



July Super Days - Networking

Prepare for the future and start filling your NACM toolkit!

Interacting, Exchanging and Connections

11:30am • July 22-23, 2008

Cost: \$24.00 per person/\$27.00 for walk-ins

Same day cancellations and no-shows will be billed.

Lunch will be Honey BBQ Brisket and Smoked Sausage

NACM Houston, 10887 Wilcrest Dr., Houston, TX 77099

What is networking?

Networking is the exchange of information or services among individuals, groups or institutions; *specifically*, the cultivation of productive relationships for employment or business.

If you want to expand your skills and engage in informational communication with others for mutual assistance and support, come out to July's Super Days event and hear NACM Houston President Kathleen Quill, CAE, CBA speak on the advantages of networking.

This month you'll receive a box/case of nails for your NACM toolkit!

You don't want to miss this meeting! Each month you attend NACM Houston 2008 Super Days you'll receive a new tool. You must attend Super Days to receive your item. One item per month, per attendee.

For more information please contact: La'Qiana Lewis

Phone: 281-228-6100:1318

Email: localgroups@nacmsouthtexas.org



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Save the Date

Mark your calendars now for the following upcoming events:

September 21-23 – All South Conference, Galveston

October 6 – Professional Certification Roadmap Clinic and Designee Wine and Cheese Reception, NACM Houston Conference Center & Classroom

December 12 – Holiday Gala, NACM Houston Conference Center

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

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 Tyco Values & Controls, LP

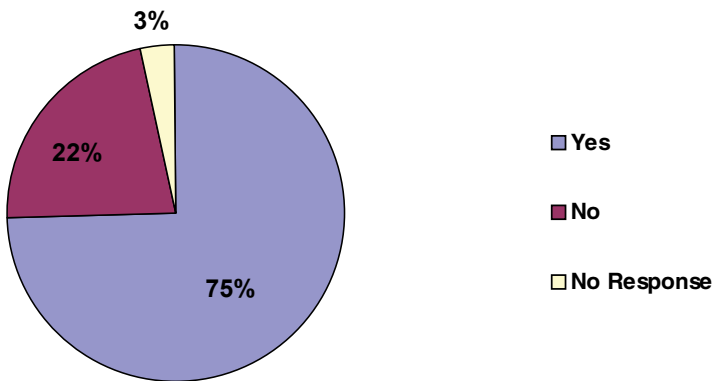
Corporate Counsel

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

What does EFT stand for?

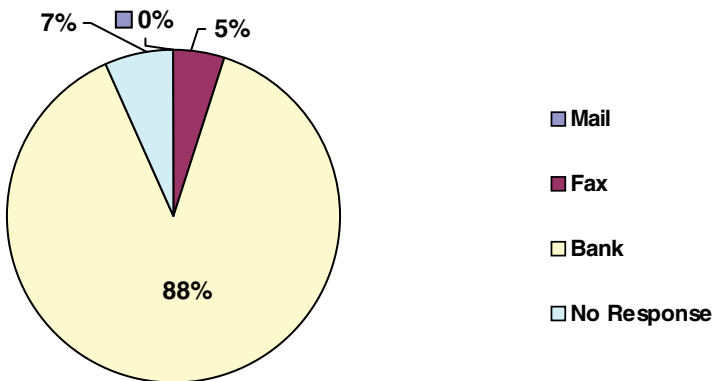
Answer: Electronic Funds Transfer

Does your company use Electronic Funds Transfer?



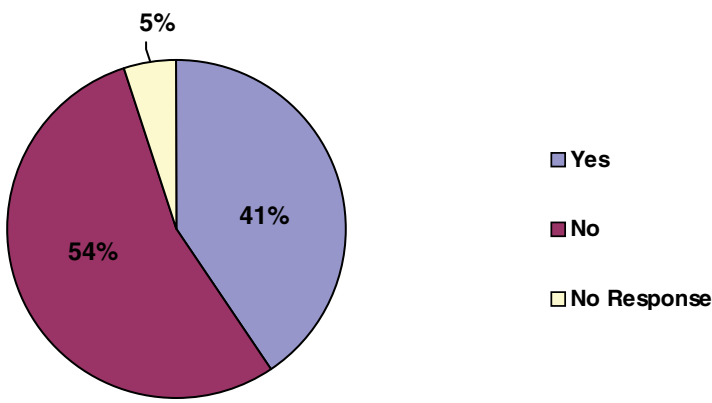
With EFT the check is in the ...

Answer: Bank



Have you ever signed a lien release after receiving a payment by check and later find out the check was returned for insufficient funds?

Answer: No





Your Business Credit Trade Association dedicated to improving the performance of today's business credit community.

Directory

NACM Houston
10887 Wilcrest
P.O. Box 721348
Houston, TX 77272-1348
www.nacmsouthtexas.org

Main Phone Number 281-228-6100
Toll Free 866-252-NACM
Main Fax 281-228-6122
Industry Credit Groups Fax 281-228-6123

Staff Extensions

Accounting
Vice President of Finance & Administration,
Bernard Forde 1450

Administration
President, Kathleen Quill, CAE, CBA 1400
Vice President, Michele Hamby 1360
Executive Assistant, Rosie Prosser 1405

Education 1200

Industry Credit Groups
Nat'l Groups Manager, Deana Gardner 1300
Local Groups Manager, La'Qiana Lewis 1318

Membership
Manager, Ellen Neuwirth-Hirsch 1317

Legislative Issues
President, Kathleen Quill, CAE, CBA 1400

NACM Houston Business Credit Services

Main Phone Number 281-228-6100
Adjustments & Workouts 281-228-6100
Collections 281-228-6100
Credit Reports 281-228-6100
Sales 281-228-6100
Toll Free 866-252-NACM
Remote Access 281-228-6142
Credit Reporting Fax 281-228-6121
Collections Fax 281-228-6122
Sales Fax 281-228-6151

Staff Extensions

Collections
Manager, Frank Edmond 1430

Distressed Business Services
Int'l Government Affairs
Manager, Robert H. Davis 1370

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

Sales & Services
Manager, Byron McKinney 1465

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

Are Conditions Leveling Off in Your Industry?



The most recent Credit Manager's Index shows a leveling off for the past two months. What does this mean? Is it just a seasonal influence? Have we seen the worst, or do we need to brace for more worsening conditions? [Click here](#) to view the entire CMI or sign up for updates. Don't forget to make your mark each month. Participate in the monthly survey and help economists and other credit managers keep an eye on conditions and plan for the coming year in business.

Welcome New Members!

Weatherford International Ltd.

ASP Westward, L.P.

Jonathan Neil & Associates

Gainesville Fuel, Inc.

Carol Zingelmann, CCE

NACE International

Amot Control

Wolar Industrial, Inc.

Pacious Law Firm, PLLC

Petrobras America Inc.

Commercial State Bank of El Campo

May Olympians

Doug Dunlap, CCE	9.0
Ed Baldwin, CCE	1.4
James Criswell	1.0
Carl Dore, Esq.	1.0
John Herberger, Esq.	1.0
Lou Mulligan, CBF	1.0
Carol Zingelmann, CCE	1.0
Dan Dierking	0.4
Emanuel Figueroa	0.4
Russell Romero	0.4
Claudia Tynes, CBA	0.4
Josie Castrejuna	0.2
Bruce McKee	0.2
Jim McNeil	0.2
Charles Paup, CCE	0.2
Lukreshia Winn	0.2

National Groups Calendar

DATE	GROUP	CITY	HOTEL/LOCATION
Jul 10-11	NWNP	Salt Lake City	Sheraton City Center
Aug 15	NWWEM	Houston	NACM Conference Center
Sep 11	CHEM	Houston	NACM Conference Center
Sep 22-23	NOSS	Galveston	San Luis Hotel
Oct 19-21	TRMG	Salt Lake City	TBD
Dec 11	CHEM	Houston	NACM Conference Center

2008-2009 NACM Houston Board of Directors

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Charley Paup, CCE

Second Vice Chairman

Gary White, CCE

Treasurer

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Membership Award

We did it again! For the second year in a row, NACM Houston won the National Membership Award for the highest rate of growth among Group One Affiliates. Group One consists of the 10 largest NACM Affiliates, of which we are the second largest.

Our award was presented to James Criswell, 2006-2007 NACM Houston Membership Committee Chairman, at Credit Congress in Louisville in recognition of outstanding achievement in membership growth. Thanks to all of our members for making us such a tremendous organization! A very special thank you to all those of you who helped us grow by referring prospective members to us!



NACM Houston Upcoming Industry Credit Group Chairs for 2008-2009

Advertising Media

Chair: Tiffany Rather, KHCW
Co-Chair: Holli Monroy, KHCW

Building Material

Chair: Ashley Bailey, Perfection Wholesale Supply Co Inc.
Co-Chair: Monica Pedroso, Action Gypsum Supply

Houston Energy Credit Group

TBD

Contractor Supply

Chair: Roger Bertling, Best Redi Mix Company
Co-Chair: Juanita Brown, Campbell Concrete

Electrical Supply

Chair: Johnny Langley, Reily Wesco Electrical Supply
Co-Chair: Frank Delgado, Graybar Electric Co. Inc.

Plumbing Supply

Chair: Sherry Waller, CBA, ACT Pipe & Supply Inc.
Co-Chair: Ruben Salazar, Ferguson Enterprises Inc.

Heating & Air Conditioning

Chair: Pat Shrader, ACR Supply LP
Co-Chair: John Edwards, Hunton Trane

International Credit Executives

Chair: John DeShazo, CCE, Tyco Valve & Controls LP
Co-Chair: Ed Baldwin, CCE, Wesco Distribution Inc.

Hotel Restaurant & Institutional Supply

Chair: Lolita Isaac, US Foodservice
Co-Chair: Sandra Yanez, Chefs Produce Co.

Oilfield Service & Supply

Chair: Christi Raymond, Smith International
Co-Chair: Pam Woodroof, CCE, BJ Services

Steel & Metal

Chair: Duane Leecesne, Pipe Distributors LTD
Co-Chair: Carlos Reyes, Texas Pipe & Supply Co. Inc.

Southeast Texas Regional

Chair: Brandi Stalker, Summit Electric Supply Co.
Co-Chair: Sharon Hartford, Ritter Lumber Co. Inc.

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 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 and have a 72-hour cancellation fee?

- To ensure adequate materials, food and beverage are on hand for the event
- To control event cost by not over purchasing materials, food and beverage
- 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!

National Wholesale Nursery Products and Services Industry Credit Group

The National Wholesale Nursery Products and Services Industry Credit Group (NWNPS) is comprised of growers and wholesalers of plants that sell to nurseries, co-ops and chain stores.

The purpose of the NWNPS is to collect, compile and exchange credit experience information for its members within the industry, and to provide certain educational benefits to the membership in order that the member firms' representatives may more knowledgeably perform their individual duties with respect to the credit and collection activities of their businesses. In no event, however, shall the NWNPS participate in or give consideration to any activity, plan, understanding or arrangement which would restrict or interfere with the exercise of free and independent judgment by the members in the management or operation of their respective businesses.

This group has been in existence since 1990 and was formed by a core group of dedicated nursery companies; its members have formed a camaraderie based on trust and long-standing friendships. There are currently 21 companies that are members of this industry credit group.

The group's database is housed with Creditworthy. This group meets biannually, generally in the summer and winter months, usually in a city of a nursery trade show. The next meeting will occur on July 10-11, 2008 in Salt Lake City, UT.

Golf Scramble

We got rained out on our first try but the second try was a smashing success! The 2008 Golf Scramble was held at **Tour 18** in Humble, a fabulous golf course with holes simulated from some of the greatest golf holes in America. The weather was great and the golf was fantastic. Here are the prize winners:

1st Place Foursome:

Mark Waldenmaier
Will Leaman
Bubba DeCrosta
Brian Coccetti



Women's Closest to the Pin:

Penny Lane

Men's Closest to the Pin:

Rich Wales

Women's Longest Drive:

Kathy Daniels

Men's Longest Drive:

Andy Friedl



Thank you to our sponsors:

Securance Corporation Agency
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Royal Baths Manufacturing Co. Ltd.
Skyminder
Dunn Enterprises Inc.
CreditPoint Software Inc.
Marek Brothers Systems Inc.
Mona Vie
Frontier Materials Concrete LLC
Enterprise Bank
Andrews Myers Coulter & Cohen PC
JD Herberger & Associates
Tyco Valve & Controls North America





Winning Team, with a 60!



Door Prize Winner



Door Prize Winners



Networking

According to past member surveys, networking consistently ranks as the number-one benefit of NACM membership. Making new contacts and maintaining old contacts are good for your company—there is nothing like face-to-face contact to help build an element of trust when you are sharing credit information with other companies. Of course, making personal contacts can be helpful to you professionally also. So, how can you network at NACM?

- Attend Super Days, the networking luncheon and 30-minute topical educational program held on the third Tuesday and Wednesday each month.
- Join an Industry Credit Group. We have many local, regional and national credit groups targeted to specific industries with industry-specific education and exchange of trade information.
- Further your education by attending workshops, seminars and certification classes. You will get to know other attendees while you learn something new, especially at the semester-long certification classes.
- Join us at our annual events: Roadmap Clinic/Designee Wine & Cheese Reception, Holiday Gala, Golf Scramble and Annual Meeting.
- Volunteer to help out at an event, to help at the upcoming All-South conference or to serve on a committee. (Be on the lookout for a call for committee members for the 2008-2009 year.) This is a great way to meet people when you don't know anyone and an important way of giving back to YOUR organization!



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NACM Houston wishes to thank the sponsors of our 2008/09 Sure Bet Exposition and Annual Meeting, held June 20, 2008:

CreditPoint Software, Inc., The Event Sponsor
Gallium Technologies, LLC, Invitation Sponsor
Credit Alternatives, Speaker Sponsor
Century Freight Corporation, Program Sponsor
American Check Management, General Event Sponsor
Dunn Enterprises, Inc., Sure Bet Sponsor
Dunlap Consulting
Gulf & Basco

And we'd also like to thank the exhibitors and morning educators!

American Check Management
Century Freight Corporation
Cortera
Credit Alternatives
CreditPoint Software, Inc.
Daily Court Review
Equifax Commercial Solutions
Fifth Third Processing Solutions
Gallium Technologies, LLC
NACM
One Source Risk Management & Funding
Skyminder

**Be sure to check out photos of the event in the August
edition of *Business Credit Pro!***

what's coming up???

NACM HOUSTON JULY 2008 EDUCATION CALENDAR

DATE	EVENT, PRESENTER	TIME
Jul 9	Teleconference: Pitfalls to Avoid in Being a Subcontractor On-Site <i>Presenter: Connie Carrigan, Esq.</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Jul 11	Credit Apps, Organizing the Credit Department and B2B Terminology <i>Presenter: Leanne Pease, CCE</i> NACM Houston Conference Center The best credit departments are ones that are organized, up-to-date on the latest technology and lingo and have the tools to mitigate risk while still being able to say "YES" to a sale...For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org .	8:30–11:30am
Jul 14	Teleconference: Forensic Accounting <i>Presenter: Bruce Dubinsky, MST, CPA, CVA, CFE</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Jul 16	Tips to Better Collecting <i>Presenter: NACM Staff</i> This workshop is designed to provide the participants with an overview of collections as a basic function of credit management, with emphasis on effective collection systems and techniques. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org .	8:30–11:30am
Jul 23	Teleconference: Escheatment: What Every Credit Manager Needs to Know <i>Presenter: Valerie Jundt</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Jul 25	Credit/Financial Tools Needed for a Recession <i>Presenter: Charley Paup, CCE, ACT Pipe & Supply Inc</i> Special recession-oriented topics in these common credit areas: credit & policy procedures, the credit and sales partnership, credit investigations, ratio analysis and bonds and liens. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org .	8:30am–4:30pm
Jul 28	Exams for CBA, CBF and CCE certification NACM Houston Conference Center For more information, please contact the NACM Education Dept. at 410-740-5560.	9:00am–12:00pm
Aug 3-8	Business Credit Principles – Columbia, MD <i>Presenter: James McIntyre, CCE</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Aug 6	Oil, Gas and Mineral Liens <i>Presenter: Carl Doré, Esq., Doré & Associates, Attorneys, PC</i> NACM Houston Conference Center This workshop will cover filing the lien affidavit, information available from the Texas Railroad Commission, common methods to attack or discredit a lien and the foreclosure process. A MUST for those companies doing business in the oil patch! For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org .	8:30–11:30am
Aug 6	Teleconference: Advanced Issues in Financial Analysis <i>Presenter: DJ Masson, Ph.D., CTP</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Aug 11	Disaster Preparedness for the Credit Department <i>Presenter: Leanne Pease, CCE</i> NACM Houston Conference Center Hurricane Rita and Katrina have passed. But what about next year's floods or a fire in your building? What happens when you can't work from your office for a few days? How will you coordinate and communicate with sales, customer service and customers? Heaven forbid, what if another hurricane hits? For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org .	8:30–11:30am
Aug 20	Teleconference: Credit Policy and Procedures <i>Presenter: Susan Delloiacono, CCE</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Aug 25	Teleconference: Legal Issues and Credit <i>Presenter: Wanda Borges, Esq.</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	

It's so easy to register! Just call the Education Department at 281-228-6100:1200 or email education@nacmsouthtexas.org. Don't hesitate to make your call today! Scholarships are available! CEU points are awarded for most classes!

NOTE: This is a tentative schedule. Dates, times and presenters on all scheduled events are subject to change. All events, excepting teleconferences, will be held at the NACM Houston Conference Center at 10887 Wilcrest Drive. www.nacmsouthtexas.org.

Attention construction trade suppliers! You won't want to miss this timely and informative seminar!

Friday, July 25th • 8:30am-4:30pm

CREDIT/FINANCIAL TOOLS NECESSARY FOR A RECESSION AND PERFECTING LIENS AND BONDS IN TEXAS

Presented by: Charley Paup, CCE, ACT Pipe & Supply Inc.

NACM Conference Center

10887 Wilcrest Dr., Houston, TX 77099

Cost: \$175 members/\$165 additional company members/
\$185 non-members

Scared of what's happening with the economy? If not, you should be! Contractors and suppliers are facing hard times with shrinking sales and profits faced with higher overhead costs such as fuel and qualified labor. There are predictions that 25-35% of your customers will be out of business within the next two years.

Credit professionals must be proactive with the tools to protect their company's A/R. This educational session will be thought-provoking in many areas to reduce your exposure. We will address credit policy and procedures, credit and project investigation techniques, ratio analysis (what's really important), effective credit forms and websites and how to reduce your DSO, just to name a few.

Also provided will be the key knowledge and forms needed for private, public and federal projects regarding the Texas bond and lien laws. A thorough and proven process to protect your company's receivables will be given in a plain, easily understandable format. "Never underestimate the power of learning; it fuels the soul and your pocketbook!"

SPECIAL RECESSION-ORIENTED TOPICS INCLUDE:

Credit and policy procedures

- Why you need a credit policy
- How to develop a policy customized to fit your company.

The credit and sales partnership

- Make sales your partner in obtaining complete customer information, field research and industry "scuttlebutt"
- Consider pay-when-paid or chargeback commission structures
- Credit investigations
- Does your credit application have the required components?
- Forms to make a complete educated decision
- How to get the information you need—sources
- How to confirm the correct project information

Ratio analysis and financial trending

- Monitoring your customer's financial health
- Trust your gut, but back it up with proof—facts and analysis
- What's most important in the process

Bonds and liens

- Lien and bond laws are not a substitute for a good credit policy, which was covered earlier in the session; however liens and bonds are a compelling tool to secure your A/R if used properly
- This session will provide the process and forms needed to secure your rights on private projects, Texas public works projects and federal projects
- Key factors will be discussed to help understand the complexity of the laws and perfection of lien and bond claims

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

Payment preferred before first class date.

Cancellations within 72 hours will be billed.

Substitutions always welcome.

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

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

Phone: 281-228-6100:1200 or

Email: education@nacmsouthtexas.org

NACM HOUSTON EDUCATIONAL SCHOLARSHIPS

The Scholarship Fund is a restricted, designated fund administered by NACM Houston. Use of the Fund is allowable only for the furtherance of professional education of business credit professionals through the awarding of scholarships to specified conferences, clinics, workshops, seminars, courses, meetings and NACM professional designation fees.

To receive a scholarship from the Scholarship Fund, each member company requesting the scholarship must meet the following criteria:

1. Member must be in good standing with NACM Houston.
2. Member must contribute to the voluntary Scholarship Fund.
3. Scholarships must be available for the education event that the member is requesting the scholarship for.
4. Member must complete the required Scholarship Application Form to be considered for the scholarship they are requesting. The Scholarship Application Form must be submitted to the NACM Houston office two weeks or ten days prior to the requested educational opportunity, except for All South and Credit Congress.

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

Email: education@nacmsouthtexas.org

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

Phone: 281-228-6100:1200

DATE	PROGRAM TOPICS	MENU
Jul 22 & 23	Networking	Honey BBQ Brisket & Smoked Sausage
Aug 19 & 20	Mortgage Issues and the Greater Economy	Smothered Pork Chops
Sep 16 & 17	Securing Receivables and Credit Insurance	Beef & Chicken Enchiladas
Oct 21 & 22	Privacy Legislation	Chicken Parmesan
Nov 18 & 19	New Technology for Credit—Amazing Internet Sites	Turducken
Dec 16 & 17	Collection Tips	Honey Glazed Ham

sunday	monday	tuesday	wednesday	thursday	friday	saturday
		1 11:30am - BLMT 6:00pm - Business Law	2	3 6:00pm - Accounting	Independence Day 4	5
6	7	8 6:00pm - Business Law	9 2:00pm - Pitfalls to Avoid in Being a Subcontractor on a Construction Site (teleconference)	10 6:00pm - Accounting <i>NWNP Meeting in Salt Lake City, UT</i>	11 8:30pm - Credit Applications, Organizing the Credit Department & B2B Terminology	12
13	14 2:00pm - Forensic Accounting (teleconference)	15 6:00pm - Business Law	16 8:30pm - Tips to Better Collecting	17 8:30am - HRIS 11:30am - ADME (Joe's Crab Shack) 6:00pm - Accounting <i>Texas Statewide Construction Credit Group in San Antonio</i>	18 SETR - Book only	19
20	21	22 10:30am - PLUM Group 11:30am - BLMT Group 11:30am - ELEC Group 11:30am - HAC Group 6:00pm - Business Law	23 10:00am - INTL Group 11:30am - CONT Group 11:30am - OFSS Group 2:30am - Escheatment: What Every Credit Manager Needs to Know (teleconference)	24 11:30am - STLM Group Meeting (Joe's Crab Shack) 6:00pm - Accounting	25 8:30am - Credit/Financial Tools Needed for a Recession	26
27	28 9:00am - Certification Exams at NACM Houston	29 6:00pm - Business Law	30	31 6:00pm - Accounting		