



junesuperdays

JUNE SUPER DAYS EVENT & 2011 ANNUAL MEETING

NACM Houston: Growing Toward a Brighter Future

We will be combining our traditional Super Days event and the 2011 Annual Meeting on one great day!

Date: Wednesday, June 29

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

- Contractors Group
- Heating and Air Group
- International Group

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

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

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

Lunch will be Beef Medallions

**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.*



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SAVE THE DATE

The next NOSS (National Oilfield Service & Supply) meeting is in Houston on Friday, July 29, 2011.

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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Gary White, CCE 713-423-1814
Waste Management

First Vice Chairman

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

Second Vice Chairman

Don Giallanza, 281-988-2186
Halliburton Energy Services

Treasurer

Chris Myers 713-355-8100
Credit Alternatives, LLC

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

National Director

Chris Myers 713-355-8100
Credit Alternatives, LLC

Directors

Betty Albritton, CBF 936-271-7907
North Star Foodservice of Houston

Ronnie Archer, CCE 713-869-4841
Dunn Enterprises, Inc.

Linda Bost, CCE 832-601-0751
Copper Brass International

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

Dave McMillen, CCE,
Waukesha Pearce Industries, Inc.

John Stryker, CBF 832-486-5430
Citgo Petroleum Corporation

Pam Woodroof, CCE 713-895-6035
BJ Services

Chair Emeritus

Charley Paup, CCE

Corporate Counsel

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

Chevron Services Company
Standard Supply Distributing Co.
Bio Landscape
Royal Baths Manufacturing, Inc.

Claudia Tynes, CCE	1.0
Ronda Wilson, CBA	1.0
OJ Abshire	0.4
Kenny Debes	0.4
Mary Girard	0.2
Mike Mazur	0.2
Jeff West	0.2

groups calendar 2011

DAY	DATE	GROUP	CITY	HOTEL/LOCATION
Thu-Fri	Jul 14-15	NWNPS	Baltimore, MD	Staybridge Suites
Thu	Jul 21	TSWCCG	San Antonio	Hotel Palacio del Rio
Thu-Fri	Jul 28-29	NOSS	Houston	TBD
Wed-Thu	Sep 21-22	NOSS	Houston	NACM Houston Conference Center
Sun-Tue	Oct 23-25	All-South	Houston	Hotel Derek

Annual Meeting Sponsors

Thank you to all of our Annual Meeting sponsors:

Credit Alternatives
Gulf & Basco LP
Andrews Myers PC



NACM Houston
Staff Member Spotlight

Nickie Sandles Woodard
Credit Interchange

Nickie Sandles Woodard currently works in the Credit Interchange department as a credit investigator. She started with NACM in 2008. Nickie pulls credit reports, helps update credit files and cleans the database. She also supports the front desk and helps prepare for large NACM events. She likes working for NACM because "We're just like a family here. A lot of things we do for each other you wouldn't really find anywhere else."



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
Local Groups Coordinator 1318
National Groups 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

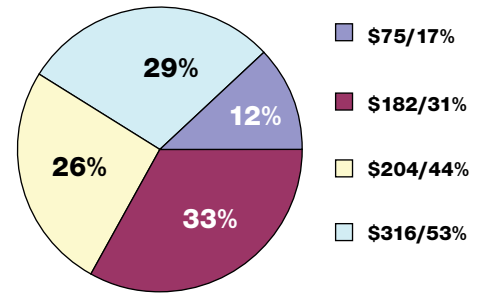
Credit Interchange
Manager, Steve Krischke 1480
Interchange Supervisor, Wanda Love 1341
Special Reports, Deidre Henry 1350

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.

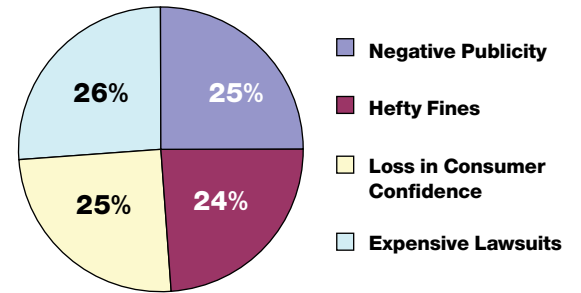
flashpoll

Q: Research conducted by Ponemon Institute in 2006 showed that data breaches cost companies an average of \$___ per compromised record, a ___% increase over 2005.



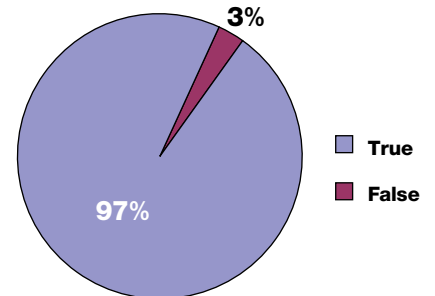
A: \$204/44%

Q: Unauthorized exposure of corporate data could result in which of the following?



A: All apply

Q: True or False? The second-hand PC market is a haven for information thieves who seek to retrieve and exploit data from improperly cleaned hard drives.



A: True

Group Spotlight

Houston Energy Credit Group

The Houston Energy Group (HEC) member companies include wholesale bulk traders of electricity, natural gas, crude oil and refined products.

The purpose of the HEC is to provide certain educational benefits to the membership so that member firm representatives may more knowledgeably perform their individual tasks. Recent past topics have included credit VAR, bankruptcy changes and derivatives. HEC meets offsite at the CenterPoint Building downtown.

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

Congratulations to NACM Houston's Newly Elected Directors!



Betty Albritton, CBF
Northstar Food Service, Inc.



James Clem, CCE
Petroleum Solutions, Inc.



Don Burrell, CCE
Schlumberger Technology Corp.



Robert Verhage, CBA
Startex Power



Texas State-Wide Construction Credit Group

Members and Guests Welcome

Please join us in San Antonio, TX
July 21st & 22nd

Hilton Palacio del Rio
200 South Alamo St.
San Antonio, TX 78205
Group rate: \$125 Group code: NCM
1-800-Hiltons
Cut-off date: July 12th

Contact Joyce Berman for more information.
Joyce.berman@shelterdistribution.com



Drop in Sales Leads Decline in Both Sectors

The bottom seemed to drop out of the economic recovery in May. The first signs of trouble started to manifest in April, but by the end of May these threats had become very real and the economy took some steps backward. The [Credit Managers' Index \(CMI\)](#) data in April had hinted at the problems with declining numbers in areas like sales, credit extension and dollars beyond terms, but by May these areas and others showed definite strain. "The momentum of the economic rebound has been reversed for the time being and for reasons that should not come as a shock to many," said Chris Kuehl, PhD, managing director of [Armada Corporate Intelligence](#) and [National Association of Credit Management](#) economic advisor.

The biggest drop in May was in sales. The 59.4 reading is the lowest since September 2010, and this decline was felt in both the manufacturing and service sectors. There is widespread concern that the consumer was retreating from spending again as retail numbers in general have been tepid. The only reason for an increase in retail activity is due to the hike in gas and food prices. These have forced more spending on the part of the consumer, but this spending has come at the expense of almost every category of retail.

There are other trouble areas showing up in the data this month. Dollar collections dropped to a level last seen in August 2010 as many companies found themselves in trouble as they were forced to start contending with inflation even as their business opportunities remain limited. Within a very short period of time there will be cash flow challenges unless the expected demand manifests. The inflation that is complicating the financial situation for companies is also hitting the consumer and having a negative impact.

"The most dramatic changes in the overall index represent an early warning of some bad times ahead if conditions do not improve on the inflation and growth fronts," said Kuehl. As recently as January all index categories were above 50 and that suggests expansion. Today, there are three important categories that have slipped into the 40s and that creates concern. The biggest drop was in dollars beyond terms—a slide from 50.7 to 46.5. Overall, the combined index fell 1.6%, from 55.8 to 54.2. Many companies are having problems staying current as the costs of inputs rise while their markets remain moribund. Kuehl said that, thus far, there has been little increase in areas like disputes, accounts out for collection and bankruptcies, but if the past is any pattern these areas will reflect the strain in the months to come as business customers continue to grapple with cash flow.

The online CMI report for [May 2011](#) contains the full commentary, complete with tables and graphs. CMI archives may also be viewed [online](#).

Be Cool,
Stay in School!

All South 2011

Where: Houston, Texas
Dates: October 23–25, 2011

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All South Credit Conference!
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and more!*

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Fax - (713) 355-7475

what's coming up in 2011?

DATE	EVENT, PRESENTER	TIME
Jun 6	Credit Boot Camp <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
Jun 8	Credit Department Cleanup: Incorporating Comprehensive Unclaimed Property Policies and Procedures (Teleconference) <i>Presenter: Thomson Reuters Faculty</i> Though many companies are uniquely aware of their legal obligations to comply with the various unclaimed property laws, few have appropriately implemented proactive, comprehensive and substantive "enterprise-wide policies and procedures." With recent state enforcement also focusing on the Credit Department and testing for compliance, you'll want to make sure that you are not caught off guard and fully prepared for a potential audit. This session will provide a brief background on the history and purpose of these laws, proper filing requirements, the role of the credit department/manager, recent state enforcement and best practices. A must-attend for the credit department team and corporate leadership. Click here for more information and to register.	2:00–3:30pm
Jun 9–Aug 25	Accounting – NACM Houston <i>Instructor: John Stryker, CBF, Citgo Petroleum Corp.</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 at NACM Houston Conference Center.	6:00–9:00pm
Jun 13	The Preference Storm: Ways to Reduce Your Risk (Teleconference) <i>Presenter: Bruce Nathan, Esq.</i> The explosion in commercial bankruptcy filings from 2008-2010 has resulted in an onslaught of preference lawsuits. This program will focus on the elements of and defenses to preference claims and discuss the checklist that credit professionals should follow to eliminate, or at least reduce, exposure on these dastardly claims. Click here for more information and to register.	2:00–3:00pm
Jun 13	Paperwork Deadline for July Nationwide Certification (CBA/CBF/CCE) Exams NACM-National Education Dept. Click here for more information.	
Jun 14	International Letters of Credit <i>Presenter: Cecil Carder, Wells Fargo Trade Bank</i> 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! Held at the NACM Houston Conference Center.	8:30am–4:30pm
Jun 17	When Times Are Tough, is Your Security Really Secure? <i>Instructor: John Herberger, Esq., JD Herberger & Associates PC</i> So, you think you're smart and you've protected your exposure? What happens if your debtor tries to outfox you? Find out about the loopholes showing up today that debtors take advantage of to nullify the security instruments you thought you could depend on. Held at the NACM Houston Conference Center.	8:30–11:30am
Jun 20–30	Graduate School of Credit & Financial Management Held on the campus of Dartmouth College Hanover, NH. Contact the NACM National Education Dept. for more information.	
Jun 21	Credit Card Fraud and Internet Fraud <i>Instructor: Rudet Fountain, United TranzActions, LLC</i> Do you accept credit card payments? Do you do business over the Internet? Find out how to spot fraudulent activities before you provide goods and services, not after the fact. Held at the NACM Houston Conference Center.	8:30–11:30am
Jun 24	Business Law Online Course Registration Begins	
Jun 24	Credit Law Online Course Registration Begins	
Jun 24	Accounting Online Course Registration Begins	

DATE	EVENT, PRESENTER	TIME
Jul 11	Creditors' Committees (Teleconference) <i>Presenter: Deborah Thorne, Esq.</i> Click here for more information and to register.	2:00–3:00pm
Jul 13	Derivative Financing, High Low Transactions & Hedging: What Credit Analysts Should Watch Out for in the Oil Patch <i>Presenter: Denis Vermette, Spark Energy</i> Do you know what these terms mean? If you are a credit professional whose company sells to the oil and gas industry, the value of your credit recommendations may hinge on your understanding of these financial instruments and how they change the risk profile of your customers. Held at the NACM Houston Conference Center.	8:30–11:30am
Jul 13	Credit Scorecard (Teleconference) <i>Presenter: Val Venable, CCE</i> Click here for more information and to register.	2:00–3:00pm
Jul 25	Things to Consider When Creating Your Lien & Bond Process (Teleconference) <i>Presenter: Greg Powelson</i> Click here for more information and to register.	2:00–3:00pm
Jul 25	Nationwide Certification (CBA/CBF/CCE) Test Date Click here for more information and to register.	
Jul 26	M&M Bonds & Liens <i>Presenter: Tom Barber, Esq., Coats Rose Yale Ryman & Lee, PC</i> This seminar is a MUST ATTEND for all who deal with bonds and liens! You will learn about forms for notices and claims, laws concerning bills-paid affidavits, lien claims against homesteads, how to obtain property information, requirements for submitting a claim and procedures and time limits for filing liens. Held at the NACM Houston Conference Center.	8:30am–4:30pm

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 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.

**Register
Now!**

NACM Houston

Annual Meeting, Awards & Super Days

GROWING A BRIGHTER FUTURE!



June 29, 2011

11:30am

**The NACM Houston
Conference Center**

- * Door Prizes
- * Networking
- * Buffet Lunch

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

Super Day Industry Group Meetings

10:00am

International Group

10:30am

Contractors Group
Heating & Air Conditioning

1:30pm

Building Materials Group
Chemical Group
Electrical 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 Installation

5th Annual Scholarship Fund Dessert Auction!



Call 281-228-6100 x1482 to reserve or register online at <https://www.nacmsouthtexas.org/AM2011.htm>
NACM Houston - 10887Wilcrest Drive - Houston, TX 77099

DATE	PROGRAM TOPICS	SPEAKERS
Jun 29	Annual Meeting	NACM Staff
Jul 19 & 20	Growing Tails: How Long is Your Backside Exposed?	TBA
Aug 16 & 17	Credit Jeopardy	NACM Staff
Sep 20 & 21	Growing Management's Understanding of the Value of the Credit Department	Kathi Quill, CAE, CBA, NACM Houston
Oct 18	Growing Your Knowledge of Contractor Forms	Tom Shiels of Matthews, Stein, Shiels, Pearce, Knott, Eden & Davis LLC
Nov 16	Growing Trends in Bankruptcy	Mark Finkelstein, Shannon Martin Finkelstein & Alvarado PC
Dec 16	Holiday Luncheon	Santa and the U.S. Marine Corps

june 2011

sunday	monday	tuesday	wednesday	thursday	friday	saturday
			1 6:00pm - Business Law	2	3	4
5	6 8:30am - Credit Boot Camp	7	8 11:30am - HEC Group Meeting 6:00pm - Business Law	9 12:00pm - HRIS Group Meeting 2:30pm - Events Committee Meeting 6:00pm - Basic Financial Accounting	10	11
12	13	14 8:30am - International Letters of Credit	15 6:00pm - Business Law	16 11:30am - ADME Group Meeting (NACM Conference Center)	17 8:30am - When Times are Tough is Security Really Secure? 11:30am - SETR (Book Only)	18
19	20	21 8:30am - Credit Card Fraud & Internet Fraud	22 6:00pm - Business Law	23 6:00pm - Basic Financial Accounting	24	25
26	27	28	29 Annual Meeting 6:00pm - Business Law	30 11:30am - STLM Group Meeting 6:00pm - Basic Financial Accounting		