

CFDD AT CREDIT CONGRESS



Chris Birdwell



Heidi Lindgren-Boyce, CCE



Brett Hanft, CBA



Mary Moore, CBA



Val Hardesty, CCE, CICP

CFDD Members share their knowledge and expertise by leading the following sessions:

32011. Unveiling the Hidden Costs of Customer Pushback Terms, Web Billing Portals and How to Win Back Your Company's Payment Terms

Speakers: Chris Birdwell, Credit Strategies Manager, Pioneer Balloon Co. and Heidi Lindgren-Boyce, CCE, Senior Credit Manager, Star Rentals, Inc.

32021. The Time Is NOW to Review and Update Your Credit Policy

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

32031. Leadership Speed Learning

Moderated by Mary Moore, CBA, Director of Credit, SouthernCarlson International, Inc.

32041. Lifeline for Implementing New ERP/Software Programs

Speakers: Valarie Hardesty, CCE, CICP, Director of Credit, Elevate Textiles, Inc. and Marlene Groh, CCE, ICCE, Regional Credit Manager Southeast, MidSouth and Mid-Atlantic, Carrier Enterprise

32051. Take Your Game to the Next Level—Using Emotional Intelligence to Advance Your Career

Speaker: Jake Hillemeier, Director, Learning & Organizational Development, Dolese Bros. Co.

32061. Fifteen Ways to Minimize Delinquency and Maximize Customer Service Before the First Collection Call

Speaker: Bob Karau, Credit and Collections, Merchant & Gould, P.C.

32071. Building Relationships with Customers

Speaker: Alaina Worden, CCE, Credit & Collections Manager, CECO, Inc.

32081. Best Practices Roundtable Discussion

Moderated by Wendy Mode, CCE, CICP, Delta Steel

32091. Mindfulness for Improved Performance

Speaker: Natalie Hawn, CBA, Koch Industries, Inc.



Marlene Groh, CCE, ICCE



Jake Hillemeier



Bob Karau



Alaina Worden, CCE



Wendy Mode, CCE, CICP



Natalie Hawn, CBA

CFDD's Culture of Recognition

The 2023 awards presentation at CFDD's Annual Business Meeting & Installation Luncheon reaffirmed its long-standing culture of recognition. As it does each year, both Chapters and individual members were honored and recognized, cheered on by a crowd of more than 100 members and guests at NACM's 127th Credit Congress & Exposition.

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

CFDD's **Class A** Chapters are Portland, Charlotte, Phoenix, Louisville, Minneapolis/St. Paul and Seattle. **Class B** Chapters include Raleigh/Durham, Tacoma, Wichita, Oklahoma, Kansas City, Omaha/Lincoln and Albuquerque.

CFDD Chapters invest a great deal of energy to create monthly educational programs. At least once a year, a program exceeds everyone's expectations with great attendance, spirits running high and a buzz created by the program content. Annually, CFDD Chapters are invited to nominate one of their regular monthly programs for our National Outstanding Regular Program Award.

The Class B **National Outstanding Regular Program Award** was bestowed upon our **Wichita Chapter** for its Outstanding Regular Lunch & Learn Program. The program, led by local economist Jeremy Hill, provided participants with an economic update.

In Class A, **CFDD's Portland Chapter** was honored with the **National Outstanding Regular Program Award**. The program, *Effective Leadership: It's Not Just Positional, It's Personal*, looked at how leaders persuade and influence others through high-impact communication, stressing that you don't need a title to be a leader.



Greg Hanlon accepts the Outstanding Regular Program Award on behalf of CFDD's Wichita Chapter



Alaina Worden, CCE, accepts the Outstanding Regular Program Award on behalf of CFDD's Portland Chapter

CFDD's **Wichita Chapter** was honored with a **National Special Program Award** in recognition of its 2022 Super Session! They held a partial-day seminar with three speakers for a mini-conference in Wichita that included a group lunch. Attorney Wanda Borges spoke on Subchapter V of the Bankruptcy Code, Nancy Watson-Pistole, CCE, ICCE, spoke on positive language in communications and Attorney Jason Torf presented on the topic of credit processes and lawsuits.



Lisa Burns, CBF, CICP, and Greg Hanlon accept the National Special Program Award on behalf of CFDD's Wichita Chapter

CFDD's Chapters are invited to nominate one of their outstanding publicity efforts or a campaign for the **Annual Outstanding Chapter Publicity Award**.

In Class A, **CFDD Portland** was recognized with the **Outstanding Publicity Award**. The Portland Chapter's *Credit Line* newsletter informs the membership of Chapter activities, educational programs, scholarship opportunities and member achievements. The Portland Chapter reaches beyond its membership by publicizing its programs to other CFDD Chapters. The Portland Chapter's publicity efforts have led to increased member participation and engagement.

In Class B, **CFDD Wichita** was recognized as this year's **National Publicity Award** recipient. Our Wichita Chapter surpassed its goal for 2022: they implemented a hybrid approach to monthly meetings, and held their Super Session. They began to recognize membership milestones and took more photos at their regular meetings. They have succeeded in getting more members to write articles for their newsletters and they provide consistent communication via their website, Facebook page and newsletter.



Alaina Worden, CCE, accepts the Class A Outstanding Publicity Award on behalf of CFDD's Portland Chapter



Cindy Overeem accepts the Class B Outstanding Publicity Award on behalf of CFDD's Wichita Chapter

Each year, a **Membership Award** is presented to the Chapter in each class having the largest percentage net gain in its Chapter membership during the year. The membership total shown on the Quarterly Report as of December 31 is the base figure used for these awards.

In Class B, CFDD's **Oklahoma Chapter** was recognized for its gain of 12 members, a 71% increase!

In Class A, CFDD's **Charlotte Chapter** won the national membership award for its gain of two members, recording a 6% increase.

Other Chapters that either grew their membership or held membership steady in 2022 were:

- Louisville for gaining one member
- Minneapolis/St. Paul for holding membership steady
- Omaha/Lincoln for holding membership steady
- Raleigh/Durham for gaining one member
- Seattle for holding membership steady
- and, Wichita for gaining one member



Tina Henson accepts the 2022 Class B Membership Award on behalf of CFDD's Oklahoma Chapter

Established in 2003, the **National Mentor Award** recognizes an individual for their participation in and promotion of the credit profession and CFDD through mentoring. Any member in good standing may nominate a candidate for the CFDD National Mentor Award.

This year's honoree was nominated by a group of members, who say she selflessly gives of her time and energy and that she is always available to lend guidance and suggestions on how to best manage a situation. No matter what is happening in her personal life, she comes in with a smile and brightens the room with her positive energy.

Another said that throughout their entire credit career, they've had the tremendous pleasure of receiving an unparalleled and unsurpassed level of mentorship from our honoree. They said that she is a consummate mentor, first and foremost, leading by example. Her knowledge and tenure in the credit profession are well respected and admired. She is always professional, willing to share her time and knowledge, and proudly represents the credit profession in every aspect of her career, which significantly contributed to my desire to reach out for her guidance and leadership skills as a mentor.

We know our future leaders will always appreciate her kind words of encouragement, her professionalism and her genuine care and concern of others. She instills in all of us the responsibility we must have to carry on the tradition of our organization. She brings value and commitment in a time when that is a rare commodity. The community celebrated the incredible attributes of **Mary Moore, CBA**, CFDD's National Mentor.

The **Distinguished Member Achievement Award** was established in 1988 to recognize outstanding individual achievement. Eligibility requires the nominee to have held membership for at least five years, have held at least two offices, served as Chair of at least two committees and is supported by a Chapter Letter of recommendation. Each Chapter is invited to nominate one candidate each year and one individual for each class can be honored.

This year, CFDD celebrated two DMA Award recipients.

The first DMA honoree is described by her Chapter as a success story: she joined her Chapter about nine years ago and right away became an integral part of it. She has served in many roles on her Chapter's Board and now also serves on the CFDD National Board.

As a Chapter leader, she not only led but was key in its successful growth over the last three years. She volunteered to steer the ship and kept her Chapter going strong by finding a way for it to meet virtually and stay connected throughout the challenges of COVID: It took commitment and innovative thinking.

She has given back by leading presentations or by moderating round tables as she probes topics by asking leading questions so that everyone in the room learns something positive.



Mary Moore, CBA, celebrated as CFDD's National Mentor

Her belief in education is apparent from her certifications, but she also inspired two of her team members to achieve their CBA designations. **Stephanie Moore, CCE, CICP**, was honored with CFDD's National **Distinguished Member Achievement Award**.

This year's second award recipient has consistently demonstrated her willingness to lead, mentor and teach: She selflessly and generously lives by the mantra of "pay it forward" and she constantly promotes the credit and finance profession through many facets of her professional and personal life.

She is a true servant leader, having served on her local Chapter's Board and on the CFDD National Board.

She is a tenured and respected leader in the credit and finance community, having earned her CCE and ICCE designations, which confirm her dedication to professional excellence and growth. She epitomizes, defines and leads by example to promote the credit profession. CFDD honored **Ellen Wodiuk, CCE, ICCE**, with its **Distinguished Member Achievement Award**.

A few years ago, our Chapter leaders and the CFDD Board of Directors spent time discussing whether our National Awards were all encompassing.

The CFDD Executive Committee continued to discuss this topic for several months, leading to the creation of a new award that was introduced in 2019, the **CFDD Star Award**. The Executive Committee felt compelled to recognize exceptional actions or accomplishments from an individual, emerging leader, or local Chapter that exemplify an outstanding level of achievement to our organization.

No application process exists. This recognition is based on a nomination and vote of acceptance from the CFDD Executive Committee. Awards may or may not be given each year.

Special recognition was given for an exceptional and consistent level of persistence to rebuild chapter membership, reinvigorate its educational offerings and the launch of a newsletter. CFDD proudly recognized its **Phoenix Chapter** with a **Star Award**.

CFDD's rich tradition of recognizing the accomplishments and successes of its Chapters and members continued in 2023 at its annual business meeting. All Chapter Boards should think about potential candidate nominees for next year: it's never too early to begin planning for nominations.



Stephanie Moore, CCE, CICP, honored with CFDD's National Distinguished Member Achievement Award



Ellen Wodiuk, CCE, ICCE, honored with CFDD's Distinguished Member Achievement Award

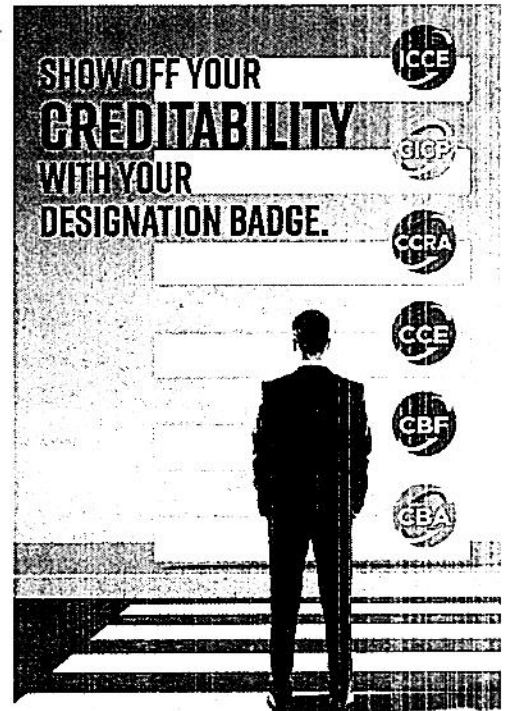


Sheila Roames, CCE, Taylor Haven and Ellen Wodiuk, CCE, ICCE, accept the Star Award on behalf of CFDD's Phoenix Chapter

A horizontal banner with four distinct panels.
 1. The first panel features a large, stylized letter 'C' and the text "Commit to Excellence as a Credit Professional" below it.
 2. The second panel features a target icon with an arrow in the bullseye and the text "Dedicate Time to Achieve Your Goals" below it.
 3. The third panel features a large, stylized letter 'D' and the text "Discover Your Leadership Potential" below it.
 4. The fourth panel is partially obscured but appears to have a target icon and text.

As you work through your 2024 vision, think about what further education you would like to achieve. Is your goal to earn your CBA, CBF, CCE designation? If you have already earned these designations, maybe your vision should be to step into the role of mentor and encourage someone along their path to professional excellence. Don't forget to add attending NACM's June Credit Congress in Las Vegas to your list of goals because this is a way to further your education and expand your mentor network. We've planned another wonderful CFDD track of sessions with nine of your CFDD colleagues presenting on a wide variety of topics from different leadership topics, public speaking and credit policy, to name a few. Consider volunteering as a way to give back to CFDD. By volunteering for CFDD, you can make a positive impact on the lives of others, as well as your own. You can share your expertise, network with peers, mentor new members, serve on committees or boards, participate in charitable events, and more. Volunteering also helps you develop your leadership, communication and teamwork skills. Together, we can make 2024 a successful and rewarding year!

Natalie Hawn, CBA, Collections Team Leader at Koch Engineered Solutions in Wichita, Kansas



It reflects your knowledge, skills, abilities, accomplishments and leadership.
 Visit nacm.org/certification or call the NACM Education Dept. at 410-740-5560 to find out about your next designation.



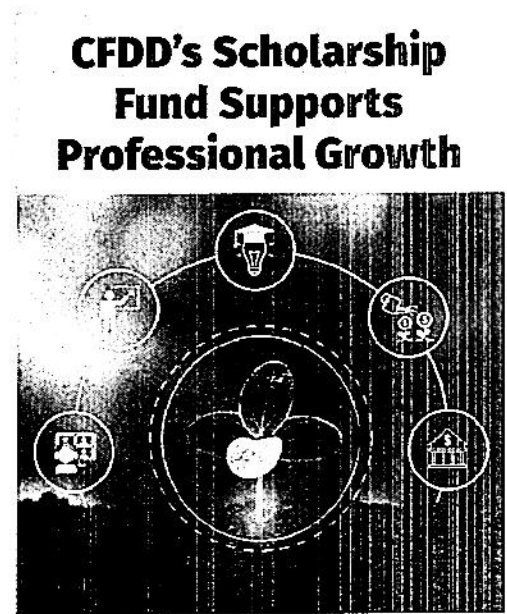
Tim Cain, CBA
 Portland Chapter
 Director of Global Credit & Collections
 Keen, Inc.



Angela Dixon, CBF
 Raleigh/Durham Chapter
 Lead Credit Underwriter
 Cary Oil Co., Inc.

Dusty Lomeland, CBA
 Portland Chapter
 Regional Credit Manager
 Consolidated Supply Co.

Heather Spencer, CBF
 Kansas City Chapter
 Senior District Financial Manager
 The Sherwin-Williams Company



33 CFDD Members have received a scholarship to attend NACM's 2024 Annual Credit Congress



2023 CFDD Membership Milestones



Barbara Stene, CCE
CFDD Minneapolis/St. Paul Chapter



Ruth Moehnke
CFDD Portland Chapter



Larry Glenn, CBA
CFDD Kansas City Chapter

Heidi Lindgren-Boyce, CCE
CFDD Seattle Chapter

Kelly Simon, CCE
CFDD Seattle Chapter

Nancy Watson-Pistole, CCE, ICCE
CFDD Kansas City Chapter



Marlene Groh, CCE, ICCE
CFDD Charlotte Chapter

Deborah Poynter
CFDD Minneapolis/St. Paul Chapter

Richard Reed
CFDD Kansas City Chapter

Kelly Shock, CCE, CCRA
CFDD Oklahoma Chapter

Melinda Wells, CBA
CFDD Tacoma Chapter



Dave Beckel, CCE
CFDD Direct Member

Ronald Bonden, CCE
CFDD Minneapolis/St. Paul Chapter

Valarie Hardesty, CCE, CICP
CFDD Charlotte Chapter

Ken Lane, Jr., CBA
CFDD Seattle Chapter

Tawnya Marsh, CCE
CFDD Portland Chapter

Pamela Price-Jones
CFDD Portland Chapter

Susan St. Denis
CFDD Minneapolis/St. Paul Chapter

Dana Webster, CBA, CGA, CICP
CFDD Oklahoma Chapter

Karyn Weckman, CBF
CFDD Minneapolis/St. Paul Chapter

Sheila Williams, CBA, CICP
CFDD Wichita Chapter



Amy Amundson
CFDD Seattle Chapter

Chris Birdwell
CFDD Wichita Chapter

John Dabe, CCE
CFDD Charlotte Chapter

Michael Githens, CICP
CFDD Wichita Chapter

Elizabeth Honeycutt, CBA
CFDD Charlotte Chapter

Brandon Hrabe
CFDD Wichita Chapter

Jennifer Maina, CBA, CICP
CFDD Wichita Chapter

Rebecca Mazur, CBA
CFDD Charlotte Chapter

Avelenna Melsha, CBA
CFDD Minneapolis/St. Paul Chapter

Donna Michell, CBF
CFDD Raleigh/Durham Chapter

Clara Nemeth, CCE, CGA
CFDD Portland Chapter

Cindy Overeem
CFDD Wichita Chapter

Yvonne Prinslow, CCE
CFDD Portland Chapter

Ernest Williams
CFDD Raleigh/Durham Chapter

Stephen Wood, CBF
CFDD Kansas City Chapter



Georgette Bevan, CCE, CGA
CFDD Phoenix Chapter

Sandra Funt, CBA
CFDD Minneapolis/St. Paul Chapter

Zach Hawker
CFDD Portland Chapter

Christopher Hering, Esq.
CFDD Phoenix Chapter

Lisa Keller, CCE, CGA
CFDD Phoenix Chapter

Mark Levine, CCE, CICP
CFDD Charlotte Chapter

Sela Rizo
CFDD Wichita Chapter

Clay Williams
CFDD Kansas City Chapter

January 2024 CFDD Membership Milestones



Eunice Helgeson, CCE
CFDD Minneapolis/St. Paul Chapter



Dusty Lomeland, CBA
CFDD Portland Chapter



Brett Hanft, CBA
CFDD Portland Chapter

Dan Zaback
CFDD Seattle Chapter



Michelle Achondo, CBA, CICP
CFDD Seattle Chapter

Barbara Condit, CCE
CFDD Minneapolis/St. Paul Chapter

Diane Crimmins, CBF, CGA
CFDD Minneapolis/St. Paul Chapter



David Hvidston, CCE
CFDD Minneapolis/St. Paul Chapter

Vikki Milam
CFDD Direct Member

Joy Mitchell, CCE, CICP
CFDD Minneapolis/St. Paul Chapter

Tara Pease, CCE, ICCE
CFDD Louisville Chapter



William Heintz, CCE
CFDD Portland Chapter

Sandra Langdon, CPA, CMA, CICP, CCE
CFDD Charlotte Chapter

Nancy Loehrs
CFDD Minneapolis/
St. Paul Chapter

Stephanie Moore, CCE, CICP
CFDD Charlotte Chapter

Christopher Parker, CBF
CFDD Raleigh/Durham Chapter

Eve Sahnaw, CCE
CFDD Portland Chapter



Cheryl Barnett, CBF
CFDD Oklahoma Chapter

Carolyn Burnett
CFDD Oklahoma Chapter

Eleanor Hartman, CCE
CFDD Portland Chapter

Michele Miller, CBF
CFDD Oklahoma Chapter

Alejandro Ojeda-Nonzioli, CCE
CFDD Oklahoma Chapter

Teresa Peck, CBA
CFDD Charlotte Chapter

Aimee Woodring, CCE
CFDD Oklahoma Chapter

Submit Your Nomination for a CFDD
National Award by March 15

Award Nominations Welcome

In Recognition of Chapter Excellence

- Outstanding Regular Program
- Outstanding Seminar or Workshop
- Outstanding Chapter Publicity Award

In Recognition of
Member Excellence

- National Mentor Achievement
- Distinguished Member Achievement (DMA)
- The Spirit Award



Completed applications should be sent as an email attachment to cfdd@nacm.org.

Download the Application

Step into a National Leadership Role



Talk with your CFDD Chapter Leadership about service on the CFDD National Board as a Chapter Director

Chapter Programs



Credit as a Profit Center

The credit department is often not recognized and appreciated for the value it provides to an organization. Frequently, there is a mutual failure of credit and sales to understand each other and their respective goals and objectives. Discussion about goals include the opportunity to increase corporate revenue, reduce expenses and increase the credit department's value to every company. Learn methods to improve the productivity of your credit/AR department for an increased appreciation of how credit management contributes to your company's bottom line.

Speaker: Nancy Watson-Pistole, CCE, ICCE, Shawnee, Kansas

Sigh of Relief? Or Remain Tense? An Economic Update

In just a couple of months, there has been a major attitude shift among analysts. Inflation seems to have peaked in many areas and there is more talk than ever regarding a soft landing. On the other hand, the labor shortage has provoked wage inflation and that could keep Central Banks in an aggressive mood. What are we looking at right now?

Speaker: Dr. Chris Kuehl, Armada Corporate Intelligence Services' Chief Economist, Lawrence, Kansas

Becoming a Better Leader Through Mental Fitness

As a leader, developing your mental fitness enables you to make sound decisions and maintain focus—essential to achieving peak performance. Staying focused can be the difference between success and failure for you and your team. Mentally fit leaders model resilience, positively influence team culture and foster a collaborative work environment. By prioritizing your mental fitness, you can improve your leadership skills, boost your productivity and enhance your overall well-being. Now more than ever before, leaders are being asked to help their teams manage uncertainty, stress and burnout. It is those who are mentally, physically and emotionally fit who will help their teams the most.

In this interactive session, we will focus on:

- How to develop your mental fitness
- The benefits of mental fitness
- Personal approaches to mental fitness that you employ

Speaker: Tom Schreiber, President of Schreiber Training & Consulting, Prairie Village, Kansas



To Settle or Not to Settle

Sometimes a credit professional encounters a situation where a customer is likely to fail. Should the credit department settle for a partial payment or not? Will that reduce losses? What is the right timing? This will be an opportunity to discuss different credit professionals' perspectives.

Speaker: Todd Banchar, CCE, Senior Financial Analyst, ConAgra Brands, Inc., Omaha, Nebraska



Credit Jeopardy

Based on the popular television show, this CFDD National program is both educational and fun. This interactive program can be used for monthly meetings and for study groups preparing for the NACM designation exams.

Moderated by Eleanor Hartman, CCE, Credit Manager – North America at Autodesk, Inc., Portland, Oregon

Understanding Subchapter V of the Bankruptcy Code: Definitions and Case Study

This session will help you understand the basic premise behind the new Subchapter V of the Bankruptcy Code. Jason will begin the session with a key learning approach to define its purpose and intent, followed by an actual case study that has recently concluded in the bankruptcy court. Jason is excited to share the process by which this new provision was used and how it impacted this bankruptcy case. This is definitely a session you want to attend to hear about the newest addition to the Bankruptcy Code.

Speaker: Jason M. Torf, Esq., Tucker Ellis LLP, Chicago, Illinois

How to E-mail Like a Rock Star and Win Your Case!

Join attorney Karen Hart as she shares best practices for effective business communications for credit managers, with an eye toward minimizing legal risk and helping your company's position and claims in court proceedings.

Speaker: Karen Hart, Esq., Bell Nunnally & Martin LLP, Dallas, Texas

Credit Management in the Metaverse!?!

Join attorney Karen Hart to learn about cryptocurrency, NFTs and the developing metaverse platforms. Karen will focus on how they came to be, what they are and will be used for, and how they will change the world. Will these technologies and platforms change how you do business, how and whether your company will be paid and how your credit department operates? How will they impact your bottom line? What will be the risks and rewards of adopting these new, big ideas and embracing change in your business? Join this session as Karen answers these burning questions.

Speaker: Karen Hart, Esq., Bell Nunnally & Martin LLP, Dallas, Texas

Credit Enhancements

Various forms of credit enhancements are more important now than ever. These security measures give businesses more assurance of getting paid as invoices are coming due for payment. This session will take a deep dive into the most widely used and successful enhancements including guarantees (personal, corporate and cross corporate), UCCs (Uniform Commercial Code), PMSIs (Purchase Money Security Instruments), letters of credit and more.

Speaker: Jason M. Torf, Esq., Tucker Ellis LLP, Chicago, Illinois

An Introduction to Power Query

This session provides a basic outline of the automation possibilities available in the Power Query function of Excel.

Speaker: Eleanor Hartman, CCE, Credit Manager – North America at Autodesk, Inc., Portland, Oregon



Change Management: Practical Applications

This session will be a case study in the practical application of change management techniques as they have been used at Autodesk, Inc. during a major software upgrade project.

Speaker: Jeffrey Snipes, CICP, a Credit Analyst at Autodesk, Inc., Manchester, New Hampshire

Six Signs It Is a Scam

Every year, thieves and con artists cheat thousands of Oregonians out of their hard-earned money and valuable personal information. This presentation will help you stop the fraud before it starts and teach you how to alert others so they can avoid becoming victims. Please join us and spread the word to your family, neighbors and friends across the state, to help them become smarter consumers as well.

Speaker: Ellen M. Klem, Director of Consumer Outreach and Education at the Oregon Department of Justice, Office of the Attorney General, Oregon



Crypto Currency & the Metaverse

This session will discuss cryptocurrency, NFTs and the developing metaverse platforms, examining how they came to be, what they are and will be used for and how they will change the world. Will these technologies and platforms change how you do business, how and whether your company will be paid, and how your credit department operates? How will they impact your bottom line? What will be the risks and rewards of adopting these new, big ideas and embracing change in your business? Join us and venture into the new world!

Speaker: Karen Hart, Esq., Bell Nunnally & Martin LLP, Dallas, Texas

Chapter News



Tacoma-Seattle-Fundraiser



*Monica Schweitzer, CBF
accepting President
Pin for Service*



Hiring Practices in the Current Environment

This session will look at hiring and compensation trends, current marketplace of the finance and accounting industry and diversity, equity, and inclusion in the workplace. The session will conclude with a wrap-up, allowing time for questions.

Speakers: Martha Heinlein, Vice President & Practice Director at Robert Half and Halie Sosna, Practice Director & Vice President at Robert Half Talent Solutions, Raleigh, North Carolina

Cost Reduction for Credit and Data Vendors

In this session, you will have the opportunity to learn about:

- Managing the cost of data subscriptions
- The Kreller Mission for savings
- Kreller's "no risk" compensation structure
- Top five reasons to work with Kreller
- The Kreller Process - A proven plan to Savings
 - Analysis
 - Benchmark agreement
 - Fact Finding and research
 - Presentation of recommendations
 - Implementation
- Questions

Speaker: Christy M. Temple, Global Account Executive at the Kreller Group

The Impacts of Asset Purchase Agreements on Creditors

This session will cover Asset Purchase Agreements, defining what they are, how they can impact potential creditors and whether there is a way to avoid them as a creditor. Other topics will include:

- North Carolina Voidable Transactions Act
 - Background of the Act
 - Definitions in the Act (Affiliate, Asset, Insider, Insolvency, Value)
 - Present and future creditor rights
 - Factors for determining intent of the debtor
 - Further rights of present creditors
 - Timing of the transfer
- Remedies for the creditor under the Act
 - Defenses for the debtor and asset purchaser
 - Statute of limitations on this Act
 - Series organizations
 - Cherry Community Case in North Carolina
 - Other examples from North Carolina case law

Speaker: Aaron Gavin, Esq., Hannah Sheridan & Cochran, LLP, Raleigh, North Carolina



The Enneagram Explained

The Enneagram is a system of nine personality types that are interconnected, yet unique and innate to each person. Knowing your specific type as well as all nine types can strengthen your close personal relationships, your work relationships and even the relationship with yourself. We will cover all nine types, the three subtypes and how to use the *Enneagram* in the workplace. Before the session, each attendee will take the *Enneagram* quiz in advance to know your personal scoring.

Speaker: Taylor Haven, Litigation Accounts Manager at the Law Offices of Mark A. Kirkorsky, P.C., Smith Center, Kansas

Chapter News

Oklahoma Chapter Christmas Party

In December, several CFDD Oklahoma members attended the NACM Southwest Holiday Soiree. At this event, we celebrated the upcoming retirement of Dana Webster, CBA, CICP, CGA. Dana is the co-founder and a Legacy Member of CFDD Oklahoma, as well as a Past President of CFDD Denver.



From Left to Right:
Dana Webster,
Kamesha Mitchell,
Rachel Rapson,
Mindy Fullingim,
Tina Henson,
Michele Miller,
Trudy Haynes, and
Kelly Shock.

Seattle/Tacoma Joint Christmas Party



Portland Chapter Holiday Party—A Winter Luau

A huge shout out to Kim Jones CBA, Sylvia Schultz, and Eleanor Hartman, CCE for putting together a great event. The room transformed into a winter oasis with Hawaiian food and adult punch.

The Pictionary game was my favorite. I loved how everyone interacted. The networking and friendships that are built, along with the educational offerings within CFDD, keeps me coming back for more.



Melissa Garcia, CBF, leads her team to a tie in this round.

The holiday party is also the launch of the Chapter's winter fundraiser. From a raffle basket, to wine wall and mystery gifts, we had it all.



Wine wall & mystery gifts



December Raffle Basket



Brett Hanft, CBA

An Unexpected “Hot Topic” at Credit Congress: NOW Is the Time to Update Your Credit Policy

Public speaking has consistently been ranked as one of the greatest fears people face in life. While I’m fortunate not to have a fear that precludes me from speaking in front of an audience, I will share with you that, for many years, I was too intimidated to present an educational session as a speaker. I am surrounded by a network of respected and tenured peers within our NACM and CFDD organizations. I honestly didn’t believe I possessed an adequate level of knowledge to teach fellow credit professionals, colleagues and peers anything new. That may sound silly to you ... but I can assure you that was an honest fear of mine that held me back for way too long.



It was quite a revelation a few years ago when I started thinking about my 35 years of credit experience, including some specific and unique situations no one else had likely encountered. Could I share a personal experience, discuss the challenges I faced and the solutions I developed or used to address the issue? In that scenario, I had ownership of a topic I felt was worth relaying to fellow credit and finance professionals. As soon as my mindset changed from teaching to sharing key learnings that resulted from a specific situation I faced as a credit manager, then I had a worthwhile story to tell!

At this year’s Credit Congress, I created and presented a program in our CFDD Educational Track that discussed the need for our company to review our existing credit policy. We were faced with making several changes as a direct result of unexpected workforce challenges resulting from the COVID-19 pandemic. In my opinion, it’s of vital importance that your company’s credit policy serves as an extension of your credit department to support your efforts with managing the risk of your Accounts Receivable portfolio.

Budget Now to Attend NACM’s 2024 Credit Congress



Early Registration Fee \$849
Hotel: \$195 per night + taxes
+\$20 per night resort fee

I was overwhelmed watching the audience grow, realizing this was a current and relevant “hot topic” many Credit Congress attendees wanted to hear. The audience was engaged and asked questions throughout the session. We had outstanding dialogue and exchanged a tremendous amount of valuable information. Feedback from the session made it very clear to me that we need to dive deeper into the topic at next year’s Credit Congress. Discussions have already taken place about walking through the appropriate steps necessary to create a credit policy from scratch. I never imagined this year’s session would be so well-received or that I would be working on a new program that expands upon this topic to provide more continuing education opportunities!

I’m so glad I changed my mindset and stepped out of my comfort zone. I want to send a huge shout-out to my CFDD peeps for standing behind me (especially when I thought my knees would buckle standing up in front of an audience), for providing an incredible amount of support and encouragement and boosting my confidence to make me believe I had something relevant and worthwhile to share.

I want to leave you with this final thought: Do you hold ownership to a story that’s worth sharing with your fellow CFDD members? Start out small—you likely have an informative and valuable monthly program topic to share with your own CFDD chapter membership!

Brett Hanft, CBA, currently serves on the CFDD National Board and is the elected CFDD Representative to the NACM Board of Directors. Brett served as CFDD’s National Chair from 2019-2020 and is a proud member of the CFDD Portland and CFDD Phoenix Chapters. Brett is the Credit Manager for American International Forest Products LLC in Beaverton, Oregon.

TO DO THIS MONTH

CFDD Chapter

- Send photos of any social gatherings for the national newsletter—use the new email address!
- Send program information to the new CFDD email address.
- Send news about members for inclusion in the newsletter—any promotions? Any news to share?
- Make sure National has our current Board roster on file!

CFDDPrograms@nacm.org

Now Accepting Speaking Proposals



We want **YOU** to lead one of our 9 exciting sessions on the CFDD Track. Showcase your expertise and power up our event with your knowledge.



Email your submissions to CFDDPrograms@nacm.org