

# The Creditline

April 2020

## 2019 - 2020 Officers and Board

President  
Teresa Silva CPA, CCE  
Simple Sums Accounting PLLC  
971.388.6016

Vice President  
Julie Gieber, CBF  
OrePac Building Products  
503.685.5475

Secretary  
Melissa Garcia, CBF  
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  
Eleanor Hartman, CBA  
KEEN Footwear

Alaina Worden, CBF  
Carson Oil

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!"

## No April Meeting

### Our CFDD family network is more important than ever...

My fellow CFDD Portland Chapter members,

During these unusual and unprecedented times, many credit and finance professionals are working from home. We find ourselves removed from our normal workplace environment where interaction with our co-workers has become extremely limited or non-existent.

CFDD has ALWAYS been a professional organization, noted for a very close-knit family dynamic. We excel at networking, which lends itself to creating strong relationships with peers...many turn into treasured friendships that last a lifetime.

While we are navigating through this period of social distancing to help stop the spread of the Coronavirus, I want to remind you of the importance CFDD has in your lives. When you take a break in your busy day, remember to 'phone a friend'...a CFDD friend. Hearing a friendly voice from within our CFDD family will brighten your day – AND theirs!!

The CFDD Portland Chapter membership truly is an extended family. Let's make sure we all keep in touch and take care of each other.

Best wishes to you all. Please stay safe and healthy.

Brett Hanft, CBA



## CFDD Portland Credit Retreat Summary

With many forces seemingly against us (COVID-19, travel restrictions, work from home mandates, etc.) we forged ahead and held our annual Credit Retreat!! Considering our event was held on Friday the 13th in the 'haunted' ballroom at McMenemy's Edgefield, a few days after the "super moon", our attendance was very close to 100% of those who registered. The icing on the proverbial cake was when Mother Nature decided to turn spring back into winter and our Oregon rain into snow. What a day!!

Despite our challenges, we had a good day of educational offerings. We had to keep our tradition of taking a group picture with the "cornfish" in the background. Thanks to the committee, speakers, and attendees for making this event successful... and memorable!!



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No Meeting in April therefore the raffle has been postponed.

We will have baskets to raffle off at our May meeting.

All proceeds benefit the CFDD Portland Chapter Scholarship Fund.

## MAY RAFFLE

We are looking for donations around the theme of "Wine Party"

Suggestions include: Wine charms, stoppers, glasses, chocolates, cheeses, crackers, jams, nuts, cookies, corkscrew, book, wine rack, wall art, etc.



Please contact Alaina Worden at [alaina.worden@carsonteam.com](mailto:alaina.worden@carsonteam.com) if you have items to donate or questions.

**A BIG THANK YOU** to those who contributed to our February fundraiser.



## Dollars for Scholars

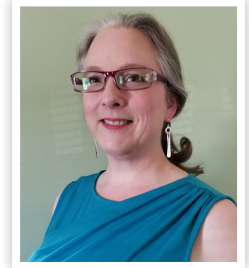
Dollars for Scholars is just one of our scholarship opportunities available to the CFDD Portland Membership. Members can accrue scholarship "dollars" by attending the monthly chapter meetings, or serving on a committee or the chapter board of directors. The accrued dollars can be used toward testing 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](mailto:Barbara.davis@nwpump.com)

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## President's Message



Hello CFDD Portland Chapter Members

This spring brings with us such vast changes that it is hard for me to know where to start this message. First and foremost, I wish all members, their families, coworkers, and extended families well during this time and hope that everyone is well as they read this Creditline. Due to the State Mandated Shutdowns, and many of the concerns of the board, we have canceled our April 9, 2020 meeting.

I understand that Reena Bajowala, Attorney, Ice Miller did an exceptional job of tantalizing everyone in advance of the credit retreat on data security. A very big thank you to Reena for the hard work in sharing her experience and knowledge with our group and members on this time sensitive topic!

March was our annual meeting where we elected the Board of Directors for the 2019-2020 year. I am very excited and look forward to working with the incoming slate of officers in my new role as Chairman of the board.

Typically, at this time of the year, we would be looking at sign ups for the 2020-2021 committees. Since we will not have a meeting this April, I am including the sign-up sheet in this edition of the Creditline. I highly encourage each of you to consider serving on a committee. It provides many personal benefits which include but are not limited to: offering a way to get to know other fellow CFDD members, boosts your \$ for Scholar funds for next year, provides points for your certification roadmap as well as providing you with the ability to build upon your leadership abilities. The more we give and support one another the more successful our chapter will be. I hope that you consider giving a committee a try! If you're interested in serving on a group, please contact me directly at [teresa@simplesums.com](mailto:teresa@simplesums.com).

I also want to thank the Credit Retreat committee and our speakers, Jason Torf, Attorney & Partner, Ice Miller LLP, Chicago, Illinois; Reena Bajowala, Attorney, Ice Miller, Chicago Illinois; Ellen Wodiuk, CCE, ICCE, Client Service Specialist, The Law Offices of Mark A Kirkorsky, Mesa, Arizona; Robert L Day, Founder & Managing Partner, weAudit.com, O'Fallon, MO. The retreat was very well planned out and the education provided was exceptional. Congratulations to another successful event!

There is still time to register for Credit Congress, which will be held June 14-17th , at Caesars Palace in Las Vegas, Nevada.. Credit Congress is a great opportunity to attend many educational sessions that can enrich your knowledge and skills as well as provide network opportunities with other credit professionals from across the country.

The CFDD National Conference will be held in Oklahoma City, OK on September 10-11th. Registrations are already starting and early bird registration of \$495 is due by July 10th, 2020. This is one more excellent opportunity to obtain invaluable education and networking within the credit professional community.

Hoping to see you all well again in May!

Sincerely,

Teresa Silva, CPA, CCE  
CFDD Portland Chapter President

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## February Treasurer's Report

<b>Total beginning balance of Restricted and Unrestricted Funds</b>	<b>9,102.45</b>
<b>Unrestricted Funds</b>	
Beginning balance as of February 1, 2020	6,687.47
Income	640.08
Expenses	(766.60)
Ending balance as of February 29, 2020	6,560.95
<b>Restricted Funds</b>	
Beginning balance as of February 1, 2020	2,414.98
Income	165.08
Expenses	(260.00)
Ending balance as of February 29, 2020	2,320.06
<b>Total ending balance of Restricted and Unrestricted Funds</b>	<b>8,881.01</b>
<b>Breakdown of Accounts</b>	
Unitus 1 Share Deposit	5.02
Checking Account Balance	4,217.66
Outstanding Checks/Deposit	450.00
Money Market Account Balance	4,208.33
<b>Ending balance as of February 29, 2020</b>	<b>8,881.01</b>

### 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 March 12th, 2020 MINUTES

- ❖ **CALL TO ORDER:** Julie Gieber, CBF 6:00pm
- ❖ **INTRODUCTIONS:** Past Presidents & Special Guests in attendance (highlight)
  - **Past Presidents:** Brett Hanft, CBA; Tawnya Marsh, CCE; Marilyn Rae, CCE; Barbara Davis, CCE; Yvonne Prinslow, CCE; Lori Jones, CCE (Salem); Debora Diamond-Burt, CCE, CICP
  - **NACM CS Board Members:** Tawnya Marsh, CCE, Vice Chair; Eve Sahnaw, CCE, Director; Mark Teeter, CCE, CICP, Director; Dave Newman, CCE, Chairman
  - **NACM CS Foundation Board Members:** Teresa Silva, CCE Treasurer; Brett Hanft, CBA, Director; Mark Teeter CCE, CICP, Director; Jeff Butterfield, CCE/RGCP, Chair; Eleanor Hartman, CBA
  - **CFDD National Board:** Yvonne Prinslow, CCE, Area Director; Brett Hanft, CBA – Chairman; Ellen Wodiuk, CCE, ICCE – Immediate CFDD Past National Chairman & CFDD Portland Chapter member
  
- ❖ **NACM/CFDD Liaison:** Clara Nemeth, CCE; NACM Commercial Services
- ❖ **Special Guests:**  
**Speaker: Reena Bajowala, Ice Miller, LLP, Chicago, IL**  
**Jason Torf, Ice Miller LLP, Chicago, IL – Honorary Member**
  
- ❖ **BUSINESS MEETING:**
  - ◆ Approval of February 13, 2020 meeting minutes as presented in the Creditline.  
February Program name was changed to “Credit is Not a Profit Sucking Overhead”
    - ◆ Get a motion to approve as corrected: Brett Hanft, CBA, 2<sup>nd</sup>: Barbara Davis, CCE, All in favor, Yes, opposed? – Motion carries.
- ❖ **Reports of Officers, Boards, and Standing Committees**
  - ◆ Treasurers Report - Ashlee Minty, CCRA, CBA- available on table.
  
  - ◆ Program - Julie Gieber, CBF
    - March: -Data Privacy – Reena Bajowala, Ice Miller
    - April: Anti-Trust - Jack Cooper
    - May: Installation
    - April: TBD
  
  - ◆ Membership - Yvonne Prinslow, CCE- 1 new member, Kimberly Rossman with Carson Oil. Membership now at 56 members
  - ◆ Scholarships - Barbara Davis, CCE – nothing new
  - ◆ Fundraising - Alaina Worden, CBF
    - Tonight: 3 baskets with the theme Delight your Garden; April: Hop into Spring, May: Wine Party Picnic, June: Tranquility Spa
    - ◆ Area Director - Yvonne Prinslow, CCE – CFDD National Scholarship deadline is Monday, 3/16; Credit Congress is June 14-17 at Caesar’s Palace, Las Vegas, NV; CFDD National Conference in Oklahoma City, OK on Sept 10-11<sup>th</sup>, Brett Hanft, CBA shared there are CFDD National has scholarships available, only 2 applications have been received. End of day 3/16 is deadline. There are different applications for different scenarios. Look at applications that best suit you. Take the time to apply. Nominees for National program and awards have been submitted.
  
- CFDD Credit Retreat at McMenemy’s Edgefield is March 14<sup>th</sup> - 22 participants



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## CFDD Portland Chapter Monthly Educational Meeting Minutes (Continued)

### ❖ ELECTION OF OFFICERS AND DIRECTORS: Debora Diamond-Burt, CCE, CICP-

- ◆ Approval of 2020-2021 Nomination of Officers as stated in the March Creditline. Motion to Approve: Yvonne Prinslow, CCE; 2nd: Melonie Etzel, CCE, All in favor, Yes, opposed? – Motion carries.
- Chairman of the Board – Teresa Silva CPA, CCE Simple Sums Accounting PLLC
- President – Julie Gieber CBF OREPAC Building Products
- Vice President – Ashlee Minty CBA Northwest Natural Gas
- Secretary – Alaina Worden CBF Carson
- Treasurer – Debora Diamond-Burt CCE, CICP Schnitzer Steel Industries, Inc.
- 1-Year Directors- Melissa Garcia CBF, Bridgewell Resources LLC & Barbara Davis CCE, Northwest Pump
- 2-Year Directors- Bill Heintz CCE, Bridgewell Resources LLC & Eleanor Hartman CBA, Keen Inc.

### ◆ ANNOUNCEMENTS:

- ◆ **Brett Hanft** – CFDD National Award Applications
- ◆ CFDD National Scholarship Applications Due March 16<sup>th</sup>
- ◆ Credit Congress in Las Vegas, NV will be held June 14-17

### ❖ Monthly Raffle – Alaina Worden, CBF

### ❖ DINNER

### ❖ PROGRAM: Julie Gieber, CBA to announce speaker Reena Bajowala, Ice Miller, LLP, Chicago, IL -- "Data Privacy"

### ❖ CLOSING ANNOUNCEMENTS

- ◆ Next Board Meeting: April 11, 2020 at 4:30 at the Doubletree
- ◆ Deadline for Creditline: March 20, 2020
- ◆ Parking Passes

### ❖ **ADJOURNMENT 7:56pm**

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## CFDD Portland Chapter Committees 2020-2021

Membership/records/Profile
Badges/Hospitality
DMA Award & Selection
Debora Diamond-Burt, CCE, CICIP
Education
Holiday Event
Calling Committee
Mentoring

Monthly Raffle/Fundraising
Outstanding New Member Award
Programs
Ashlee Minty, CBA
Publicity
Scholarships
The "Viv" Award
2021 Retreat

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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](mailto:barbara.davis@nwpump.com)



# The Creditline

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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](mailto:YvonnePrinslow@HamptonLumber.com)