

# Business Credit Pro

TODAY'S RESOURCE FOR THE BUSY CREDIT PROFESSIONAL

JANUARY 2017

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## January Super Days

# NACM Gulf States 500 – Start Your Engines

January 17 & 18

Networking, Qualifying point instructions, and much more

### DETAILS:

- Networking 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](mailto:pvaughner@nacmgs.org)

### Group Meetings

Tuesday, January 17

12:30pm:

Contractors Supply Group  
Building Materials Group  
Electrical Supply Group

Wednesday, January 18

8:00am:

NOGS

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!**

# 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

## Officers and Directors

### Chairman

Jackie Hoelting, CCE, CCRA  
GSC Wholesale LLC 713-842-5161

### First Vice Chairman

Robert Verhage, CBA, CCRA 281-829-8010  
Seven Meadows Auto Group LLC

### Second Vice Chairman

Anne Scarcella, CCE, CCRA 713-293-1684  
Jake's Finer Foods

### Treasurer

Charles Dunlap 281-978-2126  
Ntegrity Financial Solutions

### President

Kathleen Quill, CAE, CBA 281-228-6100  
NACM Gulf States

### Directors

Molly Atlas 713-683-8996  
Memco, Inc.

James Criswell 832-200-0818  
Professional Alternatives, PC

Bruce McKee 281-485-1458  
Packaging Service Co. Inc.

Steve McQueen 504-733-8500  
Dyke Industries Inc.

Andrew Perry, CCRA 713-944-2000/5206  
Inspectorate America

John Stryker, CCE 832-386-5430  
Citgo Petroleum Corporation

Barry Tuck, CBA 281-758-6991  
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

Jan 18	National Oilfield Service & Supply NACM Conference Center - Houston, TX	8:30am-5:00pm
Jan 26-27	National Wholesale Nursery Products & Supplies Group NACM Conference Center - Houston, TX	8:30am-5:00pm
Apr 23-25	Transportation Revenue Management Group Chicago, IL	8:30am-5:00pm

## Regional Group Meetings

Jan 19-20	Texas Statewide Group Meeting Austin, 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 January

Jan 17	Heating & Air Conditioning Group Book Only	
Jan 17	Contractors Supply Group NACM Conference Center - Houston, TX	12:30-1:30pm
Jan 17	Building Materials Group NACM Conference Center - Houston, TX	12:30-1:30pm
Jan 17	Electrical Supply Group NACM Conference Center - Houston, TX	12:30-1:30pm
Jan 19	Steel & Metal Group The Spaghetti Western - Houston, TX	11:30am-1:00pm
Jan 30	Hotel Restaurant & Institutional Supply Group Book Only	

## Louisiana - Local Group Meetings for January

Jan 12	Baton Rouge Building/Industrial Suppliers Ralph & Kacoos - Baton Rouge, LA	12:00-1:30pm
Jan 17	Louisiana Institutional Food Group S&W Wholesale Foods LLC - Hammond, LA	11:30am-1:00pm
Jan 18	New Orleans Building/Industrial Suppliers Galley Seafood Restaurant - Metairie, LA	12:00-1:30pm
Jan 19	Mississippi Building Group TBD	12:00-1:30pm
Jan 24	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

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

#### Staff Extensions

Accounting  
Vice President of Finance & Administration,  
Bernard Forde 1450

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

Membership/Education/Groups  
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 1268  
Shante Norwood 1333

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 New Members

Reulet Electric Supplies  
Minecorp Energy (USA) LTD

## 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.**



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 **January 16–20**. Visit the  
**CMI survey page** any time during these dates to help  
bring awareness to the credit profession.

## Managing Change in 2017

Hello, and welcome to another crazy year! Or another amazing year—it's really yet to be determined what kind of year it's going to be. But it definitely promises to be an interesting year, for me at least, because I'm going to become a father. This is officially the last month of my life that I will not be a father, unless of course my son decides to screw up all of our plans by showing up early. I wouldn't put it past him, either. He's been kicking my wife awake at night and giving her wicked heartburn, so I'm pretty confident that he's going to be a handful. I suppose I shouldn't expect anything different, though. I also kick my wife awake at night sometimes whenever she snores too loud or I'm running away from monsters or something, so my son probably has it in his blood.

Those of you who have seen me present may remember me saying that I think becoming a parent changes us more profoundly than any other decision we ever make in life. I definitely believe that. But somewhat surprisingly, I still can't properly imagine exactly what those changes are going to be. My whole life I've been able to use past experiences to make an educated guess about what a particular future experience might look like, but here I'm totally lost—and when I ask parents what I should be doing to prepare myself mentally for what's about to happen, they mostly just laugh at me and say, "Don't worry, you'll figure it out. Absolutely nothing you've ever done has prepared you even slightly for what's about to happen, but I'm sure it'll be fine."

That's a crummy thing to say, I think, and it's even crummier that it seems to be completely true. Never in my life have I felt quite as unprepared for an upcoming change as I do right now, weeks away from becoming a dad. So this month I want to share with you what I'm experiencing right now and hope that it will be useful to you whenever you find yourself faced with a potential change that makes you feel vulnerable and unprepared.

### **It's OK To Be Really, Really Scared**

There is nothing wrong with being afraid of big changes. I had a mild panic attack during a hospital-run class about breastfeeding recently, which is doubly shameful considering my breastfeeding duties will be, um, minimal. A friend of mine talked about his white-knuckled drive home from the hospital with his newborn (a drive that lasted six minutes and involved speeds of maybe 35 miles an hour), and another told me he almost fainted when the nurses told him to watch his newborn son unsupervised. Fear is a normal response to the unknown, and while we can often do things to mitigate it, we aren't likely to ever fully eliminate it. So as long as your fear is not completely crippling or paralyzing, then don't beat yourself up too much if you're a little (or a lot) nervous about what's coming your way.

### **In The End, You Will Be OK**

At least that's what everyone keeps telling me. I'm worried that I'll suffocate my child when we do stomach time, or accidentally rip his leg off when I go to change his diaper. I'm afraid he'll be too warm when he sleeps, or too cold, or that I won't love him enough,

and I could go on and on and on until I would sound like a bona fide madman—and every parent I talk to just smiles and says that I'll end up figuring it all out, just like the billions of parents before me have. They'd better be right, because if not then I'm going to find every parent in the world and say very mean things to them. But there's comfort in knowing that a whole lot of people have been there before me. And that tends to be true of every major change that we face. Other people have gotten divorced, transferred to a new department or city, quit a stable career to start their own business, and coped with the loss of loved ones. There are others who know what you're going through, and when they promise that you'll make it safely to the other side, it's nice to know that they kinda sorta know what they're talking about.

So that's it. I hope that helps you deal with whatever massive changes you might be facing right now. As for myself, I'd like to tell you that I'm going to spend my last kid-free days partying and staying up until 2am. But mostly I'm painting walls and researching insurance options. If actual parenthood is somehow more boring than pre-parenthood, I seriously don't know if I'll survive.

*Jeff Havens*  
*Jeffhavens.com*

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**Platform**

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**Bectran**

**NACIM**  
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 text is prominently displayed in white and red. At the bottom, there are two logos: the Bectran logo on the left and the NACIM National Trade Credit Report logo on the right.

## Establishing a Credit Policy

A credit policy is designed to help establish consistency across departmental functions. It provides the latitude to plan departmental operations within the scope of the company policy, to create effective procedures and techniques to implement that policy and to establish adequate controls. The policy can also assure that there is uniformity in the company's dealings and interactions with its customers, and provide a means of recognizing the importance of the credit function to the company.

When a company is developing a new credit policy or is reviewing an existing one, a number of factors should be considered. Some of these are internal in nature while others are external, and can vary in relative importance. All of them together, however, establish the context within which a credit policy must operate.

Below is a checklist for a well-defined credit policy:

1. Formal organization of department
2. Job description, titles and review process
3. Credit department budget guidelines
4. Credit documentation required for credit file
5. Methods of gathering credit information
6. Time limits for credit decisions
7. Established credit lines and procedure for establishing new lines
8. Procedure for communicating the decision to the customer
9. Procedure for communicating the decision to management
10. Procedure for communicating the decision to the sales department
11. Procedure for communicating the decision to operations
12. Guidelines for dealing with and assisting marginal accounts
13. A collection policy that reduces borrowing costs
14. A collection policy that deals with slow-paying accounts
15. A collection policy that minimizes bad debts
16. A policy for unearned discounts/unauthorized deductions
17. A policy for the handling of disputes
18. A policy for the handling of returned and damaged merchandise
19. Establishment of terms of sale
20. Policies for using secured transaction for protection
21. A policy for the use of a guarantee
22. Guidelines for reporting to upper management

Source: NACM's Principles of Business Credit

NACM Gulf States is partnered  
with Dun & Bradstreet

dun & bradstreet

GROWING RELATIONSHIPS THROUGH DATA

**You are able to get the solutions you need  
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***Things can change  
overnight and we want you  
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**Be ready by:**

- **Knowing the Risk in Your Current Portfolio**
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# Why NACM?

I would like to freely give my thoughts regarding membership in NACM Gulf States. I have been a member for over 20 years. I was sitting here trying to think if I had ever during those years contemplated cancelling my membership in order to spend my Credit Department budget dollars with another organization. Simply put, I couldn't. I'm sure I will forget some of the available services offered by our NACMGS, however they are all really good and very important with some more important to members than others. It all depends on what your needs are involving your job, expertise, and what you can do to help your employer. The interesting thing is it doesn't matter what industry you are in, NACM can help you in your job. I have been pushing the available Trade Credit Reports for the last several years. I have convinced my last three employers to have NACM as the go to report and cancel other subscriptions. Besides saving my employers lots of dollars in the process, in my opinion I now have a better tool for evaluating credit on a company than I did before. You just can't beat that with a stick. I have used the vault when I needed information on specific topics. Coming to NACM first, I get better and in my opinion, better information that just trying internet searching. The monthly Super Tuesdays and Wednesdays, what other organization has anything that compares? There is networking, and valuable education from experts in the field for the topic that month. Then you have the collection service. As a member-owned organization, why would you want to give your tough and difficult accounts up for collection than with NACM? They get the job done. I have used a variety of collection agencies in the past, some good and some not so good. With NACM I can truly say that my recovery rate has been over 60%, and that to me is great. Mainly because I am turning over accounts that I felt didn't have much chance for recovery to begin with. And finally, the industry groups. Not enough good things can be said about sitting at a table with my competitors and peers discussing ledger experience on companies that my employer is considering becoming partners with by selling them our product/services. Sometimes it confirms the decision I had already made after running the NACM credit report and doing internet searching. And sometimes it helps me to decide that my gut feeling was probably correct in that we need to evaluate the credit risk extremely closely before selling on credit. If you can tell me any other organization out there that does all of these things and much more, for a much better than average annual cost, I would be very much surprised.



**James H. Clem, CCE**  
**Credit and Collections Manager**

## Introducing the NACM Gulf States **Just a Check**

*You don't need to know EVERYTHING, you just need to know if anything changed.*



- 2**
- Over previous 12 months, a firm's Total Due 90+ delinquency being lower (less than \$212) is indicative of lower risk.
  - As a firm's 'Credit Issues' increases (number of years with reported trade lines on the CIC 90s), this is indicative of lower risk.
  - In a previous 12 months, a firm's total Total Due balance equals zero which is indicative of lower risk.
  - Score is better than 81.0% of subjects in the database.

*Top four elements for the Predictive Score and where they rank against all companies like them in the database.*



*Predictive score based on TRADE PAYMENT DATA  
What you really need to know if how they pay suppliers like you!*

### What you get for your \$69.99 monthly subscription:

- Company name and location confirmation, including any DBA, AKA, FKA or OCN names
- All related companies in the database
- The Predictive Score Gauge
- The Predictive Score Risk Class
- The top predictive factors that affected that score
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**This introductory price won't last long.**

*The no-so-fine print (restrictions):  
Payment must be by autopayment via credit card or checking account.  
30 days notice is required to cancel service.  
Any additional purchases must be off of a prepaid contract or by the same autopay method.*

# December Report

According to the December report of the Credit Managers' Index (CMI) from the National Association of Credit Management (NACM), the combined score jumped from 52.9 to 54.1, the third-highest reading seen this year. The news was similarly positive in both the favorable and unfavorable index readings. The recovery in the index of unfavorable factors was impressive, as it went from 48 (thoroughly in contraction territory) to 50.8, as high as it has been since May.



"The possibility remains that concerns will mount, but for now the mood is upbeat and enthusiastic," said NACM Economist Chris Kuehl, Ph.D. "Consumer confidence levels are at highs not seen in over a decade."

Among the favorable categories, the sales reading slipped, though it was still higher than it had been since July. The new credit applications category improved significantly, reaching 57 from 54.5. The dollar collections reading fell slightly, but remains as high as it has been in July and September.

Areas of improvement were to be found aplenty among the non-favorable categories, such as rejection of credit applications and number of new applications. The disputes category moved from 47.7 to 49.8 and marks another category that is getting close to normal. Dollar amount beyond terms shifted from 44.9 to 49.3.

"This is the third of four categories that leaped back to near respectability after languishing in the contraction zone," Kuehl said. The last of these moves toward improvement was found in dollar amount of customer deductions. "All four of these categories were in the doldrums. Now, they are all nearly back into expansion territory and as high as they have been in the last several months."

The holiday season this year, though not a record breaker, will be better than last year, Kuehl noted. "That mean more retailers will be alive to fight another day," he said. "There has also been some decent expansion in the manufacturing sectors that is connected to retail."

Improvements in the unfavorable categories are contributing to a positive trend for the manufacturing and service sectors, "setting up a pretty good start to the coming year," Kuehl said.

View the complete [CMI report for December 2016](#) 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

Let our **NEW** and **EXPERIENCED** Collection team get back your money when you need it. Do the math across your entire portfolio and let us make the difference.

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[www.nacmgs.org](http://www.nacmgs.org)

# Deep In the Heart of Texas – Holiday Gala

December 7, 2016 • Houston Conference Center

Ya'll missed a great Holiday Gala, if you could not attend. The room was set for a Texas Dance Hall and upcoming Country Western singer, Clay Ware, serenaded the attendees with some great Texas Tunes. Some great deals were to be had at the Silent Auction and Sports Auction. Thank you to all who contributed. Lots of great door prizes, gift exchanges, but the highlight was Santa and Mrs. Claus showing up to help present Toys for Tots donations to the Marine Corps representatives. Can't wait until next year.







# THANK YOU

## Holiday Gala Sponsors

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Dean Middleton  
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H&E Equipment  
Southern Crushed Concrete  
Waste Management

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Memco  
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Experian  
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One Source Risk Management  
Sysco Corporate  
Brenda Keener

Special thank you to boot artists for the Boot Centerpiece Auction

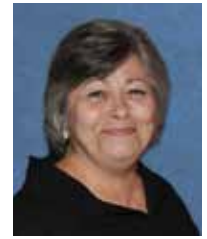
LACY CLARK  
KEITA HENRY

KATY SHOWERS  
ERIKA GOMEZ

ANNE SCARCELLA  
CAROL ZINGLEMANN



## Tip of the Month



We're about to go to Austin and Washington, DC on behalf of business credit grantors—that's YOU! NACM Gulf States has taken a position on the following issues and we will be inviting you to represent your interests as the session(s) unfold. Don't be silent! That's how we get law with "unintended consequences," as Rep. Kevin Brady so eloquently puts it.



### **Recovery of Attorneys Fees**

Texas statutes allow recovery of attorney's fees by a succeeding party in a breach of contract action under Texas Civil Practice & Code § 38.001. The law, specifically states that fees can be recovered from "an individual or a corporation." This creates a loophole, which has been exploited by partnerships and LLCs as they are neither an individual nor a corporation under the CPRC. § 38.001 originally allowed recovery from any "person or corporation" but "person" was changed to "individual" when the section was recodified in 1985. "Person" specifically is defined as "partnerships, corporations and other legal entities" under current Texas law. Chapter 38 of the CPRC should be amended to include all legal entities and eliminate this grammatical loophole. HB 230 was introduced last session that addresses the amendment. (copy attached)

***NACM Gulf States supports this change.***

### **Lien Law Overhaul**

While there is no doubt that the Texas lien filing process could be modernized, the devil is always in the details. While not unilaterally opposed to such modernization, NACM Gulf States members (primarily material and service suppliers to construction projects) have very deep concerns about significant issues which are unaddressed in any proposed lien law reform proposals that we have seen. In order to continue to provide a fair and equal playing field in the Texas business community, NACM Gulf States would like to be a part of any conversation or action to forward any lien law reform or overhaul bills that might be presented for adoption.

***NACM Gulf States members wish to be involved in any bill or discussion presented in the House or Senate on lien law reform.***

### **Credit Card Surcharges**

Background: Texas Statute: Tex. Fin. Code Ann. § 339.001(a), while clearly intended to address consumer payments, and in which all further sections exclusively address consumer transactions, specifically states: "(a) In a sale of goods or services, a seller may not impose a surcharge on a buyer who uses a credit card for an extension of credit instead of cash, a check, or a similar means of payment." In fact, the statute section is titled FINANCE CODE, TITLE 4. REGULATION OF INTEREST, LOANS, AND FINANCED TRANSACTIONS, SUBTITLE A. INTEREST. Suppliers of goods and services in the business-to-business community process large ticket sales, often in the five and six figure ranges, and their customers regularly prefer to pay with a credit card (for points, airline miles, recordkeeping, etc.) All surrounding states allow adding credit card fees to these large ticket items, putting Texas suppliers at a significant economic disadvantage. When a Shreveport, LA supplier bids a job, they do not have to consider that up to 3% of their sale may be eaten up in credit card processing fees. In some Texas construction supplier industries, their entire profit margin might be only 2 or 3%. The proposed change, which simply adds a clarifying sentence to the statute, preserves all consumer protections intended while allowing Texas business-to-business sellers to be competitive with its neighboring states. (copy attached)

***NACM Gulf States supports this change.***

You are personally invited to join us and make sure your company's interests are part of the conversation! Ask how you can get involved: 281.228.6100 either KQ or Becky!

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

## Holiday Gala – Louisiana

The Louisiana Region office hosted a Holiday Gala luncheon on December 13th for Louisiana members. A fun time (as noted by the photos) was had by all. Thank you to all members that donated to the Louisiana Toys for Tots campaign. Lots of smiles for special kids on Christmas morning.



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# 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  
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**DATE:** Monday, May 8, 2017

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

# NACM Gulf States At-a-Glance

## JANUARY 2017

### Wed, Jan 4

2:30pm - Government Affairs Committee Meeting

### Mon, Jan 9

8:00am - Certification Designation Exam Paperwork Deadline to NACM-National

10:30am - 2017 Marketing Layout

### Thurs, Jan 12–Fri, Jan 13

**COOs Meeting**

### Thurs, Jan 12

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

### Tue, Jan 17

**SUPER DAYS**

12:30pm - Building Materials Group Meeting

12:30pm - Contractors Suppliers Group Meeting

12:30pm - Electrical Suppliers Group Meeting

### Wed, Jan 18

**GOVT Capitol Hill Visit Day -- Austin**

### Wed, Jan 18

**SUPER DAYS**

8:00am - NOSS

### Thurs, Jan 19–Fri, Jan 20

**Texas Statewide -- Austin, TX**

### Thurs, Jan 26–Fri, Jan 27

**Wholesale Nursery -- Houston, TX**

### Thurs, Jan 26

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

## FEBRUARY 2017

### Thurs, Feb 2

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

### 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**

10:00am - INTL Group Meeting

12:30pm - OFSS Group Meeting

12:30pm - President's Circle

### Thurs, Feb 23

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

### Fri, Feb 25

9:00am - CBA Review

9:00am - CBF Review

9:00am - CCE Review