



## february superdays

### CREDIT JEOPARDY

#### **NACM Houston: Helping You Find Your Way**

How fast are you on your buzzer when it comes to credit trivia? For fun, prizes and surprising credit trivia don't miss this meeting!

**Game Show Host: NACM Staff**

**Time: 11:30am**

**Dates: February 16 & 17, 2010**

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

**Lunch will be Chicken & Sausage Jambalaya**

Do you know the questions to these sample answers?

- This Act prohibits contracts, combinations and conspiracies in restraint of free trade.
- A company owned by one individual.
- This time period is how long NACM Houston has determined trade lines to be in date, after this time period this credit report will be updated.

Join us at Super Days to find out!

*NOTE: 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!



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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**

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

**First Vice Chairman**

Gary White, CCE 713-423-1814  
Waste Management

**Second Vice Chairman**

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

**Treasurer**

Chris Myers 713-355-8100  
Credit Alternatives, LLC

**President**

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

**National Director**

Chris Myers 713-355-8100  
Credit Alternatives, LLC

**Directors**

Linda Bost, CCE 832-601-0751  
Copper Brass International

Karen Bennett, CBA 832-601-3749  
Smith International, Inc.

Charles Dunlap 713-614-3199  
Dunlap Consulting

Brenda Keener 713-847-1827  
Gulf & Basco, LP

Pre Moss Jr. 281-285-1962  
Schlumberger Technology Corporation

Pam Woodroof, CCE 713-895-6035  
BJ Services

Carol Zingelmann, CCE 281-855-6212

**Chair Emeritus**

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

**Corporate Counsel**

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

**Crawford Electrical Supply Company**  
**Kaneka Texas Corp.**  
**Delek Marketing & Supply**  
**USA Environment LP**

**Congratulations!**

Fredy Aldana, CBA  
LaDona Owles, CBA

**RSVP Responsibly**

Imagine you threw a party for your vegetarian friends and they didn't show...but your brisket-loving friends did! What would be the result?

You would have incurred the expense for a meal that no one ate, and had unhappy guests because you didn't have any meat!

Why does NACM Houston insist on reservations for Super Days, educational classes and events that have a 72-hour cancellation fee?

- To ensure adequate materials, food and beverages are on hand for the event.
- To control event costs by not over purchasing materials, food and beverages.
- To keep your costs down: This is your organization, and when extra costs add up, it can affect your dues and fees.

**What are NACM Houston's cancellation policies?**

**Education Workshops, Seminars and Classes:** Payment preferred before class date. Cancellations within 72 hours will be billed. Substitutions always welcome.

**Annual Meeting and Holiday Gala:** Payment preferred before event. Cancellations within 72 hours will be billed. Substitutions always welcome.

**Super Days and All Group Meetings:** Same-day cancellations and no shows will be billed.

**PLEASE RSVP RESPONSIBLY!**

**SAVE THE DATE**

Be sure to mark the afternoon of  
**Monday, April 26th** on your calendar.  
Our Annual Golf Scramble is a great  
place to network with your fellow  
credit professionals!



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  
Local Groups Coordinator 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, 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.

# national/regional groups calendar 2010

DAY	DATE	GROUP	CITY	HOTEL/LOCATION
Sun-Tue	Apr 11-13	TRMG	Las Vegas	Rio Hotel
Thu-Fri	Apr 22-23	TSWCCG	Dallas-Ft. Worth	TBD
Thu-Fri	Jul 22-23	TSWCCG	Austin	TBD
Tue-Wed	July 27-28	NWNPS	N/A	Teleconference
All-South	Oct 2010	TSWCCG	Oklahoma	TBD

## Are you throwing money down the drain?

Join an industry credit group!

"The networking among my peers in the same industry is priceless. Being able to inquire about trade information within this group actually pays for the group membership through savings on other trade report expenses. It is always great to have the support and expertise of this group as well as their knowledge concerning best practices of our basic job functions and problem areas. Help is always just a phone call or email away. The group is a great 'bang' for your company's buck!"

*Carolyn Pavlovsky, CCE  
North American Credit Manager  
Tyco Flow Control  
Chairman, National Waste Water  
Equipment Manufacturers Group*



#### A Group Designed for You!

- Quarterly meetings
- Custom trade credit reports
- Networking opportunities
- Best practices
- Industry specific education
- Peer-to-peer relationships

Contact:  
Byron McKinney  
281-228-6100:1465  
[bmckinney@nacmsouthtexas.org](mailto:bmckinney@nacmsouthtexas.org)

## NACM group spotlight Contractors Supply Industry Credit Group

Members of Contractors Supply (CONT) include companies that sell construction materials to general contractors and/or subcontractors. They differ from the Building Supply Group in that BLMT sells to home builders.

The purpose of the CONT is to collect, compile and exchange credit experience information within the industry. It also provides certain educational benefits to the membership so that the members' representatives may more knowledgeably perform their individual duties with respect to the credit and collection activities of their businesses.

For more information on joining this group, please contact Kathy Pace, Local Groups Coordinator, at 281-228-6100:1318 or [localgroups@nacmsouthtexas.org](mailto:localgroups@nacmsouthtexas.org).

# what's coming up???

NACM HOUSTON FEBRUARY/MARCH 2010 EDUCATION CALENDAR

DATE	EVENT, PRESENTER	TIME
Feb 1	<b>Understanding Your Rights and Obligations in Extending Trade Credit Under a Supply or Services Agreement to a Financially Distressed Buyer (Teleconference)</b> <i>Presenter: Wanda Borges, Esq., Borges &amp; Associates, LLC and Bruce Nathan, Esq., Lowenstein Sandler P.C.</i> In these challenging economic times, many suppliers of goods and services that are parties to agreements containing credit terms with a financially distressed customer find themselves between a rock and a hard place in deciding whether to continue to extend credit terms. Vendors are confronted on the one hand with litigation threats if they switch to cash in advance terms, particularly after the customer's bankruptcy filing and, on the other hand, with the likelihood of increased financial losses if they continue to extend the credit terms contained in their contracts. This program discusses the tools available to a creditor both prior to and during a customer's bankruptcy case associated with a decision to switch to cash in advance or more restricted terms, and how the inclusion of recommended contractual provisions will enhance a creditor's right to change to such terms if a customer's financial condition deteriorates. Creditor's rights under the UCC and common law, a goods supplier's additional UCC stoppage of delivery rights, rights of creditors that are parties to "executory contracts" and an assortment of additional rights and remedies a creditor may be able to exercise in a bankruptcy proceeding, all with the goal of limiting the risk of additional losses as a result of failed bankruptcy case will be discussed. Click <a href="#">here</a> for more information and to register.	2:00-3:30pm
Feb 4	<b>CBA Exam Review: Session 2 of 3—Accounting</b> <i>Presenter: Ronnie Archer, CCE, Dunn Enterprises, Inc.</i> Part two of the CBA Exam Review package. Course-specific review session covering the Basic Financial Accounting 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. Session includes a review and practice questions. Held at the NACM Houston Conference Center.	6:00-8:00pm
Feb 7	<b>FCIB-MSU Export Regulations and Compliance (Online Course)</b> If your company is importing or exporting products, you are subject to U.S. and global regulatory compliance and controls. From the CEO to the credit manager to the sales force, compliance is everyone's responsibility and can pose a risk not only to your company, but to you personally. Noncompliance is simply not an option. FCIB's unique and comprehensive five-week online course provides vital knowledge for the export department. You will learn how to spot red flags and recognize when it is time to seek help from your company's compliance officer or legal counsel. Click <a href="#">here</a> for more information and to register.	2:00-3:00pm
Feb 8	<b>What You Can Do About Your Employment Security (NACM Teleconference)</b> <i>Presenter: Susan Lujan, CCE, Kenworth Sales Company, Inc.</i> While the nation's current unemployment problems aren't exclusive to the B2B credit sector, credit jobs are still facing a rate of elimination that's faster than the speed at which openings are being created. The only way to stay ahead of this trend and keep, or even move beyond, your current position, is to prove your worth and the worth of sound credit management. Lujan will offer proven methods for illustrating your worth to a company long before cost cutting and layoffs even become an option, as well as ways to add value to your company while employed and decrease the time your resume sits on the job market, unanswered, when you're not. Click <a href="#">here</a> for more information and to register.	2:00-3:00pm
Feb 9	<b>Incoterms</b> <i>Presenter: Nadir Tayyab, Trade Technologies</i> If your company sells internationally, be sure to attend this workshop led by an expert in export documents. Topics covered include the purpose and scope of Incoterms, terms of sale vs. payment terms, the terminology of international trade, which Incoterms to use and the associated costs, responsibility and obligations between seller and buyer, transfer of risk from seller to buyer, and Incoterms and revenue recognition. Held at the NACM Houston Conference Center.	8:30-11:30am
Feb 10	<b>CBF &amp; CCE Exam Reviews</b> <i>Presenter: Ronnie Archer, CCE, Dunn Enterprises, Inc.</i> Held at the NACM Houston Conference Center, this session is designed for those people who are registered to take the CBF or CCE exams in March 2010.	11:30am-1:00pm
Feb 12	<b>Collection Management</b> <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. This seminar is especially geared toward improving the collection of accounts receivable in an adverse economy. Held at the NACM Houston Conference Center.	8:30am-4:30pm
Feb 16	<b>CBA Exam Review: Session 3 of 3—Financial Statement Analysis I</b> <i>Instructor: Wayne Hicks, CCE, MC Tubular Products</i> Part three of the CBA Exam Review package, this course-specific review session covering the Financial Statement Analysis I class is designed for those persons who are registered to take the CBA exam, or those who are just interested in brushing up on their knowledge in preparation for a future exam date. Session includes a review and practice questions. Held at the NACM Houston Conference Center.	6:00-8:00pm

# what's coming up???

NACM HOUSTON FEBRUARY/MARCH 2010 EDUCATION CALENDAR

DATE	EVENT, PRESENTER	TIME
Feb 16-18	<b>Financial Statements and Cash Flow Analysis: A European Perspective (Webinar)</b> Using theory and practical applications, this FCIB Europe webinar will provide an in-depth overview of key concepts underlying the proper analysis of financial and cash flow statements from a credit manager's perspective. The three-day webinar will cover all aspects and activities involved in analyzing financial statements, including accounting standards, common-size and trend analysis, ratio analysis techniques, analysis of the statement of cash flow and cash flow projections. Also for discussion will be a look behind the numbers, red flags and useful tips for credit managers to properly evaluate a company's financial strength and determine the operating efficiency, profitability and financial risk. Click <a href="#">here</a> for more information and to register.	
Feb 18	<b>How to Get Buy-in From the Top Down (Teleconference)</b> <i>Presenter: Susan Archibeque, CCE, director of credit and assistant controller, Nicholas and Company, Inc.</i> It's easy for credit professionals to become frustrated with the way their company views them. One of the most common criticisms lobbed at credit departments by sales teams and others is that they're too black and white, unwilling to negotiate on terms and generally difficult to work with. This perception, which is very often untrue, comes from a fundamental misunderstanding by company officials about the true impact of the credit department, and can lead salespeople to avoid credit whenever possible and cause a great deal of unnecessary stress and profit loss. Archibeque's presentation will show how a chronically underrated and underappreciated credit department can go from being avoided to being an integral part of the organizational fabric with four components: the credit policy, the credit scorecard, teamwork, and training and recognition. Click <a href="#">here</a> for more information and to register.	2:00-3:00pm
Feb 19	<b>Texas Sales &amp; Use Tax: Pipeline, Oil &amp; Gas Industries and Related Services</b> <i>Presenter: Phyllis Ivy-Weimer, Texas Tax Recovery</i> Interested in cash-flow? Take a guided tour through Texas Sales & Use Tax procedures for the oil & gas industries and related services. This workshop will guide you through the proper steps for determining current and correct taxability as required by the State of Texas Comptroller's Office. The course will eliminate gray areas of the Texas sales and use tax and all state forms will be provided. Held at the NACM Houston Conference Center.	8:30-11:30am
Feb 22	<b>Liens &amp; Bonds: Turning Notices Into Cash (Teleconference)</b> <i>Presenter: Greg Powelson, director, NACM's Mechanic's Lien and Bond Services</i> An attendee at Greg's lien seminars is presented with the most current information in order to design, plan and enhance the usage of mechanic's lien and bond claims. He teaches strategies that will guard against the construction debtor's number-one objection to payment: "I can't pay you until I get paid." Greg is a dynamic speaker mixing facts with personal stories to create a powerful message regarding the value of collateralizing receivables. Click <a href="#">here</a> for more information and to register.	2:00-3:30pm
Feb 23	<b>Basic Business Grammar &amp; Communication Skills</b> <i>Presenter: Kathleen Quill, CAE, CBA, NACM Houston</i> 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. Held at the NACM Houston Conference Center.	8:30-11:30am
Feb 24	<b>FCIB New York International Round Table</b> The keynote presentation by Torsten Slok, Ph.D., director of global economics at Deutsche Bank Securities, Inc., will be followed by a round table forum led by a moderator and a panel of experts in international credit, risk management and trade finance fields. Held at The Princeton Club, New York, NY. Click <a href="#">here</a> for more information and to register.	
Feb 25-26	<b>Bankruptcy Legal Workshop</b> <i>Presented by: Wanda Borges, Esq., Borges &amp; Associates, LLC and Bruce Nathan, Esq., Lowenstein Sandler P.C.</i> Despite every diligent effort and safeguard, it is inevitable that at some point in one's career, each credit executive will find themselves encountering a customer's bankruptcy. Often this happens with no advance warning. Sometimes, the creditor has time to take precautionary steps to protect itself once the bankruptcy has been filed. This two-day workshop held at NACM-National in Columbia, MD is intended to be a soup-to-nuts approach on the Bankruptcy Code and the changes resulting from the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. The program will include discussions on the impact of a trade creditor's ability to collect its claim and a creditor's resources to evaluate whether to extend credit to a debtor in bankruptcy. Click <a href="#">here</a> for more information and to register.	
Feb 28-Mar 4	<b>Financial Statement Analysis 2</b> <i>Program Instructor: George Schnupp, CCE, director of credit, Anixter Inc.</i> 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 <a href="#">here</a> for more information and to register.	



# what's coming up???

NACM HOUSTON FEBRUARY/MARCH 2010 EDUCATION CALENDAR

DATE	EVENT, PRESENTER	TIME
Mar 1	<b>Export LCs 101 and the Fundamentals (Teleconference)</b> <i>Presenter: Danielle Austin</i> Are you ready for the next phase of training in the world of international trade and letters of credit (LCs)? Everyone has gone to LC seminars presented by various banks or trade groups, yet no one touches on the "nitty gritty" and gives these presentations from the manufacturing side with a hands-on perspective. How can we make these meticulous, frustrating, rigid documents work for us?! Did you know you could actually use these as competitive sales tools, and make money from them too? Click <a href="#">here</a> for more information and to register.	2:00-3:30pm
Mar 4	<b>M&amp;M Bonds &amp; Liens</b> <i>Presenter: Tom Barber, Esq., Coats Rose Yale Ryman &amp; Lee, P.C.</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
Mar 5	<b>Reviewing Customer Accounts</b> <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
Mar 7	<b>FCIB-MSU Foreign Exchange (FX) Management (Online Course)</b> From entry-level professionals to senior-level executives, this four-week, instructor-led course delivers vital, practical knowledge about foreign exchange (FX) management—everything an international credit professional needs to know. The course is designed to be of value to any company whose business takes place in a currency other than the home currency. Any company importing or exporting products is exposed to foreign exchange risk. Indeed, even if a company manufactures and sells in the same country it could have significant economic exposure to changing foreign exchange rates. Click <a href="#">here</a> for more information and to register.	
Mar 8	<b>Nationwide Certification (CBA/CBF/CCE) Exam Test Date</b> For more information, email the <a href="#">NACM Houston Education Department</a> or call 281-228-6100:1200.	
Mar 9	<b>The Art of Getting Paid</b> <i>Presenter: Barry Elms</i> Have you ever had a check promised that didn't arrive? Have you heard the same excuses time after time? Would you like to know how to get paid on every collection call? Then this is the seminar for you! Held at the NACM Houston Conference Center.	9:00am-4:00pm
Mar 10-11	<b>Doing Business in Mexico (Webinar)</b> <i>Instructor: Romelio Hernandez, president and director of litigation, HMH Legal</i> This two-day FCIB webinar will convey knowledge on how to effectively do business with Mexican customers and get paid. Learn how to mitigate risks on credit sales in Mexico and how to turn your credit application into a valuable legal document that can protect you in cases of buyer default. Included is a look at governing laws, guarantees and security instruments. Think strategically, develop a game plan and maintain appropriate documentation. Click <a href="#">here</a> for more information and to register.	
Mar 15	<b>Joint Check Agreements (Teleconference)</b> <i>Presenter: Jim Fullerton, Esq., Fullerton and Knowles, P.C.</i> There is no such thing as a "standard" joint check agreement. These documents vary widely in their wording and the protection they offer a material supplier on a construction project. A credit manager must be able to evaluate the security offered and suggest changes that will better protect company assets. The most common joint check agreements state only that a general contractor will write any check jointly. This only helps if a check is ever written and offers no protection if the customer defaults on the project. Some agreements provide no recourse against a general contractor and even contain a waiver of your lien and bond rights. What if the customer disappears, goes out of business, or refuses to endorse a check? What if there is a disagreement about the amount owed the material supplier? Learn how to add solutions to these problems and provide actual security in a joint check agreement. Click <a href="#">here</a> for more information and to register.	2:00-3:00pm
Mar 16-17	<b>Doing Business in Canada (Webinar)</b> This FCIB webinar focuses on the credit application and how it can assist you in your role as a credit manager. The credit application is one of the first steps in building a successful relationship with a potential customer. Avoid potential misunderstandings by using the correct legal credit application language. In Canada, there are subtle differences that you need to be aware of. The webinar also looks at broader aspects of doing business in Canada. FCIB's expert speaker will give you a concise overview of Canada's legal and economic framework and key business legislation, as well as discuss recent changes to the insolvency legislation. Learn how to navigate the various jurisdictions governing credit in Canada. Click <a href="#">here</a> for more information and to register.	

# what's coming up???

NACM HOUSTON FEBRUARY/MARCH 2010 EDUCATION CALENDAR

DATE	EVENT, PRESENTER	TIME
Mar 17	<b>Social Networking (Teleconference)</b> <i>Presenter: Hazel Walker, executive director, BNI of Indiana</i> Hazel Walker has spent the last 15 years networking and teaching others to network. She started out owning her own insurance agency that she built using her networking skills. Today Hazel is the executive director for BNI of Indiana, a Referral Institute Trainer, as well as a professional speaker and writer. Hazel works with teams who need more effective communication skills as well as business owners and sales professionals who are frustrated with their lack of prospects. All things being equal, people want to do business with people they know, like and trust. Hazel helps business owners leverage their time and their networks to build their businesses. Click <a href="#">here</a> for more information and to register.	2:00-3:00pm
Mar 22	<b>Cashing in With Collection Scoring (Teleconference)</b> <i>Presenter: Samuel Fensterstock, director of business development, PredictiveMetrics, Inc.</i> Click <a href="#">here</a> for more information and to register.	2:00-3:00pm
Mar 23	<b>Advanced M&amp;M Bonds &amp; Liens</b> <i>Presenter: Tom Barber, Esq., Coats Rose Yale Ryman &amp; Lee, P.C.</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 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
Mar 24	<b>Bankruptcy Point/Counterpoint (Teleconference)</b> <i>Presenter: Wanda Borges, Esq., Borges &amp; Associates, LLC &amp; Bruce Nathan, Esq., Lowenstein Sandler P.C.</i> Click <a href="#">here</a> for more information and to register.	2:00-3:30pm
Mar 29	<b>Paperwork Deadline for Certification (CBA/CBF/CCE) Exams at Credit Congress</b> For more information, email the <a href="#">NACM Houston Education Department</a> or call 281-228-6100:1200.	
Mar 31	<b>Consumer Credit Scoring (Teleconference)</b> <i>Presenter: Dan Ridenour, CBA, president/COO, NACM Great Lakes</i> Click <a href="#">here</a> for more information and to register.	2:00-3:30pm

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](http://www.nacmsouthtexas.org) for more information. Don't hesitate to contact us! Scholarships are available! CEU points are awarded for most events!

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



## spotlight NACM Houston Staff Member Association Assistant

Samaira Williams started at NACM Houston as the receptionist in late 2007. She was so great at this job she was promoted twice in one year. First, to membership assistant at the start of 2008, then that summer to association assistant. She supports several departments including Education, Membership, as well as National and Local Groups.

Samaira likes the networking opportunities with members and the finished product of an event.

"It's really a great feeling to see members enjoying an event I helped work on."

# NACM Houston Supports the Marines!

Last year our Association supported an Army unit in Afghanistan which has now returned stateside. In November and December, we shipped items we had gathered for this unit to a U.S. Marine squadron which had just deployed to Afghanistan.

Enjoy the progress of some of the shipments of care packages:

## **November 25, 2009**

Happy Thanksgiving. We really appreciate the support and the care packages. What I plan on doing is setting stuff out in our chow tent. It's the one place that everyone will be. I know our night crew will appreciate the hand warmers. We're pretty set on cards. By the time we get off work, we all just read or go to sleep. Every once in a while we will play a card game after breakfast. Well thanks a lot and tell everyone I said hello. Talk to you later.

## **December 1, 2009**

We just received your first package. We put it up in the chow tent and it was completely empty in about one hour. Thanks a bunch. Glasses couldn't come at a better time. I just broke mine.

## **December 8, 2009**

We have received four boxes. Three of them had snacks and one with books. What I do is put them out in the morale tent along with the rest of Captain Lewis's boxes. Also, Captain Lewis (Morale Officer) will take a few boxes out to the other FOBs (forward operating bases) to give to the grunts who have it a lot worse than us. When I get some time I will get some thank you notes typed up. I work in the same tent as Captain Lewis so I will talk to him when he comes in tonight. Thanks for everything. Everybody really appreciates it. Other than that, it's cold and rainy today. We are starting to come in to the rainy season. Thanks again.

## **December 9, 2009**

We got another package today with the sunglasses. We're all walking around out here with Fossil glasses. Tell everyone thanks.

## **December 12, 2009**

I received the box for the ladies. I gave it to a few of them to take back to their tent. They all said thanks. They all seemed more excited about the bags themselves than what was actually in them. Two of them opened the box and started calling dibs on the little bags without even opening them to see what was inside. I also forwarded this message to Captain Lewis.

## **December 18, 2009**

I think we are starting to get some of the boxes that you have sent to Captain Lewis. I have seen at least two of them so far. They are also starting to do mail runs at night, so I'm not sure if more of them have shown up yet. Other than that, it's another cold and rainy day.

## **CAMP LEATHERNECK, AFGHANISTAN – 2009-2010** **THANK YOU from the Marines and Sailors of VMM - 261**





**December 25, 2009**

To everyone working with my aunt on operation VMM-261,

Thank you all for the care packages. The level of support you have shown is very touching. I now know what they mean about Texas hospitality. We have been getting the care packages now for about three weeks. Some of them we keep and distribute amongst ourselves, and some of them we send out to the forward operating bases for the Marines that have it a lot rougher than us. The good thing about being a flying squadron is that we can get these items to remote locations where marines are sleeping on the ground, showering with baby wipes and eating MREs every day. I know from personal experience that it's nice to have a good supply of hygiene gear and to eat something sweet every once in a while.

The flight mechanics here at 261 especially appreciate the hand warmers. It gets cold here at night and during the day. It is a 24-hour/7 days-a-week process to maintain the operational readiness of this squadron. That means rain, sleet, or shine, we have Marines working out on the flight line making sure these aircraft perform above PAR. Once again, thank you all and have a Merry Christmas and a Happy New Year.

Sgt. James M. Stamper  
VMM-261  
Marine Expeditionary Brigade 40

*NACM Houston Note: I talked with Sgt. Stamper on Christmas Eve and he reported that their tent was overflowing with our boxes and, there was a great deal of Christmas excitement among the troops!*

## **Operation Enduring Freedom**

The United States Marine Corps

There are approximately 210 Marines and Sailors attached to VMM 261, eight of which are women. They are living in tents with floors and working 12-hour shifts, so the days are long. They are flying the first Osprey squadron in Afghanistan. Seventy-five percent of the Marines are below 25 years old and this is the first deployment for 65% of them.

The squadron is based at the Marine Corps Air Station New River, North Carolina, the Corps' only East Coast rotary wing and tiltrotor Air Station. Their primary mission is providing combat assault support for Fleet Marine Force units worldwide. Their current deployment allows them the opportunity to deliver supplies and care packages to forward operating bases (FOBs).

The Marines on the ground at the forward operating bases are sleeping on the ground, showering with baby wipes and eating MRE's (meals ready to eat) every day. When on missions, they wear the same uniform for extended periods and constantly battle the effects of living in the sand.



## Want to Help the VMM-261?

The following is a list of items the VMM-261 would like to receive during their deployment for their use and to transport to the FOBs. The boxes are sent in care of the VMM-261 Morale Officer for distribution. If you would like to contribute to this project, please feel free to send or bring your items to NACM Houston at 10887 Wilcrest Drive, Houston, TX 77099. The post office supplies the packing boxes and each one ships for \$12.50 (recent \$.50 per box increase) regardless of weight. Contributions to help off-set the shipping costs are also welcome.

### Personal Items

Baby wipes	Toothbrushes/tooth paste
Chap Stick/lip balm	Avon Skin So Soft
Clear eyes	Underwear:
Hand sanitizers	Boxers or briefs, m/l/xl
Hand warmers	Socks:
Q-tips	Black or green

### Entertainment

Books, newspapers and magazines (men & women's)  
DVDs  
AA & AAA batteries  
Ear buds for iPods and CD players

### Food Stuff

Cheese/peanut butter crackers (individual packets)	Peanuts & trail mix (individual packets)
Coffee grounds	Power/protein bars
Instant coffee (jars or individual packets)	Powdered individual sports/ energy drinks
Granola bars	Condiments: individual packets work best (ketchup, mustard, hot sauce, etc.)
Hot chocolate packets	
Instant soups, mac and cheese	
Jerky & Slim Jims	

Sturdy ziplock bags: All sizes are used to keep sand out of items!



# NWNPS Meeting

JANUARY 14-15, 2010



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# Get on the Boat!

Contest Dates: Now thru May 31, 2010

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- Lou Mulligan, CBF

Get on the boat when you refer a new member to NACM!  
This boat is leaving the dock but not without you!

## Cruise your way into the NACM Houston Olympian Club!

### Olympian Club Membership

- ★ Climb aboard and join 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
- ★ 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!

**For more information contact:**

**Ellen Neuwirth-Hirsch**

**Phone: 281-228-6117**

**Fax: 281-228-6123**

**E-mail: [eneuwirth@nacmsouthtexas.org](mailto:eneuwirth@nacmsouthtexas.org)**



DATE	PROGRAM TOPICS	SPEAKERS
Feb 16 & 17	<b>Credit Jeopardy</b>	NACM Staff
Mar 23	<b>Renegotiating Your Business Relationship in the Construction Industries</b>	Panel of NACM Members
Mar 24	<b>Renegotiating Your Business Relationship in the International, Oilfield &amp; Chemical Industries</b>	Pre Moss, Schlumberger and Senette Parker, National Oilwell Varco
Apr 20 & 21	<b>Networking Like a Pro</b>	Kathi Quill, CAE, CBA, NACM Houston
May 25 & 26	<b>Credit's Place at the Table</b>	Carolyn Pavlovsky, CCE, TYCO Valves and Carl Doré, Doré & Associates
Jun 22 & 23	<b>What Would You Do?</b>	NACM Staff
Jul 20	<b>Do You Know What's Killing You in the Construction Industries?</b>	Charlie Paup, CCE, ACT Pipe
Jul 21	<b>Do You Know What's Killing You in the International Oilfield and Chemical Industries?</b>	Jay Wald, CCE, Core Labs
Aug 17 & 18	<b>Are You Smarter Than the Experts?</b>	NACM Staff
Sep 21 & 22	<b>Risk Mitigation Through Better Documents</b>	Randy Lindley, Bell Nunnally & Martin LLP
Oct 12 & 13	<b>Collection Jeopardy</b>	NACM Staff
Nov 16 & 17	<b>Bad Debt Options</b>	Ronnie Archer, CCE, Dunn Enterprises and Larry Tanner of Fitts Roberts & Co.
Dec 16	<b>Holiday Luncheon</b>	Santa & the U.S. Marine Corps

february

sunday	monday	tuesday	wednesday	thursday	friday	saturday
	1	2 6:00pm - FSA II Class	3	4 6:00pm - CBA Exam Review: Session 2 of 3 - Accounting	5	6
7	8	9 8:30am - Incoterms 6:00am - FSA II Class	10 11:30am - HEC Group Meeting 11:30am - CBF & CCE Exam Reviews	11	12 8:30am - Collection Management	13
14	15 Presidents Day NACM Holiday	16 10:30am - HAC Group Mtg 11:30am - BLMT Group Meeting 11:30am - CONT Group Meeting 11:30am - ELEC Group Meeting 6:00pm - FSA II Class 6:00pm - CBA Exam Review: Session 3 of 3 - Financial Statement Analysis	17 10:00am - INTL Group Meeting 11:30am - OFSS Group Meeting	18 9:30am - HRIS 11:30am - ADME (Houston Business Journal)	19 SETR - Beaumont	20
21	22	23 8:30am - Basic Business Grammar & Communication Skills 6:00pm - FSA II Class	24	25 11:30am - STLM Group Meeting (Joe's Crab Shack) 11:30am - BLMT Group Meeting	26	27
28						