



What Is the 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.

WHY ARE OLYMPIANS IMPORTANT?

Membership is the lifeblood of our organization. New members bring new ideas and new experiences, helping to keep NACM a strong and vibrant organization.

WHAT'S IN IT FOR ME?

Olympian Club members are awarded prizes at our annual meeting, escalating in value, based on the number of new members recruited and are recognized in the *Business Credit Pro* and our Mid-Month Mailer. Additional prizes are awarded for the top two recruiters and the Olympian of the Year, the top recruiter, receives special recognition at our annual meeting.

SOUNDS LIKE FUN! HOW DO I JOIN?

It's easy! Help us sign up new members by sending us contact information (person's name, company name, phone number and email address) for people whose companies you think would be candidates for membership. Send your contact info to eneuwirth@nacmsouthtexas.org and we will take it from there. Once we sign up a new company, you will be awarded 1 Olympian point and will automatically become a member of the Olympian Club. You will be awarded 0.2 points for each associate member, so it takes five associates to get you into the Olympian Club. New associates at your own company count!

By the way, it makes a great impression if you talk to your contact about the benefits you receive from your membership!

"Adding new members is a necessity for any professional association. The resulting infusion of new thoughts, ideas and experiences ensures the professional development we all strive for. The Olympian Club is designed to attract new members and deliver this development."

Kevin Chandler, CCE
Halliburton Energy Services
Past Olympian of the Year



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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

Officers and Directors

Chairman

Rosalind Turner 281-854-1909
Royal Baths Manufacturing Co. Ltd.

First Vice Chairman

Ed Baldwin, CCE 713-221-2646
Wesco Distribution Inc.

Second Vice Chairman

Charley Paup, CCE 713-937-0600
Act Pipe & Supply Ltd.

Treasurer

Skip Kline 281-210-2703
Frontier Materials Concrete

Chair Emeritus

Madeline Y. Sprague, CTP 713-216-4279
JPMorgan Chase

President

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

National Director

Ronnie Archer, CCE 713-869-4841
Dunn Enterprises Inc.

Directors

Karen Bennett 281-878-5633
Grant Pride Co.

Charles Dunlap 713-219-1302
Southwestern Controls

Doug Dunlap, CCE 713-895-5623
BJ Services

John Herberger, Esq. 281-920-4700
JD Herberger & Associates

Brenda Keener 713-847-1827
Gulf & Basco LP

Lou Mulligan, CBF 713-868-8725
National Oilwell Varco Inc.

Carol Zingelmann, CCE 281-782-6154

Corporate Counsel

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

View the current Credit Manager's Index report online!

Click here, or visit <http://www.nacm.org/cmi/cmi.asp>.

Did you know you can view the archived reports back through January 2003?

Check it out!

December Olympians

Rosalind Turner	1.0
Lori Doyle	1.0
Skip Kline	1.0
Walt Frazier	0.2
Claudia Tynes, CBA	0.2

Welcome New Members!

CRC Evans Pipeline International

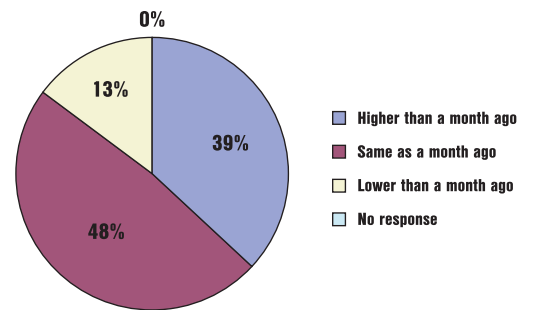
Patriot Bank

TS Distributors Inc.

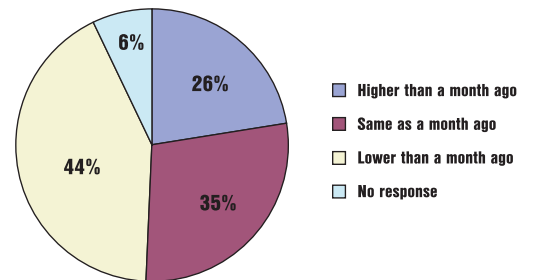
Frontier Aggregates LLC

Flash Poll

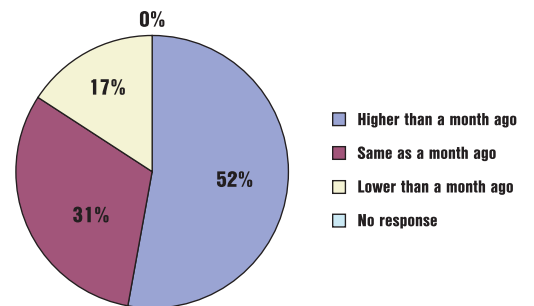
In my company, the number of new credit applications is:



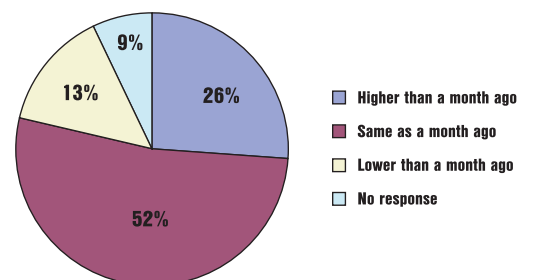
In my company, the number of accounts placed for collection is:



In my company, the dollar amount of receivables beyond terms is:



In my company, the number of rejections of credit applications is:





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
Nat'l Groups Manager, Deana Gardner 1300
Local Groups Manager, LaQ'iana 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

Out-of-Court Workouts &
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.

National Groups Calendar

DAY	DATE	GROUP	CITY	HOTEL/LOCATION
Thu-Fri	Feb 7-8	NWNP	Boston	Hyatt Regency Cambridge
Wed	Mar 13	CHEM	Houston	NACM Conference Center
Sun-Wed	Apr 6-9	TRMG	Nashville	Sheraton Music City

One Credit Source Price Increase

TransUnion price increase: \$.025

Equifax price increase: \$.025

Multi Bureau report price increase \$.025

Equifax Canadian price has decreased by \$3.00; yes, there is some good news!

The proposed effective date will be February 1, 2008.

Save The Date

NACM Houston Annual Golf Scramble

Monday, March 10

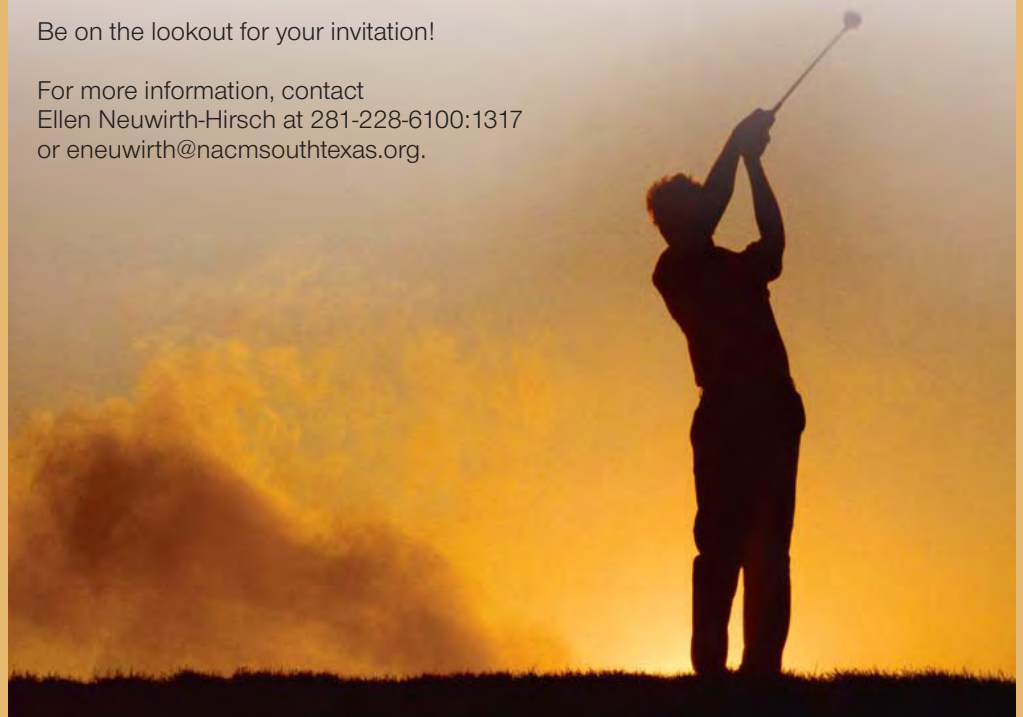
Tour 18

Each player will receive **greens fee passes to Longwood, Southwyck, Bear Creek and Tour 18 (that's 4 free rounds!)** and a **one-month Players Club Membership at Tour 18!**

Sponsorships and special foursome rates available!

Be on the lookout for your invitation!

For more information, contact Ellen Neuwirth-Hirsch at 281-228-6100:1317 or eneuwirth@nacmsouthtexas.org.



Enforcement of International Arbitration Awards — The Power & Support

As a strong proponent of the use of arbitration agreements and their effectiveness in international transactions, the power and support of these awards by U.S. courts is a strong tool to use in your transnational transactions. There are many cited cases and these cases underscore the need for careful planning and attention to detail when crafting dispute resolution provisions in international contracts. Incorporating these provisions is essential and widely used. These provisions are also supported by the U.S. Supreme Court and the New York Convention.

It's critical to research the local arbitration laws, specifically the treaty frameworks and vacatur standards, and to ensure that the chosen arbitration rules are likely to be respected in the event that a party seeks to overturn an award in a local court. While often impractical, it is best to choose a neutral country as the situs of the arbitration, and this designation should be apparent from the face of the contract. It is also advisable to include an enforcement mechanism, similar to the one used in the *Chromalloy Gas Turbine Corp. v. Arab Republic of Egypt*, 939 F. Supp 907, that prevents either party from petitioning a foreign court to overturn an award. The parties' intent to eliminate judicial review must be clear and unequivocal.

Finally, in the event an award is set aside, a U.S. court may still enforce an award if there is evidence that a foreign set-aside decision was tainted with bad faith, fraud, foul play, bias, blatant disregard for that country's own laws, or anything which violates the basic notions of justice.

Robert H. Davis has been a certified international arbitrator with several international arbitration authorities and has written articles on the subject, is a strong proponent of international arbitration as a remedy for resolution on transnational transactions. NACM/BCS can provide assistance to you.

Robert H. Davis
Manager, Out-of-Court Workouts
International Government Affairs
NACM/Business Credit Services

Save the date
2008 All-South Credit Conference

“Better,
Faster,
Smarter”

September 21-23, 2008
Galveston Island

at The San Luis Resort & Conference Center
and tower rooms at The Galveston Hilton



GALVESTON
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Feb 22 • 8:30am–4:30pm

INTRODUCTION TO FINANCIAL ANALYSIS

Presenter: Jim Shreve, FTD Resources

NACM Houston Conference Center

This seminar is designed for those who require a more in-depth understanding of financial/accounting terms, how to interpret key information from financial statements and the process of performing a credit analysis. This workshop will provide participants an understanding of the accounting terms and principles deployed in financial statements. Attendees gain a firm perspective of the analysis process and how to interpret financial information.

For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org.

Feb 26 • 8:30–11:30am

ELIMINATING DISCREPANCIES AND GETTING PAID FASTER

Presenter: Jolie Colson, Century Freight Forwarders

NACM Houston Conference Center

Using Letters of Credit? Join us and learn,

- The 10 absolute ways to improve document preparation for complaint documents
- What the bank wants to see and what they don't
- What they want is what they get! How to meet all L/C requirements, purchase order requirements and customs at destination requirements while keeping your documents simple
- Getting clean documents in and out in one day
- Keeping control throughout the payment process

For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org.

For more information on any of these classes, please contact NACM Houston Education Dept. at 281-228-6100:1200 or education@nacmsouthtexas.org.

Payment preferred before first class date.

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

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

Fax: Attn: Education Dept. at 281-228-6123

Phone: 281-228-6100:1200

Email: education@nacmsouthtexas.org

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.

Yes! I am interested in applying for a scholarship for this course.
(Scholarship application deadline: 2 weeks before class start date.)

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

Email: education@nacmsouthtexas.org

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

Phone: 281-228-6100:1200



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Fax - (713) 355-7475**

NACM Houston is giving you the **TOOLS TO SUCCEED**

WHO? Everyone involved with credit and financial management positions

WHAT? NACM Houston's General Membership Luncheon & Industry Group Meetings

WHEN? Monthly on Super Tuesday and Super Wednesday

WHERE? NACM Houston Conference Center, 10887 Wilcrest Drive, Houston, TX 77099

MEETING COST: \$24/person; \$27/walk-in. Includes educational session, lunch provided



2008 Dates	Program Topics	Menu
Jan 22 & 23	Current Conditions and the Direction of the Economy	Stuffed Chicken Breast
Feb 19 & 20	Credit Fraud Case Study	Meat Loaf
Mar 18 & 19	Understanding Corporate Structures	Baked Chicken
Apr 22 & 23	Presentations Skills—Lessons Learned From Sales	Beef Tips
May 20 & 21	Daily Court Review—Finding and Using Public Records	Beef/Chicken Fajitas
June 17 & 18	Alternative Payment Methods	Chicken Fried Steak
July 22 & 23	Networking	Honey BBQ Brisket & Smoked Sausage
Aug 19 & 20	Mortgage Issues and the Greater Economy	Smothered Pork Chops
Sep 16 & 17	Securing Receivables and Credit Insurance	Beef & Chicken Enchiladas
Oct 21 & 22	Privacy Legislation	Chicken Parmesan
Nov 18 & 19	New Technology for Credit—Amazing Internet Sites	Turducken
Dec 16 & 17	Collection Tips	Honey Glazed Ham

More Than Two-thirds of Transportation Firms to Hold Current Loan Levels in 2008

Fewer Seek Increases, Decreases, Says Small Business Research Board



More small transportation companies participating in a nationwide Small Business Research Board (SBRB) study expect to maintain their current loan levels through 2008 with 70% indicating they will hold the line “as is”—an increase of nearly 40% more than from the previous year.

The SBRB study of owners and managers of small transportation businesses released today also indicated that while their relationships with lenders are mostly “good” or “excellent,” they are being challenged by stricter covenants, higher loan rates and greater pressure for personal guarantees. In addition to the 70% of the owners and managers responding to the nationwide SBRB poll co-sponsored by *Business Today*, 5% said they would decrease their loan needs and 25% said they would seek to increase their loan limits during 2008.

On an unadjusted basis, 32% said they held the line on their loan ceilings in 2007 while 16% indicated they reduced their loan needs last year when compared to 2006. Another 36% said they increased their credit ceiling in 2007. The remaining 16% said they did not have a line of credit nor any loans. On an adjusted basis, removing those who indicated they didn’t have a loan, 38% said their 2007 loan limit was the same as in 2006 while 19% decreased their loan needs last year. The remaining 43% increased the limit in 2007. During 2007, more than 71.4% of the participants felt that access to credit was unchanged from the previous 12 months while 28.6% said it was “easier.”

The nationwide SBRB/*Business Today* Small Business Lending Relationship and Loan Requirements Study found 52% of the transportation businesses enjoy an “excellent” relationship with their principal lenders and 36% have a “good” relationship. The study also indicated that 80% of the relationships with their current principal lender have lasted at least five years, with 72% lasting 10 years or more. According to the report, 4% of the small businesses are in their first year with their current lead lender while another 4% said their relationship is in the second year. Of these same respondents, 86.6% said they were with their previous key resource for five years or longer before making a change, with 53.3% of those lasting ten or more years. Conversely, none of the respondents said they were with their previous lender for less than two full years.

The study indicated that 40% of the owners or managers said their businesses have a relationship with one lender and 16% have a relationship with two lenders. The remainder have concurrent relationships with three or more lenders. Questions about the quality of the relationships only pertained to the principal lenders. Additionally, 44% of the respondents said their principal lending relationship is with a local bank, 16% said the relationship is with a regional bank and 24% said the relationship is with a national bank.

The study also found that among owners and managers of small transportation companies that:

- 40.9% use their residence as collateral;
- 30.2% of those responding to The SBRB/*Business Today* Small Business Lending Relationship and Loan Requirements Study contend stricter covenants (23.7%), higher loan rates (18.4%) and greater pressure for personal guarantees (18.4%) are having the most significant impact on their business. Greater expense to obtain a loan and increased covenants also were among the top five most significant factors.

The SBRB report co-sponsored by *Business Today* solely focused on examining issues related to small businesses and their relationship with lenders. This is the tenth in a series of 11 SBRB/*Business Today* reports examining small business lending relationships and loan needs. Key findings in the previous reports studied the trends of all small businesses throughout the U.S. and indicated that:

- 26.8% of all respondents will raise their loan requests in 2008 for an increase of 3.5 points from the 23.3% of the small business which elevated their loan levels in 2007;
- of those business owners using their home as collateral, 42.4% said their lenders had amended their borrowing levels with two-thirds (66.7%) of the respondents receiving higher credit ceilings and the balance receiving lower credit limits; and
- higher loan rates and increasing pressure to provide personal guarantees are the two greatest factors impacting the relationship of small businesses with lenders.

Source: Small Business Research Board

what's coming up???

NACM HOUSTON FEBRUARY 2008 EDUCATION CALENDAR

DATE	EVENT, PRESENTER	TIME
Feb 4	Teleconference: Preference Risk Can Be Managed: Defenses That Reduce Exposure <i>Presenter: Bruce Nathan, Esq.</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Feb 6-8	FCIB Working Seminar Lake Las Vegas, NV For more information, please contact FCIB at 410-423-1840.	
Feb 7	Exam Reviews <i>Presenter: Ronnie Archer, CCE</i> NACM Houston Conference Center This session is designed for those people who are registered to take the CBA or CBF Exams in March 2008. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org .	11:30am-1:00pm
Feb TBA	FCIB's Export Regulations & Compliance Online Course For more information, please contact FCIB at 410-423-1840.	
Feb 13	FCIB New York International Round Table The Princeton Club, New York, NY For more information, please contact FCIB at 410-423-1840.	
Feb TBA	FCIB Teleconference For more information, please contact FCIB at 410-423-1840.	
Feb 17	FCIB - MSU Foreign Exchange Management Online Course For more information, please contact FCIB at 410-423-1840.	
Feb 17-19	FCIB's 126th International Conference and Workshop in Europe Boscolo Hotel Plaza, Nice, France For more information, please contact FCIB at 410-423-1840.	
Feb 20	Teleconference: Use of Statistical Techniques in Credit Management <i>Presenter: Jack Williams, Ph.D.</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Feb 22	Introduction to Financial Analysis <i>Presenter: Jim Shreve, FTD Resources</i> NACM Houston Conference Center This seminar is designed for those who require a more in-depth understanding of financial/accounting terms, how to interpret key information from financial statements and the process of performing a credit analysis. This workshop will provide participants an understanding of the accounting terms and principles deployed in financial statements. Attendees gain a firm perspective of the analysis process and how to interpret financial information. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org .	8:30am-4:30pm
Feb 26	Eliminating Discrepancies and Getting Paid Faster <i>Presenter: Jolie Colson, Century Freight Forwarders</i> NACM Houston Conference Center Using Letters of Credit? Join us and learn: <ul style="list-style-type: none">• The 10 absolute ways to improve document preparation for complaint documents• What the bank wants to see and what they don't• What they want is what they get! How to meet all L/C requirements, purchase order requirements and customs at destination requirements while keeping your documents simple• Getting clean documents in and out in one day• Keeping control throughout the payment process For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org .	8:30am-11:30am

Feb 28	Basic Business Grammar & Communication Skills	8:30am-11:30am
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Presenter: Kathleen Quill, CAE, CBA, NACM Houston

NACM Houston Conference Center

This is a great refresher course for anyone who wants to brush up on their grammar and communication skills. This workshop will cover letters and memos, email and phone etiquette as well as the proper usage of commonly misused grammar. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org.

Mar 1-5	Intermediate Financial Statement Analysis	
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Presenter: George Schnupp, CCE

Columbia, MD

For more information, please contact the NACM Meetings Dept. at 410-740-5560.

Mar 5	Teleconference: The Illusion of a Good Deal: How to Keep From Overpaying the Processor	
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Presenter: Robert Day

For more information, please contact the NACM Meetings Dept. at 410-740-5560.

Mar 6-7	Legal Workshop: Credit Enhancements	
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Presenters: Wanda Borges, Esq., Bruce Nathan, Esq., Deborah Thorne, Esq.

Columbia, MD

For more information, please contact the NACM Meetings Dept. at 410-740-5560.

It's so easy to register! Just call the Education Dept. at 281-228-6100:1200, or email 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



Walter J. Wissel

NACM Houston mourns the loss of Walt Wissel, who served as NACM Houston's President for over 25 years.

The history of HACM/NACM and many a career in credit management is interwoven with the history and life of Walt Wissel. We share his family's sorrow in his passing, and celebrate all he did and meant to this organization. On a personal note, Walt was a great contributor to my personal career here at NACM... quietly and professionally offering information, advice and history when I needed it most.

Thanks, Mr. W! We'll miss you.

K. E. Quill, CAE, CBA

Looavul Luhvul Loueville Looaville Looeyville

It's all right here.

NACM's 112th
Credit Congress
Exposition
May 18-21, 2008
**LOUISVILLE
KENTUCKY**


www.nacm.org

Be an Olympian!

Refer prospective members to NACM and you might win the gold!

Contest Dates: Now thru May 31, 2008

Prizes Awarded at Annual Meeting

Earn 1 point for every company you refer that joins NACM Houston as a new member.

Earn 0.2 points for every referral that becomes an associate member.

You will even **earn points** for referring new associate members at your own company!

Olympian Club Membership

- Sprint into this prestigious club by earning at least 1 point
- Be publicly recognized for your efforts
- Be rewarded with prizes from a prize catalog
- The more points you earn, the better the prize level

Gold Prize

Highest point total (minimum of 5 points) wins!

Drawing in case of a tie.

Silver Prize

Second-highest point total (minimum of 2 points) wins!

Drawing in case of a tie.

Bronze Prizes

Five prizes awarded by lottery drawing for qualified referrals.

Member's name entered into lottery once for each referral.

Better odds for more referrals!

PRIZES

Gold

\$250 American Express Gift Card

Silver

\$100 American Express Gift Card

Bronze

5 different prizes

For more information contact:

Ellen Neuwirth-Hirsch

Phone: 281-228-6117

Fax: 281-228-6123

Email: eneuwirth@nacmsouthtexas.org



DATE	PROGRAM TOPICS	MENU
Jan 22 & 23	Current Conditions and the Direction of the Economy	Stuffed Chicken Breast
Feb 19 & 20	Credit Fraud Case Study	Meat Loaf
Mar 18 & 19	Understanding Corporate Structures	Baked Chicken
Apr 22 & 23	Presentations Skills—Lessons Learned From Sales	Beef Tips
May 20 & 21	Daily Court Review—Finding and Using Public Records	Beef/Chicken Fajitas
Jun 17 & 18	Alternative Payment Methods	Chicken Fried Steak
Jul 22 & 23	Networking	Honey BBQ Brisket & Smoked Sausage
Aug 19 & 20	Mortgage Issues and the Greater Economy	Smothered Pork Chops
Sep 16 & 17	Securing Receivables and Credit Insurance	Beef & Chicken Enchiladas
Oct 21 & 22	Privacy Legislation	Chicken Parmesan
Nov 18 & 19	New Technology for Credit—Amazing Internet Sites	Turducken
Dec 16 & 17	Collection Tips	Honey Glazed Ham

February

sunday	monday	tuesday	wednesday	thursday	friday	saturday
					1	2
3	4 1:30pm - Events Committee (Teleconference) 2:00pm - Preference Risk Can Be Managed: Defenses That Reduce Exposure (Teleconference) 6:00pm - Business Credit Principles	5 8:00am Membership Committee Meeting (Boardroom) 11:30pm - BLMT 6:00pm - FSA II	6 11:30am - Education Committee Meeting	7 NWNPS Meeting - Boston 11:30am - Exam Reviews	8	9
10	11 6:00pm - Business Credit Principles	12 6:00pm - FSA II	13 11:30am - HEC Group Meeting	14	15	16
17	18 6:00pm - Business Credit Principles	19 10:30am - PLUM Group Meeting 11:30am - BLMT Group Meeting 11:30am - ELEC Group Meeting 11:30am - HAC Group Meeting 4:30pm - Executive Board Meeting 5:45pm - Board Meeting 6:00pm - FSAII	20 11:30am - CONT Group Meeting 11:30am - INDS Group Meeting 11:30am - INTL Group Meeting 11:30am - OFSS Group Meeting 2:00pm - Use of Statistical Techniques in Credit Management (Teleconference)	21 8:30am - HRIS 11:30am - ADME	22 8:30am - Intro to Financial Analysis	23
24	25 6:00pm - Business Credit Principles	26 8:30am - Eliminating Discrepancies and Getting Paid Faster 6:00pm - FSA II	27	28 8:30am - Basic Business Grammar & Communication Skills 11:30am - STLM Group Meeting (Joes Crab Shack)	29	