



## The NACM All South Credit Conference

Now more than ever, the business world demands you be better, faster, smarter. As a credit and financial professional, you need to be at the top of your game, using the best tools and resources to protect your company's assets.

NACM Houston will present these important tools and resources at the 2008 All South Credit Conference. Join us September 21-23 at the San Luis Resort and Conference Center in Galveston Island as we host this annual regional event.

### The NACM All South Credit Conference will deliver these sessions to help you become...

#### **Better** ▶

- Credit Boot Camp
- Applying Ethics in the Finance and Credit World
- Top 10 Mistakes in Credit Applications and How to Avoid Them

#### **Faster** ▶

- Internet Information Sources for Credit and Finance
- Better, Faster, Smarter Ways to Get Paid with e-Payment Mechanisms and Credit Cards
- Quick Tips! Getting the Most Out of Credit Reports

#### **Smarter** ▶

- Detecting Deception/Fraud
- Can We Close the Book on Enron Now? A Case Study and Lessons Learned
- Shop Talk Roundtable: U-Pik-It Topics

Visit us online to [read the descriptions](#) for these and other sessions being offered at the conference. In addition to these valuable sessions, the All South Credit Conference is the place to be to connect with peers from across the region, as well as to investigate new vendors and services at our Expo.

We wish to acknowledge all of the [gracious sponsors](#) who are helping to make this event possible.



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**NACM Houston**

10887 Wilcrest  
P.O. Box 721348  
Houston, TX 77272-1348  
[www.nacmsouthtexas.org](http://www.nacmsouthtexas.org)

**Phone/Fax**

Business Offices	281-228-6100/6122
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Adjustment Bureau	281-228-6100/6122
Industry Credit Groups	281-228-6100/6123
Collections	281-228-6100/6122
Credit Reporting	281-228-6100/6120
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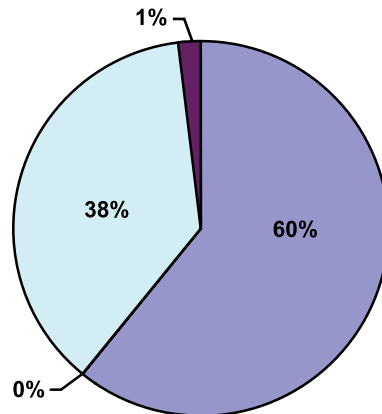
**Chair Emeritus**

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**Corporate Counsel**

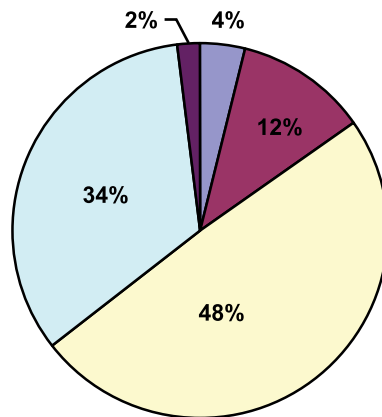
Carl Doré Jr., Attorney at Law 281-829-1555  
Doré & Associates, Attorneys, PC

**What do you do when you walk into a room of peers?**



- Step forward and introduce yourself
- Hide in a corner
- Search for friends
- No response

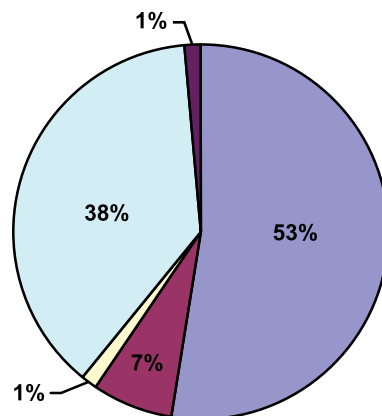
**What is your favorite "ice breaker" topic?**



- Weather
- Movies
- Work
- Other
- No response

**Which of these techniques are utilized to network?**

Answer: All three



- Eye contact
- Body language
- Moving on
- All three
- No response



Your Business Credit Trade Association dedicated to improving the performance of today's business credit community.

**Directory**

NACM Houston  
10887 Wilcrest  
P.O. Box 721348  
Houston, TX 77272-1348  
[www.nacmsouthtexas.org](http://www.nacmsouthtexas.org)

Main Phone Number 281-228-6100  
Toll Free 866-252-NACM  
Main Fax 281-228-6122  
Industry Credit Groups Fax 281-228-6123

**Staff Extensions**

Accounting  
Vice President of Finance & Administration,  
Bernard Forde 1450

Administration  
President, Kathleen Quill, CAE, CBA 1400  
Vice President, Michele Hamby 1360  
Executive Assistant, Rosie Prosser 1405

Education 1200

Industry Credit Groups  
Sr. Groups Manager, Deana Gardner 1300  
Local Groups Manager, La'Qiana Lewis 1318

Membership  
Manager, Ellen Neuwirth-Hirsch 1317

Legislative Issues  
President, Kathleen Quill, CAE, CBA 1400

**NACM Houston Business Credit Services**

Main Phone Number 281-228-6100  
Adjustments & Workouts 281-228-6100  
Collections 281-228-6100  
Credit Reports 281-228-6100  
Sales 281-228-6100  
Toll Free 866-252-NACM  
Remote Access 281-228-6142  
Credit Reporting Fax 281-228-6121  
Collections Fax 281-228-6122  
Sales Fax 281-228-6151

**Staff Extensions**

Collections  
Manager, Frank Edmond 1430

Distressed Business Services  
Int'l Government Affairs  
Manager, Robert H. Davis 1370

Credit Interchange  
Manager, Steve Krischke 1480  
Interchange Supervisor, Wanda Love 1341  
Special Reports, Deidre Henry 1350

Sales & Services  
Manager, Byron McKinney 1465

Both NACM-Houston and NACM Business Credit Services exist for and because of you. Any questions or specific needs are not just welcome, but the reason we are here. Please call us.

## CMI for July Holds Barely Above Neutral



The most recent Credit Manager's Index nudged up just a bit to 50.9. Responses from survey participants ranged from very positive to the same concerns over rising prices. The service and manufacturing sectors had different things to say. Check it out in this month's report.

Make your mark. Participate in the monthly survey and help economists and other credit managers keep an eye on the conditions and plan for the coming year in business. [Click here](#) to view the current and the past months' CMI reports.

## Welcome New Members!

**BOP Products**  
**Gulf Special Services, Inc.**  
**J.D. Pace & Company, PC**  
**KMG Chemicals**  
**Plains State Bank**  
**Ternium International USA Corp.**  
**Tradition Bank**  
**Tribute Energy**  
**United Services Mechanical Corp.**

## June Olympians

Sherry Cherry 1.0  
Madeline Sprague, CTP 1.0

## Olympian Awards

As part of our membership drive this past year, we conducted a contest for members who referred prospective members to NACM. We awarded gold, silver and bronze prizes at the Annual Meeting to the following members who helped us the most with recruiting:



**Olympian of the Year and Gold Prize Winner:**

Doug Dunlap, CCE with Past Chairman Rosalind Turner



**Silver Prize Winner:**

Ed Baldwin, CCE

**Bronze Prize Winners:**

Jolie Cosman, Karen Meldrum, CBF, Renita Phillips, Jim Vogt and Pam Woodroof, CCE

# 2008 "It's a Sure Bet" Annual Meeting and Exposition

We hope you made it to this year's annual meeting and enjoyed our morning of education and casino-themed activities. Your 2008-2009 Board of Directors was installed and many special awards were presented. Congratulations to our award winners:



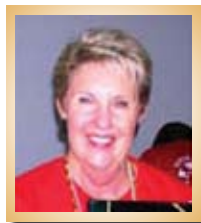
**Credit Executive of the Year**  
Lisa Childress, Bison Building Materials, LLC  
*Lisa is pictured with Jay Wald, CCE, Core Laboratories.*



**Walt Wissel Chairman's Citation**  
Steve Krischke, NACM Houston



**Excellence in Credit**  
ACT Pipe & Supply, Inc.  
*Charles Paup, CCE (right) accepts the award from Pre Moss, Schlumberger Technology Corp.*



**Walt Wissel Chairman's Citation**  
Michele Hamby, NACM Houston



**Excellence in Credit**  
John Herberger & Associates, PC  
*John Herberger, Esq. (left) accepts the award from Pre Moss, Schlumberger Technology Corp.*



**Walt Wissel Chairman's Citation**  
Skip Kline, Frontier Materials Concrete, LLC

**Thank you to the following sponsors and exhibitors who helped to make this event a success:**

- CreditPoint Software Inc. – Event Sponsor
- Gallium Technologies LLC – Invitation Sponsor
- Credit Alternatives – Speaker Sponsor
- Century Freight Corporation – Program Sponsor
- American Check Management
- Fifth Third Processing Solutions
- Dunn Enterprises
- Dunlap Consulting
- Gulf & Basco
- Equifax Commercial Solutions
- NACM National/FCIB
- One Source Risk Management & Funding
- Daily Court Review
- Cortera
- Skyminder
- Robin Schauseil, CAE
- Carol Zingelmann, CCE

## National Groups Calendar

DATE	GROUP	CITY	HOTEL/LOCATION
Aug 15	NWWEM	Houston	Hobby Hilton
Sep 11	CHEM	Houston	NACM Conference Center
Sep 22-23	NOSS	Galveston	San Luis Hotel
Oct 19-21	TRMG	Salt Lake City	Sheraton City Center
Dec 11	CHEM	Houston	NACM Conference Center

# Industry Council Group Highlights

*Successful leaders must obligate themselves to take an individual or a group of individuals to places where they would not dare to go alone; leadership has the responsibility of making the path to those places enticing, not frightening.*

–Rosalind Turner, Chair Emeritus, NACM Houston

NACM Houston's Industry Council Group consists of the all local industry credit group chairs and vice-chairs. These distinguished individuals help determine the International, Energy Credit and Super Day topics and speakers, and strategically plan effective ways to better assist their group members with industry-specific knowledge in group meetings. Holding this title is paramount to the success of local industry credit groups. Being an industry group leader helps aid fellow associates in becoming vital assets to their trade. Throughout the year, you'll see highlights on each of these professional industry leaders. Please congratulate the new 2008-2009 Industry Council Group Leaders!

## **Advertising Media:**

Chair – Tiffany Rather, KIAH  
Vice-chair – Holli Monroy, KIAH

## **Building Materials:**

Chair – Ashley Bailey, Perfection Wholesale Supply Co., Inc.  
Vice-chair – Monica Pedroso, Action Gypsum Supply

## **Contractors Supply:**

Chair – Roger Bertling, Best Redi Mix Company Inc.  
Vice-chair – Juanita Brown, CBA, Campbell Concrete & Materials LP

## **Electrical Supply:**

Chair – Johnny Langley, Reily Wesco Electrical Supply  
Vice-chair – Frank Delgado, Graybar Electric Co., Inc.

## **Heating and Air Conditioning:**

Chair – Pat Shrader, ACR Supply LP  
Vice-chair – John Edwards, Hunton Trane

## **Hotel Restaurant and Institutional Supply:**

Chair – Lolita Isaac, US Foodservice  
Vice-chair – Sandra Yanez, Chefs Produce Co.

## **Houston Energy Credit: TBD**

## **International Credit Executives:**

Chair – John DeShazo, CCE, CICP, Tyco Valve & Control LP  
Vice-chair – Ed Baldwin, CCE, Wesco Distribution, Inc.

## **Oilfield Service and Supply:**

Chair – Christi Raymond, Smith International, Inc.  
Vice-chair – Pam Woodroof, CCE, BJ Services

## **Plumbing Supply:**

Chair – Sherry Waller, CBA, ACT Pipe & Supply, Inc.  
Vice-chair – Ruben Salazar, Ferguson Enterprises, Inc.

## **Southeast Texas Regional:**

Chair – Brandi Stalker, Summit Electric Supply Co.  
Vice-chair – Sharon Hartford, Ritter Lumber Co., Inc.

## **Steel and Metal:**

Chair – Duane Lecesne, Pipe Distributors Ltd.  
Vice chair – Carlos Reyes, Texas Pipe & Supply Co., Inc.



**Direct Hire – Temporary  
Preview – Contract**

## **Specialist in Staffing Credit and Collections Professionals**

**Credit Alternatives  
1800 West Loop South, Suite 1050  
Houston, Texas 77027  
(713) 355-8100  
Fax - (713) 355-7475**



# NACM National Oilfield Service and Supply Industry Credit Group

The National Oilfield Service and Supply Industry Credit Group is a unique and extremely valuable credit management tool that provides multiple benefits, including exclusive access to certain credit information. The group is comprised of member companies that sell and distribute products and services to oilfield drilling companies in the contiguous United States.

Regularly scheduled group meetings are held among member companies for the primary purpose of exchanging past paying experience information on common customers. These meetings are legal and ethical, for informative and constructive purposes only and federal antitrust regulations are strictly enforced.

## Objective:

To assist credit professionals collecting, compiling and exchanging credit experience information within the oilfield service and supply industry, and to provide certain educational benefits to the membership in order that the member firm representatives may more knowledgeably perform their individual duties with respect to the credit and collection activities of their businesses.

## Features:

- \* Semi-annual meetings in a convenient location
- \* Hospitality reception on evening before the meeting
- \* Roundtable credit experience information exchange
- \* Post-meeting list of accounts discussed available after each meeting

## Benefits:

- \* Education on credit management and other relevant topics via speakers and/or peers sharing information on resources available, general credit department procedures, equipment, forms, etc.
- \* Discussion of current legal issues and recent changes pertaining to business credit management and other general credit industry news
- \* Opportunities to develop networking relationships with trusted professionals in your industry

## Membership Requirements:

- \* Group membership is available only to members of NACM

## Costs:

- \* \$99 per person, per meeting

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...an electronic payment product

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## Not a Star Athlete? Want to Be an Olympian Anyway?

Then join the NACM Olympian Club! The Olympian Club is an exclusive club for NACM Houston members who help recruit new member companies to the association. We want to recognize you for your efforts and celebrate your sponsorship of new members. Olympian Club members are awarded prizes at our annual meeting and are recognized right here in *Business Credit Pro* and in our *Mid-Month Newsletter*. Special prizes are awarded to our top recruiters.

So, how do you become an Olympian without sweating and getting sore muscles? Just help us sign up new members by sending contact information for people whose companies you think would be candidates for membership to [eneuwirth@nacmsouthtexas.org](mailto:eneuwirth@nacmsouthtexas.org) and we'll take it from there. Once we sign up a new company, you will automatically become a member of the Olympian Club. Help us sign up five new associate members (including those at your own company) and you will become an Olympian, too!

# Annual Meeting Photos



# what's coming up???

NACM HOUSTON AUGUST 2008 EDUCATION CALENDAR

DATE	EVENT, PRESENTER	TIME
Aug 3-8	<b>Business Credit Principles</b> <b>Presenter: James McIntyre, CCE</b> Columbia, MD For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Aug 6	<b>Oil, Gas and Mineral Liens</b> <b>Presenter: Carl Doré, Esq.</b> NACM Houston Conference Center This workshop will cover filing the lien affidavit, information available from the Texas Railroad Commission, common methods to attack or discredit a lien and the foreclosure process. A MUST for those companies doing business in the oil patch! For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or <a href="mailto:education@nacmsouthtexas.org">education@nacmsouthtexas.org</a> .	8:30-11:30am
Aug 6	<b>Teleconference: Advanced Issues in Financial Analysis</b> <b>Presenter: DJ Masson, Ph.D., CTP</b> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Aug 11	<b>Disaster Preparedness for the Credit Department</b> <b>Presenter: Leanne Pease, CCE</b> NACM Houston Conference Center Hurricane Rita and Katrina have passed. But what about next year's floods or a fire in your building? What happens when you can't work from your office for a few days? How will you coordinate and communicate with sales, customer service and customers? Heaven forbid, what if another hurricane hits? For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or <a href="mailto:education@nacmsouthtexas.org">education@nacmsouthtexas.org</a> .	8:30-11:30am
Aug 20	<b>Teleconference: Credit Policy and Procedures</b> <b>Presenter: Susan Delloiacono, CCE</b> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Aug 25	<b>Teleconference: Legal Issues and Credit</b> <b>Presenter: Wanda Borges, Esq.</b> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Sep 3	<b>Teleconference: Selling Your Bankruptcy Claim: The Risks and the Rewards</b> <b>Presenter: Bruce Nathan, Esq.</b> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Sep 5	<b>Collection Management</b> <b>Presenter: Jim Shreve</b> NACM Houston Conference Center Participants who complete this training program should be able to: understand how to set and achieve their collection goals for business accounts; identify the reasons and early warning signs of a delinquency problem; understand how to conduct telephone collection calls; send effective delinquency letters; monitor collection activity; and decide when to use an attorney for collection matters. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or <a href="mailto:education@nacmsouthtexas.org">education@nacmsouthtexas.org</a> .	8:30am-4:30pm
Sep 8 – Dec 19	<b>Accounting Online Course</b> <b>Instructors: Angela Brent, CPA and Meredith Mostochuk, CBA</b> For more information, please contact the NACM Education Dept. at 410-740-5560.	
Sep 8 – Nov 28	<b>Business Law Online Course</b> <b>Instructor: Mark Berman, Esq.</b> For more information, please contact the NACM Education Dept. at 410-740-5560.	
Sep 8 – Nov 28	<b>Credit Law Online Course</b> <b>Instructor: Mary Ann Blackmore, CCE</b> For more information, please contact the NACM Education Dept. at 410-740-5560.	
Sep 9 – Nov 25	<b>Credit Law</b> <b>Presenter: Daniel Pacious, Esq.</b> NACM Houston Conference Center This course qualifies for and is required to attain CBF certification. With the legal environment of business constantly changing, it is imperative to have a solid understanding of the laws that affect business and credit. This course is designed to introduce students to the basics of law, the legalities of contracts and the emerging importance placed upon law affecting cyber crimes. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or <a href="mailto:education@nacmsouthtexas.org">education@nacmsouthtexas.org</a> .	6:00-9:00pm



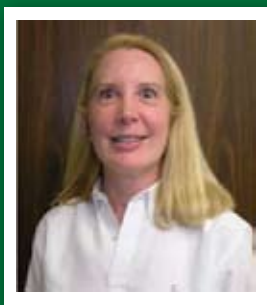
<b>Sep 11 – Dec 1</b>	<b>Financial Statement Analysis I</b> <i>Presenter: Martha Hirsch, CCE</i> NACM Houston Conference Center The goal of this course is to improve the participant's ability to translate financial statement numbers into a meaningful map for business decisions. Participants will be able to approach financial statements with enhanced confidence and understanding of a firm's historical, current and prospective financial condition and performance. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or <a href="mailto:education@nacmsouthtexas.org">education@nacmsouthtexas.org</a> .	<b>6:00–9:00pm</b>
<b>Sep 14</b>	<b>FCIB's International Credit &amp; Risk Management Online Course</b> For more information, please contact FCIB at 410-423-1840.	
<b>Sep 14-19</b>	<b>Financial Statement Analysis I</b> <i>Presenter: James McIntyre, CCE</i> Columbia, MD For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
<b>Sep 15</b>	<b>Teleconference: Beyond Overload: 10 Secrets to Get Back Control</b> <i>Presenter: Abby Marks-Beale</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
<b>Sep 18</b>	<b>FCIB Miami International Round Table</b> The Ritz-Carlton, Coconut Grove Miami, FL For more information, please contact FCIB at 410-423-1840.	
<b>Sep 21-24</b>	<b>NACM All-South Credit Conference</b> "Better, Faster, Smarter" Galveston, TX Two jam-packed days of education, networking and fun! For more information, please contact NACM Houston at 281-228-6100.	
<b>Sep 22</b>	<b>Paperwork Deadline for Nationwide Certification (CBA, CBF and CCE) Exams</b> For more information, please contact the NACM Education Dept. at 410-740-5560.	
<b>Sep 24</b>	<b>Teleconference: Credit and Sales</b> <i>Presenter: Davy Tyburski</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
<b>Sep 24</b>	<b>FCIB New York International Round Table</b> The Princeton Club New York, NY For more information, please contact FCIB at 410-423-1840.	
<b>Sep - TBA</b>	<b>FCIB 5th Annual Credit Conference in China</b> China For more information, please contact FCIB at 410-423-1840.	

It's so easy to register! Just call the Education Department at 281-228-6100:1200 or email [education@nacmsouthtexas.org](mailto:education@nacmsouthtexas.org). Don't hesitate to make your call today! Scholarships are available! CEU points are awarded for most classes!

NOTE: This is a tentative schedule. Dates, times and presenters on all scheduled events are subject to change. All events, excepting teleconferences, will be held at the NACM Houston Conference Center at 10887 Wilcrest Drive. [www.nacmsouthtexas.org](http://www.nacmsouthtexas.org).

## Meet Our Instructors

# Martha Hirsch, CCE



Martha Hirsch, CCE is a Houston native whose career in both international and domestic credit spans more than 20 years. She has held positions at Thyssen Steel Group, Glenayre Technologies and Husqvarna Professional Products in New York, Detroit, Charlotte and Houston. Presently, Martha is chief financial officer at Alloy Machine Works. She has belonged to NACM affiliates in New York, Charlotte, Ohio and Houston, and has also been a member of several national and local industry credit groups. Martha has a bachelor of science degree from Texas A&M and an MBA from Houston Baptist University. While in Charlotte, Martha taught the Basic Financial Accounting class needed for the CBA professional certification. She will be teaching the CBA-required class Financial Statement Analysis I at NACM Houston this fall.

**Mortgage Issues and the Greater Economy**  
*Prepare for the future and start filling your NACM toolkit!*

## MORTGAGE CRISIS AND THE CREDIT INDUSTRY

**11:30am • August 19-20, 2008**

**Cost: \$24.00 per person/\$27.00 for walk-ins**

*Same day cancellations and no-shows will be billed.*

**Lunch will be Smothered Pork Chops.**

**NACM Houston, 10887 Wilcrest Dr., Houston, Texas 77099**



Due to the rise in mortgage issues in the U.S., many industries are being affected. Is this crisis affecting your industry? How can you determine what chain effects are going to cause an impact? Come hear Kerrie Saeger of Insight Mortgage speak. Kerrie is a member of the Certified Mortgage Specialist Institute and will address how the crisis with individual mortgages can cause credit issues in your business. Kerrie will be accompanied by a special guest from a local bank giving insight on construction and oilfield lending.

Does your company measure up? **This month you'll receive a tape measure for your NACM toolkit!**

You don't want to miss this meeting! Each month you attend NACM Houston 2008 Super Days you'll receive a new tool. You must attend Super Days to receive your item. One item per month, per attendee.

**For more information please contact: La'Qiana Lewis**

**Phone:** 281-228-6100:1318

**Email:** [localgroups@nacmsouthtexas.org](mailto:localgroups@nacmsouthtexas.org)

## EDUCATION INFORMATION

**Payment preferred before first class date.**

Cancellations within 72 hours will be billed. Substitutions always welcome.

**Mail:** NACM Houston, Attn: Education Department  
10887 Wilcrest Dr., Houston, TX 77099

**Fax:** Attn: Education Department at 281-228-6123

**Phone:** 281-228-6100:1200

**Email:** [education@nacmsouthtexas.org](mailto:education@nacmsouthtexas.org)

## Education

One of the most important benefits of your NACM membership is the relevant educational opportunities available to help you become better at your profession. As many of you have experienced, most people in the credit profession got there by accident: you moved over from the treasury department, you were doing administrative work and started helping process credit applications, etc. Most colleges and universities don't offer classes geared to your profession. So, how do you learn, besides on-the-job training? We hold many half-day workshops and full-day seminars throughout the year, along with professional certification courses, all on topics related to credit and collections at our offices. These classes can help you be better at your job and can bring many benefits to your company. We send out frequent emails, put information on our website and publish information about upcoming classes right here in *Business Credit Pro*, so be on the lookout for classes that can benefit you! Look to the right for information about the Scholarship Fund for ideas on how to pay for some of your classes.

## NACM HOUSTON EDUCATIONAL SCHOLARSHIPS

The Scholarship Fund is a restricted, designated fund administered by NACM Houston. Use of the Fund is allowable only for the furtherance of professional education of business credit professionals through the awarding of scholarships to specified conferences, clinics, workshops, seminars, courses, meetings and NACM professional designation fees.

To receive a scholarship from the Scholarship Fund, each member company requesting the scholarship must meet the following criteria:

1. Member must be in good standing with NACM Houston.
2. Member must contribute to the voluntary Scholarship Fund.
3. Scholarships must be available for the education event that the member is requesting the scholarship for.
4. Member must complete the required Scholarship Application Form to be considered for the scholarship they are requesting. The Scholarship Application Form must be submitted to the NACM Houston office two weeks or ten days prior to the requested educational opportunity, except for All South and Credit Congress.

**Mail:** NACM Houston, Attn: Education Department  
10887 Wilcrest Dr., Houston, TX 77099

**Fax:** Attn: Education Department at 281-228-6123

**Phone:** 281-228-6100:1200

**Email:** [education@nacmsouthtexas.org](mailto:education@nacmsouthtexas.org)

## Congratulations to our newest CBAs!

### May 2008 CBAs

Karen Bennett, CBA  
Rhonda Wilson, CBA

DATE	PROGRAM TOPICS	MENU
Aug 19 & 20	<b>Mortgage Issues and the Greater Economy</b>	Smothered Pork Chops
Sep 16 & 17	<b>Securing Receivables and Credit Insurance</b>	Beef & Chicken Enchiladas
Oct 21 & 22	<b>Privacy Legislation</b>	Chicken Parmesan
Nov 18 & 19	<b>New Technology for Credit—Amazing Internet Sites</b>	Turducken
Dec 16 & 17	<b>Collection Tips</b>	Honey Glazed Ham

sunday	monday	tuesday	wednesday	thursday	friday	saturday
					1	2
3	4	5 11:30am - BLMT 6:00pm - Business Law	6 8:30am - Oil, Gas and Mineral Liens 2:00pm - Advanced Issues in Financial Analysis - Teleconference	7 2:00pm - STAF Meeting 6:00pm - Accounting	8	9
10	11 8:30am - Disaster Preparedness for the Credit Department	12 6:00pm - Business Law	13	14 6:00pm - Accounting	15 NWWEM Meeting	16
17	18	19 10:30am - PLUM Group Meeting 11:30am - BLMT Group Meeting 11:30am - ELEC Group Meeting 11:30am - HAC Group Meeting 6:00pm - Business Law	20 10:00am - INTL Group Meeting 11:30am - CONT Group Meeting 11:30am - INDS Group Meeting 11:30am - OFSS Group Meeting 2:30pm - Credit Policy and Procedures - Teleconference	21 8:30am - HRIS 11:30am - ADME (Joe's Crab Shack)	22 8:30am - SETR - Beaumont (Parker Lumber)	23
24	25 2:00pm - Legal Issues and Credit - Teleconference	26	27	28 11:30am - STLM Group Meeting (Joe's Crab Shack) 3:00pm - All Committee Meeting 5:45pm - Board Meeting	29	30
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