article, Nancy reinforced her statement saying, “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.” Lastly, in her article titled, *We Are Family*, Area Director Debora Diamond-Burt, CCE, CICP, shared, “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.”

As my term of service as National Vice Chairman of Member Services and Publicity draws to a close, I felt compelled to revisit and highlight the “voices of truth” that I hope were encouraging during a period of uncertainty and interruption. This newsletter is a trusted source of information, and my hope was to plant a seed in terms of emphasizing the significance a consistent chapter newsletter provides. As I move into the role of Vice Chairman of Education and Programs, I look forward to observing evidence of growth as all of our Chapters eagerly emerge from the cloud of COVID and embrace our mission with a renewed outlook and flurry of actions focused on thriving!

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*Chris Birdwell will complete his term as the 2020-2021 National Vice Chairman—Member Services & Publicity on the CFDD Board of Directors, stepping into the role of Vice Chairman—Education, Programs & Chairman Elect in June. He is a proud member of the CFDD Wichita Chapter and serves as the credit strategies manager for Pioneer Balloon Co. in Wichita, Kansas.*



**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**

## UPCOMING WEBINARS

### Credit Management Automation Insight: Dashboards

Speaker: Leonel Torrejon, ICCE  
Duration: 60 minutes

MAY 4  
11AM ET

MAY 5  
3PM ET

### Alternatives to Bankruptcy: What Trade Creditors Need to Know

Speakers: Bruce Nathan, Esq. and Michael Papandrea, Esq., Lowenstein Sandler LLP  
Duration: 60 minutes

### Idaho, Residential vs. Commercial Construction is a BIG DEAL

Speaker: Chris Ring, NACM's STS  
Duration: 30 minutes | Complimentary

MAY 10  
3PM ET

MAY 19  
3PM ET

### Mechanic's Lien, Bonds & More Power Tools for Getting Paid in Virginia

Speaker: Brian Loffredo, Esq., Offit Kurman, P.A.  
Duration: 60 minutes

### Empower. Promote. Launch. [Repeat]: Create a culture of Generational Leadership using four CORE Strategies

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

MAY 20  
11AM ET

MAY 28

### Application Deadline for the July 26 Professional Designation Exam Test Date

### Challenges Remain as Global Economy Recovery Emerges in 2021

Speaker: Aaron Rutstein – Americas, Atradius  
Duration: 60 minutes

JUNE 3  
11AM ET

JUNE 8 - 10

### 125th Annual Credit Congress & Expo Virtual Plus

### Leadership Reflections: 52 Leadership Practices in the Age of Worry

Chat with Author Dr. Lisa M. Aldisert  
Duration: 90 minutes | A benefit of NACM, CFDD & FCIB membership

JUNE 17  
11AM ET

JUNE 23  
3PM ET

### The Life of a Lien in Pennsylvania

Speaker: Justin A. Bayer, Esq., Kane, Pugh, Knoell, Troy & Kramer, LLP  
Duration: 60 minutes

### Hidden Gems in the Oregon Statute to Help You Get Paid

Speaker: Chris Ring, NACM's STS  
Duration: 30 minutes | Complimentary

JUNE 29  
3PM ET

#### 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





# 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  
**Navigating the New Normal Through Gratitude**  
(CFDD Members only)

*Speaker: David George Brooke, That Gratitude Guy*

This presentation creates an "attitude of gratitude" by showing people how to focus on all that they have in their personal and professional lives. It is very beneficial to understand the immense power of a gratitude mindset during challenging times. This program demonstrates how gratitude has transformed countless lives in a world of way too many unhealthy coping mechanisms. By embracing the incredible power of gratitude and by using simple exercises to break old habits and beliefs, attendees will re-form and re-focus to gain a much higher trajectory for their lives. By using gratitude principles, people are able to successfully fend off the negative forces that work against us all and create a very positive set of coping skills. "Gratitude Turns What You Have into Enough."

**Key Takeaways:**

- The power of the "You Are" exercise
- The 60-second gratitude challenge
- How writing in a daily gratitude journal can change your life
- Increased happiness, a better attitude, and higher self-esteem

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.



Sam Bell

## Silver Linings and Small Wins



The past year has been a crazy one for all of us. Although I've read articles talking about how 2020 was "a lost year," I like to think that 2020 was a steppingstone for all of us as we made not only ourselves better, but as we also strengthened CFDD.

Most of our chapters were able to start conducting meetings and hosting presentations virtually. Although none of us would have thought about looking forward to virtual meetings and meet ups a year ago, they have been successful; and with a little luck and a lot of planning, we will be able to incorporate them into future meetings, long after the pandemic has passed.

It is so important to celebrate our small wins in this COVID environment! Thanks to technology, CFDD was able to host its first virtual awards ceremony in January. The National Board felt that even though our Annual Awards Luncheon, normally held at Credit Congress, had been canceled, it was critically important to celebrate the outstanding achievements of our members and chapters. The silver lining was that all CFDD members were invited to participate, at no cost, and applaud the achievements of colleagues, peers, and Chapters! How great was that!

We will hold the installation of our 2021-22 National Board of Directors virtually at 4pm ET on June 17. All members are invited to participate, at no cost, in the welcoming celebration of our new executive leadership. As you have read in other articles in this newsletter, we are thrilled to draw the CFDD National Board closer to every Chapter by welcoming directors from each to our National Board. We want our newly installed Chapter Directors to help guide our organization to growth by sharing ideas that will strengthen our organization from the Chapter up! Please plan to register and join us at 4pm ET, June 17, via Zoom.

We are embracing our 2021-22 leadership year as one of rebuilding and growth for CFDD. More than ever, as members, we need the resources CFDD provides, whether they be education, meetings or networking opportunities. We hope you can participate in the amazing, planned learning opportunities of our upcoming Credit Congress. Jumping on board with the concept of new subscription video on-demand streaming services like Disney+ or Discovery+, Credit Congress Virtual Plus will be streamed from June 8-10. A total of 16 sessions are included with your Credit Congress Virtual Plus registration: six live virtual sessions in addition to a library of 10 pre-recorded sessions, all for \$399. (That's about \$25 a session ... Whoa, what a great learning opportunity!) If you've never been able

# 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



to travel to attend NACM's Credit Congress, what a great opportunity to experience it! And, we know that you'll want to upgrade your virtual plus registration to attend the live Credit Congress in October.

As spring arrives, and more importantly vaccines arrive, I am looking forward to being able to meet in person in October in Kansas City at the NACM Credit Congress. CFDD is planning an entire afternoon of learning and networking for members on Tuesday, October 12. After our annual awards luncheon, I am looking forward to attending the CFDD members only session led by David George Brooke, That Gratitude Guy.

In our January/February 2020 newsletter, Yvonne Prinslow, CCE, wrote an article entitled, Gratitude. In the article, Yvonne shared that she had been reading Oprah Winfrey's book, The Wisdom of Sundays. The article went on to say, that in her book, "Oprah said at the end of every day she started listing five things she was grateful for." She said, "I can't tell you how much my life changed when I started writing down five things that I was grateful for each day. It sounds simple, but when you go through the day staying conscious about what you will put on your gratitude list, it completely shifts the lens through which you see the world." I know that David George Brooke will help us to change the lens through which we see the world so I can't wait for his presentation!

After the Gratitude Session, I am looking forward to attending a CFDD-members-only executive exchange session. These exchanges are my personal favorites. It's where we share our knowledge and expertise, helping each other to grow in our credit profession.

If you haven't registered to attend Credit Congress in October, please plan to. For many, Kansas City is an easy drive, and being centrally located, it's a short flight from just about anywhere. We can't wait for our CFDD family to start on its new growth path! We are looking at our 2021-22 leadership year as our growth year, both locally and nationally.

At the Chapter level, I challenge each of you to invite at least one person not already a member of CFDD to attend a meeting whether it be virtually or in person in the coming leadership year. Once you invite your potential new member, follow up and encourage him or her to join our CFDD family. Word of mouth about our organization and how it has helped and encouraged you as a member is how we will grow our membership. Our current membership is 346 members nationally, if we gain just 25% membership by all current members inviting at least one person and they join, we will have increased our membership by 86 new members. We can do this—together. Out of many is One.

Thank you for allowing me the opportunity to serve as your Vice Chairman - Education, Programs & Chairman Elect for the past leadership year. I look forward to serving as your national chairperson and with the help of our national Board, our local boards and you—we plan to "go places."

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*Sam Bell will complete his term as 2020-2021 Vice Chairman - Education, Programs & Chairman Elect on the CFDD National Board in June before stepping into the role of 2021-2022 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.*




**Summer  
Scholarship  
Applications  
Due on  
June 30th**

**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.



## 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
May 10	May 14
June 14	June 18
July 12	July 16

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](http://www.nacm.org/cmi) to sign up for our monthly email reminder to participate.



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JUNE	JUL	AUG	SEPT	OCTOBER
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