



january superdays

STAYING ON TOP OF THE FOOD CHAIN

January 20 & 21

NACM Trade Report Feature:
Poll My Group

DETAILS:

- Lunch begins at 11:30am
- Lunch is \$15 per person; \$18 for walk-ins
- Not a member of a group? Contact Phaedra Vaughner for information on joining: pvaughner@nacmgs.org

Group Meetings

Tuesday, January 20:

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

Wednesday, January 21:

12:30pm: President's Circle
Oilfield Service
& Supply

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

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

281-228-6100
or register online
TODAY!



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

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NACMLouisiana

2, 4 Groups Calendar – January

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
Louisiana	504-885-3897/504-780-9346

Officers and Directors

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First Vice Chairman

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Second Vice Chairman

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 JD Herberger & Associates PC

Treasurer

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 NACM Gulf States

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 Sysco Corporation

Chair Emeritus

Dave McMillen, CCE 713-551-0361

Corporate Counsel

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

2015 National Group Meetings

Jan 15-16	National Wholesale Nursery Group NACM Conference Center - Houston, TX	8:30am-5:00pm
Apr 19-21	Transportation Revenue Management Conference Colonial Williamsburg Resort Hotels - Williamsburg, VA	8:30am-5:00pm
Mar 20	National Oilfield Service Supply Houston, TX	TBD
Apr 24	National Oilfield Service Supply Lafayette, LA	TBD
Jun 26	National Oilfield Service Supply Houston, TX	TBD
Sep 25	National Oilfield Service Supply Lafayette, LA	TBD
Oct 11-13	Transportation Revenue Management Conference The Mining Exchange - Colorado Springs, CO	8:30am-5:00pm

Regional Group Meetings

Jan 22-23	Texas Statewide Construction Credit Group Hilton Garden Inn - Austin, TX	8:30am-5:00pm
Jan 22	Plumbing & Water Works Group Hilton Garden Inn - Austin, TX	10:00-11:00am
Jan 22	Drywall Supply Group Hilton Garden Inn - Austin, TX	3:30-5:00pm

Local Group Meetings for January

Jan 6	Hotel Restaurant & Institutional Supply Group Jakes Finer Food - Houston, TX	11:30am-1:00pm
Jan 8	Baton Rouge Building/Industrial Suppliers Drusilla's Place - Baton Rouge, LA	12:00-1:30pm
Jan 13	New Orleans Electrical Suppliers Drago's Restaurant - Metairie, LA	12:00-1:30pm
Jan 20	Louisiana Institutional Food Group National Meat & Provision Company (NATCO) - Reserve, LA	11:30am-1:00pm
Jan 20	Contractors Supply Group NACM Conference Center - Houston, TX	10:30-11:30am
Jan 20	Electrical Supply Group NACM Conference Center - Houston, TX	12:30-1:30pm
Jan 20	Building Materials Group NACM Conference Center - Houston, TX	12:30-1:30pm
Jan 21	Oilfield Service and Supply Group NACM Conference Center - Houston, TX	12:30-1:30pm
Jan 21	President's Circle Meeting NACM Conference Center - Houston, TX	12:30-1:30pm
Jan 21	New Orleans Building/Industrial Suppliers Andrea's Restaurant - Metairie, LA 70002	12:00-1:30pm
Jan 22	Steel & Metal Supply Group Jax Grill - Houston, TX	11:30am-1:00pm



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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Staff Extensions

Accounting
Vice President of Finance & Administration,
Bernard Forde 1450

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

Membership/Education/Groups, 1317
Debra Martin, CGA

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, Frank Edmond 1430

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

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

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

Both NACM Gulf States and NACM Business Credit Services exist for and because of you. Any questions or specific needs are not just welcome, but the reason we are here. Please call us.

december
newmembers

Regions Bank

december
olympians

Lezlie Perkins

Migrating to Washington!

You are invited to join the NACM Gulf States Government Affairs Committee as we visit our legislators in Washington, DC on March 18-19, 2015. Help assure that the interests of all business credit grantors are considered in the current session! To help defray airfare and lodging expenses, several \$1500 reimbursement scholarships are now available to members.

Please contact Becky Showers or Kathleen Quill at 281-228-6100 or bshowers@nacmgs.org.



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

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

Next chance to participate is **January 19-23**. Visit the [CMI survey page](#) any time during these dates to help bring awareness to the credit profession.

January Industry Group Meetings

For more information, please contact Carolyn Lewis Pajeaud at 504-885-3897 or carolyn@nacmgs.org.

Jan 8 Baton Rouge Building/ Industrial Group Drusilla's Place 3482 Drusilla Lane Baton Rouge, LA 70809 225-923-0896 www.drusillaplace.com	Jan 13 New Orleans Electrical Suppliers Group Drago's Restaurant 3232 N. Arnoult Rd, Metairie, LA 70002 504-888-9254 www.dragosrestaurant.com	Jan 20 Louisiana Institutional Food Group National Meat & Provision Company (NATCO) 321 W 10th St Reserve, LA 70084	Jan 21 New Orleans Building/ Industrial Suppliers Group Andrea's Restaurant 3100 19th Street Metairie, LA 70002 www.andreasrestaurant.com
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December Report



While other economic indicators remained strong, the December CMI report from NACM shows several categories with lows not seen since March 2014. Overall, the combined numbers for manufacturing and service sectors fell to 54.9, compared with 55.8 in November. "It would have been nice to end the year on a high note," said Chris Kuehl, PhD, NACM economist. Although durable goods orders were robust, employment numbers solid and retail sales better than many had expected, CMI data ended the year by falling over two consecutive months to its worst numbers since the start of 2014. "That is a real worry," Kuehl said.

Although the combined Index of Favorable Factors slipped from 61.2 to 60.5—the lowest result since March—the combined data is still comfortably high. The Sales category dropped from 62.7 to 61.4—another low as compared with previous months. New Credit Applications improved, however, as it shifted from 58.1 to 59.2. Such a shift can serve as a mixed message, given there was a slight increase in the number of credit applications that were rejected. During times of stress, companies that are not credit worthy may attempt to get some credit lifelines, Kuehl said. The reading for Dollar Collections saw a significant drop, from 60.3 to 56.6—another low not seen since March. Amount of Credit Extended rose a bit from 63.7 to 64.6, which suggests that there are bigger credit offerings being made to some of the larger companies. The good news is that most of the readings were over 60 and that continues to be a positive development.

Most of the CMI's bad news stems from the Index of Unfavorable Factors, helping to make 2015 a mystery to predict. The combined index dropped from 52.2 to 51.1, toward the low side of that reading over the course of the past year and close to contraction levels (below 50). Rejections of Credit Applications dropped, but only slightly from 51.7 to 51.5. Bigger credit offerings to a select few clients and more applications from less than creditworthy companies seem to be the pattern of late. Accounts Placed for Collection also slipped a little from 51.8 to 51.1. The bigger issue, however, is that several readings are so close to the breakpoint between contraction and expansion. The category of Disputes took fell to 48.5, inside the contraction zone and at its lowest point in well over two years. This signals considerable tension between those that issue credit and those that receive it. Similarly, Dollar Amount Beyond Terms moved from 52.3 to 48.7—its lowest point since September. Dollar Amount of Customer Deductions also dropped from 49.7 to 48.5. "That is a trend that nobody wants to see extended," Kuehl said. And Filings for Bankruptcies actually improved from 56.5 to 58.5. "That is a decent sign of some progress as it suggests that the issues that have been affecting the creditors have not yet reached the point that companies are crashing and burning," he noted.

The data reflect two major problems: The reason for the weak numbers is not clear, and data for the unfavorable categories indicates weakness in company financials, Kuehl said. Given that some of the other national data has been improving, it begs the question: why isn't credit data pointing in the same direction? "At first blush, it appears that there have been stressors all year and that some companies have been able to cope better than others," Kuehl said. "There were companies that were weak to begin with, and there has not been enough growth to pull these companies out of it."

View the complete [CMI report for December 2014](#) 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.

what's coming up?

DATE	EVENT, PRESENTER	TIME
Jan 12	How to Add Value to Your Business as a Credit Manager Presenter: Leonel Torrejón, ICCE, CuraScript SD Specialty Distribution In today's complex and competitive markets, the credit manager and his/her team must be able to deliver outstanding value to his/her employer. Assigning credit limits and collecting past-due A/R is no longer sufficient to bring value and become a major partner and asset to the business. There are three major areas outside the traditional credit management practices where the team can make contributions that deliver value-added strategies to the business: 1) Vendor – Supply Chain Risk Management practices (provide guidance and intelligence about the company's key vendors and vendors that are also customers), 2) IT solutions and system improvements (accomplished either by using internal ERP's or external sources, such as third party web-based or software credit solutions), and 3) Strategic planning with sales and e-commerce (to help retain customers and increase revenue. Customer retention has become a high priority for many companies and credit can play a major role, along with improving invoicing strategies in the e-commerce universe).	2:00–3:00pm
Jan 14	Credit Applications in the Digital World Presenters: Jeffrey Cohen, Esq. and Seth Van Aalten, Esq., Corporate Restructuring & Bankruptcy Group Electronic documents and communications have become ubiquitous in the business world, and credit departments are no exception. To be effective in the modern economy, credit managers should be well versed in new laws and technologies that affect the way enforceable business and credit relationships are formed through electronic communications. This session will address key aspects of electronic credit applications, as well as electronic signature technologies that can create binding digital contracts. The digital world is rapidly evolving. Learn how the law has adapted to embrace new technologies and how to optimize your credit department to take advantage of the benefits of the digital age. For more information on this NACM-National webinar , click here .	2:00–3:00pm
Jan 15–Apr 2	Business Credit Principles (Thursdays) Instructor: Linda Bost, CCE, Cameron Valves & Measurements This course qualifies for and is required to attain CBA certification, giving students a fundamental understanding of business credit procedures and policy. It also provides information about credit investigation and evaluation along with an overview of legal issues affecting the extension of commercial credit. For more information on this NACMGS certification course , click here .	6:00–9:00pm
Jan 23	Every Pride Has a Pecking Order. Are You Sure You're in the Right Position?: M&M Bonds and Liens Presenter: Richard Fulton, Esq., Coats Rose Are you seeing the danger signs? Do you know where you should be next? This seminar is a MUST ATTEND for all who deal with bonds and liens! You will learn about forms for notices and claims, laws concerning bills-paid affidavits, lien claims against commercial and residential property, how to obtain property information, requirements for submitting a claim and procedures and time limits for filing liens. For more information on this NACMGS seminar , click here .	8:30am–4:30pm
Jan 28	Guarantees: Using Them to Your Advantage Presenter: Deb Thorne, Esq., Barnes & Thornburg LLP For more information on this NACM-National webinar , click here .	2:00–3:00pm
Jan 30	Having an Experienced Guide in a Foreign Land: International Finance International Credit Executive Invitational # 1 Guest Guide: Matthew Pickle, Exterran It can be scary making your way in international trade. Your speaker will be focused on helping you to understand international finance in the ever-expanding global market. Know the types of guarantees. Make sure you understand the differences and costs when comparing US LCs and foreign branches standbys. Be fully armed with the right questions when handling international credit. For more information on this NACMGS event , click here .	12:00–1:00pm
Feb 4	Unclaimed Property 101 Presenters: Laurie Andrews, CFE and Barbara Rice, Keane Unclaimed Property Every state has an unclaimed property law to which compliance is mandatory. However, there are still many organizations subject to these laws who are unfamiliar with what is required and the consequences of being noncompliant. States have recently become more focused on locating noncomplying entities with the intent of bringing them into compliance through either cooperative outreach programs or, increasingly, through rigorous audits. Therefore, it is imperative that all entities proactively ensure that they are in full compliance with the states' unclaimed property laws. This live audio conference will provide basic information on unclaimed property, who must comply, state reporting obligations, the consequences of noncompliance and suggested proactive measures to achieve full compliance. For more information on this NACM-National teleconference , click here .	2:00–3:00pm
Feb 6	Make Sure You Have Adequate Protection: Oil & Gas Liens, Mineral & Mechanical Presenter: Kenneth Green, Snow Spence Green LLP You don't leave base camp without the provisions of water, fuel or a radio. This new class on oil and gas liens above ground and below ground is that kind of protection. Learn the applications of the Texas Constitutional lien and the statutory liens, mechanic's contractor and liens against mineral property. When is a lien claim governed by construction lien law versus oil and gas lien law? Learn the differences in the requirements of Chapter 53 and Chapter 56 for perfecting and enforcing lien claims and when does the Texas Construction Trust Fund Act under Chapter 162 of the Texas Property Code Apply? For more information on this NACMGS event , click here .	8:30am–4:30pm

what's coming up?

DATE	EVENT, PRESENTER	TIME
Feb 6	Understanding the Language of a Foreign Land: Export 101—Know the Terms International Credit Executive Invitational # 2 Guest Guide: Ed Baldwin, CCE, WESCO Getting lost in the jungle can result from something as simple as not understanding the directions. Make sure you know the language of exporting terminology and requirements. From this session you'll understand NAFTA, INCOTERMS and make sure you are compliant with export regulations. For more information on this NACMGS event, click here .	12:00–1:00pm
Feb 9	Analyzing Financial Statements Presenter: Ron Sereika, CCE, CEW, CooperVision, Inc. For more information on this NACM-National webinar , click here .	2:00–3:30pm
Feb 10	When Food and Water is Scarce, Be Sure You Know How to Protect You and Yours: Basics of Bankruptcy for Credit Professionals Presenter: D. Brent Wells, Esq., Wells & Cuellar, PC Don't get caught short in the wilderness. This class will give you an introductory survey of the entire landscape of bankruptcy law in a half-day workshop. Learn the fundamentals of chapters 7, 11 and 13, the automatic stay and its exceptions, proofs of claim (both secured and unsecured), scope and effect of discharge, reaffirmation, assumption and reclamation, as well as defending preferences and other trustee avoidance actions. This comprehensive overview will include the latest changes and will be presented by a creditor's rights specialist with over 25 years experience protecting claims and collateral bankruptcy for commercial credit clients.	8:30–11:30am
Feb 13	Getting Your Equipment to a Foreign Land: Understanding Ex-Im Bank International Credit Executive Invitational # 3 Guest Guide: Joseph Ringer, Director, US Export-Import Bank You're on the adventure into a foreign land. Be sure you've got the right insurance and terms for this journey. Your experienced guide will lead you through export credit insurance and financing for export of capital equipment. For more information on this NACMGS event , click here .	12:00–1:00pm
Feb 18	Trust But Verify: How to Use Construction Trust Fund Statutes to Get Paid Presenter: Rebecca Hicks, Esq., Hicks Law Group PLLC Many states have enacted construction trust fund statutes to protect subcontractors' and suppliers' right to payment. The statutes provide an additional tool for the savvy credit manager to collect on troubled accounts. Some of the statutes add personal liability and they can have beneficial effects to help your priority in a bankruptcy setting. In this seminar, you will learn what trust funds are, which states have construction trust fund statutes, how to use the statute to assert a claim to the funds, and how to use the statute in bankruptcy to improve your priority. For more information on this NACM-National webinar , click here .	2:00–3:00pm
Feb 22–26	Financial Statement Analysis 2: Credit and Risk Assessment Instructor: George Schnupp, CCE, Anixter, Inc. This intermediate financial analysis program has been designed for credit analysts and managers seeking a comprehensive understanding of a company's total operating performance and financial condition as well what's behind the numbers in financial reports. It is designed to improve the credit professional's ability to analyze and interpret financial statements leading to quality credit risk assessment. The program gives equal weight to the process of financial reporting, the analysis and interpretation of financial statements and the steps required to write a quality credit line recommendation. This certificate session is held at NACM-National offices in Columbia, MD. For more information, click here .	
Feb 24	Roar Like a Lion, Be Understood Immediately: Basic Business Grammar and Communication Skills Presenter: Kathleen Quill, CAE, CBA, NACM Gulf States You do not mistake the roar of a lion; the message is immediate. Yours should be, as well, and should not distract readers with poor grammar or spelling errors. Join this great refresher course for any working adult 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 words and phrasing. You're guaranteed to be a better communicator at the end of this workshop. For more information on this NACMGS workshop , click here .	8:30–11:30am

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.

Just Around the Corner – Houston

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



M&M Bonds & Liens

Presenter: Richard Fulton, Esq, Coats Rose

Friday, January 23, 2015 • 8:30am–4:30pm

This seminar is a MUST ATTEND for all who deal with bonds and liens! You will learn about forms for notices and claims, laws concerning bills-paid affidavits, lien claims against commercial and residential property, how to obtain property information, requirements for submitting a claim and procedures and time limits for filing liens.

Having an Experienced Guide in a Foreign Land: International Finance International Credit Executive Invitational #1

Guest Guide: Matthew Pickle, Exterran

Tuesday, January 30, 2015 • 12:00–1:00pm

It can be scary making your way in international trade. Your speaker will be focused on helping you to understand international finance in the ever-expanding global market. Know the types of guarantees. Make sure you understand the differences and costs when comparing US LCs and foreign branches standbys. Be fully armed with the right questions when handling international credit.



Upcoming Certification Classes



Business Credit Principals

Instructor: Linda Bost, CCE

Thursdays, January 15–April 2, 2015 • 6:00–9:00pm

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

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



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



AMERICA'S CENTER
ST. LOUIS, MISSOURI

NACM's 119th Credit Congress & Exposition explores the all-American beauty and vitality of St. Louis. The Gateway City beckons NACM with Midwestern hospitality, May 17-20, 2015.

Join NACM for the largest gathering of business credit professionals in the United States to share in the celebration of professional excellence—the multitude of educational and networking opportunities and so much more.

Visit creditcongress.nacm.org
to "Meet Me in St. Louis."

Trade Deficit Lowest Since 2003

This is one of the most often misinterpreted pieces of economic data and this is partly due to semantics. We assume that anything that says deficit is a bad thing as most of the time it is. We don't want a budget deficit and we generally avoid having a deficit of anything if we can help it. Surely the same logic would apply to trade. It just naturally seems that it would be better to sell more than we buy, but that is not always the case. The US economy is vast and complex and there are many companies that need to buy materials and goods from other countries so that they can make something else that has more finished value. The consumer in the US is pretty excited about the ability to buy things from other places at a cheaper price. In simplest terms the deficit is a problem for some and an advantage for others.

The trade deficit was expected to get bigger as the dollar has been gaining against all the other major currencies—12% last year and almost a full point already this year. This was also supposed to weaken the GDP numbers for the fourth quarter, as the US would be selling less and buying more. The data is showing that thus far the stronger dollar is not having the impact that many thought it would (at least not yet) and at the same time, the US is not spending on imported oil as it has in the past. The level of import is actually up, but the collapse in the per barrel price has saved the US a considerable sum of money and by all accounts it will continue to do so. The trade numbers for the US are looking pretty good as a result—even as exports decline a little. They are off by 1% in the past month, but imports are off by 2.2% and that translates into a deficit of \$39 billion, 7.7% less than it was in November.

Analysis: The big question is whether this is good news or bad news or some combination of the two. It is certainly nice to see a reduced level of oil costs as far as the import side of things is concerned, but there is the sticky issue of the US energy sector. The US would once have been ecstatic about the drop in the price of oil, but today the US is an oil producer in its own right and misses that revenue as much as the OPEC states do. The positive impact of lower oil costs will play out through the year, but the negatives are hitting right away.

The consumer is going to be the important player as far as the deficit is concerned going forward. The US may have been importing less in the way of oil and some other commodities, but the consumer has been buying as much or more from the rest of the world as in the past. The consumer is more confident than has been the case in years and the drop in gas prices essentially gave people a raise and that may mean that people are willing to keep spending into 2015. The world's exporters will certainly hope so.

Source: Armada Intelligence Brief, January 8, 2015, www.armada-intel.com



For more information,
please call:
281-228-6100

SAVE THE DATE NACM Gulf States Annual Golf Scramble

CYPRESS LAKES GOLF CLUB
18700 Cypresswood Dr.
Cypress, Texas 77429

DATE: Monday, May 4, 2015

COST:

- \$99 per player *before* April 3, 2015 (PLUS, eligibility for the early bird prize: a \$50 Academy gift card!)
- \$126 per player *after* April 3, 2015 (includes box lunch, greens, cart, dinner and drinks)
- \$399 for a foursome (includes box lunch, greens, cart, dinner and drinks, *plus* hole sponsorship)

NACM Gulf States Annual Holiday Gala

A Golden Finish





2015 superdays

DATES

- Jan 20 & 21 (Tue/Wed)
- Feb 17 & 18 (Tue/Wed)
- Mar 17 & 18 (Tue/Wed)
- Apr 21 & 22 (Tue/Wed)
- May 19 & 20 (Tue/Wed)
- Jun 24 (Wed)
- Jul 21 & 22 (Tue/Wed)
- Aug 18 & 19 (Tue/Wed)
- Sep 22 & 23 (Tue/Wed)
- Oct 20 & 21 (Tue/Wed)
- Nov 17 & 18 (Tue/Wed)
- Dec 9 (Wed)

THEME

- Staying on Top of the Food Chain
- What's in Your Trunk?
- Read between the "Lions"
- A Different Perspective
- Run with Your Herd
- Annual Meeting: Survival of the Fittest
- Honing Your Skills
- Better Together
- Can a Leopard Change His Spots?
- Stay off the Endangered Species List
- We've Got Your Back
- Holiday Gala: Bringing up the Next Generation



january 2015

sunday monday tuesday wednesday thursday friday saturday

				Holiday	1	2	3
4	5	6 11:30am - HRIS Group Mtg	7	8 12:00pm - Baton Rouge Building/Industrial Group Mtg	9 8:00am - Rolling Out a Credit Card Payment Program and Surcharging the Customer	10	
11	12	13 12:00pm - New Orleans Electrical Group Mtg	14	15 6:00pm - Business Credit Principles Certification Course	16	17	
18	19	20 10:30am - CONT Group Mtg 11:30am - Louisiana Institutional Food Group Mtg 12:30pm - BLDG Materials Group Mtg 12:30pm - ELEC Group Mtg	21 12:30pm - OFSS Group Mtg 1:00pm - President's Circle Mtg 2:00pm - Navigating Your NACM Gulf States Database Webinar	22 11:30am - STML Group Mtg 6:00pm - Business Credit Principles Certification Course	23 8:30am - M&M Bonds and Liens	24	
25	26	Super Days		28	29	30 12:00pm - International Finance Lunch & Learn #1	31

Tip of the Month

Find the Secret Sauce recipes!

After member login, an icon appears on your menu page named: MEMBERS ONLY. That's where we put the NACM Gulf States secret sauce recipes—and you have full access!

You'll find forms, documents, articles, lists by state of unclaimed property surrender requirements, critical information updates and—best of all—the Knowledge Vault.

The Knowledge Vault is a list of names and contact information of experts (members, attorneys, accountants, government representatives, etc.) who have agreed to take your call or email to help you solve a problem, help you work through an issue or send you forms you need JUST because you're an NACM Gulf States member. Normally, you could pay thousands for that kind of one-on-one attention.

Pretty cool, huh? And it's for members only.

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

february 2015

sunday

monday

tuesday

wednesday

thursday

friday

saturday

1	2	3	4	5	6 8:30am - Oil & Gas Mechanical & Mineral Liens 12:00pm - International Finance Lunch & Learn #2	7
8	9	10 8:30am - Basics of Bankruptcy for the Credit Professional 12:00pm - New Orleans Electrical Group Mtg	11 9:30am - Hotel Restaurant and Institutional Supply Group Mtg - Teleconference 11:30am - Houston Energy Group Mtg	12 12:00pm - Baton Rouge Building Group Mtg	13 12:00pm - International Finance Lunch & Learn #3	14
15	16	17 10:30am - CONT Group Mtg 10:30am - HAC Group Mtg 11:30am - Louisiana Institutional Food Group Mtg 12:30pm - BLDG Materials Group Mtg 12:30pm - ELEC Group Mtg	18 12:30pm - OFSS Group Mtg 1:00pm - President's Circle Mtg 2:00pm - Navigating Your NACM Gulf States Database Webinar	19 12:00pm - New Orleans Building Supply Group Mtg	20	21
Super Days						
22	23	24 11:30am - Louisiana Institutional Food Group Mtg	25	26	27	28

Why NACM?

"I have always considered NACM Gulf States my most valuable outside resource for information and ideas. Between the Industry Credit Groups, the Super Days luncheons and the fantastic networking opportunities they provide, I have gathered enormous insight and practical ideas over the years from my professional peers, helping me to learn what works and what doesn't, and to do my job better."



Bruce R. McKee
Credit Manager
Packaging Service Co., Inc.
SolvChem, Inc.
SolvChem International



Direct Hire - Temporary
Preview - Contract

Specialist in
Staffing Credit and
Collections Professionals

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