



## august superdays

**August 18 & 19, 2015**

**Speaker: Jackie Lyles, MBA**

**Topic: How Do You Develop Your Talent—To Make a Better Team?**

# Better Together: Protecting Each Other

**DETAILS:**

- Lunch begins at 11:30am
- Lunch is \$26 per person; \$31 for walk-ins
- Not a member of a group? Contact Phaedra Vaughner for information on joining: [pvaughner@nacmgs.org](mailto:pvaughner@nacmgs.org)

**Group Meetings**

**August 18**

- 10:30am: Contractors Supply
- 12:30pm: Building Materials Suppliers  
Electrical Supply

**August 19**

- 10:00am: International Credit Executives
- 12:30pm: President's Circle  
Oilfield Service & Supply

**NACM Gulf States**  
Houston Conference Center  
10887 S. Wilcrest Drive  
Houston, TX 77099

**For more information or to register, please call:**

**281-228-6100**

or register online

**TODAY!**

*Cancellations received 72 hours prior to group meetings and Super Days luncheons will be honored. Cancellations not received in the stated timeframes and no-shows will be billed. Qualified substitutions are welcome. Written email or fax verification will be issued by NACM Gulf States.*

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**NACMLouisiana**

2, 4 Groups Calendar—August

**NACM Gulf States**

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

**Chair Emeritus**

Don Burrell, CCE 281-285-1963  
 Schlumberger Technology Corporation

**Corporate Counsel**

Carl Doré Jr., Esq. 281-829-1555  
 Doré Law Group

**2015 National Group Meetings**

Aug 13-14	National Wholesale Nursery Group Fairmont Hotel - Dallas, TX	8:30am-5:00pm
Oct 11-13	TRMG Fall 2015 Meeting The Mining Exchange - Colorado Springs, CO	8:30am-5:00pm
Oct 22-23	National Oilfield Service & Supply Embassy Suites Hotel - New Orleans, TX	8:30am-4:00pm

**Regional Group Meetings**

Oct 22-23	Texas Statewide Fort Worth, TX	8:30am-5:00pm
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**Local Group Meetings for August**

Aug 11	New Orleans Electrical Group Drago's Restaurant - Metairie, LA	12:00-1:30pm
Aug 12	Hotel Restaurant & Institutional Supply Group Teleconference	11:30am-12:30pm
Aug 13	Baton Rouge Building/Industrial Suppliers Drusilla's Restaurant - Baton Rouge, LA	12:30-1:30pm
Aug 18	Louisiana Institutional Food Group NACM Conference Center - Metairie, LA	11:30am-1:00pm
Aug 18	Contractors Supply Group NACM Conference Center - Houston, TX	10:30-11:30am
Aug 18	Building Materials Group NACM Conference Center - Houston, TX	12:30-1:30pm
Aug 18	Electrical Supply Group NACM Conference Center - Houston, TX	12:30-1:30pm
Aug 19	International Credit Executives Group NACM Conference Center - Houston, TX	10:00-11:30am
Aug 19	New Orleans Building/Industrial Suppliers Two Tony's Restaurant - New Orleans, LA	12:00-1:30pm
Aug 19	Oilfield Service & Supply Group NACM Conference Center - Houston, TX	12:30-1:30pm
Aug 19	President's Circle NACM Conference Center - Houston, TX	12:30-1:30pm
Aug 20	Steel & Metal Supply Group The Spaghetti Western Café - Houston, TX	11:30am-1:00pm



Build certification roadmap points, participate in the Credit Managers' Index! Need a reminder? Sign up to receive an alert email, sent when the survey opens each month.

Coverage of the CMI has appeared in: *Wall Street Journal, Business Week, LA Times*

Next chance to participate is **August 17-21**. Visit the [CMI survey page](#) any time during these dates to help bring awareness to the credit profession.



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

**Directory**

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

Main Phone Number 281-228-6100  
Toll Free 866-252-NACM  
Main Fax 281-228-6122

**Staff Extensions**

Accounting  
Vice President of Finance & Administration, Bernard Forde 1450

Administration  
President, Kathleen Quill, CAE, CBA 1400  
Executive Administration, National Groups Manager Becky Showers, CGA 1405  
Louisiana Division, Henry Albert, CGA 1560

Membership/Education/Groups/Sales  
Michael Dailey 1317  
Legislative Issues  
President, Kathleen Quill, CAE, CBA 1400

**NACM 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 1370

Distressed Business Services  
Int'l Collections  
Manager, Gerald Clements 1370

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

Key Accounts & Special Products  
Manager, Byron McKinney, CGA 1465

Both NACM Gulf States 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.

**august newmembers**

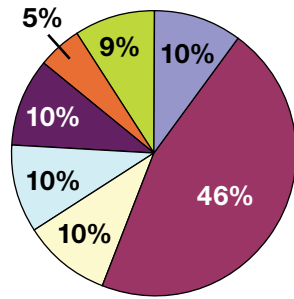
Antelope Oil Tool & Mfg Co. LLC  
Fire Safe Protection Services  
Global Tranz  
Reulet Electric Supplies  
Southwest Oilfield Products LLC  
Trinity Logistics

**august olympians**

Wendy Bartlett  
James Criswell  
LaDona Owles, CBA  
Kevin Sauntry  
Don Smith  
Ross Woytaszczyk

**flashpoll**

Which is the most important way we help each other in day-to-day credit functions?



**Better Together: Protecting Each Other**

- A. Poll My Group
- B. Industry Credit Groups
- C. A Personal Phone Call
- D. A Personal Email
- E. Personal Email and Personal Call
- F. Group Meetings, Personal Call and Personal Email
- G. All of the Above

Our August Super Days speaker Jackie Lyle, MBA will present to us how to “Develop Your Office Talent—To Make a Better Team” as part of our NACM Gulf States theme of “Better Together.”

Join us in learning to develop your office talent.

If you're in that 46% group who utilize Group Meetings, we'd love to have you come out and share your success with the rest of us!

**2015superdays**

**DATES**

**Aug 18 & 19** (Tue/Wed)  
**Sep 22 & 23** (Tue/Wed)  
**Oct 20 & 21** (Tue/Wed)  
**Nov 17 & 18** (Tue/Wed)  
**Dec 9** (Wed)

**THEME**

**Better Together**  
**Can a Leopard Change His Spots?**  
**Stay off the Endangered Species List**  
**We've Got Your Back**  
**Holiday Gala: Bringing up the Next Generation**

## August Industry Group Meetings

For more information, please contact Carolyn Lewis Pajeaud at 504-885-3897 or [carolyn@nacmgs.org](mailto:carolyn@nacmgs.org).

### Aug 11

#### New Orleans Electrical Suppliers Group

Drago's Restaurant  
3232 N. Arnoult Rd.  
Metairie, LA 70002  
504-888-9254

[www.dragosrestaurant.com](http://www.dragosrestaurant.com)

### Aug 13

#### Baton Rouge Building/Industrial Group

Drusilla's Place  
3482 Drusilla Lane  
Baton Rouge, LA 70809  
225-923-0896

[www.drusillaplace.com](http://www.drusillaplace.com)

### Aug 18

#### Louisiana Institutional Food Group

NACM Conference Center  
Metairie, LA

### Aug 19

#### New Orleans Building/Industrial Suppliers Group

Two Tony's Restaurant  
8536 Pontchartrain Blvd.  
New Orleans, LA 70124



## July Report



The July report from NACM reflected a positive recovery to 56—higher than any monthly reading since last October.

“Think about that for a moment—[that’s] as high as it was when the GDP numbers for the country were trending at close to 5% growth,” said NACM Economist Chris Kuehl, Ph.D. “This is a pretty stunning turnaround.”

The driving force behind the combined index’s higher reading comes from the index of favorable factors, which improved from 59.6 in June to 63.5 in July. The combined sales category, however, showed the most impressive gain, jumping from 56.6 to 65.1. Durable goods orders as well as the Purchasing Managers’ Index have seen similar upward movements, Kuehl added.

For the first time since last year, all four of the favorable categories were above 60, reflecting a sign of impending growth. The index of unfavorable categories showed improvement as well with a combined reading of 51 in July, up from 49.2 in June—these gains though are not as impressive as the index of favorable factors. However, while three of the six unfavorable factors remain under the contraction zone, any sign of improvement within these categories is positive, Kuehl said.

“This is a solid trend and one that everybody hopes will continue into the remaining months of the year,” Kuehl advised. “One cautionary note is to look at July and August of last year as they were strong and were followed by a dip.”

View the complete [CMI report for July 2015](#) for a full breakdown that includes commentary on the manufacturing and service sector results, and data tables and graphics. [CMI archives](#) may also be viewed on NACM’s website.



**Direct Hire - Temporary  
Preview - Contract**

**Specialist in  
Staffing Credit and  
Collections Professionals**

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

## How Real is the “Gig” Economy?

The annoying thing about data is that it often forces people to rethink assumptions. At least if you are one of those people who like to base opinions on facts. For the last few years, there has been an assertion that jobs were changing radically due to the combination of technology and the demands of the modern business. It is indisputable that some people are working far differently than they might have in the past. There is far more room for the independent contractor than in past years—everything from the classic consultant to the person who signs up with Uber and makes their living in the space that was once occupied by the taxi company. The question is whether this is some new phase in overall employment, or an anomaly that will apply to some members of the workforce but not most.

The data thus far shows that the concept of the “gig” economy doesn’t impact the majority of workers. According to the government data on employment, some 95% of workers are on a formal payroll for a specific company and there has been a decline in the number of people that are self-employed. Right now, that percentage is around 7% and a decade ago it was just over 8%. There are also fewer who report they are working multiple jobs, although there has been a sharp hike in the number of part-time positions since the recession and many more people are holding two or more of these despite a desire to work a full-time job.

**Analysis:** No really comprehensive study has been conducted on the rise of “giganomics” thus far. It has become something of a political football and both sides are armed to the teeth with anecdotes and opinions. The number of self-employed may have fallen as people elect to form corporate entities for tax purposes. There may be people who report that they are on a payroll (as they may be), but they are moving from employer to employer as the projects demand. There has been strong evidence for years that people work for many more employers than would have been the case in the past. That may be due to the “gig” economy or just the fact that companies engage in more layoffs than they used to.

The politics of the issue have been interesting. There is a split within both the Democrats and Republicans as to whether this is a good thing or bad. Some in both parties see this as an erosion of worker stability, as it reduces the commitment between the worker and the employer. This would seem to invite exploitation and a way to avoid providing benefits. Others see this as an opportunity to provide flexibility and therefore make room for more workers. The fact is that it all depends on the nature of the “gig.” A highly skilled IT professional is likely to do very well as they switch from job to job as needed. Somebody who is hired on as seasonal labor is not going to do all that well. The one thing that can be said is that work is not the same as it was ten or twenty years ago and there is a far different relationship today between employer and employed.

Source: Armada Corporate Intelligence’s Business Intelligence Brief, July 27, 2015, [www.armada-intel.com](http://www.armada-intel.com)

*The Business Intelligence Brief is an online information service, published electronically and prepared by Armada Corporate Intelligence. The publisher has taken all reasonable steps to verify the accuracy of the content of this information. Armada Corporate Intelligence shall not be responsible for any errors or omissions.*

## Texas Statewide Construction Credit Group Meeting

Hotel Contessa • San Antonio, TX • July 23 – 24, 2015



Molly Atlas presents the Texas Statewide Construction Credit Group Credit Executive of the Year to Susan Viereck



Steve Krischke, NACM Gulf States, snaps a selfie with the group. Steve will be retiring in September. Thank you Steve, from group members and staff, for your service to this group.

# what's coming up in Professional Education?

DATE	EVENT, PRESENTER	TIME
Aug 17	<b>Preference Defense Toolkit</b> <b>Presenter: Bruce Nathan, Esq.</b> When your customer files for bankruptcy, you should be preparing to deal with the risk that a preference claim will be asserted against your company. This comprehensive program focuses on defending preference claims and the checklist that credit professionals should follow to eliminate, or at least reduce, exposure on these dastardly claims. The audience is encouraged to ask questions and share their preference experiences. For more information on this NACM-National <a href="#">teleconference</a> , click <a href="#">here</a> .	2:00–3:30pm
Aug 18	<b>Leadership Webinar: Executive Decision-Making</b> <b>Presenter: Rick Hernandez, Syntesis Global</b> Effective executive decision-making is an absolute and essential skill all senior executives must possess. Whether narrow or broad in scope, one's ability to assess with accuracy and precision is crucial in global decision-making to ensure performance and financial optimization. Credibility is power, and poise while under the weight of critical transactions lie on your shoulders. Developing decision-making skills can help you gain respect, dignity and closure. It is your reputation and ability to influence your audience with the finesse and leverage necessary to increase one's ability to accelerate time and secure successful outcomes. For more information on this NACM-National <a href="#">leadership webinar</a> , click <a href="#">here</a> .	10:00–11:00am
Aug 19	<b>Navigating Your NACM Website</b> <b>Presenter: Natalie Wriston, NACM Gulf States</b> <b>Your Personal Field Guide to the NACM Gulf States Member Page &amp; Credit Reporting Database</b> The presentation includes a review of how to navigate the NACM database when pulling credit reports and accessing members-only information. Whether you are new to NACM Gulf States, newer staff with your company or a longtime member with a need to see updates and get a simple refresher on reading report data, this webinar will focus on this valuable member benefit. For more information on this NACMGS <a href="#">webinar</a> , click <a href="#">here</a> .	2:00–3:00pm
Aug 24	<b>Contracts Law 101: What You Need to Know before You Read, Sign or Negotiate Another Contract</b> <b>Presenters: Thomas Fawkes, Esq. and Brian Jackiw, Esq.</b> For more information on this NACM-National <a href="#">webinar</a> , click <a href="#">here</a> .	2:00–3:30pm
Aug 28	<b>M&amp;M Bonds and Liens (Houston, TX)</b> <b>Presenter: Richard Fulton, Esq., Coats Rose</b> 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 commercial and residential property, how to obtain property information, requirements for submitting a claim and procedures and time limits for filing liens. For more information on this NACMGS <a href="#">seminar</a> , click <a href="#">here</a> .	8:30am–4:30pm
Aug 31–Dec 11	<b>Accounting</b> 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. The course runs approximately 15 weeks and is facilitated by an accounting professional who is available for questions by email. Students receive a course bundle before the start of the session, which includes the textbook, study guide and online component. During the course, students will take four proctored exams online. After each exam, the instructor will provide students with helpful feedback and study tips. Upon successfully completing the course with a score of 70% or higher, students receive a certificate of achievement and earn course credit toward the CBA designation accounting course requirement. For more information, on this NACM-National <a href="#">online course</a> , click <a href="#">here</a> .	
Sep 2	<b>Negotiating Your Walmart Supplier Agreement</b> <b>Presenter: Boyd Evert, Harvest Revenue Group</b> On June 17, 2015 Walmart began sending addendums to the Supplier Agreement to their suppliers. The notice gave suppliers two weeks to respond. In the addendums Walmart is seeking additional dating, discounts and allowances. Walmart has announced that all of their over 10,000 suppliers would be receiving addendums. In this session, Boyd Evert will discuss the challenges and strategies of negotiating addendums with Walmart. A few of the topics that will be covered are: best practices when negotiating addendums, how suppliers are responding to the new addendums, negotiating allowances and understanding the stakeholders. For more information, on this NACM-National <a href="#">webinar</a> , click <a href="#">here</a> .	2:00–3:30pm
Sep 2	<b>Basic Credit Boot Camp—Louisiana Style</b> <b>Presenter: Kathleen Quill, CAE, CBA, NACM Gulf States</b> Hunted down and brought to ground by credit? Let this boot camp get you back on your feet and back in the hunt! This course provides an overview of the trade credit function including credit policy, credit applications and laws governing their creation and implementation, role of credit as a part of the sales function, investigating the credit worthiness of a potential customer, identifying the red flags of risk and much, much more! Held at the offices of Baker, Donelson, Bearman, Caldwell & Berkowitz, PC. For more information on this NACMGS <a href="#">workshop</a> , click <a href="#">here</a> .	8:30am–4:30pm
Sep 4	<b>Collections 101 (Houston, TX)</b> <b>Presenter: Robert Verhage, CBA, Texas Auto Pros</b> This workshop is designed to provide the participants with an overview of collections as a basic function of credit management, with emphasis on effective collection systems, techniques and critical “do’s” and “don’ts.” For more information on this NACMGS <a href="#">workshop</a> , click <a href="#">here</a> .	8:30–11:30am

# what's coming up in Professional Education?

DATE	EVENT, PRESENTER	TIME
Sep 4	<b>Rapid-Fire Collection Tips (Houston, TX)</b> <b>Presenter: Robert Verhage, CBA, Texas Auto Pros</b> Down and dirty, 60+ tips to enhance your collection efforts. Be assured that this session will result in actionable tips that will bring more money into your company tomorrow. Just one could be worth the investment in attending this session! For more information on this NACMGS workshop, click <a href="#">here</a> .	1:00–4:00pm
Sep 8–Nov 10	<b>Credit Law (Houston, TX)</b> <b>Instructor: Daniel Pacious, Esq., Pacious Law Firm PLLC</b> 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 on this NACMGS certification course, click <a href="#">here</a> .	6:00–9:00pm, Tuesdays
Sep 8	<b>Financial Statement Analysis I (Houston, TX)</b> <b>Instructor: Wayne Hicks, CCE,</b> 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. Prerequisite: Accounting. For more information on this NACMGS certification course, click <a href="#">here</a> .	6:00–9:00pm, Tuesdays
Sep 8–Dec 4	<b>Business Law</b> 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. The course runs approximately 12 weeks and is instructed by a legal professional. Students will receive a course bundle before the start of the session, which include the course textbook, study guide and online component. During the duration of the course, students must take two proctored exams. Upon successfully completing the course with a score of 70% or higher, students will receive a certificate of achievement and will earn course credit toward the CBF designation Business Law requirement. For more information, on this NACM-National online course, click <a href="#">here</a> .	
Sep 8–Dec 4	<b>Credit Law</b> A continuation of the Business Law course, Credit Law looks more closely at negotiable instruments, debtor-creditor relationships and government regulations. The course runs approximately 12 weeks and is facilitated by a legal professional. Students receive a course bundle before the start of the session, which includes the textbook, study guide and online component. During the duration of the course, students take two proctored exams. Upon successfully completing the course with a score of 70% or higher, students will receive a certificate of achievement and will earn course credit toward the CBF designation Credit Law requirement. For more information, on this NACM-National online course, click <a href="#">here</a> .	
Sep 14–Nov 16	<b>Business Credit Principles (The Woodlands, TX)</b> <b>Instructor: Fred Mansky, CCE, Blue Line Rentals</b> This course qualifies for and is required to attain CBA certification, giving students a fundamental understanding of business credit procedures and policy. It also provides information about credit investigation and evaluation along with an overview of legal issues affecting the extension of commercial credit. For more information on this NACMGS certification course, click <a href="#">here</a> .	6:00–9:00pm, Mondays
Sep 15	<b>Driving Accountability</b> <b>Presenter: Rick Hernandez, Syntesis Global</b> Developing your ability to tell a story and inspiring performance are key fundamental tools to driving accountability enterprise-wide. Through a visceral connection between business understanding, inspiration and metrics, you can improve the motivational constructs to help you gain commitment from people at all levels—direct reports, peers and bosses. In this session, learn how driving accountability is communicated and sustained. You will take away specific techniques to create accountability in your larger organization and learn how to leverage motivation and rewards to advance business, financial and organizational goals. During this session participants will learn to convey a compelling business story with purpose, institutionalize organizational ownership and accountability, enhance credibility as a leader, drive accountability through positive influence vs. advocacy and generate financial, operational and global performance results. For more information, on this NACM-National leadership webinar, click <a href="#">here</a> .	10:00–11:00am
Sep 16	<b>UCP: The Final Countdown to Fall Reporting</b> <b>Presenters: Cornel Lupu and Maureen Ferrari</b> For more information, on this NACM-National webinar, click <a href="#">here</a> .	2:00–3:00pm
Sep 20–24	<b>Financial Statement Analysis 2: Credit and Risk Assessment</b> <b>Instructor: George Schnupp, CCE, Anixter, Inc.</b> This intermediate financial analysis program has been designed for credit analysts, risk analysts and managers seeking comprehensive understanding of what's behind the numbers in financial reports. It is designed to improve the credit & finance professional's ability to analyze and interpret financial statements leading to quality credit risk assessment. The program gives equal weight to the process of financial reporting, the analysis and interpretation of financial statements and the steps required to document a quality credit line recommendation. For more information, on this NACM-National certificate session, click <a href="#">here</a> .	2:00–3:00pm

# what's coming up in Professional Education?

DATE	EVENT, PRESENTER	TIME
Sep 21	<b>Credit Metrics 101</b> <b>Presenter: Shane Norman, CCE</b> For more information, on this NACM-National <a href="#">webinar</a> , click <a href="#">here</a> .	2:00–3:00pm
Sep 23	<b>Navigating Your NACM Website</b> <b>Presenter: Natalie Wriston, NACM Gulf States</b> <b>Your Personal Field Guide to the NACM Gulf States Member Page &amp; Credit Reporting Database</b> The presentation includes a review of how to navigate the NACM database when pulling credit reports and accessing members-only information. Whether you are new to NACM Gulf States, newer staff with your company or a long time member with a need to see updates and get a simple refresher on reading report date, this webinar will focus on this valuable member benefit. For more information on this NACMGS <a href="#">webinar</a> , click <a href="#">here</a> .	2:00pm
Sep 23	<b>How to Find, Hire and Manage a Lawyer: 10 Questions You Need to Ask</b> <b>Presenter: Alex Barthet, Esq.</b> For more information, on this NACM-National <a href="#">webinar</a> , click <a href="#">here</a> .	2:00–3:00pm

For information on all **events held at NACM Gulf States**, contact the [NACM Gulf States Education Department](#) or call 281-228-6100.

For **certification exam registration** contact the [NACM Education Department](#) or call 410-740-5560.

For **teleconferences and all other events**, contact the [NACM Meetings Department](#) or call 410-740-5560.

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

## Intermediate Excel Skills (Houston Public Library) & Excel for the Credit Professional (Emma Cosme, CCE, CCRA, Jake's Finer Foods)

Watch for future classes in Excel. This is definitely one you don't want to miss.





# Just Around the Corner – Houston

For more information on any of these events, please contact the Education Department at 281-228-6100 or [education@nacmgs.org](mailto:education@nacmgs.org).



## M&M Bond Liens

**Presenter:** Richard Fulton, Esq., Coats Rose

Friday, August 28, 2015 • 8:30am–4:30pm

### Every Pride Has a Pecking Order. Make Sure You're in the Right Order.

Are you seeing the danger signs? 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 commercial and residential property, how to obtain property information, requirements for submitting a claim and procedures and time limits for filing liens.

## Basic Credit Boot Camp—Louisiana-Style

**Presenters:** Kathleen Quill, CAE, CBA, NACM Gulf States

Wednesday, September 2, 2015 • 8:30am–4:30pm

Baker, Donelson, Bearman, Caldwell & Berkowitz, PC, 201 St. Charles Ave., New Orleans, LA 70170

Hunted down and brought to ground by credit? Let this boot camp get you back on your feet and back in the hunt! This course provides an overview of the trade credit function including credit policy, credit applications and laws governing their creation and implementation, role of credit as a part of the sales function, investigating the credit worthiness of a potential customer, identifying the red flags of risk and much, much more!



## Upcoming Certification Classes



### Financial Statement Analysis I

**Presenter:** Wayne Hicks, CCE

Tuesdays, September 8–December 1, 2015 • 6:00–9:00pm

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. **Prerequisite: Accounting**

### Credit Law

**Presenters:** Daniel Pacious, Esq.

Tuesdays, September 8–November 10, 2015 • 6:00–9:00pm

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.



### Business Credit Principles

**Presenter:** Fred Mansky, CCE

Mondays, September 14–November 16, 2015 • 6:00–9:00pm

This course qualifies for and is required to attain CBA certification, giving students a fundamental understanding of business credit procedures and policy. It also provides information about credit investigation and evaluation along with an overview of legal issues affecting the extension of commercial credit. **Class meets at Blue Line Rentals in the Woodlands.**

# July Super Days

July 21-22, 2015 • Honing Your Skills

Great Super Days networking picnic-style. Grilled hamburgers and hot dogs with all the fixn's were prepared on site for NACM Gulf States members.



Keep looking—next month's winner might be **YOU!**



Call **281-228-6100**  
or email Becky Showers at  
**bshowers@nacmgs.org**  
to claim your prize.

NACM Gulf States is partnered  
with Dun & Bradstreet

**dun & bradstreet**

GROWING RELATIONSHIPS THROUGH DATA

You are able to get the solutions you need  
through the NACM affiliate you know.

**Things can change  
overnight and we want you  
to be ready every day.**

Be ready by:

- Knowing the Risk in Your Current Portfolio
- Receiving Alerts Daily about Your Customers
- Having Pro-active Processes Specific to Your Credit Management Needs

*Contact your Gulf States rep today to learn more!*

# NACM All South Credit Conference



If you only attend one educational event this year, the NACM All South Credit Conference should be your choice. Our theme for this year is “We Make Leaders.” It is about you and sharpening the skills that make you stand out. There will be 14 different speakers, and attending just one of the sessions offered can change the way others view you as a leader.

We look forward to seeing you at the conference.

Register for the NACM All South Conference and make you hotel reservation today!!!

October 18 - 20, 2015

Buena Vista Palace Hotel, Downtown Disney, Orlando, Florida

**EVENT  
REGISTRATION**  
**\$399.00**

member rate before 08-31-15

**BUENA VISTA  
PALACE HOTEL**  
**\$169.00**

THROUGH 09-28-15

**REGISTER  
TODAY**

[www.nacm-all-south.com](http://www.nacm-all-south.com)

Psst! Your boss wants you to attend!!



# august 2015

sunday

monday

tuesday

wednesday

thursday

friday

saturday

						1	
2	3	4	5	6 6:00pm - Basic Financial Accounting	7 8:30am - Making an Oil & Gas Credit Decision	8	
9	10	11 12:00pm - New Orleans ELEC Group Mtg	12 9:30am - HRIS Group Mtg	13 12:30pm - Baton Rouge Building/Industrial Suppliers Mtg 6:00pm - Basic Financial Accounting	14 8:30am - Intro to Financial Statement Analysis	15	
16	17	18 10:30am - CONT Group Mtg 11:30am - LA Institutional Food Group Mtg 1:30pm - BLDG Materials Grp 1:30pm - ELEC Supply Grp	19 10:00am - Int'l Credit Exec Group Mtg 12:00pm - New Orleans Bldg Suppliers Group Mtg 12:30pm - OFSS Group Mtg 12:30pm - President's Circle 2:00pm - Navigating Your NACM Website	Wholesale Nursery Group Meeting - Dallas, TX		20 11:30am - STML Group Mtg 6:00pm - Basic Financial Accounting	21 22
23	24	25	26	27	28 8:30am - M&M Bonds & Liens	29	
30	31	Super Days					

## Tip of the Month

### Eenie Meenie Miney Mo, How Much Do I Want To Know?

Did you know that NACM is the only place where you can pick and choose which credit reports you need for your specific customer—whether you need an NACM Trade Credit Report, Dun & Bradstreet report, Experian report, Equifax report, an International report or even a consumer report (when you have permissible purpose)? Sometimes, you'll even want more than one report source. (Smart credit pros want to see if all the sources tell the same story about their customer.) It's your basket, and you can put whatever you want in it. As the authorized representative in your market, NACM Gulf States will analyze and set you up how you want to be set up.

We'll help guide you to your most cost-effective choice every day of the week. The bigger the dollar or the bigger the risk may prompt you to want different report options. Let us help. (And remember: you'll NEVER pay more and will usually pay less going through NACM Gulf States!)

*Kathleen E. Quill, CAE, CBA, NACM Gulf States*



# september 2015

sunday

monday

tuesday

wednesday

thursday

friday

saturday

		1	2	3	4 8:30am - Collections 101 12:30pm - Rapid Fire Collections Tips	5	
6	Holiday	7	8 12:00pm - New Orleans ELEC Group Mtg 12:30pm - HRIS Group Mtg (Book Only) 6:00pm - Credit Law 6:00pm - Financial Statement Analysis I	9 11:30am - HEC Group Mtg	10 12:00pm - Baton Rouge Building/Industrial Suppliers Group Mtg	11	12
13	6:00pm - Business Credit Principles (The Woodlands)	14	15 11:30am - Louisiana Institutional Food Group Mtg 6:00pm - Credit Law 6:00pm - Financial Statement Analysis I	16 12:00pm - New Orleans Building Supply Group Mtg	17 11:30am - STML Group Mtg	18	19
20	6:00pm - Business Credit Principles (The Woodlands)	21	22 10:30am - CONT Group Mtg 12:30pm - BLDG Group Mtg 12:30pm - ELEC Group Mtg 6:00pm - Credit Law 6:00pm - Financial Statement Analysis I	23 12:30pm - CHEM Group Mtg 12:30pm - OFSS Group Mtg 12:30pm - President's Circle Mtg 2:00pm - Navigating Your NACM Website	24	25	26
Super Days							
27	6:00pm - Business Credit Principles (The Woodlands)	28	29 6:00pm - Credit Law 6:00pm - Financial Statement Analysis I	30			

## Why NACM?

“When I think of NACM Gulf States, I think of a tremendous resource! Not for just collection and treasury matters, but for accounting, legal and, importantly, networking. I have had the opportunity of being affiliated with the organization for over 20 years.

I have leveraged the resources that NACM Gulf States offers to improve my professional career as an accountant, as well as expand my understanding of credit. The credit report that NACM Gulf States provides is a reliable up-to-date tool that has assisted me in my business dealings.

Networking with the members has been an enormous benefit, providing me insight into professional ethical tips on the collections of past due accounts.

It does not matter if you are a sole-proprietorship, partnership or a corporation, sell locally, nationally or worldwide—you can benefit from a membership NACM Gulf States.”

**Charles S. Dunlap**  
Principal  
Ntegrity Financial Solution

