

The Creditline

January 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!"

"Ethics and Anti-corruption"

Thursday, January 11, 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 exactly is Tone at the Top? Beyond policies and training, how do leaders motivate and influence employee behavior? What about Tone from the Middle and Beyond? How important is an ethical culture? What does it mean and how do you achieve it? In this session, Callie Pappas, Vice President, Chief Compliance Officer and Deputy General Counsel for Schnitzer Steel Industries, Inc., will explore these concepts and discuss why taking steps to improve your organization's ethical culture is so important.

Presenter: Callie Pappas, is Vice President, Chief Compliance Officer & Deputy General Counsel for Schnitzer Steel Industries, Inc., headquartered in Portland, Oregon. Schnitzer Steel is one of the nation's largest recyclers of scrap metal, a leading provider of used and recycled auto parts, and a manufacturer of finished steel products.

As Chief Compliance Officer, she created and leads the independent Compliance Department across all business units. This includes developing and overseeing the Anti-corruption and Ethics Programs. During Callie's tenure, Schnitzer was designated a *World's Most Ethical Company* by the Ethisphere Institute (in 2015, 2016, and 2017); the first U.S. steel company, and first metals recycling company worldwide, to be so honored.

Buffet Dinner Menu—

Mixed Greens with Cucumbers, Tomatoes, Carrots, Radish, with Herb Vinaigrette and Ranch Dressing; Rosemary-roasted Pork with Polenta and Pickled Red Onion Jus; Wild Rice Pilaf with Hood River Hazelnuts; Seasonal Vegetables; Rolls and Butter; Chef's Choice of displayed Desserts; Coffee, Decaffeinated Coffee, and Tea.

Please contact Melanie Etzel, CCE, at 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@schm.com.

The Creditline

January 2018

President's Message

Happy New Year Chapter Members!

I hope everyone had a wonderful holiday season and the New Year is starting out wonderful for you.

The December Holiday meeting was very entertaining and enjoyable. I want to thank the Holiday Party Committee and especially Melanie Etzel and Nancy Larson for putting together such a beautiful and fun holiday meeting. From the entertainment to the décor it was a wonderful evening. The entertainment from the Parkrose High School Debonaire's was absolutely outstanding—such a treat to listen to. The music and then the Left/Right game truly got me into the holiday spirit. I also want to thank those that donated baskets for our raffle. We had some very beautiful items that were raffled off and allowed us to contribute a little over \$200 to the scholarship fund.

For January, I am in the process of appointing the Nominating Committee, which will also meet in January to nominate the slate of officers and directors for the 2018-2019 year. The nominations will then be voted on by the membership at the Annual Meeting in March. If you are interested in serving on the Board, please contact the Nominating Committee Chair, Yvonne Prinlow, CCE, at yvonneprinlow@hamptonlumber.com. Serving on the CFDD Board gives you an opportunity to make a difference in the chapter and earn Roadmap points if you are trying to achieve a professional designation.

In the *Creditline* this month is a nomination form for the "Viv" award which recognizes an individual for their service, dedication, and loyalty to the CFDD Portland Chapter. 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.

I hope you all had a wonderful holiday season. Here's to a Happy, Healthy and Prosperous 2018!

Sincerely,

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



From CFDD National

Happy New Year
CFDD Portland Chapter members,

As we all begin working to complete and fulfill those New Year's Resolutions, I hope you will continue to make membership and participation in CFDD one of your top professional priorities in 2018. Challenge yourself to attend local CFDD chapter meetings, volunteer to serve on at least one committee during the year, attend the CFDD National Conference or NACM Credit Congress for the educational sessions and networking opportunities these conferences consistently provide as you grow in your professional career.

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. I'm always so proud to share with my employer that I've earned a scholarship award from CFDD National to continue my personal and professional growth in my credit career.

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.

Speaking of 2018 conferences, efforts are already underway to confirm dates and location for the 2018 CFDD National Conference. Additional details will follow soon.

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 or 503.520.5451.

Warmest wishes for a safe and joyous holiday season.

Regards,

Brett Hanft, CBA
CFDD National Vice Chairman Membership & Publicity



The Creditline

January 2018

Serving on the CFDD Portland Chapter Board— Making a Difference

The Nominating Committee will be meeting in January 2018, to select the slate of officers and directors for the CFDD Portland Board for the 2018-2019 year. The membership will vote on the nominations at the March 2018 chapter meeting.

Anyone who is interested in serving on next year's Board can contact Yvonne Prinslow, CCE, at yvonneprinslow@hamptonlumber.com or Debora Diamond-Burt, CCE, CICP, at ddiamondburt@sch.n.com.

Serving on the Board of Directors is a great opportunity to get involved and make a difference in our chapter. It also earns you Roadmap points if you are working toward your certification.



Scholarship Opportunities Available

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

CFDD Portland Credit Retreat

March 16, 2018

McMenamins Edgefield

Three scholarships available at \$175 each

Application Deadline—January 26, 2018



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 these events or apply for scholarships 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.

November Treasurer's Report

Total beginning balance of Restricted and Unrestricted Funds \$11,079.85

Unrestricted Funds

Beginning Balance as of November 1, 2017 \$4,671.25

Income \$1,315.18

Expenses \$617.50

Ending balance as of November 30, 2017 \$5,368.93

Restricted Funds

Beginning Balance as of November 1, 2017 \$6,408.60

Income \$.20

Expenses \$250.00

Ending Balance as November 30, 2017 \$6,158.80

Total Ending Balance of Restricted and Unrestricted Funds \$11,527.73

Breakdown of Accounts

Unitus 1 Share Deposit \$5.02

Checking Account Balance \$2,129.34

Outstanding Checks --

Money Market Account Balance \$9,393.37

Ending Balance as of November 30, 2017 \$11,527.73

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.

The Creditline

January 2018

Credit Retreat

Please join CFDD Portland Chapter for the 2018 Credit Retreat!

March 16, 2018

McMenamin's - Edgefield in Troutdale, Oregon

This full-day educational event will benefit new and seasoned credit professionals. Enhance your skills, and network with colleagues in credit & finance.

Confirmed Speakers:

Jason Torf
Wes Friesen, CCE



The first half of the day:

Jason Torf with Horwood Marcus & Berk, will be speaking on UCC'S, PMSI'S, and other viable security interests and a new session "How to Ensure the Best Possible Outcome if Legal Assistance Becomes Necessary."

After lunch:

Wes Friesen, CCE, President, Solomon Training and Development, will present "Successfully Managing In-House Credit and Collection Operations."

2nd session:

"Communication," speaker TBD

Registration:

Early bird: \$175 | Regular: \$195 | Non-member: \$225

Early bird registration deadline is February 2, 2018

Contact Yvonne Prinslow, CCE, at yvonneprinslow@hamptonlumber.com or by phone at 503.203.6495 with questions.

Happy January Birthdays



Eve Sahnaw, CCE 10th
Dennis Corey, PCS 11th

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

The Creditline

January 2018

CFDD Portland Chapter Education Meeting Minutes

December 14, 2017

The meeting was called to order by President, Deborah Diamond-Burt, CCE, CICP, at 6:05 p.m., at the DoubleTree Inn Lloyd Center.

Entertainment:

Melanie Etzel, CCE, introduced the Parkrose High School Debutantes. The carolers were fantastic—very talented group of young persons; enjoyed by all.

Introductions

Introduction of Past Presidents: Barbara Davis, CCE; Brett Hanft, CBA; and Yvonne Prinslow, CCE. NACM Northwest Board Member: None in attendance. NACM Northwest Foundation Board Members: Marilyn Rea, CCE, Vice Chair. CFDD National Board: Brett Hanft, CBA, Vice Chairman Member Services and Publicity. NACM/CFDD Liaison: Clara Nemeth, CCE, CGA, NACM Commercial Services. Special Guests: Kendall Sun, CGA, and Kathy Linscott, CGA, NACM Commercial Services.

Dinner

Business Meeting

Approval for the minutes of the November 10, 2017, meeting minutes as presented in the *Creditline*: a motion was made by Brett Hanft, CBA, for approval; Julie Gieber, seconded; all approved.

Reports of Officers, Boards, and Standing Committees—

Treasurer's Report—

Will be printed in the upcoming *Creditline*.

Program—Melanie Etzel, CCE

January—"Ethics & Anti-Corruption," presented by Callie Pappas

February—"Do's and Don'ts Collection Topics," presented by Rod Wheeland, CCE, CAE

March—"Overview of Conferences and Scholarships," presented by Barbara Davis, CCE

April—"Best Practices"—Roundtable, presented by Bill Heintz, CCE

May—"Installation of Officers," Credit Jeopardy," presenter TBD

June—"Financial Foolery," presented by Teresa Silva, CCE

Membership—Ruth Moehnke

Holding strong with 69 members.

Scholarships—Barbara Davis, CCE for Kathy Hamilton, CCE

There is a scholarship available for Credit Congress. It will be held in June 2018, Phoenix, Arizona. This is for a full-ride—registration, airfare, and hotel. Deadline for application TBD.

Fund-raising—

Melissa Garcia has stepped up to the plate—thank you Melissa!

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

January we will be thinking about CFDD National award submissions. Remember about scholarships available for all conferences, do not leave monies on the table. Applying for a scholarship seem daunting? Ask for help in filling one out. Brett is here to assist.

Credit Retreat—Yvonne Prinslow, CCE

Yvonne reported that the retreat is well underway with getting speakers set and it is proving to be a robust schedule. Save the date: Friday, March 16. There will be scholarships available and you always have your "Dollars for Scholars." Early Bird \$175 by February 2, or \$195 after February 2 for CFDD Members; \$225 for non-CFDD members.

Announcements—

Jason Torf sent us a large Gourmet Popcorn treat from a Chicago company. It was enjoyed by all. Thank you Jason.

Program—

Melanie Etzel, CCE, introduced the Games.

Closing Announcements

Next Board meeting is January 11, 2018, at 4:30 p.m., at DoubleTree Lloyd Center coffee shop. The deadline for the *Creditline* is December 20, 2017. Parking passes are on the tables.

Raffle

No report.

Adjournment

Meeting was adjourned at 8:10 p.m.

Respectfully submitted,

Molly Spearing Portland CFDD Secretary

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."



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 31st Ave., Portland, OR 97210. You may fax to: 503.227.4430 or email: barbara.davis@nwpump.com. Any questions call Barbara at 503.205.2137.

The Creditline

January 2018



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

The Creditline

January 2018



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 to: _____ 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