

## junesuperdays

### JUNE SUPER DAYS & 2010 ANNUAL MEETING

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

We are combining our monthly Super Days event and the 2010 Annual Meeting on one great day!

**Date: Wednesday, June 23**

**Time: 10:00–11:00am (approx.) for the following:**

- Contractors Supply Group
- Heating and Air Conditioning Supply Group
- International Credit Executives Group

**11:30am–1:30pm (approx.) Annual Meeting Luncheon and Awards Program**

**1:30 (approx.)–2:30pm for the following:**

- Building Materials Group
- Chemical Group
- Electrical Supply Group
- Oilfield Service and Supply Group

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

**Lunch will be Chicken Piccata.**

*\*Cancellations received 72 hours prior to education events, group meetings and special events will be honored. Cancellations not received in the stated time frame and no-shows will be billed. Qualified substitutions are welcome. Written email or fax verification will be issued by NACM Houston.*



#### NACM really is here to help you find your way!

For each Super Days event you attend from January through November 2010, your name will be entered to win a Global Positioning System (GPS). The winner will be announced at the Holiday Gala/Super Days event in December.

**Bonus:** If you attend all 11 Super Days from January through November, you will be entered for an additional 5 chances! If you can only attend 10 of those 11 Super Days, you will still receive an additional 2 chances to win!



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**NACM Houston**

10887 Wilcrest  
P.O. Box 721348  
Houston, TX 77272-1348  
[www.nacmsouthtexas.org](http://www.nacmsouthtexas.org)

**Phone/Fax**

Business Offices	281-228-6100/6122
Accounting	281-228-6100/6151
Adjustment Bureau	281-228-6100/6122
Industry Credit Groups	281-228-6100/6123
Collections	281-228-6100/6122
Credit Reporting	281-228-6100/6120
Sales	281-228-6100/6151

**Officers and Directors**

**Chairman**

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

**First Vice Chairman**

Gary White, CCE 713-423-1814  
Waste Management

**Second Vice Chairman**

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

**Treasurer**

Chris Myers 713-355-8100  
Credit Alternatives, LLC

**President**

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

**National Director**

Chris Myers 713-355-8100  
Credit Alternatives, LLC

**Directors**

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Copper Brass International

Karen Bennett, CBA 832-601-3749  
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Charles Dunlap 713-614-3199  
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Brenda Keener 713-847-1827  
Gulf & Basco, LP

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Pam Woodroof, CCE 713-895-6035  
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Carol Zingelmann, CCE 281-855-6212

**Chair Emeritus**

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

**Corporate Counsel**

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

Cal Dive International  
Curb Appeal Landscapes  
Lori J. Drake

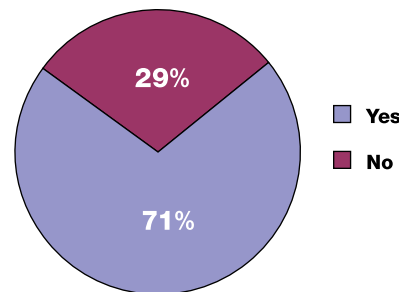
Lauri McDonald 1.0  
Rita Page 0.2  
Jeff Lawther 0.4

groups calendar 2010

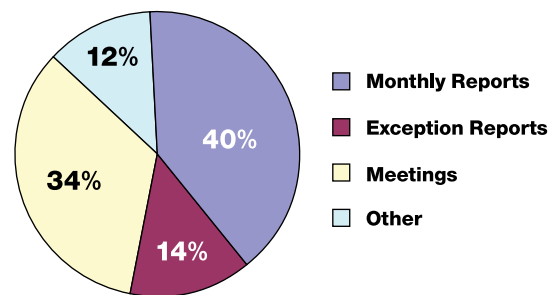
DAY	DATE	GROUP	CITY	HOTEL/LOCATION
Fri	Jul 16	NOSS	Houston	TBD
Thu-Fri	Jul 22-23	TSWCCG	Austin	TBD
Tue-Wed	Jul 27-28	NWNPS	N/A	Teleconference
Sun-Tue	Oct 10-12	TRMG	Atlanta	TBD
All-South	Oct 17-20	TSWCCG	Oklahoma	TBD

flashpoll

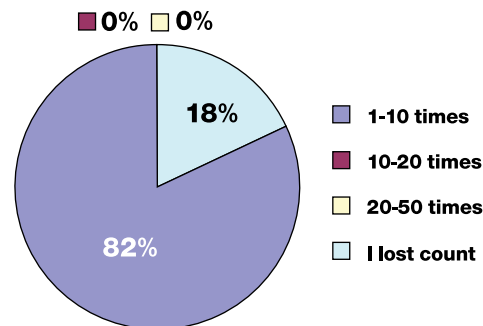
**As a credit manager are you considered part of upper management or management team?**



**How do you communicate the credit department's value to management?**



**How many times has management gone against your department to deny credit and been burned?**





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

#### Directory

NACM Houston  
10887 Wilcrest  
P.O. Box 721348  
Houston, TX 77272-1348  
[www.nacmsouthtexas.org](http://www.nacmsouthtexas.org)

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

#### Staff Extensions

Accounting Vice President of Finance & Administration, Bernard Forde	1450
Administration President, Kathleen Quill, CAE, CBA Vice President, Michele Hamby Executive Assistant, Rosie Prosser	1400 1360 1405
Education	1200
Industry Credit Groups Local Groups Coordinator National Groups	1318 1300
Membership Manager, Ellen Neuwirth-Hirsch	1317
Legislative Issues President, Kathleen Quill, CAE, CBA	1400

#### NACM Houston Business Credit Services

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

#### Staff Extensions

Collections Manager, Frank Edmond	1430
Distressed Business Services Int'l Government Affairs Manager, Gerald Clements	1370
Credit Interchange Manager, Steve Krischke Interchange Supervisor, Wanda Love Special Reports, Deidre Henry	1480 1341 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.

## Group Spotlight

### Steel and Metal Group

Steel and Metal Industry Credit Group members are companies that produce or distribute steel and metal products, warehouse their own inventory for resale and whose primary functions are the selling of steel and metal products. These companies do business in the southern and southeastern part of the United States. They do a monthly book of reports and meet the last Thursday of the month at Joe's Crab Shack for a book review and roundtable discussion.

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



## Report for May 2010

There has been a great deal of concern in the financial sector in the last month as the world reacts to the mounting threats from the "Greek disease." While it has been acknowledged that the crisis is disrupting the markets in Europe as well as the rest of the world, there has been relatively little impact on the rest of the global economy to this point. The data from May's Credit Managers' Index, issued by the National Association of Credit Management (NACM), seem to suggest that this turmoil is having an impact on the U.S. credit and business community—perhaps more than most people realize.

"Over the last few years the CMI has tended to be a harbinger of things to come as far as the overall economy is concerned as it presages the activity in the credit and financial communities," said Chris Kuehl, Ph.D., NACM economic advisor, who prepares the CMI report each month. The CMI dipped in 2008, three months before the rest of the economy started to react to the banking debacle that engulfed the U.S. and the rest of the world soon after. Now the CMI is dipping again—and dramatically—while at the same time the rest of the economic indicators have barely started to respond. "The sense among observers has been that the Greek crisis and its implications would soon have the same kind of impact on the credit environment that the sub-prime crisis had in 2008. Last month's data seems to bear this out."

Kuehl noted the growing signs of distress in credit circles in the last few weeks, the most obvious being the rise of the London Interbank Offered Rate (LIBOR) to a point not seen since July 2009. The LIBOR is the benchmark for banks making short-term loans to one another and often determines the rates that drive the rest of the economy, more so than the interest rates set by central banks. "A growing concern among bondholders, about the viability of the European economy, has caused some wild swings in both bonds and equities," said Kuehl. "The data from the CMI is both reflecting this and anticipating some more trouble in the future."

There has been deterioration in both the positive and negative factors across the board, although the service sector has been hit harder than manufacturing. Sales have slipped from 65.7 to 64.5 which is not a dramatic reduction, but comes after five months of steady increases. The level of dollar collections fell as well—from 62.1 to 59.7—as some business sectors struggled to keep pace with the nascent recovery. There was also a reduction in the level of credit as the financial system tightened again.

Some of the more urgent changes took place in the negative categories. The dollar amount of customer deductions fell from 55.7 to 51.8. There is a sense that accounts have become nervous again and have started to worry about their access to capital in the coming months as well as their ability to keep generating sufficient demand to maintain their growth expectations. "There is not the level of panic that existed in the months leading up to the credit meltdown, but there is far more concern about what is happening in the global markets than existed even a few weeks ago," said Kuehl. "The fact that the major concern is rooted in Europe is slightly better news than if it were motivated by another meltdown in the U.S., but it is entirely possible that the Greek disease will spread."

To view the full May CMI report, and to sign up to receive monthly email reminders to take part in the survey, please visit <http://web.nacm.org/cmi/cmi.asp>.



# TRMG Meeting at the Rio Hotel in Las Vegas

April 11-13, 2010







# what's coming up in 2010?

DATE	EVENT, PRESENTER	TIME
Jun 3–Aug 19	<b>Accounting – NACM Houston</b> <i>Instructor: Ronnie Archer, CCE, Dunn Enterprises, Inc.</i> This course qualifies for and is required to attain CBA certification. This course presents an introduction to basic financial accounting. Students begin at square one, learning the foundation of accounting principles. As the language of business, accounting is essential to all business professionals. Held each Thursday at the NACM Houston Conference Center.	6:00–9:00pm
Jun 8–Aug 9	<b>Business Law – NACM Houston</b> <i>Instructor: Daniel Pacious, Esq., Pacious Law Firm PLLC</i> This course qualifies for and is required to attain CBF certification. With the legal environment of business constantly changing, it is imperative to have a solid understanding of the laws that affect business and credit. This course is designed to introduce students to the basics of law, the legalities of contracts and the emerging importance placed upon laws affecting cyber crimes. Held each Tuesday at the NACM Houston Conference Center.	6:00–9:00pm
Jun 7	<b>Paperwork Deadline for Nationwide Certification (CBA/CBF/CCE) Exams</b> Click <a href="#">here</a> for more information.	
Jun 7	<b>CBA Exam Review: Session 1 of 3—Business Credit Principles</b> <i>Presenter: Linda Bost, CCE, Copper Brass International</i> Part of the CBA exam review package. Course-specific review session covering the Business Credit Principles class, designed for those persons who are registered to take the CBA exam, or those who are just interested in brushing up their knowledge in preparation for a future exam date. Includes a review and practice questions. Held at the NACM Houston Conference Center.	6:00–8:00pm
Jun 9	<b>A Bankruptcy Preference Toolkit: Dealing With the Oncoming Preference Onslaught!</b> <i>Presenter: Bruce Nathan, Esq., Lowenstein Sandler, PC</i> Click <a href="#">here</a> for more information.	2:00–3:30pm
Rescheduled	<b>Bankruptcy in the Oil &amp; Gas Industry: From a Legal &amp; Creditor's Perspective</b> <i>Presenters: Mike Adamec, Anadarko Petroleum Corp. and Brent Wells, Esq., Wells &amp; Cuellar, PC</i> Get two perspectives on bankruptcy in the oil & gas industry. From the legal perspective: an overview of bankruptcy basics and a discussion of Chapter 11 filings. From the creditor's perspective: practical tips on what happens when a customer actually does file bankruptcy, the creditors' committee, handling notices and valuation of assets (make sure you receive a valuable asset and not one where the potential expenses and liabilities are excessive). Held at the NACM Conference Center.	8:30–11:30am
Jun 14	<b>Unclaimed Property Compliance: Part II (Teleconference)</b> <i>Presenter: Thomson Reuters Faculty</i> Escheatment isn't a word people throw around all that often, but it's something that can play an extremely important role for credit professionals and their companies when dealing with inventory and their struggling customers. To find out more about preparing for the 2010 fall reports, join the faculty of Thomson Reuters for the second teleconference of a three-part series. Topics of discussion will include gathering your data, completing required due diligence, preparing for the deadlines and sorting through some of the complexities of the various state requirements. Click <a href="#">here</a> for more information and to register.	2:00–3:30pm
Jun 16	<b>Delinquent Accounts: Repayment Agreements, Arbitration/Mediation, Courts, Enforcing Judgments &amp; Other Ways to Collect</b> <i>Presenter: Matt Moore, Esq., Andrews Myers Coulter &amp; Hayes, PC</i> You've made the collection calls and sent the required notices. Get some practical information on what comes next in collecting your money. Held at the NACM Houston Conference Center.	8:30–11:30am
Jun 16	<b>CBF and CCE Exam Reviews</b> <i>Presenter: Ronnie Archer, CCE, Dunn Enterprises, Inc.</i> This session is designed for those registered to take the CBF or CCE exams in July. Held at the NACM Houston Conference Center.	11:30am–1:00pm
Jun 16	<b>Building Relationships Between Credit and Sales (Teleconference)</b> <i>Presenter: Susan Archibeque, CCE, Nicholas and Company, Inc.</i> Click <a href="#">here</a> for more information and to register.	2:00–3:00pm
Jun 18	<b>Texas Sales &amp; Use Tax: Construction and Related Services</b> <i>Presenter: Phyllis Ivy-Weimer, Texas Tax Recovery</i> Interested in cash flow? Texas sales & use tax is one major way to consider cash flow for your business. This workshop will guide you through the proper steps for determining current and correct taxability as required by the State of Texas Comptroller's Office. This presentation will eliminate gray areas of Texas sales & use tax and all state forms will be provided. Held at the NACM Houston Conference Center.	8:30–11:30am
Jun 21–Jul 1	<b>Graduate School of Credit and Financial Management (GSCFM) – NACM-National</b> Held on the campus of Dartmouth College in Hanover, NH.	
Jun 23	<b>Credit Boot Camp</b> <i>Presenter: Linda Bost, CCE, Copper Brass International</i> This session is designed to provide an overview of the trade credit function including the credit policy, credit applications and laws governing their creation and implementation, role of credit and as a part of the sales function, investigating the creditworthiness of a potential customer, identifying the red flags of risk, and much, much more! Held at the NACM Houston Conference Center.	8:30am–4:30pm

# what's coming up in 2010?

DATE	EVENT, PRESENTER	TIME
Jun 29	<b>CBA Exam Reviews: Session 2 of 3—Accounting</b> <i>Presenter: Ronnie Archer, CCE, Dunn Enterprises, Inc.</i> Part of the CBA exam review package. Course-specific review session covering the Basic Financial Accounting class, designed for those persons who are registered to take the CBA exam, or those who are just interested in brushing up their knowledge in preparation for a future exam date. The session includes a review and practice questions. Held at NACM Houston Conference Center.	
Jun 30	<b>What to Do When Your Customer Files Chapter 11 (Teleconference)</b> <i>Presenter: Mark Berman, Esq., Nixon Peabody LLP</i> Click <a href="#">here</a> for more information.	2:00–3:00pm
Jul 7	<b>Using Credit Insurance (Teleconference)</b> <i>Presenter: Buddy Baker</i> Click <a href="#">here</a> for more information and to register.	2:00–3:30pm
Jul 12	<b>Credit Documentation: First Line of Defense (Teleconference)</b> <i>Presenter: Val Venable, CCE, SABIC Innovative Plastics</i> Click <a href="#">here</a> for more information and to register.	2:00–3:00pm
Jul 13	<b>CBA Exam Review: Session 3 of 3—Financial Statement Analysis I</b> <i>Instructor: Wayne Hicks, CCE, MC Tubular Products</i> This session is part of the CBA exam review package covering the Financial Statement Analysis I class and is designed for those persons registered to take the CBA exam, or those who are just interested in brushing up their knowledge in preparation for a future exam date. Session includes a review and practice questions. Held at the NACM Houston Conference Center.	6:00–8:00pm
Jul 14	<b>Standby Letters of Credit</b> <i>Presenter: Cecil Carder, Wells Fargo HSBC Trade Bank NA</i> This seminar will provide a working knowledge of both domestic and international standby letters of credit: how they work, risks, rights and responsibilities, special uses and structures. Held at the NACM Houston Conference Center.	8:30–11:30am
Jul 14	<b>Credit Investigations and Making Credit Decisions (Teleconference)</b> <i>Presenter: Debbie Wangsgard, CCE, Stock Building Supply</i> Click <a href="#">here</a> for more information and to register.	2:00–3:30pm
Jul 16	<b>Implementing Solid In-house Collection Strategies</b> <i>Presenter: Brent Wells, Esq., Wells &amp; Cuellar, PC</i> Practical information on why knowing your debtor is critical, the key differences between business and consumer debt, factors in deciding whether to pursue collection, locating and notifying the debtor, offering solutions to the debtor, handling denials and extension requests and examples of scenarios you may face. Held at the NACM Houston Conference Center.	8:30–11:30am
Jul 20	<b>Contractual Terms in Your Credit Application</b> <i>Presenter: Jason Walker, Esq., Andrews, Myers, Coulter &amp; Hayes, PC</i> This hands-on workshop will look at actual credit applications and help you know what should be on yours! Learn about personal guarantees, the Fair Credit Reporting Act and why you should beware of contractual terms in purchase orders. Held at the NACM Houston Conference Center.	8:30–11:30am
Jul 21	<b>Economic Issues Affecting the Auto Industry (Teleconference)</b> <i>Presenter: Deborah Thorne, Esq., Barnes &amp; Thornburg LLP</i> Click <a href="#">here</a> for more information and to register.	2:00–3:00pm
Jul 26	<b>Nationwide Certification (CBA/CBF/CCE) Exam Test Date</b> Click <a href="#">here</a> for more information.	
Jul 27	<b>Advanced Oil, Gas &amp; Mineral Liens: So You Filed an Oil &amp; Gas Lien—Now What?</b> <i>Presenter: Carl Doré, Esq., Doré &amp; Associates, Attorneys, PC</i> You know the basics and can file the lien, but what happens next? Take the next step and find out about your rights and responsibilities as the lien makes its way through the legal system. Held at the NACM Houston Conference Center.	8:30–11:30am
Jul 28	<b>Credit Scoring (Teleconference)</b> <i>Presenter: Vernon Gerety, Ph.D., VGA Advisors</i> Click <a href="#">here</a> for more information and to register.	2:00–3:00pm

It's so easy to register! For all events held at the NACM Houston Conference Center, located at 10887 Wilcrest Drive, just email the [Education Department](#) or call 281-228-6100:1200. Also visit the [Professional Education](#) calendar at [www.nacmsouthtexas.org](http://www.nacmsouthtexas.org) for more information.

Don't hesitate to contact us! Scholarships are available! CEU points are awarded for most events!

For certification exam registration, email NACM-National's Education Department or call 410-740-5560.

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

# Annual Golf Scramble at the Raveneaux Country Club

**We had a great time at the 2010 Golf Scramble!**

Thank you to our sponsors:

- |   |                            |
|---|----------------------------|
| JD Herberger & Associates               | Event Sponsor              |
| Securance Corporation Agency            | Drink Sponsor              |
| Andrews Myers Coulter & Hayes, PC       | Box Lunch Sponsor          |
| Schlumberger Technology Corp.           | Hole in One Sponsor        |
| NACM Business Credit Services           | Sponsor                    |
| The Forwarders List of Attorneys        | First Place Foursome       |
| Marek Brothers Systems, Inc.            | Women's Longest Drive      |
| One Source Risk Mgmt. and Funding, Inc. | Men's Longest Drive        |
| Equifax                                 | Women's Closest to the Pin |
| American Check Management               | Men's Closest to the Pin   |

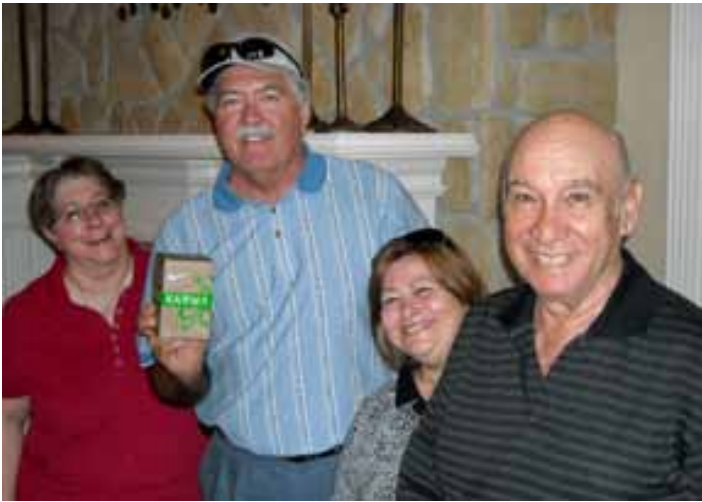


Team	Score	Team	Score	Team	Score
Team 1	72	Team 7	81	Team 11	61
Team 2	68	Team 8	61	Team 12	61
Team 3	66	Team 9	62	Team 13	63
Team 4	63	Team 10	68		
Team 5	71	Team 11	63		
Team 6	66	Team 12	68		

Hole #5 (CTP Men) Greg MONDSBINE  
 Hole #9 Long Drive Lance McArthur  
 Hole 18 Long Drive (Women) Misty Tallberer







# When You Decline Credit

Under NO circumstances should a business credit report furnished through NACM Houston, or any of the information contained therein, be shown to or discussed with the subject of the report. You are under **no legal obligation** to provide the subject with the credit report, its contents, or source. In fact, NACM's membership agreement states: "Information obtained by us from NACM Houston is a privileged and confidential exchange of historical experience among members. Members who violate the confidence of another member are subject to suspension or expulsion. Under no circumstances will we show to our customers any credit reports or ledger information or reveal sources thereof."

Credit reports written by NACM contain no subjective ratings or recommendations as to whether to extend credit to a particular customer. You, the credit manager, may use our report, along with other information gathered, to make your decision.

Information gathered by NACM is done so in strict confidence. We assure members and non-members who give us their receivables information that it will never be revealed to the subject without their express permission on a line-by-line basis. We do that to insure the member will disclose all of their account information, not just that which is positive. Information from our members comes directly from their receivables and goes straight into the database and to the subject's credit report without manipulation or averaging (unlike most commercial credit reporting agencies).

Given the information on an NACM credit report, it would be very easy for the subject to determine the identity of their suppliers and exactly what they have reported. If members were allowed to distribute report information outside the credit department, our data contributors would most likely no longer feel confident about giving us their past due accounts. You, as a credit manager, would no longer have the effective tool that you have today—the full picture of accounts—and would end up exactly where you are when you call the subject's references; they control your decision to sell. Make sure that everyone in your credit department knows the policy and the reasons why we so vigilantly protect the report information. We are often dealing with five, six, or more figure sums. If a subject learns that our member has reported a past due account, retaliation just may mean that the member can no longer remain in business. The loss of even one account for some of our members would be a major set-back since some have as few as 20 customers.

## Some Do's and Don'ts When You Are Going to Decline Credit...

1. DO get updates on any information on the credit reports that may be in question or out of date.
2. If there is one line of the report that is out of sync with the others and it is going to cause you to decline the account, let the Association put you in touch with the reporting member so you may talk directly with them about their experience. Remember, you can request the names of up to three (3) contributors on each NACM Houston report you order. Just call 281-228-6150 and ask for a release.
3. Do NOT tell the applicant: "NACM or the credit association says your record is no good."
4. Do NOT tell the applicant that the report shows "a manufacturer, distributor (or any other type of firm) had an unsatisfactory experience."
5. Do NOT give ANY information from the NACM credit report, or even mention NACM to the applicant.
6. Do NOT tell the applicant "Your record can be improved if you call NACM." We do not change the record, we only check to see if any errors were made and make corrections if necessary.
7. Do NOT be intimidated by the subject stating that the law requires you to advise him or her of the source of the information you have, and what it contains (this applies to any commercial experience information you have acquired from any source). Only retail credit grantors are required by law to disclose the source of their information. Wholesale credit grantors are not obligated by law to furnish a copy of a report, or the sources of their information.

## Bottom Line on What to Say If You Are Going to Decline Credit

**We have reviewed your Credit Application, and you currently do not meet our qualifications for a credit account. We would be happy to consider extending credit to your company again in the future, but for now the terms of sale are:\_\_\_\_\_.**

**Should an unusual situation arise concerning any information that appears on a report that perplexes you, please call us for further clarification. If there should be an error, a corrected report will be issued immediately.**

This is all you need to say!

# NACM HOUSTON

## Annual Meeting, Awards & Super Days

*NACM Houston*  
*Your Port in a Storm*



June 23, 2010 11:30 a.m.  
The NACM Houston  
Conference Center

- \* Door Prizes
- \* Networking
- \* Buffet Lunch

\$26 per person  
\$31 for walk-ins

### Super Day Industry Group Meetings

10:00 am

Contractors Supply Group  
Heating & Air Conditioning  
International Group

1:30 pm

Building Materials Group  
Chemical Group  
Electrical Supply Group  
Oilfield Service & Supply

### Come Honor Your Peers

- \*Credit Executive of the Year
  - \*Excellence in Credit
  - \*Olympian of the Year
- \*New Professional Designees
- \*Group Chairs & Vice Chairs
  - \*Honorary Members
- \*Board of Directors Installations

### 4th Annual Scholarship Fund Dessert Auction!



Call 281-228-6100 x1482 to reserve or register online at <http://www.nacmsouthtexas.org/AM2010.htm>  
NACM Houston - 10887 Wilcrest Drive - Houston, TX 77099



## NACM Houston Staff Member Spotlight



### Felicia Parker Collections

Felicia Parker started with NACM Houston in October 2002. She currently works in the collections department as a collector. Over the course of her tenure, she has served as a legal administrator and assistant with the sale of collection services and the recruiting of new members. When asked what she likes about working for NACM Houston she said, "I really like the interaction with the members. We are a family here."

## FTC Delays "Red Flags" Enforcement Until December 31, 2010

On May 28, the Federal Trade Commission (FTC), under pressure from Congress, delayed enforcement of the "Red Flags" Rules yet again, this time till December 31, 2010. The Rules were originally set to go into effect next week, on June 1, 2010, but citing pending legislative changes, the Commission once again decided to delay enforcement.

The "Red Flags" Rules were established under the Fair and Accurate Credit Transactions Act (FACTA) and require "creditors" and "financial institutions" to develop written rules designed to help identify, detect and respond to patterns, practices or specific activities—known as "red flags"—that could indicate identity theft. However, potential changes are being considered in Congress that will aim to address lingering questions about which entities are covered by the Rules.

**For more information, [click here](#). Stay tuned to NACM's eNews and NACM's blog for any further updates.**

**ACM**  
PAYMENT PROCESSING SOLUTIONS

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**UTA**  
United Tranz\*Actions

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The merger of  
**ACM: Payment Processing Solutions**  
and **National Check Trust, Inc.**  
has resulted in a new  
financial services powerhouse...  
**United Tranz\*Actions, LLC (UTA),**  
offering a true one-stop billing and  
payment solution for members.

For more information, call 800-759-6786.

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and Collections Professionals**

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

DATE	PROGRAM TOPICS	SPEAKERS
Jun 22 & 23	<b>What Would You Do?</b>	NACM Staff
Jul 20	<b>Do You Know What's Killing You in the Construction Industries?</b>	Charley Paup, CCE
Jul 21	<b>Do You Know What's Killing You in the International Oilfield and Chemical Industries?</b>	Jay Wald, CCE, Core Labs
Aug 17 & 18	<b>Are You Smarter Than the Experts?</b>	NACM Staff
Sep 21 & 22	<b>Risk Mitigation Through Better Documents</b>	Randy Lindley, Bell Nunnally & Martin LLP
Oct 12 & 13	<b>Collection Jeopardy</b>	NACM Staff
Nov 16 & 17	<b>Bad Debt Options</b>	Ronnie Archer, CCE, Dunn Enterprises and Larry Tanner of Fitts Roberts & Co.
Dec 16	<b>Holiday Luncheon</b>	Santa & the U.S. Marine Corps

june 2010

sunday	monday	tuesday	wednesday	thursday	friday	saturday
		1	2	3 6:00pm - Accounting Class	4	5
6	7 6:00pm - Business Law Class	8 6:00pm - Business Law Class	9 11:30am - HEC Group Meeting	10 6:00pm - Accounting Class	11 8:30am - Bankruptcy in the Oil & Gas Industry: From a Legal & Creditors Perspective	12
13	14	15 6:00pm - Business Law Class	16 11:30am - CBF & CCE Exam Reviews	17 9:30am - HRIS 11:30am - ADME (Houston Business Journal) 2:30pm - Events Committee 6:00pm - Accounting Class	18 SETR - Book 8:30am - Texas Sales & Use Tax: Construction & Related Services	19
20	21	22 6:00pm - Business Law Class	23 Annual Meeting 10:00am - HAC Group Mtg 10:00am - CONT Group Mtg 10:00am - INTL Group Mtg 1:30am - BLMT Group Mtg 1:30am - ELEC Group Mtg 1:30am - OFSS Group Mtg 1:30am - CHEM Group	24 11:30am - STLM Group Meeting (Joe's Crab Shack) 6:00pm - Accounting Class	25	26
27	28	29 6:00pm - Business Law Class 6:00pm - CBA Exam Review: Session 2 of 3 - Accounting	30			