



>> ARE YOU PREPARED CONTINUED

This includes planning for what happens after a threat has been identified – even looking at how to address safety concerns outside of the office.

“The threat doesn’t resolve itself simply by termination,” David said. “There still should be a concern for safety. You need to assess the proper response. This may include briefing key employees, as well as collaborating with authorities to check in with those who have been impacted by the threat.”

An emerging concern for companies is surrounding the issue of standard of care. If something were to happen at your office it will likely cost a lot of money – not only in profit, but reputation, and most likely restitution to the victims.

A critical piece of case law could be rewritten in the near future. In the Parkland shootings, school resource officers, who have now been fired, did not respond as expected. This neglect of duty is at the heart of the case against them. “Now take this further. Let’s say they are found guilty,” he said. “If there are signs at a company of potential threat, and it is ignored it could be argued that the company neglected its duty to provide a safe environment for its employees. How will this impact the company? This will be interesting to watch.”

Ultimately, there are many facets to this conversation, but the heart of it is simply preparedness. “You need to take 15 seconds to think so you won’t be startled. It can save your life,” he said.

David Azeulo will be the featured speaker at our annual meeting on Wednesday, Sept. 11 at the Wakonda Club in Des Moines. He’ll speak from 1 -5 p.m. with a wine and cheese reception immediately following. The event is open to non-members. Cost is \$50/person or \$200 for five employees from the same company.

CALENDAR

AUG

- 8.15 NACM Heartland Board Meeting, West Des Moines, IA
- 8.22 LEADERSHIP WEBINAR SERIES: Developing Your Team
- 8.19 NACM Heartland Steel Meeting, Bloomington, MN
- 8.22 NACM Heartland Construction Meeting, DSM
- 8.23 NACM Heartland National Ag Retail Regional Meeting Algona, IN

SEPT

- 9.3–12.13 ONLINE COURSE: Accounting
- 9.3–12.6 ONLINE COURSE: International Credit & Risk Management
- 9.6–12.6 ONLINE COURSE: Business Law
- 9.9–12.6 ONLINE COURSE: Credit Law
- 9.11 NACM Heartland Annual Meeting, DSM
- 9.12 NACM Heartland National Ag Retail Regional Meeting Ankeny, IA
- 9.12 NACM Heartland Fall Ag Conference, Ankeny, IA
- 9.13 CERTIFICATION: Applications due for the CBA, CBF and CCE November 4 nationwide exam
- 9.16–9.20 CERTIFICATION COURSE: Financial Statement Analysis 1
- 9.18 NACM Heartland National Ag Reatil Regional Meeting Hays, KS
- 9.20 NACM Heartland National Ag Reatil Regional Meeting Willmar, MN
- 9.26 NACM Heartland Construction Meeting, DSM
- 9.26 WEBINAR: Beyond the Signature: Electronic document and signature legality

OCT

- 10.2 NACM Heartland Ag Meetings, Kansas City, MO
- 10.7–10.11 CERTIFICATION COURSE: Business Credit Principles
- 10.9 NACM Heartland Board Meeting, Johnston, IA
- 10.23–24 NACM Heartland Construction Meeting, Omaha/DSM
- 10.24 WEBINAR: Excel tips and tricks for Credit Managers
- 10.24 LEADERSHIP WEBINAR SERIES: Managing Upward: Selling your Ideas & Building Your Business Case

NEW MEMBERS

Covetrus
First Cooperative Association
Great Bend Co-Op
Helm Fertilizer Corp.
New Century FS



Are you prepared?



EARLIER THIS YEAR, MEMBERS OF A NACM HEARTLAND CREDIT EXCHANGE GROUP BROUGHT IN DAVID AZUELO OF RAYTHEON MISSILE SYSTEMS AND GLOBAL SECURITY SERVICES AS AN EDUCATIONAL OPPORTUNITY.

His typical presentation is four hours long, but the group was skeptical they needed that time and provided half the time. Three hours later, David needed to leave, and the group was astounded at how fast the time had gone.

The topic was more than interesting. It provided valuable information about how to prepare for a violent threat whether you are at work or in a public place.

“We talk about situational awareness. Sometimes preparing is as simple as counting the number seats between you and the exit. If something happened and you couldn’t see the exit, you would still have the ability to find your way out,” he said.

He also discusses the importance of run, hide, fight in context and how they aren’t mutually exclusive during an active threat. But as school shootings, workplace violence and international terrorism become a normal part of our society, it is increasingly important not only for individuals to be prepared, but also companies.

David noted that many companies don’t have policies and procedures in place to evaluate potential problems.“The signs are usually there well before an act of violence occurs,” he said. “Whether it is time or expense, many companies, particularly smaller companies, haven’t taken the time to put in policies and procedures in place to both identify and handle a situation.”

MARK YOUR CALENDAR:
ANNUAL MEETING
FEATURED SPEAKER:
David Azeulo
Wednesday, Sept. 11
Wakonda Club
Des Moines

WE'RE ACCEPTING CREDIT CARDS

Over the years, we've talked about the great credit card processing solutions offered by United TranzActions. We're pleased to announce NACM Heartland is now a client!

Beginning in August, members have the option to pay for educational opportunities by credit card. The board of directors approved the decision this summer for ease of payment, as well as to make it easier for guests to participate. The credit card option will only be available online.



NACM HEARTLAND 2019 FALL AG CONFERENCE

SEPT 12 | 1-4 PM

FFA ENRICHMENT CENTER
DMACC Campus
1055 SW Prairie Trail Parkway
Ankeny, Iowa

SPEAKERS

CHAD HART

Associate Professor of Economics
Iowa State University

JIM KNUTH

Senior Vice President
Farm Credit Services of America

Scholarship Winners Reflect on Credit Congress

EACH YEAR, THE NACM HEARTLAND BOARD OF DIRECTORS AWARDS TWO SCHOLARSHIPS FOR MEMBERS TO ATTEND CREDIT CONGRESS. This year's recipients -- Valerie Moore of Helena Agri-Enterprises and Derek Tribble from MFA Incorporated – took a few minutes to provide some insight into why they applied for the scholarships and why they found the experience valuable.

Valerie Moore, CCE
Credit Analyst
Helena Agri-Enterprises

Tell us a little bit about yourself: I have been with Helena since March of 2009. I started here as a Credit Secretary doing basic processing responsibilities, was promoted in 2011 to a Credit Administrator where I learned much more about the actual credit decision making process and in August of 2018 was promoted to the position of Credit Analyst. I handle all the retail financing for our Division, all small Credit Limit approvals (\$25,000 and below) and training of new staff.

Have you been to Credit Congress before? I had not been to Credit Congress before. I obtained my CCE in March and thought this year was a good time to check it out. I knew that they were offering Financial Statement Analysis 2, and I really wanted to take it so I could obtain my CCRA and round out my certifications. Next time I go, I am excited to be able to sit in on some of the sessions.

I really enjoyed the general session and the opportunity

to meet other credit professionals. It is amazing to me how many people are in this field, but, also how different their approach to credit and how day to day responsibilities can differ based on the industry that they are working in.

Would you encourage others to go? Do it! It was one of the best work-related trips I have ever taken. Not only was it a fun environment, but the professionals that we get the chance to learn from are speaking from such a high-level of experience. It was great!

Derek Tribble, CBF
Wholesale Credit Manager
MFA Incorporated

What is your role at MFA? I am the Wholesale Credit Manager at MFA Incorporated. My four key focuses are reviewing line of credit applications, running annual reviews on larger customers, and managing accounts receivable aging. I also do work with return checks and balancing parts of the general ledger.

Why did you apply for the scholarship? I am always looking for opportunities to learn. Credit Congress presents several opportunities that benefit the attendees. In addition to this, I took the CBF exam while at Credit Congress.

What was the most interesting/best part of Credit Congress? I thoroughly enjoyed the sessions and the variety available for credit professionals to attend. Since there were two attendees from MFA we were able to split up and see more sessions. The variety of options allows people from different industries and with different experiences to tailor their experience to benefit themselves and their companies.

Any advice to someone who is thinking about going next year? Research the session topics and the speakers before deciding what to attend. I found out that who the presenter is was just as important as the topic. This may also help determine if the session will be more interactive or instructive. Setting expectations and goals for what you would like to get out of Credit Congress is an important factor.

CREDIT MANAGER'S TOOLBOX

Maximizing your ICE experience: Newsfeed and Watchlists

Most of our NACM Heartland members are ICE database users and understand the value of having access to accurate, timely data. The following features were designed to assist in monitoring account activities that may impact your portfolio.

NEWSFEED

UPDATED DAILY AND CUSTOMIZABLE TO MEET YOUR NEEDS

The newsfeed is where you can find information about accounts in your portfolio. The information is updated daily and customizable to meet your needs. Most users review the feed daily, but some use the setting to receive an email when an entry is added. While every item doesn't require action, ICE users will either add the account to the watchlist or pull a credit report.

Newsfeed									
Slow Pay: Detected a past due 61-90 situation on 2/26/2019 of \$1,668	Credit Limit	Balance	Current	Days Beyond Terms					
		2,340	0	1-30	31-60	61-90	91+		
				331	0	0	0		
2/27/2019 Approve S/C Add to a Watchlist Credit Report									
Slow Pay: Detected a past due 61-90 situation on 2/26/2019 of \$20,200	Credit Limit	Balance	Current	Days Beyond Terms					
		5,420	0	1-30	31-60	61-90	91+		
				0	0	0	0		
2/27/2019 Approve S/C Add to a Watchlist Credit Report									
Slow Pay: Detected a past due 61-90 situation on 2/26/2019 of \$32,826	Credit Limit	Balance	Current	Days Beyond Terms					
		52,452 (000)	26,739	1-30	31-60	61-90	91+		
				0	0	0	0		
2/27/2019 Approve S/C Add to a Watchlist Credit Report									

WATCHLIST

SET UP REMINDERS AND STAY ON TOP OF YOUR PORTFOLIO

Add to a Watchlist

Account Name

Watch List

Follow up date

Notes

Save

Close

To easily keep track of tasks, accounts can be added to your watchlist from multiple places in ICE — from the credit report, meeting packet and account profile. This feature gives you the ability to set a note to alert you when it is time to contact the account again.



Former Board Member Mike Oglesby Remembered

Several members of NACM Heartland traveled to Grundy Center, Iowa, in mid-July to celebrate the life of Mike Oglesby, who served on the board of directors for nearly a decade in mid-2000s. He also served as chairman of NACM, Ag Credit Midwest Exchange. He passed away last year at his home in Portland, Ore.

"Mike's contributions to NACM are appreciated as much today as when he served on the board," said Maggie Bessenbacher. "As we've talked about his time on the board, we are reminded that his leadership helped us move forward in a purposeful way. More importantly, we remember what wonderful person he was. We'll certainly miss him."

His complete obituary can be found at legacy.com by searching for Michael Thomas Oglesby.