

2023 - 2024 Officers and Board

President

Alaina Worden, CCE
Carson
503.471.4362

Vice President

Eleanor Hartman, CCE
Autodesk Inc
971.238.5407

Secretary

Melissa Garcia, CBF
Bridgewell Resources LLC
503.872.3423

Treasurer

Debora Diamond-Burt, CCE, CICP
Radius Recycling
503.721.5660

1-Year Directors

Melanie Etzel, CCE
Cascade Nut & Bolt
503-485-1748

Kimberly Jones
Carson
503.471.4311

2-Year Directors

Bill Heintz, CCE
Bridgewell Resources, LLC
503.522.7107

Sylvia Schultz
Carson
503.471.4348

Co-Chairs of the Board

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

Barbara Davis, CCE
Northwest Pump
503.205.2137

National CFDD Area Director— Oregon

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

CFDD Liaison

Clara Nemeth, CCE, CGA
NACM Commercial Services
971.230.1144

The Creditline

February 2024

ZOOM MEETING

February 8, 2024

Meeting Location: Virtual!

Meeting is from 4:30 – 6:00 p.m.

Cost: \$20

You are invited to join:

To Join Zoom Meeting:

<https://us02web.zoom.us/j/4620348230?pwd=WkhZM1I3OHdrUDJKLOVIVm5qWWU1UT09>

Meeting ID: 462 034 8230

Password: EDUCATION

Program:

Minimum Advertised Pricing Policy (MAP) and Brand Protection presented by Trackstreet

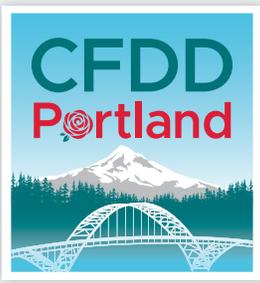
Description:

A summary of the reasons to have a MAP and Brand Protection Policy as presented by Trackstreet.

Presenter:

Michelle Barth-Dailing has extensive work experience in various roles related to brand protection, business development, and sales management. Michelle currently holds the position of Director of Operations at TrackStreet since February 2023. Prior to this, they worked at Sage Tree, LLC as the Director of Brand Protection from September 2019 to October 2021. During their tenure at Sage Tree, they were responsible for developing new business, leading teams in marketplace enforcement and brand advocacy, and designing revenue-increasing strategies for clients. Before joining Sage Tree, Michelle worked as the Director of Business Development, Specialty Retail and dotcom at Macadamia Beauty, LLC from January 2015 to April 2016. Michelle was also employed at Alterna Haircare as National Manager, Specialty Retail and Dotcom, and Regional Sales and Education Manager from July 2014 to January 2015, and from February 2012 to July 2014, respectively. Additionally, Michelle gained experience as a Regional Sales Manager at Hti Collection from October 2005 to February 2012, and as a Field Sales Representative at ETS, LLC from September 2001 to March 2004.

Michelle Barth-Dailing attended Illinois State University from 1995 to 2000, where they obtained a Bachelor's Degree. The specific field of study they pursued during their time at the university is not mentioned.



The Creditline

February 2024

Sweet Treats

We will have a basket to raffle off at our February meeting.

Tickets \$10

Proceeds benefit the CFDD Portland Chapter Scholarship Fund.

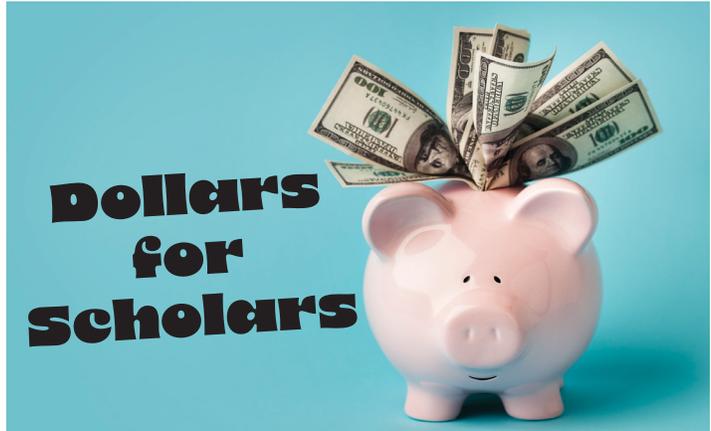
We are looking for donations around the theme of Valentine's Day. Suggestions include candy, smore's maker, Valentine's décor, wine, etc.

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

Next Month Raffle



Thank you to all who participated in the January raffle, together we raised \$140 for future scholarships.



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.

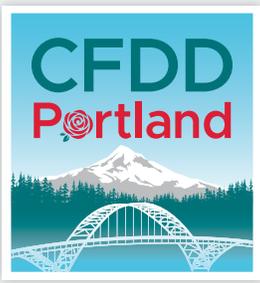
To find out your current dollars for scholars points, you can contact the scholarship chair Barbara Davis, CCE at Barbara.davis@nwpump.com



February Birthdays

Jeff Butterfield, CCE, RGCP
Melissa Garcia, CBA

February 1
February 21



The Creditline

February 2024

President's Message

Your Board is hard at work making changes to bring the best educational session to you for the 2024 calendar year. By unanimous vote the Board approved changing the time of the monthly meetings.

Beginning in April, CFDD Portland chapter will meet from 1pm-2pm (PST) virtually via Zoom. However, once a quarter - March, June, September, and December the Portland Chapter will host hybrid events which will revert to the 4:30pm (PST) time slot. The Board is excited to make this change and hopes that it will allow more members to attend as our membership stretches across the nation.

The annual credit retreat is just around the corner. The educational lineup is fantastic. This is a Great way to earn CEU's for recertification or Roadmap points. Both are necessary for earning or maintaining your designation.

The Nomination committee has met and have appointed a slate of offices for the 2024/2025 term. Details are in the February Creditline. Thank You Brett Hanft, CBA, Barbara Davis, CCE, Eleanor Hartman, CCE, and Yvonne Prinslow, CCE for your time and dedication to this chapter.

Do you have a passion to teach? Do you have a hot topic to share? CFDD Portland Chapter is looking for speakers to fill our 2024/2025 virtual educational sessions held on the second Thursday of each month.

If you are interested in sharing your knowledge, please email eleanor.hartman@autodesk.com or alaina.worden@carsonteam.com with subject line CFDD speaker. Please include a synopsis of your session.

Scholarships are still available through CFDD National for the upcoming NACM Credit Congress held in Las Vegas this June. The scholarship form is attached the Creditline.

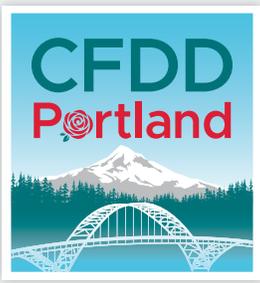
CFDD National awards nominations are due by March 15th, and we need your input. Please nominate a fellow member today. Email your nomination to past President Brett Hanft, CBA at hanft@lumber.com.

Looking forward to seeing you on February 8, at 4:30 (PST) via Zoom.

All the best,

Alaina Worden, CCE
CFDD Portland Chapter President





The Creditline

February 2024

CFDD National Scholarships Available

All CFDD Portland Chapter Members,

As a member of our CFDD National Board of Directors, I have had the tremendous pleasure of being involved in discussions about the CFDD National Scholarship offerings to all CFDD members in the coming year. Since CFDD National will not be holding a separate National Conference again in 2024, we voted to offer scholarships that will cover 100% of your NACM Credit Congress registration fee plus your attendance at the annual CFDD Awards Luncheon. The value of this scholarship is \$939!

Your CFDD National Board wants to help ensure your attendance at the upcoming NACM Credit Congress event at Caesar's Palace in Las Vegas from June 9 – 12, 2024. This premier credit conference provides relevant educational offerings, amazing and unsurpassed opportunities for networking, and will significantly contribute to your leadership growth and development as a credit and finance professional. I would also highly encourage you to participate in the entire CFDD track of educational sessions being offered throughout the Credit Congress event.

While the original scholarship deadline was publicized as December 8, 2023 (which has passed), if you find that you have the ability to attend the upcoming Credit Congress, apply for these scholarship dollars NOW!! The scholarship application has been significantly shortened and only takes a few minutes to complete and submit for consideration. Don't delay – apply today!!

Brett M Hanft, CBA
Past CFDD National Chairman

CFDD National – Award Nominations We NEED your Input!!

CFDD Portland Chapter Members ~~

Every year, your Board of Directors recommends and submits nominations for recognition at the annual CFDD Awards Luncheon held during the NACM Credit Congress. We would like to ask for your input and feedback to help us determine the nominees we submit for CFDD National recognition in 2024.

Chapter Award Categories:

Outstanding Monthly Program
Publicity
Special Seminar / Workshop

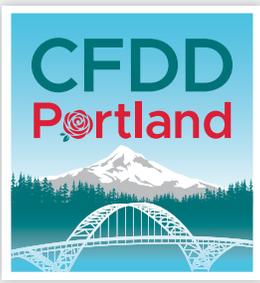
Individual Award Categories:

Distinguished Member Award (DMA)
The Marilyn Daugherty "Spirit" Award
Outstanding Mentor Achievement

Which monthly program had the greatest impact on you during the previous year?

Did you read through one of our CreditLine newsletters that was exceptionally informative that should be submitted for recognition?

Who deserves to be our chapter nominee for the Distinguished Member or for Outstanding Mentor Achievement? If you have any suggestions or recommendations, PLEASE e-mail Chapter President Alaina Worden, CCE at: alaina.worden@carsonteam.com OR Past President Brett Hanft, CBA at: hanft@lumber.com. We tremendously appreciate hearing from YOU, our chapter members!



The Creditline

February 2024

2024 – 2025 PROPOSED CFDD Portland Chapter Board of Directors

To all CFDD Portland Chapter Members ...

The 2024 Nominating Committee, comprised of the following participants,

Brett M Hanft, CBA Chair
Barbara Davis, CCE
Yvonne Prinslow, CCE
Alaina Worden, CCE
Eleanor Harman, CCE

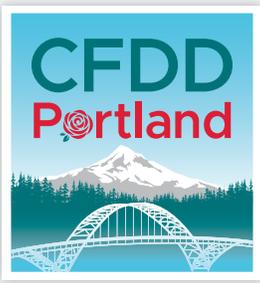
unanimously recommends the following proposed list of nominees to serve on the CFDD Portland Chapter Board of Directors in the 2024 – 2025 term year...

President	Alaina Worden, CCE, Carson
Vice-President	Brett Hanft, CBA, American International Forest Products LLC
Secretary	Melissa Garcia, CBF, Bridgewell Resources LLC
Treasurer	Kimberly Jones, CBA, Carson
1-year Director	Eleanor Hartman, CCE, Autodesk Inc
1-year Director	Sylvia Schultz, Carson
2-year Director	Melanie Etzel, CCE, Cascade Nut & Bolt
2-year Director	Yvonne Prinslow, CCE, Hampton Lumber
Chairman of the Board	Barbara Davis, CCE, Northwest Pump & Equipment

In accordance with our Chapter by-laws, notification of the committee's recommendation is being provided to the entire Portland membership 30 days in advance of a membership vote of acceptance, which will be held during our March 14, 2024 chapter meeting.

Thanks to the entire committee for their efforts to recommend a strong leadership team for our chapter in the new term year.

Respectfully Submitted,
Brett M Hanft, CBA
Nominating Committee Chairman



The Creditline

February 2024

SAVE THE DATE!

CFDD Portland Credit Retreat – Friday, March 15, 2024

The annual CFDD Portland Credit Retreat will be held on Friday, March 15th at the NACM Commercial Services Classroom in Portland from 8:30 am – 4:30 pm. This year's event will provide some outstanding educational offerings that are relevant to EVERY person working in the credit and finance profession.

Here is this year's program line-up:

Credit Applications and Guarantees – Essentials you Need to Know –

Speaker: Karen L Hart, Partner, Bell Nunnally & Martin LLP

Asset Seizures – How to Seize Assets and Improve your Bottom Line! –

Speaker: Karen L Hart, Partner, Bell Nunnally & Martin LLP

Recent Decisions and Trends in Bankruptcy Cases and Lessons for Trader Creditors –

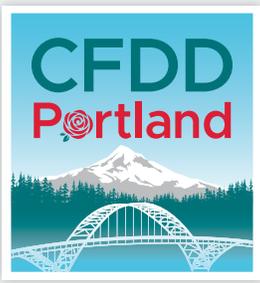
Speaker: Jason M Torf, Partner, Tucker Ellis LLP

Artificial Intelligence (AI) and Its Impact on the Credit Team –

Speaker: Jason M Torf, Partner, Tucker Ellis LLP

This year's topics are timely, relevant, and informative for EVERY credit professional. Karen Hart and Jason Torf are both flying into Portland and will present their educational sessions in person. The publicity flyer and registration form will be coming out to the entire CFDD Portland chapter membership soon with the option to attend either in-person or virtual/remote. We highly encourage in person attendance, especially since our speakers are making the effort to be in Portland for our event.

I encourage you ALL to take advantage of this upcoming educational seminar. With many options available to earn and use scholarship dollars, your only hurdle should be scheduling ONE DAY out of the office. If you have any questions, please contact Brett Hanft, CBA at hanft@lumber.com.



The Creditline

February 2024

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 2023 VIV Award will be open from March 1 through April 15, 2024. 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 2023 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 March 1 through April 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: _____

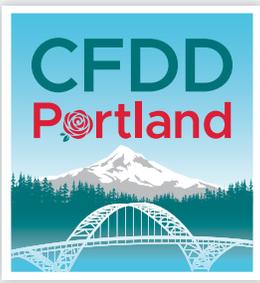
Describe *Qualities of Outstanding Loyalty* this individual has provided to the Chapter: _____

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 April 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.



The Creditline

February 2024

December Treasurer's Report

Total beginning balance of Restricted and Unrestricted Funds	25,798.03
Unrestricted Funds	
Beginning balance as of DECEMBER 1, 2023	19,111.80
Income	395.42
Expenses	343.15
Ending balance as of DECEMBER 31, 2023	19,164.07
Restricted Funds	
Beginning balance as of DECEMBER 1, 2023	6,686.23
Income	
Expenses	
Ending balance as of DECEMBER 31, 2023	6,686.23
Total ending balance of Restricted and Unrestricted Funds	25,850.30
Breakdown of Accounts	
Unitus 1 Share Deposit	5.02
Checking Account Balance	5,729.66
Outstanding Checks	20,115.62
Money Market Account Balance	
Ending balance as of DECEMBER 31, 2023	25,850.30

CFDD Vision Statement—

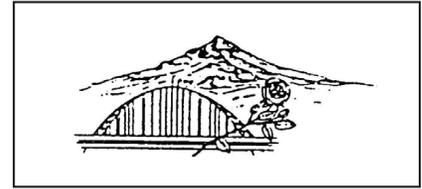
"The mission of the NACM Credit and Financial Development Division is to develop tomorrow's business leaders through core offerings."

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



Via Zoom
January 11, 2024
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:** - Alaina Worden CCE at 4:36pm

- ❖ **INTRODUCTIONS** Past Presidents & Special Guests in attendance
 - Past Presidents: Brett Hanft, CBA; Yvonne Prinslow CCE; Barbara Davis CCE; Debora Diamond-Burt CCE, CICP, Julie McNurney, CBF
 - NACM CS Board Members: Tawnya Marsh, CCE, Past Chairman; Eve Sahnaw, CCE, Vice Chairman; Mark Teeter, CCE, CICP, Past Chairman; Jennifer Walsh; CEO
 - NACM CS Foundation Board Members: Brett Hanft, CBA; Alaina Worden, CCE; Eleanor Hartman, CCE, Kim Jones, CBA
 - CFDD National Board: Debora Diamond-Burt, CCE, CICP, Director, Brett Hanft, CBA, NACM Board Representative
 - NACM/CFDD Liaison: Clara Nemeth, CCE NACM Commercial Services
 - Speaker: Dr. Anissa Martin – Not able to attend, doing roundtable

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

- Treasurer's Report - Debora Dimond Burt, CCE, CICP
 - Starts at \$25,798.03. \$370 December Raffle Income, \$25.42 Interest Income, \$15.99 Zoom Fee, Holiday Expenses total \$327.16. End at \$25,850.30
- Monthly Program - Kim Jones, CBA (sub for Eleanor)
 - Tonight: Roundtable Discussion (original speaker for "We are all in this Together" moved to April)
 - Feb will be a presentation of MAP and Price/Brand Protection with Michelle Dailing of Trackstreet.
 - March: TBD
 - April: "We are all in the Together" with Dr. Martin
- Membership - Yvonne Prinslow, CCE
 - Not Present. Alaina shared 3 members left, down to 43
- Scholarships - Barbara Davis, CCE
 - No Update. Dollars for scholars are available
- Fundraising - Alaina Worden, CCE
 - Tonight there will be a raffle basket- "What's in Store for 2024"
 - Feb: "They Lucky Draw"
 - Mar: "Spring Madness"
- CFDD National - Debora Dimond Burt, CCE, CICP
 - No info given
- Education - Brett Hanft, CBA
 - Credit Retreat at NACM classroom. Jason Torff and Karen Hart confirmed as speaker for Credit Retreat. A program about Bankruptcy and another about AI. Publicity going out last week of January. More to follow.

BUSINESS MEETING: (0 – 15 minutes)

- Approval of the November 9, 2023, meeting minutes as presented in the Creditline.
 - Melissa Garcia moved to approve, Brett Hanft seconded, unanimously approved.
- Membership drive
 - February 1 – March 31 – watch for details.
- Save the date – March 15, 2024, annual credit retreat.
- Deadline for nomination of awards due to national by March 15th
 - Sprit, Star, Viv, DMA, Mentorship
 - If you have a nomination reach out to Brett Hanft, CBA
- Nominating Committee for Board elect to meet this month.
 - If you have a nomination let Brett Hanft, CBA know.

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

SCHEDULED PROGRAM: We’re All In This Together – This program been postponed until April due to speaker complications.

TONIGHT’S PROGRAM: Roundtable Discussion – ‘HOT Topics’ in the New Year

-Hiring Talent. Discussions start with members experiences trying to fill open positions within their department and the difficulties they have had. Interviewees not showing up, wanting clothing and transportation stipends if the job isn’t fully remote. The interest in job’s that are not fully remote is low in the job market based on members experiences. Experiences include employee candidates expecting salaries at levels sometimes the same as employees with much more experience.

-Transportation issues. Drivers only want to go to a location if there is a load to bring back or they are requiring a much higher fee. Are others experiencing this? Possible solutions are to shop around or pass on the fees to the customer.

-Fraud with Gas Cards- Gas cards are being stolen out of vehicles. These cards shouldn’t be left in the vehicle unattended and PIN numbers shouldn’t be on the card.

ANNOUNCEMENTS: (0 - 5 minutes)

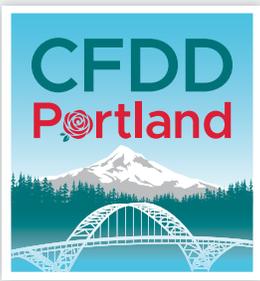
- Scholarships still available for National Conference

Creditline Deadlines

<u>Submit by:</u>	<u>For the Issue:</u>	<u>Submit by:</u>	<u>For the Issue:</u>
January 20	February	February 20	March

ADJOURNMENT – Alaina Worden, CCE at 5:44pm

Submitted by Melissa Garcia, CBF



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: _____

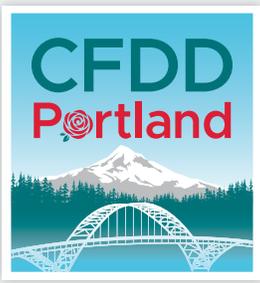
City, State, Zip: _____

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