



2020 - 2021 Officers and Board

President

Julie Gieber, CBF
OrePac Building Products
503.685.5475

Vice President

Alaina Worden, CBF
Carson Oil
503-471-4362

Secretary

Eleanor Hartman, CBA
Autodesk Inc
971.238.5407

Treasurer

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

1-Year Directors

Melissa Garcia, CBF
Bridgewell Resources LLC
503.872.3423

Barbara Davis, CCE
Northwest Pump
(503) 205-2137

2-Year Directors

Bill Heintz, CCE
Bridgewell Resources, LLC

Brett Hanft, CBA
American Int'l Forest Prod LLC
503.520.5451

Chairman of the Board

Teresa Silva CPA, CCE
Simple Sums Accounting PLLC
971.388.6016

National CFDD Area Director—Oregon

Kelly Shock, CCRA, CCE
Continental Resources Inc
303-704-3987

CFDD Liaison

Clara Nemeth, CCE, CGA
NACM Commercial Services
971.230.1144

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

The Creditline

April 2021

ZOOM VIRTUAL MEETING

Navigating the Recovery: Working WITH your Customers during Unprecedented Economic Challenges

April 8, 2021

Meeting Location: Virtual!

Meeting is from 4:30 – 6:00 p.m.

Cost: \$20

You are invited to join our scheduled Zoom meeting.

To Join Zoom Meeting:

<https://us02web.zoom.us/j/4620348230?pwd=WkhZM1I3OHdrUDJKLOVlVm5qWWU1UT09>

Meeting ID: 462 034 8230

Password: EDUCATION

Program: Navigating the Recovery: Working WITH your Customers during Unprecedented Economic Challenges

Description:

This educational session focuses on the critical importance of creating and updating meaningful credit file documentation and reviewing your credit policy to ensure it supports effective risk management. The strength of the relationships developed with your customers can facilitate tremendous assistance with potential cash flow and collection challenges. Finally, we will tackle the topic of requests and negotiations for revisions to established terms of sale, using the pandemic to justify the necessity of exceptions to the norm. When does it make sense to say "Yes" or "No"??

Presenter: Brett M. Hanft, CBA

Brett M. Hanft, CBA, Credit Manager at American International Forest Products, LLC, has 32 years of credit experience, including the last 21 years in the lumber industry. He earned an Associate degree from Southern Oregon State College in 1986 and a bachelor's degree in Business/Economics from Willamette University in 1988. Brett received his Credit Business Associate (CBA) designation in 1991. Through his active and consistent involvement with NACM and CFDD, Brett continues to remain an active and participative member in both credit organizations. He has received recognition as the NACM Local and National CBA Designation of Excellence recipient, CFDD Portland Chapter and CFDD National Distinguished Member Achievement Award recipient. He is currently providing service to his local NACM affiliate as the Western Region Building Materials Industry Group Chairman (for the third consecutive year) and as a Director on the NACM Commercial Services Foundation Board. This year marks Brett's 31st consecutive year as a member of the CFDD Portland Chapter. Brett has just completed his 11th year of service on the CFDD National Board and is CFDD's Immediate Past National Chairman.

Please RSVP for Billing Purposes to Ashlee.minty@nwnatural.com.



The Creditline

April 2021



April 2021

We will have a basket to raffle off at our April meeting (via Zoom)

Tickets \$10

Proceeds benefit the CFDD Portland Chapter Scholarship Fund.

Basket will be delivered or mailed to winner.

We are looking for donations around the theme of "Day at the Spa"

Suggestions include exfoliating bath sponge, pumice stone, sugar scrub, mani/pedi kit, face mask, candles, wine, book, chocolate, etc.

Please contact Alaina Worden
alaina.worden@carsonteam.com if you have items to donate or have questions.

Next Month

***April Showers, Brings May Flowers
Donations still needed***

Thank you to all participated in the March raffle, we raised \$150.



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



The Creditline

April 2021

President's Message

Hello Portland Chapter Members!

Happy Spring!

Our new Board of Directors has officially been elected!! Our new leadership team begins next month! Barbara Davis, CCE and Brett Hanft, CBA are going to serve our chapter membership as co-presidents. They have a lot of experience, knowledge, and leadership. Our chapter could not be in better hands during this transitional time of coming out of the pandemic! I will be there to help and support them!

I am excited to get together with all of you once again for a chapter education meeting. As of now, we are planning to continue holding virtual chapter meetings via Zoom through the summer. Fingers crossed we can meet in person sometime later in the year. I know COVID has taught me some lessons and new ways of doing things! I also know that it has taken a toll on many families, physically and emotionally. Please reach out to your network for support and friendship! Please note that the CFDD National Board made the decision to wait one more year before proceeding to host the annual CFDD National Conference. Mark your calendars for September 8 – 9, 2022 and plan to attend this CFDD conference in Oklahoma City.

Our April presentation promises to be a great one! Please "Zoom" in to learn about Navigating the Recovery: Working WITH your Customers during Unprecedented Economic Challenges presented by our own Brett Hanft, CBA. He has been a Credit Manager for 32 years!and has personally helped me tremendously when I have had questions/situations arise. The Zoom meeting is April 8th and begins at 4:30 pm. Please RSVP to confirm your attendance for billing purposes to Ashlee.minty@nwnatural.com

Also, the Raffle this month looks wonderful! This upcoming raffle basket is themed A Day at the Spa! We could all use a little pampering!

Take Care!

Julie Gieber, CBF
Portland Chapter President



CFDD MONTHLY EDUCATION MEETING 2021 - 2022 PROGRAM LIST

Month	Program	Speaker
May 13, 2021	Governmental/Legislative Changes in Bankruptcy especially in the area of Preferences	Jason Torf, Ice Miller
June 10, 2021	Mentoring	Val Hardesty, CCE, CICP
July 8, 2021	TBD	
August 12, 2021	The Dynamic Duo – Credit and Sales Working Together ... During COVID	Chris Birdwell & Brett Hanft, CBA



The Creditline

April 2021

CFDD Portland Chapter Committee Descriptions

Membership Committee/Member Records

The purpose of this committee is to recruit new members for, and maintain existing membership of the Portland Chapter of CFDD. The responsibility of the Member Records Committee is to work in conjunction with NACM-Northwest to archive and accurately maintain the member roster that is reported on a quarterly basis to CFDD-National. This requires a thorough reconciliation of member records the first week of January every year to coincide with the annual membership report submitted to CFDD-National by January 10th.

Member Profile

The purpose of this committee is to share with the membership relevant history about members of the organization who have contributed to the growth and good name of CFDD and our Chapter.

Mentoring

This committee was formed to build relationships and assist CFDD and NACM-Northwest members in obtaining their career goals and certification in the field of credit and financial management.

Badges/Hospitality

The responsibility of the Badges Committee is to have a name badge available for each person (member, speaker, or guest) who attends CFDD meetings or seminars. The purpose of the Hospitality committee is to meet, greet and welcome new and prospective members, and to encourage them to be a part of our organization. Share with them the benefits of membership in CFDD and our Chapter.

Calling/Telephone

The purpose of the Calling Committee is to contact all members prior to our monthly educational dinner meetings to obtain an accurate count of attendance as well as communicating any urgent or new information to the membership. The chairman will also forward the attendance list to the chapter president, badge committee chair and the treasurer for accurate record keeping.

Education Committee

The chief purpose of the Education Committee is to organize and promote special educational programs sponsored by the Chapter and or NACM-Northwest. This committee is also responsible for offering mini sessions to the monthly educational meetings, when appropriate

Legislative Watch

The mission of this committee is to implement the published NACM and NACM-Northwest objectives: to encourage and maintain at all times the vigilance necessary to assure good laws for sound business credit and to insure equality and justice in business credit transactions.

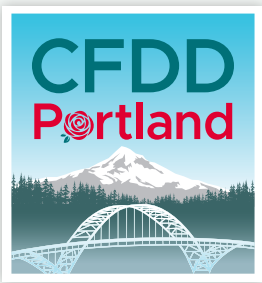
Scholarship

The goal of this committee is to offer and award scholarships for credit-related activities such as meetings, classes, seminars, certification fees, conferences and retreats and to encourage members to apply for National scholarships. This committee will follow up with winners for either verbal or written reports upon completion of the event.

Publicity Committee

The purpose of this committee is to promote and inform CFDD and NACM membership and the public about the goals, activities and accomplishments of the Chapter, and to assist with the publication of the monthly Creditline.

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The Creditline

April 2021

Historian

The goal of the Historian is to collect pertinent information on activities of the Chapter including seminars, classes, news, conferences, social gatherings and recognitions. Information may be in the form of print, photos or bulletins. They will also take lead on updating the CFDD web link with new information and photos. (Photo Gallery)

Program Committee

This committee is responsible for organizing the monthly educational program meetings for the chapter membership. Proposed education offerings will be made at the planning session annually and the committee will assist the Vice President with obtaining speakers, CEU certification, submitting monthly program information for publication in the CreditLine, and other arrangements. The VP of the Chapter chairs this committee.

Greeting/Inspiration//Reflection

The purpose of this committee is to arrange for members to prepare and deliver an inspirational message for all regular monthly meetings throughout the year. ...

DMA (Distinguished Member Achievement) Event

This committee organizes the program for the evening event in which the DMA and ONM Awards are presented.

DMA Award Selection

This committee solicits nominations, reviews, scores, selects, and announces the individual(s) to be awarded DMA Award for the Chapter. The previous year's recipient is designated as the chairman of this committee.

ONMA (Outstanding New Member Achievement) Award Selection

The committee solicits names, reviews, scores, selects, and announces the individual(s) who is chosen as the Chapter's ONM. The previous year's recipient is the chairman of this committee. If there had not been a winner from the previous year the board as a whole will make the selection.

Monthly Raffle/Fundraising

The goal of this committee is to raise funds for Chapter scholarships by procuring items to be raffled and selling tickets to the members and guests at the monthly educational meetings. This committee is also responsible for gathering items, organizing and presenting the Fall and Spring fund-raisers for the Chapter. The committee may also recommend to the Board and organize and present additional fund-raising efforts/programs as it deems appropriate. The goal is to have fun and "low stress" fund-raisers.

Holiday Event

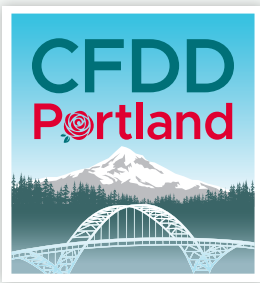
The committee will work on a theme and place for a special night to enjoy with employers, family and friends for the December meeting with a Holiday theme. They will work with Program committee to determine a topic/speaker that might match the theme. Fund raising opportunities

**CFDD Portland Chapter
Committees 2021-2022**

Membership/records/Profile
Badges/Hospitality
DMA Award & Selection
2022 Retreat
Holiday Event
Calling Committee
Mentoring

Monthly Raffle/Fundraising
Outstanding New Member Award
Programs
Publicity
Scholarships
The "Viv" Award

Please email Julie Gieber, CBF if interested in joining a committee. jgieber@orepac.com



The Creditline

April 2021

February Treasurer's Report

Total beginning balance of Restricted and Unrestricted Funds	14221.79
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Unrestricted Funds

Beginning balance as of FEBRUARY 1, 2021	4266.53
Income	150.04
Expenses	5.00
Ending balance as of FEBRUARY 28, 2021	4421.57

Restricted Funds

Beginning balance as of FEBRUARY 1, 2021	9955.26
Income	0
Expenses	0
Ending balance as of FEBRUARY 28, 2021	9955.26

Total ending balance of Restricted and Unrestricted Funds	14376.83
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Breakdown of Accounts

Unitus 1 Share Deposit	5.02
Checking Account Balance	5062.96
Outstanding Checks	0
Money Market Account Balance	9298.84
Ending balance as of FEBRUARY 28, 2021	14366.82

CFDD Vision Statement—

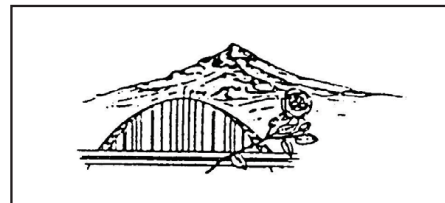
"The mission of the NACM Credit and Financial Development Division is to develop tomorrow's business leaders through core offerings."

CFDD Mission Statement—

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



CFDD - PORTLAND CHAPTER
MONTHLY EDUCATIONAL MEETING
ZOOM VIRTUAL
March 11th, 2021
4:30 pm



Minutes

GOALS OF THE MEETING:

To review, discuss and plan activities that promote professional growth, education, business contacts, and friendships within the CFDD Portland Chapter and the Credit/Finance Community.

❖ **CALL TO ORDER:** -Julie Gieber, CBF (0-5 minutes) at 4:32PM

❖ **INTRODUCTIONS** Past Presidents & Special Guests in attendance

- **Past Presidents:** Brett Hanft, CBA; Yvonne Prinslow CCE; Barbara Davis CCE; Debora Diamond-Burt CCE, CICIP; Teresa Silva, CPA, CCE,
- **NACM CS Board Members:** Eve Sahnnow, CCE, Director; Mark Teeter, CCE, CICIP, Director; Jennifer Walsh; CEO
- **NACM CS Foundation Board Members:** Teresa Silva, CPA, CCE, Treasurer; Brett Hanft, CBA, Director; Alaina Worden, CBF, Director; Eleanor Hartman, CBF, Director
- **CFDD National Board:** Brett Hanft CBA, Immediate Past Chairman of the Board; Yvonne Prinslow, CCE, Area Director; Debora Diamond-Burt, CCE, CICIP, Area Director, Kelly Shock, CCE, CCRA
- **NACM/CFDD Liaison:** Clara Nemeth, CCE NACM Commercial Services

REPORTS OF OFFICERS, BOARD AND STANDING COMMITTEES: (0-5 minutes)

- Treasurer's Report - Debora Diamond-Burt, CCE, CICIP
 - Income of \$150 from raffle, and \$0.04 from interest. There was a withdrawal of \$5 and some money was moved from the checking to the money market account. Ending balance was \$14,373.83
 - Check from National for \$5049.02 will go into the account this month.
- Monthly Program - Alaina Worden, CBF
 - Tonight will be Anti-Trust, April will be Navigating Recovery and Working With Your Customer presented by Brett Hanft, May will be Governmental and Legal Changes with Jason Torf, June will be Mentoring.
- Membership - Yvonne Prinslow, CCE
 - No change in membership, holding steady at 51 members.
- Scholarships - Barbara Davis, CCE
 - Nothing new to report, Dollars for Scholars are available.
- Fundraising - Alaina Worden, CBF
 - Raised \$190 in February from raffle, this month will be It's Easter Time, April is Spa Day.
- CFDD National - Kelly Shock, CCE, CCRA
 - Credit Congress is in October 2021, there will be no NW conference and CFDD National meeting is cancelled.

BUSINESS MEETING: (0 – 5 minutes)

- Approval of the February 11th, 2020 Meeting Minutes as published in the Credit Line
 - Yvonne Prinslow moves, Alaina Worden seconds, minutes approved.
- **Julie:** -"We will now move into the election of Officers and Directors for the CFDD-Portland Chapter"
- **Barbara:** A Nominating Committee was appointed and their recommendations were announced and printed in the February 8, 2021 email to the membership per the Chapter By-laws. The Nominees are as follows:
 - Co-Presidents: Barbara Davis, CCE Northwest Pump & Equipment
 - Brett M Hanft, CBA American International Forest Products
 - Vice President: Alaina Worden, CBF, Carson Oil Co Inc
 - Secretary: Eleanor Hartman, CBF, Autodesk, Inc.
 - Treasurer: Debora Diamond-Burt CCE, CICP, Schnitzer Steel Industries Inc
 - 2-Year Directors: Bill Heintz CCE, Bridgewell Resources LLC and Melanie Etzel, CCE Cascade Nut & Bolt
 - 1-Year Directors: Melissa Garcia CBF, Bridgewell Resources LLC and Lori J Jones, CCE Epic Fuels
 - Chairman of the board: Julie Gieber, CBF OrePac Building Products
- **Barbara** -This is the slate of officers and directors as presented by the Nominating Committee for the 2021-2022 year. Are there any nominations from the floor?
- **Barbara**- Hearing none, I would entertain a motion that the slate of officers and directors as presented for 2021-2022 year be elected. Is there a second?
- **Barbara**- It has been moved and seconded that the slate of officers and directors as presented be elected. All those in favor of this slate of officers please say yes? Opposed please say no? Motion carried.
- **Barbara**- Will the Secretary please record a unanimous vote of acceptance from the chapter membership in attendance at the meeting, approving the newly elected Board of Directors for 2021–2022?
 - **Unanimous approval given for newly elected board of directors.**
- **Barbara**- Congratulations to the chapter for the election of new officers for the coming year.
- **Barbara**-Thank you to the nominating committee comprised of Brett M Hanft, CBA Chairman; Julie Gieber, CBF, Barbara Davis, CCE, Yvonne Prinslow, CCE, and Debora Diamond-Burt, CCE, CICP.
 - Committee signups are in March A list will be going out with the invite for the CFDD meeting– Julie Gieber, CBF
 - Please email Julie if you would like to volunteer for a committee.

RAFFLE - Alaina Worden, CBF (0-5 minutes) –

Raffle ticket orders taken by Alaina, you may continue to order after meeting.

Alaina to introduce speaker

Alaina introduces Jack Cooper

Program: Antitrust

Description:

This program will present an overview of essential antitrust issues, including price fixing, group boycotts, monopolization and price discrimination. Emphasis will be placed on how these laws impact the commercial credit industry and best practices to avoid potential problems.

Presenter: Jack Cooper, Dunn Carney, LLP

Jack Cooper specializes in antitrust and employment law at Dunn Carney. In his antitrust practice, he routinely counsels' clients to ensure compliance with rapidly evolving standards, including pricing and distribution policies. He also is regularly involved in litigation, including several cases that have gone to the United States Supreme Court addressing group boycotts and monopolization. For many years Jack has worked closely with the credit industry on antitrust issues, and regularly attends meetings of national industry credit groups.

Jack received his undergraduate degree from Willamette University and his law degree from Duke. He has been with Dunn Carney his entire legal career, joining the firm in 1972. For many years, he served as a practice group leader for the Firm and as a member of its Executive Committee.

When not in the office, Jack tries his best not to be a lawyer. He and his wife enjoy spending time on the Oregon Coast and visiting grandchildren. He is also an avid baseball fan and even more avid (if not irrational) supporter of Duke basketball.

ANNOUNCEMENTS: (0 - 5 minutes)

CFDD National Award Submissions – Deadline is March 15.

CFDD National, Sept. 9th and 10th 2021 in Oklahoma City, OK

\$ for Scholars – See Barbara Davis for balances.

NACM Credit Congress – October 2021

Creditline Deadlines

<u>Submit by:</u>	<u>For the Issue:</u>	<u>Submit by:</u>	<u>For the Issue:</u>
MAR 20	April	April 20	May

Adjourned at 5:50 PM



The Creditline



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



The Creditline

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 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