

Business Credit Pro

TODAY'S RESOURCE FOR THE BUSY CREDIT PROFESSIONAL

FEBRUARY 2017

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February Super Days

NACM Gulf States 500 Qualifying Round Find Your Pole

February 21 & 22

Networking, qualifying point instructions, and much more

Topic: Ask the Lawyers

DETAILS:

- Networking 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: pvvaughner@nacmgs.org

Group Meetings

Tuesday, February 21

10:30pm:

Heating & Air Conditioning

12:30pm:

Contractors Supply Group
Building Materials Group
Electrical Supply Group

Wednesday, February 22

12:30pm:

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 reserve your seats 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.

Business Credit Pro

NACM Gulf States

10887 Wilcrest
P.O. Box 721348
Houston, TX 77272-1348
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 Burell, CCE 281-285-1963
Schlumberger Technology Corporation

Corporate Counsel

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

Groups Calendar

National Group Meetings

Apr 23-25	Transportation Revenue Management Group Chicago, IL	8:30am–5:00pm
Apr 27-28	National Oilfield Service & Supply Chicago, IL	8:30am–5:00pm
Jun 11-14	Credit Congress Grapevine, TX	

Regional Group Meetings

Apr 20-21	Texas Statewide Group Meeting Galveston, TX	8:00am–5:00pm
Sep 17-19	All South Conference Hilton Clearwater Beach Resort - Clearwater, FL	8:00am–5:00pm

Houston – Local Group Meetings for February

Feb 16	Steel & Metal Group	
Feb 21	Heating & Air Conditioning Group NACM Conference Center - Houston, TX	10:30–11:30
Feb 21	Contractors Supply Group NACM Conference Center - Houston, TX	12:30–1:30pm
Feb 21	Building Materials Group NACM Conference Center - Houston, TX	12:30–1:30pm
Feb 21	Electrical Supply Group NACM Conference Center - Houston, TX	12:30–1:30pm
Feb 22	Oilfield Services & Supply Group NACM Conference Center - Houston, TX	12:30–1:30pm

Louisiana – Local Group Meetings for February

Feb 9	Baton Rouge Building/Industrial Suppliers Ralph & Kacoos - Baton Rouge, LA	12:00–1:30pm
Feb 14	Louisiana Institutional Food Group TBD	11:30am–1:00pm
Feb 16	Mississippi Building Group TBD	12:00–1:30pm
Feb 18	New Orleans Building/Industrial Suppliers Galley Seafood Restaurant - Metairie, LA	12:00–1:30pm
Feb 18	New Orleans Electrical Group Cello's Restaurant - Metairie, LA	12:00–1:30pm



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

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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
Phaedra Vaughner, CGA 1350
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 1430
Distressed Business Services
Int'l Collections
Manager, Gerald Clements 1430

Credit Interchange
Credit Investigator, Carolyn Lewis-Pajeaud 1561
Interchange Supervisor, Wanda Love 1330
Data Specialist, Nicki Woodard 1355

Product & Service Consultant,
Henry Albert, CGA 1560
Deidre Henry 1341
Shante Norwood 1331

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.

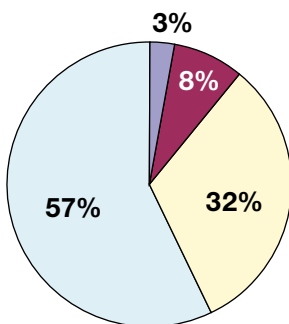
January New Members

Reulet Electric Supplies
Minecorp Energy (USA) LTD

Flash Poll

NACM Gulf States: Qualifying Round

How do you make the most of your team qualifying round?



- A. Watch for customers that may be going bankrupt.
- B. Get as many sales applications as possible.
- C. Prepare your team with a credit education background.
- D. Attend an "Ask the Lawyers" Session at NACM Gulf States.

Why NACM?

"I have routinely used one or more of the services offered by NACM Gulf States since I became a member in 1976. Whether in collections or credit reports, adjustments or industry groups, providing educational opportunities or advancing legislative issues, NACM Gulf States has always been the association that performed. If one hundred years of proven performance in business credit is what you're looking for, NACM will be your choice, your ONLY choice."



Gary E. White, CCE
Waste Management of Texas Inc.

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.



Next chance to participate is **February 13-17**. Visit the **CMI survey page** any time during these dates to help bring awareness to the credit profession.

This is How Successful Managers Are Keeping Their Employees Happy

If put on the spot, I bet anyone could name a manager who inspired or encouraged them. Would your team recognize you as one of their most successful managers?

Successful managers motivate employees while also creating a stable, enjoyable working environment. With managers increasingly considering employee engagement, why is the number of engaged employees still so low?

If you're among the companies with falling employee engagement, here are some practices successful managers follow to engage employees that you might add to your management strategy:

Get to Know Your Team

Building a productive team means knowing what makes each person work at their highest level. Not every employee needs the same amount of attention or the same tools to help them hit their individual goals. Treating everyone as a whole, rather than separate entities with individual strengths and weaknesses, will leave you with a group of disengaged, unproductive employees.

Find ways to get to know your team and determine specific needs. Conduct surveys to find out what's working and what improvements they want. Ask what you're already doing well, and what you personally could do better to motivate them. What tools do they need? What training could they benefit from?

Don't run a quick Google search and pick a generic employee survey. Create something unique to your culture, benefits and management style.

Surveys are crucial to understanding what your team expects from you, but there's nothing like a one-on-one meeting to really understand every employee. Take time to meet with each person to understand them both as an employee and an individual.

Find a casual and neutral place in the building to ease any tension that typically comes with meetings. This will give employees a chance to relax, open up and let you know what makes them tick.

Open the Communication Connection

If communication is lacking, it's impossible to understand employees on a personal and professional level and be someone they can open up to. Good communication is never a one way street. Employees whose managers are engaged, transparent and approachable are also notably more engaged.

Being present in the workplace and having an open door policy allows employees to trust the leadership. When your team feels comfortable coming into your office to speak about questions or concerns, you're better able to help them succeed. Leaders who encourage their employees to approach them any time, gain invaluable insight into what their team needs to truly be a well-oiled machine.

The door should always swing both ways. Employees need to understand their managers to fully trust them as leaders. It's safe to assume the majority of managers are not ill-intentioned, but rather misunderstood. Help your team see how you operate, why you manage as you do, and what you need from them to be a successful leader.

Give and Receive Timely Feedback

Pick up your annual performance review, walk over to the trash can and drop it. Now is the time to stop wasting your and your employees' energy on these outdated reports. Think a month or two back. What did each person on the team do well? Where do they need improvement? It's difficult to give a detailed evaluation even a month later, so think about how hard this information will be to accurately recall a year from now and how irrelevant it may be at that time.

Start hosting regularly scheduled performance meetings with your employees. Have a detailed discussion with each person at least once a month to refresh goals and expectations. Give positive feedback, but don't forget about the impact of constructive comments as well.

(continued)

**Digitize and Transform
Your Work Process
Using the All-In-One
B2B Credit Management
Platform**

Learn more @ Bectran.com

Bectran

NACM
National Trade Credit Report

The advertisement features a dark background with a vertical stream of green and white characters, resembling a digital data stream. The main text is in large, bold, sans-serif fonts, with 'Digitize and Transform' and 'B2B Credit Management' in red, and 'Your Work Process Using the All-In-One Platform' in white. Below the main text is the website 'Learn more @ Bectran.com'. At the bottom left is the Bectran logo, and at the bottom right is the NACM logo with the text 'National Trade Credit Report'.

Your team wants to do well, but actionable improvement is nearly impossible if they don't see where they've gone wrong. Once these positives and negatives are addressed, write down mutually attainable goals to hit before the next meeting.

Not so fast, performance evaluations don't end there. If you want to be a successful leader, you need to hear feedback from your team, too. Ask employees for opinions on how you're doing as a manager. Constantly be on the lookout for cues on how to grow your skills and engagement to help push them to new heights.

If you want to be a successful leader, you need to hear feedback from your team.

Jason Young

Reforming the Bank Reform Act

Even those who are generally pro-regulation have had their doubts as regards this monstrous piece of legislation. Those in the banking community have pointed at the Dodd Frank law as onerous, a significant reason for the sluggish lending environment that has hampered the recovery. Changing this set of bank regulations and laws has been a major goal for the GOP for years. It was a big part of the Trump campaign. As with all regulatory reforms, this one will take a while as it was massive and involved dozens of agencies and departments.

Analysis: Essentially, the battle is between those who want to maintain a wide and comprehensive safety net for consumers versus those who are seeking greater efficiency and growth from the financial sector. The behaviors that led up to the financial crisis of 2008-2009 were rooted in risk. The banks and other financial institutions convinced themselves that various high-risk moves were justified. This was the era of the sub-prime loan and speculation based on the assumption of greater and greater growth. When the wheels came off the economy, the financial community was exposed and unprepared. The ensuing chaos dropped the economy as a whole into recession. Some of the oldest and most respected institutions failed and vanished—Bear Stearns, Lehman Brothers, Merrill Lynch, Washington Mutual and many more. Those that survived needed bailouts from the government. This put billions in public money at risk. The vow was “this can never happen again.” What started as a plan to better control the actions of these larger banks became ambitious and intrusive as it soon affected even the smallest and most local of community banks—the institutions that had nothing to do with these excesses.

(continued)

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Part of the issue has been the complexity of the regulations—3500 pages of rules that involve 23 different regulatory agencies. The bitter joke in the banking industry has been that the good news is that banks are hiring, but the bad news is that they are hiring compliance officers and not development people. This legislation rapidly became a catch-all for regulation that had nothing to do with banking. There was even a rule about the purchasing of “conflict copper” from the Democratic Republic of the Congo. Mostly, there were new regulations designed to protect the consumer from the consumer’s own ignorance and greed. It should never have been a good idea to get a mortgage that was larger than one’s paycheck, but now the burden was on banks to keep people from doing something this foolish. There was an attempt to eliminate the “buyer beware” approach.

The changes that are now being sought include scaling back these consumer protections and reducing the burden imposed by the Financial Stability Oversight Council. The opponents to the reforms point out that these programs were intended to protect consumers from exploitation and unfair practices by banks and other institutions. They were also designed to ensure there would be no need to use taxpayer funds to bail out banks. There have been some who assert this could be dangerous territory politically for the Trump team as many of those who would be considered part of the core support base for his campaign have low opinions of the banking system. They have felt exploited by these practices in the past. The anger towards Wall Street shows up in both the left- and right-wing versions of populism. There are even those who consider these reforms to be favoring the financial communities they do not trust.

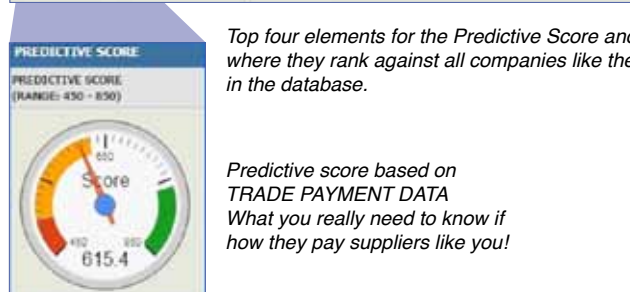
On the other hand, it has been the smaller banks and community banks that have suffered the most under the Bank Reform Act rules. These are the very banks that small business depends on. These banks are the pillars of the local community. They have been severely constrained by the mountains of regulatory requirements and in too many cases have been unable to play their traditional role in the communities they serve.

Source: Armada Corporate Intelligence’s Business Intelligence Brief, February 3, 2017, www.armada-intel.com

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January Report

According to the January report of the Credit Managers' Index (CMI) from the National Association of Credit Management (NACM), the combined score changed only slightly, to 54 from 54.1 the previous month. The combined score for the favorable factors was up from the month prior, but the news was not as good for the combined unfavorable numbers, which slipped back into the contraction zone.



"This month, the overall data was a bit misleading; it was utterly flat, suggesting that little had changed," said NACM Economist Chris Kuehl, Ph.D. "In reality, a lot changed."

Among the favorable categories, sales data improved to a level nearly as strong as that in November. The reading for new credit applications jumped as well, to the highest level seen in over a year, while the amount of credit extended hit numbers not seen in two years. This suggests that bigger customers and clients are asking for more substantial credit allocations. The data is consistent with improvement in the nation's capacity utilization numbers.

The good news in the favorable categories shows that some business is rebounding, but the problems that plague the other business categories are not going away anytime soon. "It is safe to assert that about half the companies out there are starting to see some real improvement in their prospects, while others are in real trouble and can't find a way to dig out of all this," Kuehl said.

The bad news is found in the unfavorable factors, with most of its categories mired in contraction territory or failing to maintain some short-lived momentum. The large contrast between the favorable and unfavorable categories "suggests there is a shakeout of sorts taking place in the economy," Kuehl said. "There was a slight decline in the reading for rejections of credit applications, which takes a little of the wind out of the sails of the positive new application numbers, as there is a suggestion that some of these new applicants are not all that creditworthy and are hoping that somebody isn't paying enough attention."

View the complete [CMI report for January 2017](#) 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.

1,190.00	2,283.61	1,000.00	1,586.89
6,028.35	4,000.00	2,000.00	51,146.33
3,190.00	1,000.00	4,166.00	4,904.06
3,646.00	42,195.72	1,010.00	9,000.00
6,139.17	8,000.00	2,500.00	4,166.00
3,800.00	4,398.94	4,166.00	3,500.00
3,327.30	3,830.00	2,026.50	3,500.00
2,000.00	3,048.24	1,183.08	11,261.39
2,453.72	5,100.00	8,197.76	1,126.29
10,805.00	1,000.00	2,500.00	3,000.00
1,910.48	2,117.37	1,600.00	1,088.82
2,365.19	2,500.00	1,000.00	2,544.73

IS THIS YOUR MONEY?

Recent recoveries of member delinquent accounts that they **NEVER** thought they'd see again! If your \$\$\$ aren't here, you need to place those accounts **TODAY!**

Meet the Leaders of the NACM Gulf States team:



Gerald Clements
Collection Manager
gclements@nacmgs.org

- 27 years of commercial retail and international collections
- 20 years of training in legal collection policies and practices



Kristen Donnell
Senior Asset Investigator
kdonnell@nacmgs.org

- 14 years of commercial and retail collections
- Specialist in account recovery

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National Association of Credit Management
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NACM Gulf States goes to Austin

January 19, 2017 • Austin, Texas

The Governmental Affairs Committee, with an assist from the Texas Statewide Construction Credit Group, brought their issues to Austin. Twenty-two NACM Gulf States members met with legislators and staff to voice concerns and the impact of legislation proposals for 2017. Everyone left with a greater understanding of “why we go to the hill.” Great trip!





Texas Statewide Construction Credit Group

January 21, 2017 • Austin, Texas

The Texas Statewide meeting brought a Monopoly themed event to Austin. Members enjoyed the Thursday evening dinner and were greeted on Friday morning with prizes and “take aways,” after sharing legislative review, “Best Practices” education, by Lori Drake, and credit exchange. Congratulations to outgoing president Lori Drake for her two years of service.

New officers were inducted for 2017-2019:

Lori Drake CBA	President	Lone Star Materials Inc
Austin LaFaille	Vice-President	Ferguson Enterprises
Tami Behner CCE	Secretary	American Tile & Stone
Belinda Haynes	Treasurer	WRS/Beacon Roofing
Molly Atlas	Councilor	MEMCO Inc



The next meeting will be held in Galveston, Texas at The Hotel Galvez on April 20-21, 2017. Get your “Roaring 20s” ready.

What's Coming Up in Professional Education?

DATE	EVENT, PRESENTER	TIME
Feb 15	Reimagining Your Credit Department <i>Presenter: Robert Karau, CICP, Robins Kaplan LLP</i> Please join us for this fresh, fast-paced, entertaining session on ways to “reimagine” your job, your department and your future. Are you doing everything you can to position yourself and your department for future success? Learn how you can be an effective agent of change in your current position. You will be able to better control your destiny as a credit professional. We will examine a number of ways that you can launch this journey. We will also include compelling, relatable facts and statistics that will help you gain acceptance from the decision-makers in your company. For more information on this NACM-National webinar , click here .	2:00pm
Feb 16	Introduction to Financial Statement Analysis <i>Presenter: Andrew Perry, CCRA, CICP, Inspectorate America</i> This is introductory course reviews the basic financial statements, and the analysis of these statements for the purposes of making credit decisions. This includes extracting more information from these financial statements using Ratio Analysis (how to calculate them and how to use them to interpret financial results). After completion of this course, you will have a solid understanding of financial statements, and be able to use the data contained in these statements to evaluate the performance of the firm.	8:30am–4:30pm
Feb 25	CBA Review/CBF Review/CCE Review <i>Presenter: TBD</i> These half-day workshops outline and prepare the student for what is covered on the CBA, CBP or CCE Exam. Meal is included.	9:00am–1:00pm
Feb 26–Mar 3	Financial Statement Analysis 1 <i>Instructor: Toni Drake, CCE, TRM Financial Services, Inc.</i> Financial Statement Analysis (FSAI) is a method of interpreting accounting data in an effort to understand the current financial performance of an entity and project its future health. FSAI keeps the evaluation process simple, but requires a working knowledge of basic accounting principles. The emphasis of the course is on analyzing financial statements issued by companies using fundamental ratio analysis techniques and analysis of the statement of cash flows. These evaluations can be used to determine the operating efficiency, profitability and financial risk of a firm. For more information on this NACM-National certification course , click here .	
Feb 27	Basic Business Grammar and Communication Skills <i>Presenter: Kathleen Quill, CAE, CBA, NACM Gulf States</i> This is a must-attend seminar for any adult who wants to brush up on their grammar and communication skills. This seminar will cover letters, memos, email and phone etiquette as well as the proper usage of commonly misused grammar.	8:30am–4:30pm
Feb 27	Wisdom for Credit People in Their 20s and 30s <i>Presenter: Kevin Stinner, CCE, CCRA, Crop Production Services</i> This session will focus on the steps of that conversation, and in doing so do multiple things, such as establishing trust, authority, agreement and getting the customer to agree to pay. This will be an informative, interactive session, allowing attendees to share their experiences. There will also be engaging activities to help attendees to discover new ways to use human nature to be more successful in their collection endeavors. For more information on this NACM-National webinar , click here .	2:00pm
Mar 4	CBA Review/CBF Review/CCE Review <i>Presenter: TBD</i> These half-day workshops outline and prepare the student for what is covered on the CBA, CBP or CCE Exam. Meal is included.	9:00am–1:00pm
Mar 8	Deep Dives into Ratios <i>Presenter: Susan Thomas, CBA, Eli Lilly and Company</i> We will take a close look at key ratios covering liquidity, activity, leverage, operating performance and cash flow analysis. Review and analysis of standard financial ratios will include the formula, calculation, interpretation and use. Also included are: comparisons, trends and combinations. For more information on this NACM-National webinar , click here .	10:00am
Mar 16	Management Strategies to Build Your A-Team <i>Presenter: Derrick Jones, CEO, Jones International</i> You know your team has the potential to be great, but something's holding them back. Consider changing your vantage point to awaken your team's performance. Discover the tools you need to help you re-position you and your team to achieve the success you know is within reach. Some areas of focus are: alignment of team and vision; know thyself; taking inventory (finding those hidden assets); creating the right culture for your team; and seeing it all come together.	9:30–11:30am
Mar 20	Article 9 of the Uniform Commercial Code: A Beginners Guide to Secured Transactions <i>Presenter: Adam Easton, Ferguson Enterprises Inc.</i> This webinar will cover the origins of the UCC, the basics of Article 9 including how to properly perfect a security interest, priority and enforcement of a perfected security interest, and an entry level understanding of a purchase money security interest (PMSI). The presentation is designed for credit professionals that have a limited understanding of Article 9 of the UCC and who have an interest in learning more about a PMSI. For more information on this NACM-National webinar , click here .	10:00am
Mar 30	M&M Bonds & Liens <i>Presenter: Richard Fulton, Esq., Coats Rose</i> This seminar is a MUST ATTEND for all who deal with Bonds & 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.	8:30am–4:30pm

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.

Tip of the Month

Who wouldn't like a personal shopper? I would, for sure. And if you say "naw," I just plain wouldn't believe you. AND if you say you prefer shopping for your duds at Walmart, I just plain wouldn't believe that either.



Look, there is a time in everyone's life (and there sure was in mine!) when buying shoes, jeans, makeup at Walmart is what you should be doing. Sometimes cheap is the best you can do, and it'll "do" just fine. I've been known to pick around in outlet bargain bins, for sure.

But if you had the choice? Even if your choice wouldn't be Neiman Marcus or Nordstrom, let's admit that we all enjoy a better buying environment and better quality products.



NACM Gulf States IS your personal shopper for quality products when it comes to business credit products, services and providers.

We have vetted sources, use ourselves and represent a huge group buy with the most respected, reliable and responsive providers in the world. We know how to pick the right ones for your needs.

Each one promises that our prices will not be beat, and you join the combined buying power of thousands of NACM members. You can go cheap, but when you've moved up to the pros, you know better is better. Where do you buy your shoes? I thought not.

Here's a list of just SOME of them. Call us for details.

Business Credit Reports

The National Trade Credit Report
Dun&Bradstreet
Experian
Equifax
Equifax Canadian
Skyminder International Reports
Kreller Group
OneCreditSource

Financial Services

UTA (EFT & Check Guarantee)
Vantiv (Credit Card Processing)
Dade Systems (Virtual Lockbox)
Securance (Business Insurance)
Bectran (Credit Management System)
Professional Alternatives (Permanent & Temp Staffing)
OneSource Risk Management (Credit Insurance)
Dominion Commercial Credit (Funding)

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

Boot Camp – Houston, TX



December 2, 2016

OOPS! We posted the wrong picture last month. So here is the class correction.

Advanced Credit Boot Camp – Louisiana

November 10, 2016

Thank you Baker, Donelson, Bearman, Caldwell & Berkowitz for hosting Louisiana Advanced Credit Boot Camp presented by Kathleen Quill, CAE, CBA. Watch your education calendars for 2017 dates.



SAVE THE DATE NACM Gulf States 2017 Annual Golf Scramble

Quail Valley Golf Course
2880 La Quinta
Missouri City, TX 77459

- \$99 per player before April 3, 2017 (PLUS be eligible for the early bird prize: A \$50 Academy Gift Card!!!)
- \$126 per player after April 3, 2017 (includes box lunch, greens, cart, dinner and drinks)
- \$399 for a foursome (includes above plus hole sponsorship)

**SPONSORSHIP
OPPORTUNITIES
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DATE: Monday, May 8, 2017

For more information
please call:
281-228-6100

NACM Gulf States At-a-Glance

FEBRUARY 2017

Thurs, Feb 9

6:00pm - Principles of Business Credit Certification Designation Class

Tues, Feb 14

11:00am - HEC Group Meeting w/ Andrew Flame

11:30am - HEC Group Meeting Teleconference

Thurs, Feb 16

11:30am - STML Group Meeting

6:00pm - Principles of Business Credit Certification Designation Class

Mon, Feb 20

Holiday

Tue, Feb 21

SUPER DAYS

10:30am - HAC Group Meeting

12:30pm - BLMT Group Meeting

12:30pm - CONT Group Meeting

12:30pm - ELEC Group Meeting

Wed, Feb 22

SUPER DAYS

12:30pm - OFSS Group Meeting

12:30pm - President's Circle

Thurs, Feb 23

6:00pm - Principles of Business Credit Certification Designation Class

Sat, Feb 25

9:00am - CBA Review

9:00am - CBF Review

9:00am - CCE Review

Mon, Feb 27

8:30am - Basic Business Grammar and Communication Skills

MARCH 2017

Thurs, Mar 2

6:00pm - Principles of Business Credit Certification Designation Class

Sat, Mar 4

9:00am - CBF Review

9:00am - CBA Review

9:00am - CCE Review

Mon, Mar 6

9:00am - National Certification Exams

Thurs, Mar 9

6:00pm - Principles of Business Credit Certification Designation Class

Tue, Mar 14

11:30am - HRIS Group Meeting

Thurs, Mar 16

11:00am - Management Strategies for Your A Team

6:00pm - Principles of Business Credit Certification Designation Class

Tue, Mar 21

SUPER DAYS

11:30pm - ELEC Group Meeting

12:30pm - BLMT Group Meeting

12:30pm - CONT Group Meeting

Wed, Mar 22

SUPER DAYS

12:30pm - OFSS Group Meeting

12:30pm - CHEM Group Meeting

12:30pm - President's Circle

Thurs, Mar 23

11:30am - STML Group Meeting

6:00pm - Principles of Business Credit Certification Designation Class

Tues, Mar 28

11:30am - HEC Group Meeting

Thurs, Mar 30

8:00am - M&M Bonds & Liens

6:00pm - Principles of Business Credit Certification Designation Class