



augustsuperdays

ARE YOU SMARTER THAN THE EXPERTS?

NACM Houston: Helping You Find Your Way

Presenter: NACM Staff

Styled like "Are You Smarter Than a 5th Grader," this session will pit your credit and collections knowledge against our panel of "5th graders." Can you beat them for prizes and bragging rights?

Time: 11:30am

Dates: August 17 & 18

Cost: \$26 per person; \$31 for walk-ins*

Lunch will be Chicken Italian Riviera

*Cancellations received 72 hours prior to education events, group meetings and special events will be honored. Cancellations not received in the stated time frame and no-shows will be billed. Qualified substitutions are welcome. Written email or fax verification will be issued by NACM Houston.



NACM really is here to help you find your way!

For each Super Days event you attend from January through November 2010, your name will be entered to win a Global Positioning System (GPS). The winner will be announced at the Holiday Gala/Super Days event in December.

Bonus: If you attend all 11 Super Days from January through November, you will be entered for an additional 5 chances! If you can only attend 10 of those 11 Super Days, you will still receive an additional 2 chances to win!



We are on the Move:

One Source Risk Management and Funding, Inc.

4800 Sugar Grove, Suite 310

Stafford, Texas 77477

Phone: 281-240-3161 • Mobile: 713-377-1050 • Fax: 281-240-3124

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NACM Houston

10887 Wilcrest
P.O. Box 721348
Houston, TX 77272-1348
www.nacmsouthtexas.org

Phone/Fax

Business Offices	281-228-6100/6122
Accounting	281-228-6100/6151
Adjustment Bureau	281-228-6100/6122
Industry Credit Groups	281-228-6100/6123
Collections	281-228-6100/6122
Credit Reporting	281-228-6100/6120
Sales	281-228-6100/6151

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Waste Management

First Vice Chairman

Carolyn Pavlovsky, CCE 713-986-8320
Tyco Valve & Controls North America

Second Vice Chairman

Don Giallanza, 281-988-2186
Halliburton Energy Services

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Kathleen Quill, CAE, CBA 281-228-6100
NACM Houston

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Chris Myers 713-355-8100
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Waukesha Pearce Industries, Inc.

John Stryker, CBF 832-486-5430
Citgo Petroleum Corporation

Pam Woodroof, CCE 713-895-6035
BJ Services

Chair Emeritus

Charley Paup, CCE

Corporate Counsel

Carl Doré Jr., Esq. 281-829-1555
Doré & Associates Attorneys, PC

APPH Houston
ARI Global, Inc.
BSH Appliances
Canrig Drilling Technology Ltd.
Coface North America
Conn's Credit
Kuraray America, Inc.
Lift Source Machinery
O'Rourke Petroleum
Texas Community Bank NA

Glen Sanginario	1.2
Karen Bennett, CBA	1.0
James Criswell	1.0
Lauri McDonald	1.0
Charley Paup, CCE	1.0
Charles Dunlap	0.6
Abraham Serrano	0.4
Barbara Adkison, CCE	0.2
Bryan Alsobrooks	0.2
James Clem, CCE	0.2
Brian Duckworth	0.2
Chris Hebert	0.2
Pete Khauv, CICP	0.2
Cindy Rhoades	0.2
Sherry Scheck	0.2
James Waters	0.2

groups calendar 2010

DAY	DATE	GROUP	CITY	HOTEL/LOCATION
Tue-Wed	Jul 27-28	NWNPS	N/A	Teleconference
Sun-Tue	Oct 10-12	TRMG	Atlanta	Doubletree Buckhead
All-South	Oct 17-20	TSWCCG	Oklahoma	Skirvin Hilton

**NACM Houston
Staff Member Spotlight**



Deidre Henry
Senior Credit Investigator & Special Reports Supervisor

Deidre Henry joined the NACM Houston staff in 1999. As an investigator, she compiles and enters credit interchange information into the database, seeks information to keep files up to date, and contacts and trains members in access and the use of the web-based credit report database. She feels her role is to assist our members in making their critical credit decisions by ensuring the information

we provide is factual and current. When asked what she likes about working for NACM she says, "Helping my members make sound credit decisions."

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

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
Local Groups Coordinator 1318
National Groups 1300

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

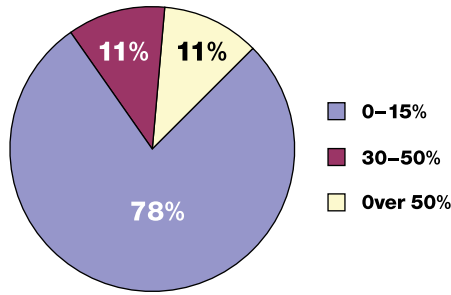
Distressed Business Services
Int'l Government Affairs
Manager, Gerald Clements 1370

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

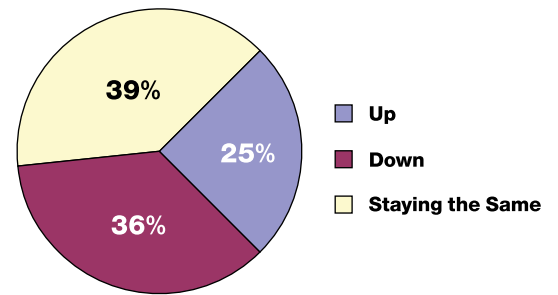
Sales & Services
Manager, Byron McKinney 1465

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.

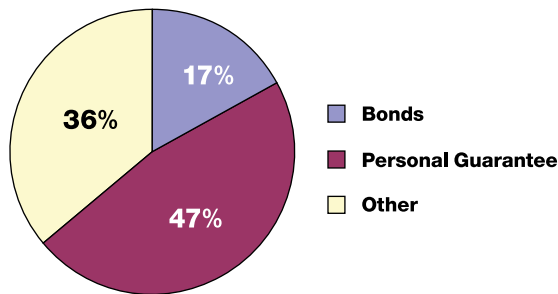
What percent of jobs do you lien?



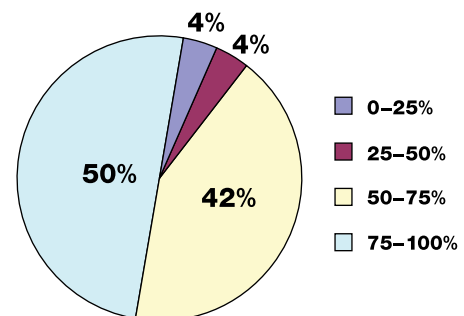
Are your bankruptcies trending?



What security vehicles do you use?



What percent of completed credit applications do you receive?



what's coming up in 2010?

DATE	EVENT, PRESENTER	TIME
Aug 6	Texas Sales and Use Tax 101 <i>Presenter: Phyllis Ivy-Weimer, Texas Tax Recovery</i> This workshop will take a look at the State of Texas Comptroller's office. It will provide a complete overview of the state's taxing authorities and the procedures for determining proper sales tax for all taxpayers and will discuss taxability policies for all taxpayers. The course will eliminate gray areas of sales tax and all state forms will be provided. Held at the NACM Houston Conference Center.	8:30–11:30am
Aug 13	Collection Management <i>Presenter: Jim Shreve, FTD Resources</i> Participants who complete this training program should be able to understand how to set and achieve their collection goals for past due business accounts, identify the reasons and early warning signs of a potential 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. Held at the NACM Houston Conference Center.	8:30am–4:30pm
Aug 16	Teleconference: Balanced Scorecard <i>Presenter: Susan Delloiacono, CCE</i> Financial measures only tell part of the story. Professor R.S. Kaplan of Harvard Business School in The Evolution of Management Accounting states, "To provide corporate decision makers with solely financial indicators is to give them an incomplete set of management tools." In this teleconference, Susan Delloiacono will illustrate how to create the right "balance" by examining the 4 parts of the Balanced Scorecard strategies and measures that drive common goals and performance metrics: financial, innovation, customer and internal. Increase your ability to strategically plan and measure your department's impact on your company's bottom line! Click here for more information and to register.	2:00–3:00pm
Aug 17	Eeny, Meeny, Miney, Moe...Choosing the Right Credit Report for Your Business <i>Presenters: NACM Staff</i> Wondering which report you should pull when checking a customer's credit? Do all credit reports contain the same information? Is the most expensive report always the best? Join us for an enlightening workshop on the differences between commercial credit reports and learn when to use which report. Held at the NACM Houston Conference Center.	8:30–11:30am
Aug 18	PCI Compliance (Teleconference) <i>Presenter: Don Roeber</i> PCI-DSS (Payment Card Industry-Data Security Standard) is an issue that affects anyone taking credit card payments regardless of size, location, composition of business or type of product or service. It was developed by the major credit card companies as a guideline to help organizations that process card payments prevent credit card fraud, hacking and various other security issues. A company processing, storing or transmitting credit card numbers must be PCI-DSS compliant or they risk hefty fines and/or losing the ability to process credit card payments at a corporate level (not just at a particular location in violation). Learn what the requirements are for both large and smaller volume merchants. Click here for more information and to register.	2:00–3:30pm
Aug 24	M&M Bonds & Liens <i>Presenter: Tom Barber, Esq., Coats Rose Yale Ryman & Lee, PC</i> This seminar is a MUST ATTEND for all who deal with bonds and liens! You will learn about forms for notices and claims, laws concerning bills-paid affidavits, lien claims against homesteads, how to obtain property information, requirements for submitting a claim and procedures and time limits for filing liens. Held at the NACM Houston Conference Center.	8:30am–4:30pm
Aug 26–27	Legal Workshop <i>Presenter: Wanda Borges, Esq. and Bruce Nathan, Esq.</i> Click here for more information and to register.	
Aug 30	Accounting Online Course Session Begins This course presents an introduction to basic financial accounting. Students begin at square one, learning the foundation of accounting principles. As the language of business, accounting is essential to business professionals. Click here for more information and to register.	
Sep 7	Business Law Online Course Session Begins 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 laws affecting cyber crimes. Click here for more information and to register.	
Sep 7	Credit Law Online Course Session Begins A continuation of the Business Law course, Credit Law looks more closely at negotiable instruments, debtor-creditor relationships and government regulations. Click here for more information and to register.	
Sep 10	Reviewing Customer Accounts <i>Presenter: Jim Shreve, FTD Resources</i> Concerned about exposure to credit risk in your existing customer base? This seminar focuses on how to conduct professional annual credit reviews in order to minimize credit risk while enhancing profitability. Learn how to develop a systematic approach in deciding which accounts to review, recognize the signs of a financially distressed business before the account becomes past due, integrate customer calls into the review process, improve the quality of annual trade and bank checks, and use a financial analysis checklist for performing an annual check of the financial health of a business. Held at the NACM Houston Conference Center.	8:30am–4:30pm

what's coming up in 2010?

DATE	EVENT, PRESENTER	TIME
Sep 13	Teleconference: Credit Lifecycle <i>Presenter: Scott Tillesen, CCE</i> Click here for more information and to register.	2:00–3:00pm
Sep 14–Nov 16	Credit Law – NACM Houston <i>Instructor: Daniel Pacious, Esq., Pacious Law Firm PLLC</i> 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. Held at the NACM Houston Conference Center.	6:00–9:00pm
Sep 15	Derivative Financing, High Low Transactions & Hedging: What Credit Analysts Should Watch Out for in the Oil Patch <i>Presenter: Denis Vermette, Spark Energy LP</i> Do you know what these terms mean? If you are a credit professional whose company sells to the oil and gas industry, the value of your credit recommendations may hinge on your understanding of these financial instruments and how they change the risk profile of your customers. Held at the NACM Houston Conference Center.	8:30–11:30am
Sep 16–Nov 18	Financial Statement Analysis I – NACM Houston <i>Instructor: Joe Lain, CCE, Smith Drilling & Remedial</i> 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. Held at the NACM Houston Conference Center – Thursdays.	6:00–9:00pm
Sep 17	International Letters of Credit <i>Presenter: Cecil Carder, Wells Fargo Trade Bank</i> Are you an exporter? Learn the how, when and why of LCs, international risk mitigation, the role of Incoterms, what to do when things go wrong and much, much more! Held at the NACM Houston Conference Center.	8:30am–4:30pm
Sep 19–24	Financial Statement Analysis 2 Certificate Sessions This intensive program offers a comprehensive look at the credit function. Upon successful completion, you should understand the role of credit in financial management, the components of effective credit department systems and procedures, specific government regulations that pertain to business credit, credit and policy procedures, selling terms, negotiable instruments, the Uniform Commercial Code, credit investigations, financing and insurance, business credit fraud, factors associated with credit limits, out-of-court settlements, and bankruptcy. Click here for more information and to register.	
Sep 20	Paperwork Deadline for Nationwide Certification (CBA, CBF, and CCE) Exams Certification Exam Schedule Click here for more information and to register.	
Sep 21	Advanced M&M Bonds & Liens <i>Presenter: Brian Gaudet, Esq. & Barry Rabon, Esq., Coats Rose Yale Ryman & Lee, PC</i> Take your knowledge of filing and understanding M&M Liens to the next level. This seminar is designed to expand on the popular M&M Bonds & Liens class taught by Tom Barber and will cover lien and other releases, joint check agreements, bonding around liens and what it means, trust fund violations and liens and bankruptcy. Held at the NACM Houston Conference Center.	8:30–11:30am
Sep 22	Teleconference: Advanced Contract Terms <i>Presenter: Jim Fullerton, Esq.</i> Click here for more information and to register.	2:00–3:30pm
Sep 27	Accounting ABCs (Teleconference) <i>Presenter: Meredith Mostochuk, CBA</i> Click here for more information and to register.	2:00–3:00pm
Sep 30	CBA Exam Review: Session 1 of 3 – Business Credit Principles <i>Presenter: Linda Bost, CCE, Copper Brass International</i> Part of the CBA exam review package. Course-specific review session covering the Business Credit Principles class, designed for those persons who are registered to take the CBA exam, or those who are just interested in brushing up their knowledge in preparation for a future exam date. Includes review and practice questions. NACM Houston Conference Center	6:00–8:00pm

It's so easy to register! For all events held at the NACM Houston Conference Center, located at 10887 Wilcrest Drive, just email the [Education Department](#) or call 281-228-6100:1200. Also visit the [Professional Education](#) calendar at www.nacmsouthtexas.org for more information.

Don't hesitate to contact us! Scholarships are available! CEU points are awarded for most events!

For certification exam registration, email NACM-National's Education Department or call 410-740-5560.

NOTE: This is a tentative schedule. Dates, times and presenters on all scheduled events are subject to change.

National Oilfield Service & Supply (NOSS) Industry Credit Group Meeting

JULY 15-16, 2010

We had an excellent exchange of information and a dynamite education program. See you in September at the next meeting in Houston.



Call for Volunteers

This is your opportunity to actively participate in your Association Committees in the coming year. Committee service is easy, often a lot of fun and you are ALREADY the expert whose opinion we want. This is a call for you to volunteer this year!

NACM Houston has four standing committees which exist to cover the core functions of the Association. They are:

- **Membership Committee:** Ensures a plan is in place to grow and maintain a viable association for the benefit of all members.
- **Education Committee:** Administers the Scholarship Fund and ensures that education opportunities are provided for all members.
- **Events and Activities Committee:** Provides diverse networking opportunities to strengthen member relationships in a social setting.
- **Government Affairs:** Represents the members of NACM of South Texas in all legislative and regulatory issues on a local, state, or national level. The committee shall monitor all pending legislation in a timely manner and disseminate such information as is necessary to keep the membership, Board of Directors and other interested parties informed of such legislation and its potential effect on the members' interests.

There is a time commitment involved; however, it would rarely exceed one to two hours a month, and teleconference meetings are popular with each group! You can be as involved as you like, and *what you do will REALLY MATTER*. Contact Michele Hamby for more information at 281-228-6160 or mhamby@nacmsouthtexas.org.



Report for July 2010

July's Credit Managers' Index (CMI) continued to show that the economy as a whole is stuttering. The overall index remains above 50, but not by much, and these levels have not been seen since late last year when the index was down to 52.9 in December. As recently as April, the combined index was up to 56.5; it now sits at 53, and there are signs that this decline could continue into next month and possibly longer. "The fall is not as dramatic as when the recession started to wind up in 2008, but the trend is far from encouraging as there are weaknesses showing up in both the positive and negative categories," noted NACM Economic Advisor Chris Kuehl, Ph.D., who issues the CMI for the National Association of Credit Management (NACM) each month.

"The only real bright spot in the index is that the negative factors have not appreciably worsened from last month," said Kuehl. In the combined index there was no change at all, but there was a worsening of the situation in the manufacturing sector while conditions got slightly better in the service economy. There has been some conjecture as to whether the issues in the Gulf of Mexico have had an impact on the overall index and thus far there is not much evidence of this. The damage to industry has been highly localized and has affected the tourism and fishing industries more than any others. If there is an impact in the future, it will likely revolve around what is happening in the oil sector itself as this is by far the biggest industry in that part of the country. It remains on hold pending the decisions made about the oil drilling moratorium.

To view the full July CMI report, and to sign up to receive monthly email reminders to take part in the survey, please visit <http://web.nacm.org/cmi/cmi.asp>.



**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

From Credit Interchange Department

Looking for ways to make your life a little easier, a little simpler?

There are **many advantages** to both members and the Association when members electronically submit their monthly A/R data to the database.

Considerable savings to YOU!

- No more requests from NACM for credit references—we will already have them!
- No more requests from other members for credit references—NACM reports will contain your current information!
- “Book of Report” group members need only submit names for their book—their information is already in the database!
- Interested in saving \$2 per NACM report?
- Free Account Monitoring Service allowing you to be alerted when accounts you choose have gone past due or been reported on for the Flash Report, or if someone has reported them for bankruptcy.

More timely updated information for YOU!

- The more A/R data we receive from our members, the more updated data is at everyone’s fingertips
- The more A/R data we have entered into our system the more likely it will be that when you pull a credit report you will have enough updated tradelines to make a credit decision in a **timely manner!**

Electronically submitting your data couldn’t be easier!

- Already giving data to D&B, Experian or Equifax? We can take it in the same format—just send it to us and we’ll do the rest!
- Wanna get started? As long as you can get your A/R into a spreadsheet format with specified columns we can load it into the database.
- Contact Steve Krischke, Credit Interchange Manager at skrischke@nacmsouthtexas.org or 281-228-6100 ext. 1480 for more information.

Help us make YOU more productive...contact Steve today!

Group Spotlight

Southeast Texas Regional

Southeast Texas Regional Industry Credit Group companies own and warehouse their own inventory of construction and building material products. One of their primary functions is the selling of construction and building material products. This group does work with home builders, but is not just about home builders. They do business with all types of construction companies across the state. They meet quarterly on the third Friday of the month at a member office in and around Beaumont, TX.

For more information on joining this group, please contact Kathy Pace, the Local Groups Coordinator at 281-228-6100 ext. 1318 or localgroups@nacmsouthtexas.org.

The advertisement features a central image of two people in business suits shaking hands. Above the handshake, the logos for AEM (Payment Processing Solutions) and nct (National Check Trust, Inc.) are displayed. Below the handshake, the UTA logo is prominently shown, with the text "United Tranz*Actions" underneath. The main headline reads "BEST OF BOTH WORLDS". Below this, the text states: "The merger of ACM: Payment Processing Solutions and National Check Trust, Inc. has resulted in a new financial services powerhouse... United Tranz*Actions, LLC (UTA), offering a true one-stop billing and payment solution for members." At the bottom, it says "For more information, call 800-759-6786."

Fall Registration is NOW open!

Transportation Revenue Management Group



Atlanta, Georgia

October 10-12, 2010

Doubletree Hotel Atlanta Buckhead

3342 Peachtree Road

Atlanta, GA 30326

Phone: 404-231-3112

www.doubletreebuckhead.com

Group Code: NCM

Cut off date is Monday, September 20, 2010

Hotel Highlights

- \$99 per night plus tax
(Group rate available 3 days prior or after the meeting)
Check in 3:00pm–Check out 12:00pm
- Complimentary Hot Buffet Breakfast
(1 coupon per guestroom per day)
- Free internet in guestroom and meeting rooms
- Complimentary access to LA Fitness



[Click here to view agenda](#)

DATE	PROGRAM TOPICS	SPEAKERS
Aug 17 & 18	Are You Smarter Than the Experts?	NACM Staff
Sep 21 & 22	Risk Mitigation Through Better Documents	Randy Lindley, Bell Nunnally & Martin LLP
Oct 12 & 13	Collection Jeopardy	NACM Staff
Nov 16 & 17	Bad Debt Options	Ronnie Archer, CCE, Dunn Enterprises and Larry Tanner of Fitts Roberts & Co.
Dec 16	Holiday Luncheon	Santa & the U.S. Marine Corps Toys for Tots Presentation

AUGUST

sunday	monday	tuesday	wednesday	thursday	friday	saturday
1	2	3	4	5 6:00pm - Accounting Class	6 8:30am - Texas Sales & Use Tax 101	7
8	9	10	11	12 9:30am - HRIS Group (Teleconference)	13 8:30am - Collection Management	14
15	16	17 8:30am - Eeny, Meeny, Miney, Moe...Chosing the Right Credit Report for Your Business 10:30am - CONT Group Mtg 10:30am - HAC Group Mtg 11:30am - BLMT Group Mtg 11:30am - ELEC Group Mtg	18 10:00am - INTL Group Meeting 11:30am - OFSS Group Meeting	19 11:30am - ADME (NACM Conference Center)	20 SETR - Book Only	21
22	23	24 8:30am - M&M Bonds & Liens	25	26 11:30am - STLM Group Meeting (Joe's Crab Shack)	27	28
29	30	31				