

The Creditline

January 2020

2019 - 2020 Officers and Board

President
Teresa Silva CPA, CCE
Simple Sums Accounting PLLC
971.388.6016

Vice President
Julie Gieber, CBA
OrePac Building Products
503.685.5475

Secretary
Melissa Garcia, CBA
Bridgewell Resources LLC
503.872.3423

Treasurer
Ashlee Minty, CBA
Northwest Natural Gas Co.
503.504.8506

1-Year Directors
Kathy Hamilton, CCE
SAIF Corporation
503.373.8459

Michelle Turner
Schnitzer Steel Industries
503.415.7901

2-Year Directors
Shawna Arneson
KEEN Footwear

Alaina Worden, CBA
OrePac Building Products

Chairman of the Board
Debora Diamond-Burt, CCE, CICP
Schnitzer Steel Industries, Inc.
503.721.5660

National CFDD Area Director—
Oregon
Yvonne Prinslow, CCE
Hampton Lumber Sales
503.203.6495

CFDD Liaison
Clara Nemeth, CCE, CGA
NACM Commercial Services
971.230.1144



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

"Technology in Credit Update"

January, 9, 2020

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: \$40 Members

Program: Technology in Credit Update

Description: Join us for an open discussion on technology and disruption in the credit management space. Aaron Lindstrom, Head of Transformation and Digital Partnerships for Euler Hermes, will discuss the disruptive influence of the FinTech space as well as the impact of artificial intelligence and machine learning in credit and collections.

Presenter: Aaron Lindstrom, Euler Hermes

Aaron Lindstrom is Regional Head of Transformation and Digital Partnerships for Euler Hermes, the world's largest and oldest provider of trade credit insurance.

With more than 20 total years of executive experience, Aaron joined Euler Hermes in 2012 as an agent in the Northwest Region. In his current role, Aaron is responsible for Euler Hermes' ambitious 3-year strategy to fundamentally transform the company for success in the digital era. Aaron also drives the Region's digital partnerships by actively facilitating current and new partnership opportunities, and evolving current product offerings to better meet market needs.

Aaron has spoken at many regional and national events for organizations like The Risk Management Association, The National Association of Credit Managers, Washington Business Week, The Federal Aviation Agency, and The Associated Builders and Contractors. Aaron is also active in several regional trade organizations and charities.

Dinner Menu will include:

Hickory Roasted Chicken, Pan Reduction, Wild Mushrooms; Wild Rice Pilaf with Hood River Hazelnuts; Mini Salad Bar; Chef's Seasonal Vegetables & Desserts

Please contact Julie Gieber, CBA at jgieber@orepac.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 Ashlee Minty, CBA 503.504.8506 or ashlee.minty@nwnatural.com.

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January's Raffle

We will have a basket to raffle off at our January's Meeting.

Tickets are 2 for \$5 or 5 \$10

Proceeds benefit the CFDD Portland Chapter Scholarship Fund.

We are looking for donations around the theme of "Cozy Winter Nights" for our January's fundraiser.

Suggestions include: throw blanket, wine glasses, wine, candles, books, movies, cozy socks/slippers, etc.

Please contact Alaina Worden at aworden@orepac.com if you have items to donate or questions.

A BIG THANK YOU to those who contributed to our December fundraiser. Between the wine wall and the basket raffle we raised over \$350.

Next Month

"Date Night"
Donations still needed



Member Birthdays - January

Wallace Grissette
Diane Lucht
Eve Sahnov
Dennis Corey

January 4
January 7
January 10
January 11

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President's Message

Happy New Year Chapter Members!

Welcome to a new decade! I hope 2020 has started well for everyone and we're ready for a fabulous new year.



The December Holiday meeting was very entertaining and enjoyable. Alaina Worden, CBA; Melanie Etzel, CCE; and Eleanor Hartman, CBA and everyone else that helped put together the evening a huge thank you for all your work. We had a fabulous time, and greatly enjoyed our Christmas game. A special thanks goes out to the Mt. Hood Community College String Duet who entertained us through dinner they were such a pleasure to have back and we hope they will come again. I also want to thank those that donated baskets for our raffle and for the Wine Wall. Without your generous contributions, we cannot continue to grow a scholarship fund for our members.

For January, I have appointed a Nominating Committee, which will also meet in January to nominate the slate of officers and directors for the 2020-2021 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 Debora Diamond-Burt, CCE at ddiamondburt@schn.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 2020!

Sincerely,

Teresa Silva, CPA, CCE
CFDD Portland Chapter President

Area Director Message

Happy New Year!

I wish all of you a New Year of tranquility, depth and skillful action.

The CFDD National Conference this year will be held the second or third week of September, 2020. I will let you know the exact dates once it's buttoned down. It's not too early to start thinking about applying for a CFDD National Scholarship to cover the registration fees. The deadline to apply for a CFDD National Scholarship is March 16, 2020. I am happy to provide assistance to help facilitate getting applications completed and submitted.



I look forward to seeing you at the upcoming chapter meeting on January 9th.

Regards,
Yvonne Prinslow, CCE
yvonneprinslow@hamptonlumber.com
503-203-6495 (work)

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CFDD National Chair Message



My CFDD Portland Chapter Family!!

As your CFDD National Chairman (and a proud member of the CFDD Portland chapter), I was incredibly impressed to see our membership being the most welcoming, professional, and courteous ambassadors to all attendees at the NACM Western & CFDD National Conference held in Portland at the end of October. I want to acknowledge and thank every Portland Chapter member who attended the conference and consciously took time to "represent" the best that NACM Commercial Services, CFDD Portland, and the "City of Roses" has to offer.

You may not think that taking one brief moment out of your busy day to acknowledge and connect with a fellow conference attendee makes a difference or has an impact... but it does! I've received numerous calls and e-mails from attendees at this conference who felt at ease and welcomed as part of the credit community, regardless of their title, experience, or geographic location. That's the 'family' dynamic that makes CFDD special.

As we speculate what may lie ahead of us this year, know this – YOU are a valued and treasured member of the CFDD Portland Chapter. You control the level of leadership development, mentoring, education, and professional growth you gain through the conscious decision to be an integral part of this organization. I can assure you, the investment of your time pales in comparison to the benefits you receive. CFDD provides you with a forum and opportunity to reach for the stars in your quest to build a successful career in the credit and finance profession.

Happy New Year!

Brett M Hanft, CBA

Dollars for Scholars

Dollars for Scholars is just one of our scholarship opportunities available to the CFDD Portland Membership. Members can accrue scholarship "dollars" by attending the monthly chapter meetings, or serving on a committee or the chapter board of directors. The accrued dollars can be used toward testing fees, educational offerings, and conference related expenses.

To find out your current dollars for scholars points, you can contact the scholarship chair Barbara Davis, CCE at Barbara.davis@nwpump.com



CFDD MONTHLY EDUCATION MEETING 2020 PROGRAM LIST

Thursday, February 13, 2020

Collecting on Difficult Accounts

Ellen Wodiuk, CCE

Thursday, March 12, 2020

Data Privacy

Reena Bajowala, Ice Miller

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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 2020 VIV Award will be open from January 1 through February 15, 2020. 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 2020 Vivian J. Barwell, CBF, CFDD Service Award Committee

Yvonne Prinslow, CCE Hampton Lumber
Brett Hanft, CBA American International Forest Products LLC

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 long-time 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 _____ Firm _____ Title _____

Address _____ Telephone _____

Years in Chapter _____ (5 yrs 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 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 Yvonne Prinslow, CCE, Hampton Lumber 9600 SW Barnes Road Portland, OR 97225 or you may Fax to 503-291-5653 or email Yvonneprinslow@hamptonlumber.com. Any questions call Yvonne at 503-203-6495.

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November Treasurer's Report

Total beginning balance of Restricted and Unrestricted Funds	9,722.93
Unrestricted Funds	
Beginning balance as of November 1, 2019	6,653.92
Income	1,620.70
Expenses	(1,433.40)
Ending balance as of November 30, 2019	6,841.22
Restricted Funds	
Beginning balance as of November 1, 2019	3,069.01
Income	0.18
Expenses	(5.00)
Ending balance as of November 30, 2019	3,064.19
Total ending balance of Restricted and Unrestricted Funds	9,904.41
Breakdown of Accounts	
Unitus 1 Share Deposit	5.02
Checking Account Balance	5,537.58
Outstanding Checks -	
Money Market Account Balance	4,362.81
Ending balance as of November 30, 2019	9,905.41

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."

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CFDD PORTLAND CHAPTER MONTHLY EDUCATIONAL MEETING

Doubletree Lloyd Center

December 12, 2019

Meeting Minutes

- ❖ **CALL TO ORDER: 6:06 pm** Teresa Silva, CPA, CCE
- ❖ **INTRODUCTIONS** **Past Presidents & Special Guests in attendance (highlight)**
 - **Past Presidents:** Marilyn Rae, CCE; Barbara Davis, CCE; Yvonne Prinslow, CCE; Debora Diamond-Burt, CCE, CICP; Charlene Gothard, CCE
 - **NACM CS Foundation Board Members:** Teresa Silva, CCE Treasurer,
 - **CFDD National Board:** Yvonne Prinslow, CCE, Charlene Gothard, CCE Past Chair
- ❖ **NACM/CFDD Liaison:** Clara Nemeth, CCE NACM Commercial Services, Kathy Linscott
- ❖ **Special Guests:**
 - **Mt Hood Community College Orchestra Ensemble**
- ❖ **BUSINESS MEETING:**
 - ◆ Approval of November 14, 2019 meeting minutes as presented in the Creditline.
 - ◆ motion to approve Barbra Davis, CCE, Second Alaina Worden, CBA, All in favor, Motion carries.
- ❖ **Reports of Officers, Boards, and Standing Committees**
 - ◆ Treasurers Report - Ashley Minty, CBA – reports on table
 - ◆ Program - Julie Geiber, CBA
 - December – Holiday Party
 - January 2020 – Euler Hermes Economic Update – Aaron Lindstrom
 - February 2020 – Collecting on Difficult Accounts – Ellen Wodiuk, CCE
 - March 2020 Data Privacy - Euler
 - April 2020 – TBD
 - May 2020 – Installation of Officers
 - ◆ Membership - Yvonne Prinslow, CCE
 - 1 new member, 4 cancelations. Total member is now 53
 - ◆ Scholarships - Barbara Davis, CCE information from Teresa Silva, CPA, CCE:
 - 4 scholarship funds for credit retreat (Edgefield)
 - 4 also for Credit Congress 2020
 - ◆ Fundraising - Alaina Worden, CBA
 - December Christmas raffle items were donated by OrePac, a Christmas Lamp and Wreath. January’s theme: cozy winter night, February’s theme: date night, March’s theme: delight your garden.
 - ◆ Area Director - Yvonne Prinslow, CCE
 - Credit congress in Vegas in 2020, 20201 will be Kansas City and 2022 in Louisville. The CFDD National scholarship deadline is March 15th for Conferences

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CFDD Portland Chapter Monthly Educational Meeting Minutes (Continued)

❖ ANNOUNCEMENTS:



DINNER

RAFFLE

PROGRAM: Holiday Party

❖ CLOSING ANNOUNCEMENTS

- ◆ Next Board Meeting: January 9, 2020 at 4:30 at the Doubletree
- ◆ Deadline for Creditline: December 20, 2019
- ◆ Parking Passes

❖ **ADJOURNMENT: 7:32pm**

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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 CFDD National Conference or National Credit Congress?

CFDD National Conference—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: _____

12. Mail, fax, or email to: Barbara Davis, CCE
Northwest Pump & Equipment
2800 NW 31st Ave., Portland, Oregon 97210-1720
p: 503.227.7867 f: 503.227.4430
e: barbara.davis@nwpump.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 Commercial Services statement \$ _____

Applicant's signature _____

Date: _____

Please send the completed form to the following address:

Yvonne Prinslow, CCE
Hampton Lumber Sales
9600 SW Barnes Rd. #200
Portland, OR 97225
p: 503.203.6495 f: 503.291.5653
e: YvonnePrinslow@HamptonLumber.com