



NACM Houston Annual Meeting, Awards and Exposition!

WHEN: FRIDAY, JUNE 20, 2008

**WHERE: NACM HOUSTON CONFERENCE CENTER
10887 WILCREST DR., HOUSTON, TX 77099**

COST: \$43 PER PERSON

<http://www.nacmsouthtexas.org/AM2008.htm>

Schedule:

8:15-11:15am – Educational Sessions

10:00am-2:00pm – Sure Bet Exposition Booths Open

11:30am – Lunch

12:30-2:00pm – Annual Meeting and Awards

Today, you can't afford to gamble with your company's assets!

- Stay current with changes and emerging trends in the business world
- Connect to the people who help you deliver on your business's promises
- Gain valuable information
- Explore available resources and tools
- Meet influential contacts

Honoring:

- Professional Designation Recipients
- Education Instructors
- Industry Group Chairmen and Vice Chairmen
- Membership Olympians
- Walt Wissel Chairman's Citation
- Olympian of the Year
- Credit Executive of the Year, plus Installation of 2008-2009 Board of Directors

Education Included

Vendor Exhibits

Buffet Lunch

Scholarship Fund Dessert Auction

Sponsors to Date:

The Event Sponsor:	CreditPoint Software, Inc.
Invitation Sponsor:	Gallium Software Technology, Inc.
Program Sponsor:	Century Freight
Speaker Sponsor:	Credit Alternatives
General Event Sponsor:	American Check Management

Exhibitors:

American Check Management
Equifax
Daily Court Review
NACM/FCIB
One Source Risk Management



inside *Preview*

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didyouknow?



Did you know NACM Houston has a credit card feature to the online Pay My Bill link? Log on to our website at <http://www.nacmsouthtexas.org/paymybilldecide.htm> to check it out!

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

Chairman

Rosalind Turner 281-854-1909
Royal Baths Manufacturing Co. Ltd.

First Vice Chairman

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

Second Vice Chairman

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

Treasurer

Skip Kline 281-210-2703
Frontier Materials Concrete

Chair Emeritus

Madeline Y. Sprague, CTP 713-216-4279
JPMorgan Chase

President

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

National Director

Chris Myers 713-355-8100
Credit Alternatives

Directors

Karen Bennett 281-878-5633
Grant Prideco, LP

Charles Dunlap 713-614-3199
Dunlap Consulting

Doug Dunlap, CCE 713-895-5623
BJ Services

John Herberger, Esq. 281-920-4700
JD Herberger & Associates

Brenda Keener 713-847-1827
Gulf & Basco LP

Lou Mulligan, CBF 832-244-5424
National Oilwell Varco Inc.

Carol Zingelmann, CCE 832-244-5424

Corporate Counsel

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



The Board of Directors has voted in a moderate increase in membership dues beginning with fiscal year 2008-2009. This increase will not affect you until your annual renewal date.

Flash Poll

What type of public records does the Daily Court Review publish?

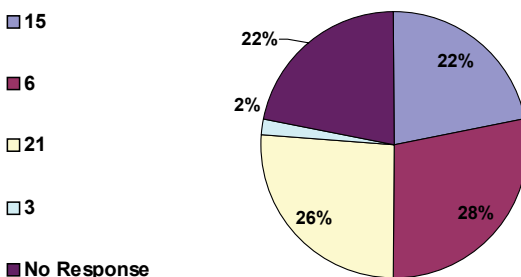
Here are some of the responses from your fellow members:

- | | |
|------------------|-----------------------|
| 1. Judgments | 7. Lawsuits |
| 2. Liens | 8. All |
| 3. Not sure | 9. Deeds & sales |
| 4. Court records | 10. New home closings |
| 5. Bankruptcy | 11. Foreclosures |
| 6. Legal | 12. Contracts |

Where can I find or buy the Daily Court Review?

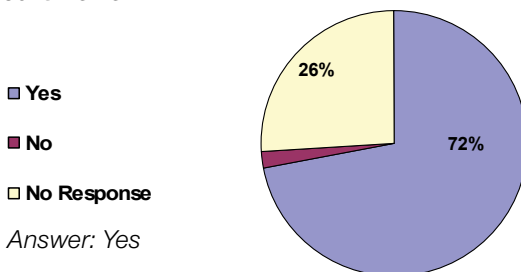
Answer: At 45 retail locations throughout the city, on the web, through subscriptions, contact your NACM representative.

How many different topic categories are covered in the Daily Court Review?



Answer: 15

Can I receive lien information electronically (by email) from the Daily Court Review?



Answer: Yes



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.

National Groups Calendar

DATE	GROUP	CITY	HOTEL/LOCATION
Jun 12	CHEM	Houston	NACM Conference Center
Jul 10-11	NWNP	Salt Lake City	TBD
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

Welcome New Members!

- QBR Refrigeration**
- Euler Hermes ACI**
- Gulf Coast Recycling**
- McJunkin Red Man Corp.**
- Dunlap Consulting**
- Daylight Transport, LLC**

April Olympians

Ed Baldwin, CCE	1.0
Charles Dunlap	1.0
Charley Paup, CCE	1.0
Barbara Snider, CCE	1.0
Gary White, CCE	1.0
John Edwards	0.4
Debbie Melder, CCE	0.4
Nithya Raghunathan	0.2
Gloria Sandoval, CPA	0.2
Christine Seel	0.2
Gary Smith	0.2
Robin Stanfield	0.2

A Message From Stephen Evans, Corporate Credit Manager



"There are probably a number of collection agencies that can be effective at resolving delinquent AR items and NACM is certainly one of them; however, the most important reason I use NACM Collections is TRUST. The folks at NACM South Texas work closely with their member credit and collection professionals and are dedicated to providing excellent service at every level. When it comes to collections, I never have to worry that I won't be notified about a payment, the

correct amount of that payment or be surprised by new rate or fee on the collected amount. I am extremely satisfied with their results, and I look forward to the continuation of that relationship in the future."

what's coming up???

NACM HOUSTON JUNE 2008 EDUCATION CALENDAR

DATE	EVENT, PRESENTER	TIME
Jun 1	FCIB – MSU Foreign Exchange Management Online Course For more information, please contact FCIB at 410-423-1840.	
Jun 3-Aug 19	Business Law – NACM Houston Instructor: Daniel Pacious, Esq. NACM Houston Conference Center 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. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org .	6:00–9:00pm
Jun 4	Credit Boot Camp Presenter: Linda Bost, CCE NACM Houston Conference Center This session is designed to provide an overview of the trade credit function including credit policy, credit applications and laws governing their creation and implementation, the 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! For more information, please contact NACM Houston Education Department at 281-228-6100:200 or education@nacmsouthtexas.org .	8:30am–4:30pm
Jun 5-Aug 21	Accounting – NACM Houston Instructor: Ronnie Archer, CCE, Dunn Enterprises NACM Houston Conference Center 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. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org .	6:00–9:00pm
Jun 5	FCIB Miami International Round Table Ritz Carlton, Coconut Grove, Florida For more information, please contact FCIB at 410-423-1840.	
Jun 6	Introduction to Financial Analysis Presenter: Jim Shreve, FTD Resources NACM Houston Conference Center This seminar is designed for those who require a more in-depth understanding of financial/accounting terms, how to interpret key information from financial statements and the process of performing a credit analysis. This workshop will provide participants an understanding of the accounting terms and principles deployed in financial statements. Attendees gain a firm perspective of the analysis process and how to interpret financial information. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org .	8:30am–4:30pm
Jun 9	Paperwork Deadline for Nationwide Certification (CBA, CBF, and CCE) Exams For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Jun 9	Teleconference: Dealing with Difficult People Presenter: Susan Fee, M.Ed., L.P.C. For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Jun 12	Exam Reviews Presenter: Ronnie Archer, CCE NACM Houston Conference Center This session is designed for those people who are registered to take the CBA or CBF Exams in July 2008. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org .	11:30am–1:00pm
Jun 13	Letters of Credit for Exporters Presenters: Madeline Sprague, CTP, JPMorgan Chase; Jolie Cosman, Century Freight Corp.; and Duaine Priestley, District Export Council NACM Houston Conference Center Are you an exporter? Learn the how, when and why of LCs, international risk mitigation, the role of Incoterms, what to do when things go wrong and much, much more! For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org .	8:30am–4:30pm

Jun 16-26

Graduate School of Credit and Financial Management

Dartmouth College, Hanover, NH
For more information, please contact the NACM Meetings Dept. at 410-740-5560.

Jun 23

Teleconference: Assignments for the Benefit of Creditors

Presenter: Deborah Thorne, Esq.
For more information, please contact the NACM Meetings Dept. at 410-740-5560.

Jun 27

Tools of Financial Analysis

8:30am-4:30pm

Presenter: Jim Shreve, FTD Resources
NACM Houston Conference Center

This seminar is designed for those who have attended Introduction to Financial Analysis or attendees who need additional training in using the tools of analysis. Participants will learn how to use and interpret the tools of financial analysis: Interpretive Analysis, Financial Ratios, Pro Forma Statement Analysis and the Analysis of Cash Flow Statements. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org.

Jun 30

Teleconference: Liens and Bonds

Presenter: Greg Powelson
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

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Congratulations to Our Newest Designees!

CBA

Juanita Brown, CBA
Kathy Rubalcaba, CBA
Lori Johnson, CBA
Tracy Maupin, CBA

Campbell Concrete & Materials LP
NCI Building Systems LP
Light Process Co.
Universal Weather & Aviation

CBF

Karen Meldrum, CBF
Keva Wardell, CBF
Randy Friedsam, CBF

Eads Company
ReedHycalog - Grant Prideco
BJ Services

CCE

Rose Marie McEwen, CCE Apache Corporation

INTERNATIONAL CREDIT EXECUTIVES

The International Credit Executives (INTL) industry credit group is comprised of companies and banks involved in international trade. Each month on NACM Houston's Super Wednesday, this group meets at 10:00am to hear information on an educational topic of interest and to discuss their experiences of selling into specific international countries. After the meeting, the group can network and have lunch with other members during the Super Days event. The next meeting will be June 25.

For more information, please contact: La'Qiana Lewis
Phone: 281-228-6100:1318
Email: localgroups@nacmsouthtexas.org

2008 CERTIFICATION TRACK REGISTRATION INFORMATION

Cost: **Members: \$250**
Members of Another Affiliate: \$350
Non-members: \$450

Jun 3 - Aug 19

BUSINESS LAW

Instructor: Daniel Pacious, Esq.

6:00–9:00pm – Tuesdays

Textbook(s): \$209.90

(cost includes book, study guide, tax and shipping)

Invoice/Order Number: BLAW0608

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.

Jun 5 - Aug 21

ACCOUNTING

Instructor: Ronnie Archer, CCE, Dunn Enterprises

6:00–9:00pm – Thursdays

Textbook(s): \$232.63

(cost includes book, study guide, tax and shipping)

Invoice/Order Number: BFA0608

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.

All classes meet at the NACM Houston office
For detailed information on the certification process, visit
www.nacm.org/education/certification/certification.shtml

Jun 4

CREDIT BOOT CAMP

Presenter: Linda Bost, CCE

8:30am–4:30pm

Scholarships Available (see page 7 for details)

This exciting opportunity is COMPLIMENTARY to the first 15 NACM Houston member companies who participate in the voluntary scholarship fund through their \$25 annual contribution:

- o **One per participating company**
- o **Participants who have not previously taken the seminar are given first consideration**

Open registration is \$175 for the first company member representative and \$165 for additional representatives.

A day designed to provide an overview of the trade credit function covering:

- The credit function
- The credit policy

- The credit application and laws governing their creation and implementation
- Role of credit in your organization and as a part of the sales function
- Investigating the creditworthiness of a potential customer
- Identifying the red flags of risk
- Tools to reduce risk
- Interaction and building relationships with both internal and external customers
- Impact of the world business market
- Accounts receivable process
- Staying out of jail
- Tools for successful growth in the credit profession

Jun 6

INTRODUCTION TO FINANCIAL ANALYSIS

Presenter: Jim Shreve, FTD Resources

8:30am–4:30pm

NACM Houston Conference Center

This seminar is designed for those who require a more in-depth understanding of financial/accounting terms, how to interpret key information from financial statements and the process of performing a credit analysis. This workshop will provide participants an understanding of the accounting terms and principles deployed in financial statements. Attendees gain a firm perspective of the analysis process and how to interpret financial information.

Jun 13

LETTERS OF CREDIT FOR EXPORTERS

Presenters: Madeline Sprague, CTP, JPMorgan Chase; Jolie Cosman, Century Freight Corp.; and Duaine Priestley, District Export Council

8:30am–4:30pm

NACM Houston Conference Center

Are you an exporter? Learn the how, when and why of LCs, international risk mitigation, the role of Incoterms, what to do when things go wrong and much, much more!

Jun 27

TOOLS OF FINANCIAL ANALYSIS

Presenter: Jim Shreve, FTD Resources

8:30am–4:30pm

NACM Houston Conference Center

This seminar is designed for those who have attended Introduction to Financial Analysis or attendees who need additional training in using the tools of analysis. Participants will learn how to use and interpret the tools of financial analysis: Interpretive Analysis, Financial Ratios, Pro Forma Statement Analysis and the Analysis of Cash Flow Statements.

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

NACM Houston Associate Membership Sale

It only comes once a year!



Sign up a new associate for \$80 per year and choose one of the following:

Free NACM workshop between now and December 31—a \$75 value

or

1/2 price Credit Boot Camp (June 2008)—an \$87.50 value

or

1/2 price Advanced Credit Boot Camp (Dec. 2008)—an \$87.50 value

...call Ellen at 281-228-6100 today! Offer ends June 30, 2008.

Get timely and important professional information for your company!

Bonus!! A special gift for the sponsoring member!

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Phone: 281-228-6100:1317

Fax: 281-228-6123

Email: eneuwirth@nacmsouthtexas.org



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

Education and Scholarship Information

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 10 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

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

Phone: 281-228-6100:1200 or

Email: education@nacmsouthtexas.org

ALTERNATIVE PAYMENT METHODS

Prepare for the future and start filling your NACM toolkit!

Trends in Payment Processing

Presented by Rudet Fountain – American Check Management

11:30am • June 24-25, 2008

Cost: \$24 per person/\$27 for walk-ins

Same day cancellations and no-shows will be billed.

Lunch will be chicken fried steak.

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



American Check Management (ACM) is a nationwide financial services provider dedicated to assisting America's businesses to begin using the latest technology to receive payments from their customers. This presentation will provide an overview of the following services and how they are best used: Electronic Funds Transfer, Check Guarantee and Credit Card Services.

This month, you'll receive a screwdriver for your NACM toolkit!

You don't want to miss this meeting! For 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



National Groups

Striving for Excellence
Transportation Revenue
Management Spring Conference

April 6-9, 2008

Nashville, TN



DATE	PROGRAM TOPICS	MENU
Jun 24 & 25	Alternative Payment Methods	Chicken Fried Steak
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	2	3 11:30am - BLMT 6:00pm - Business Law	4 8:30am - Credit Boot Camp 11:30am - Education Committee Meeting	5 6:00pm - Accounting	6 8:30am - Intro to Financial Analysis	7
8	9 2:00pm - Dealing With Difficult People (teleconference)	10	11 11:30pm - HEC Group Meeting	12 11:30am - Exam Reviews 6:00pm - Accounting	13 8:30am - Letters of Credit for Exporters	14
15	16 4:00pm - Gov't Affairs Committee	17 6:00pm - Business Law	18	19 8:30am - HRIS 11:30am - ADME (Joe's Crab Shack) 6:00pm - Accounting	20 NACM Houston Annual Meeting, Awards and Exposition SETR - Book only	21
22	23 2:00pm - Assignments for the Benefit of Creditors (teleconference)	24 10:30am - PLUM Group 11:30am - BLMT Group 11:30am - ELEC Group 11:30am - HAC 6:00pm - Business Law	25 10:00am - INTL Group 11:30am - CONT Group 11:30am - INDS Group 11:30am - OFSS Group	26 11:30am - STLM Group Meeting (Joe's Crab Shack) 6:00pm - Accounting	27 8:30am - Tools of Financial Analysis	28
29	30 2:00pm - Liens and Bonds (teleconference)					