

# The Creditline

February 2018

## 2017-2018 Officers and Board

### President

Debora Diamond-Burt, CCE, CICP  
Schnitzer Steel Industries, Inc.  
503.721.5660

### Vice President

Melanie Etzel, CCE  
Cascade Nut and Bolt  
503.375.6445

### Secretary

Molly Spearing  
LaCrosse Footwear, Inc.  
503.262.0110 x1315

### Treasurer

Kathleen Victoria, CCE  
Kyocera International, Inc.  
360.750.6127

### 1-Year Directors

Kathy Hamilton, CCE  
SAIF Corporation  
503.373.8459

Bill Heintz, CCE  
Bridgewell Resources, LLC  
503.872.3566

### 2-Year Directors

Nancy Larson  
Yakima Products, Inc.  
971.233.8005

Michelle Turner  
Schnitzer Steel Industries, Inc.  
503.415.7901

### Chairman of the Board

Yvonne Prinslow, CCE  
Hampton Lumber Sales  
503.203.6495

### National CFDD Area Director— Oregon

Elizabeth Honeycutt  
MSC Industrial Supply Co.  
704.987.5453

### CFDD Liaison

Clara Nemeth, CCE, CGA  
NACM Northwest  
971.230.1144



"Challenge Yourself—Thrive to be the best you can be!"

## "Payment Plans for Trade Creditors"

Thursday, February 8, 2018

**Meeting Location:** DoubleTree Lloyd Center  
1000 NE Multnomah,  
Portland, Oregon

Enter parking lot from either NE 9 or NE 11 Ave.,  
south of Multnomah Max Line stop: Lloyd Center.

**Professional Networking and Social Time—5:30 to 6 p.m.**

**Meeting starts at 6 p.m.**

**Cost:** \$35 Members

**Program:** What are some "tools of the trade" when it comes time to collect hard dollars from your customers? We are going to take a look at a variety of payment plan options available to trade creditors including: using a promissory note, protecting your company with the terms and conditions, controlling for results, and what happens should the debtor default.

**Presenter: Rod Wheeland, CCE, CAE,** currently serves as Senior Advisor to NACM Commercial Services, and previously was CEO. Before coming to NACM in 1995, he was general credit manager for Pendleton Woolen Mills. Rod served for seven years on the NACM Northwest Board of Directors, which he chaired in 1991-92. He is past chairman of the National Presidents Credit Council (Riemer), an association of present and past presidents of national industry credit groups, and past chairman of the NACM Affiliate Secretarial Council, which represents NACM Affiliates on the NACM National Board of Directors. Rod has a master's degree from York University in Toronto, achieved the CCE certification in 1991, and the CAE in 2007.

### Buffet Dinner Menu—

Power Greens, Kale, Spinach, Radichio, Quinoa, Farrot, Raspberry Lime Vinaigrette; Pork Osso Bucco over Bean Cassoulet; Wild Rice Pilaf with Hood River Hazelnuts; Chef's Seasonal Vegetables; Rolls and Butter; Chef's Choice Desserts; Coffee, Decaffeinated Coffee, and Tea.

**Please contact Melanie Etzel, CCE, at [metzel@cascadenutandbolt.com](mailto:metzel@cascadenutandbolt.com) if you have any dietary restrictions to request a substitution to the regular menu at least 2 days prior to the meeting.**

### Program Cancellation Policy:

Please RSVP and provide cancellation to the Calling Committee's email about each CFDD meeting by **5 p.m. the Friday before the monthly educational meeting.** Or contact Michelle Turner, at 503.721.5673 or [mturner1@schn.com](mailto:mturner1@schn.com).



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## President's Message

Greetings Portland CFDD Members!

Valentine's Day is fast approaching. I hope you all are planning to spend some quality time with your loved ones.

I want to start by thanking our January speaker, Callie Pappas, from Schnitzer Steel. She gave a wonderful presentation on "Ethics" that I feel had many of us thinking when we left that evening. I hope that those of you in attendance were able to take something away from the presentation.

Please mark your calendar for February 16 which is the early bird registration deadline for the 2018 Credit Congress in Grapevine/Phoenix, Arizona, June 10-13, 2018. Credit Congress is a great opportunity to attend many educational sessions that can enrich your knowledge and skills as well as network with other credit professionals from across the country.

March 15, is also an important date to remember. It is the deadline to submit applications for CFDD National Scholarships. These scholarships provide support for conferences, designation application fees, school registration fees and self-study courses. Take advantage of these funds to support your goals of being the best you can be.

Also, be sure to mark your calendars for Friday, March 16, for the 2018 CFDD Portland Credit Retreat. This is also a wonderful opportunity for improving your knowledge and networking with other credit professionals. We have lined up three wonderful speakers that will enhance your understanding of legal assistance needs, in-house credit and collection operations, and communication. Early bird registration deadline is February 2, 2018. Take advantage of the scholarships being offered by CFDD Portland, the NACM Foundation, or use your "Dollars for Scholar" funds.

Be sure to make your nomination for the 'Viv' award by February 15. If you know a member that has gone above and beyond in their service to the chapter, please take the time to complete the nomination form and send it to Barbara Davis, CCE, at [barbara.davis@nwpump.com](mailto:barbara.davis@nwpump.com).

Have a Happy Valentine's Day!

Sincerely,

Debora Diamond-Burt, CCE, CICP  
CFDD Portland Chapter President



## From CFDD National

Greetings CFDD Portland Chapter members,

I'm so excited to share with you information regarding the 2018 CFDD National Conference! This year's event will be held in Charlotte, North Carolina on Thursday, September 13 and Friday, September 14 at the Doubletree Suites by Hilton, Charlotte - Southpark. Much more information will follow in the months to come—please mark your calendars now and plan to attend CFDD's annual National Conference.



When you have a spare moment in the next few weeks, I encourage you to access and print off the CFDD National Scholarship Application form that's best suited for your membership status. Fill out the form by hand to make sure you have all the relevant and required information at your fingertips. Don't hesitate to reach out to me or a local CFDD chapter Board member and ask questions, as they arise. It's much easier to have everything lined out so you can easily complete the application form 'on-line.' Scholarship dollars are available to be awarded but you need to apply in order to receive a scholarship award. The deadline to submit completed CFDD National Scholarship application forms is March 15.

If you are planning to attend the 2018 NACM Credit Congress in Phoenix, Arizona, please register to attend the CFDD Luncheon, which will be held on Tuesday, June 12.

Remember—if you find articles of interest to you in your job regarding the credit and finance profession, please send them to me for publication in the CFDD National Newsletter. If it's important and relevant to you, it's relevant to the CFDD membership across the country!

As always, if you have questions or concerns you'd like me to address with the CFDD National Board, please reach out to me at [hanft@lumber.com](mailto:hanft@lumber.com) or 503.520.5451.

Regards,

Brett Hanft, CBA  
CFDD National Vice Chairman Membership & Publicity

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## Nominating Committee Report

The CFDD Portland Chapter Nominating Committee consisting of the following members: Yvonne Prinslow, CCE, Chairman; Barbara Davis, CCE; Brett Hanft, CBA; Debora Diamond-Burt, CCE, CICP; and Marilyn Rea, CCE, would like to present to the Membership the following Slate of Officers and Directors nominees for the 2018-2019 year to be voted on at the March meeting:

### President

Debora Diamond-Burt, CCE, CICP  
Schnitzer Steel Industries, Inc.

### Vice President

Teresa Silva, CCE  
Simple Sums Accounting

### Secretary

Melanie Etzel, CCE  
Cascade Nut & Bolt, Inc.

### Treasurer

Julie Gieber  
Orepac Building Products

### 1-Year Directors

Kathy Hamilton, CCE, SAIF Corporation  
Michelle Turner, Schnitzer Steel Industries, Inc.

### 2-Year Directors

Melissa Garcia, Bridgewell Resources, LLC  
Ashlee Minty, CBA, Northwest Natural Gas Co.

### Chairman of the Board

Yvonne Prinslow, CCE, Hampton Lumber Sales

## Happy February Birthdays

Jeff Butterfield, CCE ..... 1st  
Melissa Garcia ..... 21st



## Decemerr Treasurer's Report

**Total beginning balance  
of Restricted and Unrestricted Funds** \$11,527.73

### Unrestricted Funds

Beginning Balance as of December 1, 2017	\$5,368.93
Income	\$802.16
Expenses	\$1,876.00
<b>Ending balance as of December 31, 2017</b>	<b>\$4,295.09</b>

### Restricted Funds

Beginning Balance as of December 1, 2017	\$6,158.80
Income	\$.24
Expenses	\$.00
<b>Ending Balance as December 31, 2017</b>	<b>\$6,159.04</b>

**Total Ending Balance of Restricted and  
Unrestricted Funds** \$10,454.13

### Breakdown of Accounts

Unitus 1 Share Deposit	\$5.02
Checking Account Balance	\$1,060.34
Outstanding Checks	--
Money Market Account Balance	\$9,388.77
<b>Ending Balance as of December 31, 2017</b>	<b>\$10,454.13</b>

## MEMBERSHIP DRIVE



Effective July 1, 2017, we started a membership drive campaign. The member who refers the most prospective members who join the chapter will win a \$50 gift card at the end of the campaign. The campaign will run from July 1, 2017, through June 30, 2018.

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## Scholarship Opportunities Available

The CFDD Portland Chapter is pleased to offer scholarship opportunities for the following event:

### NACM National Credit Congress

June 10-13, 2018

Phoenix, Arizona

One full-ride scholarship available at \$2200

Preference given to first-time attendees



**Application Deadline—February 1, 2018**

Members can also use their "Dollars for Scholars" for this event or apply through the NACM Northwest Foundation.

The CFDD Portland Scholarship Application is included in this issue of the *Creditline*. Please submit your applications to Kathy Hamilton, CCE, at [katham@saif.com](mailto:katham@saif.com).

### CFDD Vision Statement—

"The mission of the NACM Credit and Financial Development Division is to develop tomorrow's business leaders through core offerings."

### CFDD Mission Statement—

"To be a leading provider of professional development opportunities through learning, coaching, networking, and individual enrichment."

## Announcing the "Viv" The Vivian J. Barwell, CBF CFDD Service Award

In 2009, the CFDD Portland Chapter Board of Directors established an award that would honor the memory of Vivian J. Barwell, CBF, by recognizing an individual for their service, dedication, and loyalty to the CFDD Portland Chapter.

Vivian J. Barwell, CBF, was a long-time devoted member, leader, mentor, teacher, and unconditional friend to all those associated with the CFDD Portland Chapter.



Vivian was credit manager for Darigold, Inc., (now Land O'Lakes) for many years and was CFDD Portland Chapter President in 1976-77. She was recognized with the Chapter's Distinguished Member Award in 1982. Vivian was Chairman of the NACM Oregon Board of Directors in 1993-94.

Her outstanding service, dedication, and loyalty to the credit profession had a profound and lasting influence on all who were acquainted with her both personally and professionally. The "Viv" Award honors this outstanding lady's many contributions and her lasting memory.

Nominations for the 2018 "Viv" Award will be open from January 1 through February 15, 2018. A nomination form is included in this issue of the *Creditline* to formally nominate an individual that you feel has gone "above and beyond" during their tenure with the chapter in the areas of service, dedication, and loyalty.

The 2018 Vivian J. Barwell, CBF,  
CFDD Service Award Committee

Barbara Davis, CCE, Northwest Pump & Equipment Co.  
Brett Hanft, CBA, American Int'l Forest Products, LLC

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## CFDD Portland Chapter Education Meeting Minutes

January 11, 2018

The meeting was called to order by President, Debora Diamond-Burt, CCE, CICP, at 6:17 p.m., at the DoubleTree Inn Lloyd Center.

### Introductions

Introduction of Past Presidents: Brett Hanft, CBA; Yvonne Prinslow, CCE; Tawnya Marsh, CCE; and Barbara Davis, CCE. NACM Northwest Board Member: Tawnya Marsh, CCE, Secretary. NACM Northwest Foundation Board Members: Kathy Hamilton, CCE, and Mark Teeter, CCE, CICP. CFDD National Board: Brett Hanft, CBA, Vice Chairman Member Services and Publicity. NACM/CFDD Liaison: Clara Nemeth, CCE, CGA, NACM Commercial Services. Special Guest: Callie Pappas, VP, Chief Compliance Officer & Deputy General Counsel, Schnitzer Steel Industries, Inc.

### Business Meeting

Approval for the minutes of the December 14, 2017, meeting minutes as presented in the *Creditline*. A typo was found in the word holding—no "g." Also, Debora Diamond-Burt—no "h" at the end of her name. Barbara Davis, CCE motioned to approve with the above corrections; Brett Hanft, CBA, seconded the motion; all approved and pass.

### Reports of Officers, Boards, and Standing Committees—

#### Treasurer's Report—

In the *Creditline*.

#### Program—Melanie Etzel, CCE

- January**—"Ethics & Anti-Corruption," Callie Pappas
- February**—"Collection Tips," by Rod Wheeland, CCE, CAE
- March**—"CFDD Overview of Conferences and Scholarships," by Barbara Davis, CCE
- April**—"Best Practices"—Roundtable, Bill Heintz, CCE
- May**—"Installation of Officers," Credit Jeopardy/Pyramid," TBD
- June**—"Financial Statement," Teresa Silva, CCE
- July**—"Revenue Recognition Changes 2018," PWC/NACM
- August**—"Sales Tax Update," Kathleen Victoria, CCE

#### Membership—Yvonne Prinslow, CCE

58 members. 11 terminations at year end 2017. 4 additional will be transferring from Salem/Albany for 2018.

#### Scholarships—Kathy Hamilton, CCE

3 Scholarships are available for the Credit Retreat at early bird pricing of \$175. Retreat is Friday March 16th Deadline for Scholarship application's is February 1st. 1 Scholarship for NACM National Credit Congress-full ride of \$2,200, deadline is February 1st and the conference is in Phoenix June 10-13th

#### Fund-raising—Melissa Garcia

We have 2 baskets for tonight. February – Sweetheart theme for Valentines Day.

### CFDD National Vice Chairman of Member Services and Publicity—Brett Hanft, CBA

There are several Scholarships through CFDD National. March 15th deadline for CFDD National Conference, Charlotte, NC – September 12-14. NACM Credit Congress in Phoenix, AZ – June 10 - 13, 2018. Visit the National website for scholarship application and all opportunities. Brett Hanft, CBA is here to help with any questions or application processes.

### Announcements—

Yvonne Prinslow, CCE

Credit Retreat, Friday March 16th, McMenamins Edgefield 8 am-4:30 pm. There are flyers on each table, take one fill it out and join us for a great day of education. AM program by Jason Torf; PM program, Wes Friesen and then Rachel Boehm. \$175 early bird-deadline 2/2/18. After this date: \$195 CFDD Members, \$225 non members.

CEU forms will be emailed out.

Clara Nemeth, CCE:

Please encourage others to join CFDD & NACM. Arrive to the CFDD meetings at 5:30 in our assigned room for networking and great conversation. Remember, we have a membership drive going on until 6/30/18. Bring in the most new members and receive a gift card!

### Dinner—

#### Program—

Melanie introduced Callie Pappas, VP, Chief Compliance Officer & Deputy General Counsel, Schnitzer Steel Industries, Inc.

### Closing Announcements

- Next Board Meeting: February 8, 2017 at 4:30 at the Doubletree
- Deadline for Creditline: January 19, 2018
- Parking Passes

### Raffle

No report.

### Adjournment

Meeting was adjourned at 7:52 p.m.

Respectfully submitted,

Molly Spearing Portland CFDD Secretary



# The "Viv"

## The Vivian J. Barwell, CBF, CFDD Service Award

**The "Viv"** is named in honor of Vivian J. Barwell, CBF, and is awarded to an individual member for their outstanding service, dedication, and loyalty to the CFDD Portland Chapter.

**Ideals**—Viv was a longtime devoted CFDD member, leader, mentor, teacher, and unconditional friend to all who knew her. Her contributions, dedication, and loyalty to the credit profession had a profound influence on all she touched. This Award honors her memory.

**Nominations** may be made by any active CFDD Portland Chapter member and are accepted from January 1 through February 15. The Award honoree is announced at the CFDD Portland Chapter Annual Meeting in March.

**Criteria**—The Nominee must be an active CFDD Portland Chapter member and have been a CFDD Portland Chapter member for no less than five years.

Qualities reflected in nominee include:

**Outstanding Service**—Level of participation in education meetings, conferences, seminars, etc.,

**Outstanding Dedication**—Teaching, mentoring, leadership, and committee activity, etc.,

**Outstanding Loyalty**—Years of service and support of the Mission and Vision Statements of CFDD.

### Nomination Form

I wish to nominate:

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Firm: \_\_\_\_\_

Address: \_\_\_\_\_ Telephone: \_\_\_\_\_

Years in Chapter: \_\_\_\_\_ (5 years min.) Service as Officer/Director/Committees: \_\_\_\_\_

Describe *Qualities of Outstanding Service* this individual has provided to the chapter: \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Describe *Qualities of Outstanding Dedication* this individual has provided to the chapter: \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Describe *Qualities of Outstanding Loyalty* this individual has provided to the chapter: \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Additional Comments: \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_

Please feel free to attach additional sheets as necessary in support of this nomination to include their service to the CFDD Portland Chapter and its members that attests to the nominee's dedication, character, and integrity.

Nominated by \_\_\_\_\_

Telephone \_\_\_\_\_ Date \_\_\_\_\_

Please forward the completed application so that it is **received by no later than February 15** to: Viv Review Committee, C/O Barbara Davis, CCE, Northwest Pump & Equipment, 2800 NW 31<sup>st</sup> Ave., Portland, OR 97210. You may fax to: 503.227.4430 or email: [barbara.davis@nwpump.com](mailto:barbara.davis@nwpump.com). Any questions call Barbara at 503.205.2137.

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## CFDD Portland Chapter Application for Scholarship Award



1. Which scholarship are you applying for? \_\_\_\_\_
2. Please consider my application for a scholarship toward: \_\_\_\_\_
3. How long have you been a member of CFDD? \_\_\_\_\_
4. Please list the number of meetings attended in the last twelve months: \_\_\_\_\_
5. Current position with firm: \_\_\_\_\_
6. Will your company support you financially to attend this class?     Yes    No    Partially
7. Are you working towards certification or recertification?     Yes    No
8. What interests you in this class/conference? \_\_\_\_\_
9. Briefly, outline your past and current participation in CFDD: (Please complete on back if needed.)
  - a. Offices held \_\_\_\_\_  
Dates to/from: \_\_\_\_\_
  - b. Committees served \_\_\_\_\_  
Dates to/from: \_\_\_\_\_
10. Have you previously applied for a scholarship? If so, when and which one? \_\_\_\_\_
11. Have you been awarded a scholarship within the past 12 months from CFDD Portland Chapter?  Yes    No  
Which one(s) \_\_\_\_\_
12. Have you previously attended the Pacific Northwest Credit Conference or National Credit Congress?  
PNWCC—Year(s) attended: \_\_\_\_\_  
National Credit Congress—Year(s) attended: \_\_\_\_\_

I understand that if I am selected for a scholarship, I must submit a written report to the Scholarship Committee within three weeks of completion of the class or seminar. At my option, I may make an oral report to the membership in place of the written report.

Member Name: \_\_\_\_\_ Company Name: \_\_\_\_\_  
Supervisor Name: \_\_\_\_\_ Supervisor Email: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
Email Address: \_\_\_\_\_  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_

13. Mail, fax, or email to: Kathy Hamilton, CCE  
SAIF Corporation  
400 High St., SE, Salem, OR 97312-1000  
p: 503.373.8459 f: 503.584.8459  
e: [katham@saif.com](mailto:katham@saif.com)

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## CFDD Portland Chapter Membership Application

### Please type or print

I hereby make application for membership in the National Association of Credit Management, Credit Financial Development Division, Portland Oregon Chapter.

### Company Data

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Email: \_\_\_\_\_

Company: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Address (Mailing): \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Physical: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

NACM Affiliate/CRF which your firm belongs : \_\_\_\_\_ Member # \_\_\_\_\_

How/where did you hear about CFDD? \_\_\_\_\_

### Personal Data

Address: \_\_\_\_\_

Phone#: \_\_\_\_\_ Birth month & date: \_\_\_\_\_

Annual dues are billed the end of October each year and the membership year is January 1 through December 31. Dues are \$110 per year and are prorated on the basis of \$9.17 per month.

Please bill my firm on the next NACM Northwest statement \$ \_\_\_\_\_

Applicant's signature \_\_\_\_\_

Date: \_\_\_\_\_

Please send the completed form to the following address:

Ruth Moehnke  
Columbia Steel Casting Co., Inc.  
PO Box 83095, Portland, OR 97283-0095  
p 503.286-0685 x208  
f 503.286-1743  
e [ruth\\_m@columbiasteel.com](mailto:ruth_m@columbiasteel.com)