

# Business Credit Pro

TODAY'S RESOURCE FOR THE BUSY CREDIT PROFESSIONAL

MARCH 2017

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## March Super Days

### NACM Gulf States 500: Driving Into the Corner



March 21 & 22

Networking, qualifying point instructions, and much more

Topic: Weathering the Storm: Understanding Your Troubled Construction Customers to Maximize Collections

Speakers: Andrew J. Flame, Esq., Drinker Biddle Reath; Steven K. Kortanek, Esq., Drinker Biddle Reath; and Matt Sedigh, Esq., Conway Mackenzie

#### DETAILS:

- Networking lunch begins at 11:30am
- Lunch is \$15 per person; \$18 for walk-ins
- Not a member of a group? Contact Phaedra Vaughner for information on joining: [pvaughner@nacmgs.org](mailto:pvaughner@nacmgs.org)

NACM Gulf States Houston  
Conference Center  
10887 S. Wilcrest Drive  
Houston, TX 77099

For more information  
or to register, please call:  
**281-228-6100**  
or reserve your seats  
online **TODAY!**

#### Group Meetings

Tuesday, March 21

12:30pm:

Contractors Supply Group  
Building Materials Group  
Electrical Supply Group

Wednesday, March 22

12:30pm:

Oilfield Service & Supply  
Chemical Supply  
President's Circle

# Business Credit Pro

## NACM Gulf States

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

## Phone/Fax

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

## Officers and Directors

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Jackie Hoelting, CCE, CCRA  
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### First Vice Chairman

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Seven Meadows Auto Group LLC

### Second Vice Chairman

Anne Scarcella, CCE, CCRA 713-293-1684  
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Kathleen Quill, CAE, CBA 281-228-6100  
NACM Gulf States

### Directors

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James Criswell 832-200-0818  
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Dyke Industries Inc.

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

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Sysco Corporation

### Chair Emeritus

Don Burell, CCE 281-285-1963  
Schlumberger Technology Corporation

### Corporate Counsel

Carl Doré Jr., Esq. 281-829-1555  
Doré Law Group

# Groups Calendar

## National Group Meetings

Apr 23-25	Transportation Revenue Management Group Chicago, IL	8:30am-5:00pm
Apr 27-28	National Oilfield Service & Supply Chicago, IL	8:30am-5:00pm
Jun 11-14	Credit Congress Grapevine, TX	

## Regional Group Meetings

Apr 20-21	Texas Statewide Group Meeting Galveston, TX	8:00am-5:00pm
Sep 17-19	All South Conference Hilton Clearwater Beach Resort - Clearwater, FL	8:00am-5:00pm

## Houston – Local Group Meetings for March

Mar 21	Heating & Air Conditioning Group Book Only	10:30-11:30am
Mar 21	Contractors Supply Group NACM Conference Center - Houston, TX	12:30-1:30pm
Mar 21	Building Materials Group NACM Conference Center - Houston, TX	12:30-1:30pm
Mar 21	Electrical Supply Group NACM Conference Center - Houston, TX	12:30-1:30pm
Mar 22	Chemical Supply Group NACM Conference Center - Houston, TX	12:30-1:30pm
Mar 22	Oilfield Services & Supply Group NACM Conference Center - Houston, TX	1:30-2:30pm

## Louisiana – Local Group Meetings for March

Mar 9	Baton Rouge Building/Industrial Suppliers Ralph & Kacoos - Baton Rouge, LA	12:00-1:30pm
Mar 15	New Orleans Building/Industrial Suppliers Galley Seafood Restaurant - Metairie, LA	12:00-1:30pm
Mar 16	Mississippi Building Group TBD	12:00-1:30pm
Mar 21	Louisiana Institutional Food Group TBD	11:30am-1:00pm
Mar 28	New Orleans Electrical Group Cello's Restaurant - Metairie, LA	12:00-1:30pm



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

#### Directory

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

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

#### Staff Extensions

Accounting  
Vice President of Finance & Administration,  
Bernard Forde 1450

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

Membership/Education/Groups  
Phaedra Vaughner, CGA 1350  
Legislative Issues  
President, Kathleen Quill, CAE, CBA 1400

#### NACM Business Credit Services

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

#### Staff Extensions

Collections Manager 1430  
Distressed Business Services  
Int'l Collections  
Manager, Gerald Clements 1430

Credit Interchange  
Credit Investigator, Carolyn Lewis-Pajeaud 1561  
Interchange Supervisor, Wanda Love 1330  
Data Specialist, Nicki Woodard 1355

Product & Service Consultant,  
Henry Albert, CGA 1560  
Deidre Henry 1341  
Shante Norwood 1331

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

## February New Members

Alliance Sports Group  
Bailey Lumber & Supply Co.  
BJ Services Company  
Sprint Waste Services  
Vision Source  
Windham Professionals Inc.

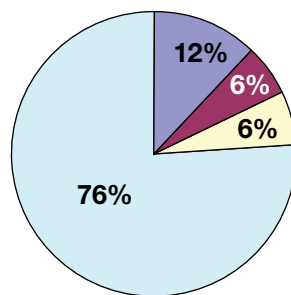
## February Olympians

Carl Doré, Jr.  
Vanessa Meredith  
Jolene Miller  
Susan Viereck

## Flash Poll

## NACM Gulf States: Driving into the Corner?

How is your approach affected by your customers inability to pay?



- A. I utilize my industry credit group more.
- B. I send out my sales person to collect and hope for the best.
- C. My customers are not feeling the weight of the economy. Everything's fine.
- D. I utilize all resources to create a strategy to get paid.

## Tip of the Month

### POLL MY GROUP.

That's all I'm going to say this month. If you are in a group and NOT using this free service to build a SOX compliant credit report for your file, you're not as smart as I thought you were.

Don't know what I'm talking about? Ask any staff person.

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



Build certification roadmap points, participate in the Credit Managers' Index!  
Need a reminder? **Sign up** to receive an alert email, sent when the survey opens each month.



Next chance to participate is **March 13-17**. Visit the **CMI survey page** any time during these dates to help bring awareness to the credit profession.



## How to Control What You Do Between the Ticks on the Clock

### **Plan Your Weeks and Your Days, Prioritize Your Three Most Important Projects, Choose Three Tasks Each Day and Block Time, Negotiate for Time with No Distractions, and Wake Up Early**

Here are five things you can do now to be very productive.

#### **Plan Your Weeks and Your Days**

If you don't know what you need to do, you can fall into reactive mode, doing little things that don't move the needle for you. If you show up to work without knowing what you need to do, even if work is your home office, hours can go by without you doing anything meaningful. This is why so many get so little done.

By planning your weeks and your days you can be proactive and get a lot more accomplished. Having a plan as to what work you are going to do eliminates the wasted time deciding what to do, and it reduces the likelihood that you are distracted by small things.

#### **Prioritize Your Three Most Important Projects**

If everything is a priority, you have no priority. Priority is singular. If you have two, you have competing priorities. What is the most important priority for you right now?

Your number one priority should dominate your calendar. Your calendar is evidence as to what your priorities are, and if your priority doesn't have large blocks of time dedicated to that priority, you will never be productive. You'll just be busy.

It isn't likely that too many of us are fortunate enough to work on only one priority. So let's make it three. What are your second and third most important outcomes, initiatives, or projects? This is where your time and energy should be invested. It is important to prioritize your time.

#### **Choose Three Tasks Each Day and Block Time**

In my experience, I can get three major tasks done each day. That means blocking 90 minutes per task for my three major tasks. That's four and half hours of time, not much of your twenty-four hours, but more than most people dedicate to their primary outcomes in a week.

Choose the most important task that will move your most important priority forward and block time to do this first. Block time for your second most important task and do that task only after you have completed the most important task. Then, block time for the third.

Productivity isn't how much work you do, or how busy you are. It's a measurement of your results. By doing what is most important, you are going to be super productive.

#### **Negotiate for Time with No Distractions**

What can make this difficult is all the people and things that can distract you from your real work. You may need to negotiate with

the people at work for time that you can work without distractions. You may also have to negotiate with your family. You will almost certainly have to negotiate with yourself.

The time you spend working without distraction is worth 10 times the time you spend distracted. As I am writing these words, my phone is far enough away from me that I can't reach it. I saw the screen light up when a text message came in. It will be there when I finish my work. The only software program open on my computer is Ulysses, the text editor I use for all my writing. Nothing else will command my attention before I finish writing this and reviewing the editor's notes on my second book, *The Lost Art of Closing*.

Focus and energy are what allows you to do quality work.

#### **Wake Up Early**

A half a dozen of my friends are now waking up at 5:00am. At first, they were unhappy with me for sharing this recommendation with them. It's easy to be grouchy when you haven't had enough sleep. But, they are adjusting, and they are more productive. I have moved my wake-up time to 4:30am from 5:00am, which wasn't that difficult of an adjustment.

(continued)

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Platform**

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**Bectran** **NACM**  
National Trade Credit Report

The advertisement features a dark background with a green digital rain effect. The text is prominently displayed in white and red. At the bottom, there are logos for Bectran and NACM (National Automated Clearing House Association).

Your first two hours can win the whole day. You can get so much done in the first two hours of the day that it is almost impossible not to be super productive. It's quiet. There are no distractions. For me, my brain is much fresher, especially for work that requires me to think.

If you haven't tried waking up early, you are missing out on one of the keys to getting more done. Yes, you will be tired for a few days or weeks. Yes, you will go to bed earlier (like 9:30pm, in my case). And yes, you will get more done faster.

Time is your single, finite, non-renewable resource. Anything so precious should be treated with the greatest care. That means you should invest it in what's most important and not fritter it away.

What deserves your time and attention?

*Anthony Iannarino is President and Chief Sales Officer for SOLUTIONS Staffing, a best-in-class regional staffing service based in Columbus, Ohio, providing light industrial, clerical, accounting, and scientific staffing solutions for clients who need a higher-caliber employee and the highest levels of service. He is the Managing Director of B2B Sales Coach & Consultancy, a boutique sales coaching and consulting company.*

## The Most Important Number You Never Heard

There are a lot of numbers in my life. There are telephone numbers, of course, a few of which I still have accidentally memorized even though there's no reason to waste my brain juices on that kind of thing anymore. I've got credit card numbers, bank account numbers, height, weight, age, cholesterol (is it still supposed to be below 200 or is that a relic from my childhood?), BMI, the current mortgage interest rate, the payoff balance on my car, the legal blood alcohol level, the number of pairs of underwear my brother has (long story, but it was a bet, and the answer turned out to be significantly less than his wife's collection but more than he thought it would be), the number of representatives to the House and Senate, the exact number of  $\pi$  (I still know it's 3.141592 and that's where I stop), and probably several dozen more. And my guess is that when it comes to numbers, you're a lot like me.



However, there's one number you very possibly don't know, and it's the most important number I've run across in the last few years—150, which is also known as *Dunbar's number*. I know some of you have read my most recent book, so I'll summarize this as quickly as possible. Dunbar's number is a scientific

(continued)

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estimate of the number of other human beings that any one of us can actively care about at any given time. The actual number will of course vary from person to person, but the point is this: if there is a physical limit to how tall or fast or strong a human being can become, it follows that there should also be a neurological limit to how many interpersonal relationships we're able to maintain all at once.

Why is this important? Because recognizing that we have a finite capacity for community is absolutely the best (and possibly the *only*) way to keep ourselves from getting in over our heads. All the anecdotal evidence I've been able to gather suggests that most of us feel like we're working harder all the time for increasingly diminishing returns. The whole point of building machines is to make the world easier or more comfortable than it was before, and in almost every case this is true—I am able to write this much faster on my computer than if I had to scribble it with a piece of chalk or a quill pen. But when it comes to the social side of things, technology's erasure of the barriers that once kept us apart seems to have made life feel *more* complicated than it was before. There's always another story to read, another picture to post, another "How have you been?" from another long-lost friend that requires a response. In our quest to bring the world to our fingertips, many of us have found that we're inadvertently serving too many masters.

That's where Dunbar's number comes in. If you've ever felt overwhelmed with the weight of all your obligations and the number of people you feel beholden to, it could be that you're bad at multitasking; but it's far more likely that you're stretching your brain beyond its neurological boundaries. If you castigate yourself for being unable to handle everything, it's largely because you haven't honestly acknowledged that your brain is not a perpetual motion machine. And if you've ever felt like you're forever falling short against the endless competitors the modern world is constantly throwing up against you, the reason is very likely because you are comparing yourself against more people than your brain has the ability to properly process. The better you are at tuning out those parts of the world you aren't directly involved in (which mostly means becoming more selective with how much technology you invite into your daily life), the better you will feel about yourself. This isn't the idle opinion of a guy who thinks Facebook is sort of annoying; this is a truth rooted in the hardwiring of the biological machine that governs everything we are and do.

Our brains are incredible, and they've come up with some truly awe-inspiring creations (not the least of which is the fact that 'pumpkin spice' has managed to find its way into 4,987 products). But for all their power, our brains are still machines, with the same limitations that all machines have. The phrase I'm supposed to use here is "we forget this at our peril," but I don't think that's the right way to put it. We forget it at the expense of our happiness.

Jeff Havens, author  
Jeffhavens.com

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

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# February Report

According to the January report of the Credit Managers' Index (CMI) from the National Association of Credit Management (NACM), the combined CMI score hit 55.4, up from 54 last month, boasting a level not been seen since before the 2008 recession. This score reflects the good stream of economic news that started the year, with trends from 2016 carrying over into 2017. Favorable factors enjoyed their biggest leap, cresting at 63.6. The index of unfavorable factors also improved, although not as impressively, to an even 50.



"There is most definitely growth, but there is also a drag on that growth from the damage that was done years ago," said NACM Economist Chris Kuehl, Ph.D. "The favorable factors are booming, but the unfavorable are not, although they are looking better than has been the case in the past." The overall trend is positive even though many sectors in the overall economy are still struggling and many businesses have been unable to dig out of the downturn.

The scores for sales and new credit applications hit new highs in February. The dollar collections score leaped into the 60s and the category of amount of credit extended showed a robust improvement, increasing more than two points. "One would have to go back to 2007 to see a period when all four of these subcategories were all above 60," Kuehl said.

Good manufacturing news entered its third month in a row, with a big gain in the score for dollar collections. "When manufacturers begin to get their accounts caught up, it's a good signal that they are planning to start asking for more credit in the near future," Kuehl said.

The service side of the economy is leading the way in several categories, due to a consumer spending resurgence. New credit applications jumped to a level not seen since last March, while the sales category surged to its highest reading in over three years. "Retail has been having a surprisingly good quarter and construction has been up along with the medical economy," Kuehl said.

View the complete [CMI report for February 2017](#) for a full breakdown that includes commentary on the manufacturing and service sector results, and data tables and graphics. [CMI archives](#) may also be viewed on NACM's website.

1,190.00	2,283.61	1,000.00	1,586.89
6,028.35	4,000.00	2,000.00	51,146.33
3,190.00	1,000.00	4,166.00	4,904.06
3,646.00	42,195.72	1,010.00	9,000.00
6,139.17	8,000.00	2,500.00	4,166.00
3,800.00	4,398.94	4,166.00	3,500.00
3,327.30	3,830.00	2,026.50	3,500.00
2,000.00	3,048.24	1,183.08	11,261.39
2,453.72	5,100.00	8,197.76	1,126.29
10,805.00	1,000.00	2,500.00	3,000.00
1,910.48	2,117.37	1,600.00	1,088.82
2,365.19	2,500.00	1,000.00	2,544.73

## IS THIS YOUR MONEY?

Recent recoveries of member delinquent accounts that they **NEVER** thought they'd see again! If your \$\$\$ aren't here, you need to place those accounts **TODAY!**

Meet the Leaders of the NACM Gulf States team:



**Gerald Clements**  
Collection Manager  
gclements@nacmgs.org

- 27 years of commercial retail and international collections
- 20 years of training in legal collection policies and practices



**Kristen Donnell**  
Senior Asset Investigator  
kdonnell@nacmgs.org

- 14 years of commercial and retail collections
- Specialist in account recovery

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National Association of Credit Management  
[www.nacmgs.org](http://www.nacmgs.org)

# February Super Days

February 21-22, 2017

“Ask the Lawyers” provided a great networking luncheon for members at the February Super Days. Thank you to Jason Walker and Lisa Norma of Andrews Myers, Carl Doré of Doré & Associates, and Sean Rooney of JD Herberger & Associates. They not only answered some great questions, but everyone walked away with some new tactics and insight into industry issues.





# NACM Gulf States Education—Keeping You at the Top of Your Game

## Introduction to Financial Statement Analysis

February 16, 2017

Instructed by Andrew Perry, CCRA, CICP, RGCP

Inspectorate America



## Basic Business Grammar and Communication Skills

February 27, 2017

Instructed by Kathleen Quill, CAE, CBA, NACM Gulf States



# What's Coming Up in Professional Education?

DATE	EVENT, PRESENTER	TIME
Mar 8	<b>Deep Dives into Ratios</b> <i>Presenter: Susan Thomas, CBA, Eli Lilly and Company</i> We will take a close look at key ratios covering liquidity, activity, leverage, operating performance and cash flow analysis. Review and analysis of standard financial ratios will include the formula, calculation, interpretation and use. Also included are: comparisons, trends and combinations. For more information on this NACM-National <a href="#">webinar</a> , click <a href="#">here</a> .	10:00am
Mar 16	<b>Management Strategies to Build Your A-Team</b> <i>Presenter: Derrick Jones, CEO, Jones International</i> You know your team has the potential to be great, but something's holding them back. Consider changing your vantage point to awaken your team's performance. Discover the tools you need to help you re-position you and your team to achieve the success you know is within reach. Some areas of focus are: alignment of team and vision; know thyself; taking inventory (finding those hidden assets); creating the right culture for your team; and seeing it all come together.	9:30–11:30am
Mar 20	<b>Article 9 of the Uniform Commercial Code: A Beginners Guide to Secured Transactions</b> <i>Presenter: Adam Easton, CCE, Ferguson Enterprises Inc.</i> This webinar will cover the origins of the UCC, the basics of Article 9 including how to properly perfect a security interest, priority and enforcement of a perfected security interest, and an entry level understanding of a purchase money security interest (PMSI). The presentation is designed for credit professionals that have a limited understanding of Article 9 of the UCC and who have an interest in learning more about a PMSI. For more information on this NACM-National <a href="#">webinar</a> , click <a href="#">here</a> .	10:00am
Mar 22	<b>Explanation of Common Credit Application Terms and Conditions</b> <i>Presenter: Matthew Jameson, Esq., Jameson &amp; Dunagan, P.C.</i> This session will provide an overview of common credit application terms and conditions. It will provide easy to understand explanations of what the terms mean and why they are important. The speaker will also provide "war stories" about how the terms and conditions are practically used and how they can save the day. For more information on this NACM-National <a href="#">webinar</a> , click <a href="#">here</a> .	10:00am
Mar 30	<b>M&amp;M Bonds &amp; Liens</b> <i>Presenter: Richard Fulton, Esq., Coats Rose</i> This seminar is a MUST ATTEND for all who deal with Bonds & Liens! You will learn about forms for notices and claims, laws concerning bills-paid affidavits, lien claims against commercial and residential property, how to obtain property information, requirements for submitting a claim and procedures and time limits for filing liens.	8:30am–4:30pm
Mar 30	<b>Leadership Webinar Series: Effective Communications</b> <i>Presenter: Rick Hernandez, Syntesis Global LLC</i> Effective communication is a vital tool for any professional and begins with understanding your audience. An executive who can make a compelling presentation, communicate succinctly, sound persuasive and motivate a team to action is someone who will succeed in a 21st century workplace. After all, your success at "selling" ideas and getting your point across can be the difference between business success and a missed opportunity! For more information on this NACM-National <a href="#">webinar</a> , click <a href="#">here</a> .	10:00am
Apr 3	<b>Ethics and Technology in Collections</b> <i>Presenters: Kirk Burkley, Esq. and Bob Bernstein, Esq., Bernstein-Burkley, P.C.</i> Technology in the practice of law has grown by leaps and bounds in the past decade. These technological advances allow law firms to reduce costs, increase efficiency, and provide better client service. However, with these benefits come certain responsibilities and requirements that lawyers must become familiar with and adhere to. This presentation will explore the interplay between ethics and the use of technology in a collection practice. Discussion will cover the use of technology when contacting and investigating debtors, and the use of technology by lawyers to market themselves and their collection practice. For more information on this NACM-National <a href="#">webinar</a> , click <a href="#">here</a> .	10:00am
Apr 5	<b>Private Companies, Private Credit</b> <i>Presenter: D'Ann Johnson, CCE, Roofers Supply</i> Ever dreamt of being Sherlock Holmes or Ellery Queen? Ever felt like you needed to find more information on a prospective customer? This session offers insight and tips to uncover information on your prospects that are either privately held or too new to have built business credit history. Topics to be discussed include: online and social media searches; NACM trade group and Affiliate usage; stream lined; using tax returns as a financial statement; credit evaluation; possible credit application requirements; and more. For more information on this NACM-National <a href="#">webinar</a> , click <a href="#">here</a> .	2:00pm
Apr 10	<b>What CFOs Want</b> <i>Presenter: Pamela Krank, The Credit Department, Inc.</i> For more information on this NACM-National <a href="#">webinar</a> , click <a href="#">here</a> .	2:00pm
Apr 12	<b>Protecting Against Fraud: The Best Defense is a Strong Offense</b> <i>Presenters: Brian Jackiw, Esq. and Thomas Fawkes, Esq., Goldstein &amp; McClintock LLLP</i> Corporate fraud in all of its forms has become a multi-trillion dollar issue globally, and if left unchecked and unmonitored, can cause significant damage to a company's bottom line. During this interactive webinar, we will discuss the primary varieties of fraud that are committed upon credit departments, the warning signs of fraudulent conduct, the legal standards for proving up a fraud claim in court, and best practices for monitoring, identifying and preventing fraud. For more information on this NACM-National <a href="#">webinar</a> , click <a href="#">here</a> .	2:00pm

# What's Coming Up in Professional Education?

DATE	EVENT, PRESENTER	TIME
Apr 20	<b>Leadership Webinar Series: Adapting to New &amp; Demanding Roles</b> <i>Presenter: Rick Hernandez, Syntesis Global LLC</i> In this webinar, you will learn to ask the right questions and partner with others to help you understand what business you're really in and its executive demands, as well as assessing what is important to its short-term and long-term strategic plan. These are critical aspects of the "on-boarding" process. For more information on this NACM-National webinar, click <a href="#">here</a> .	10:00am
Apr 6	<b>Credit Manager's Guide to Collecting in Bankruptcy Cases</b> <i>Presenter: Lisa Norman, Esq., Andrews Meyers PC</i> This informative workshop is filled with practical information to keep your account alive, including: understanding plans of reorganization; analyzing bankruptcy schedules; becoming a "critical vendor"; attending the meeting of creditors; pros and cons of creditors' committees; and filing proofs of claim.	8:30am-12:00pm
Apr 27	<b>Emotional Intelligence</b> <i>Presenter: Derrick Jones, Jones International</i>	11:00am-2:00pm

For information on all **events held at NACM Gulf States**, contact the [NACM Gulf States Education Department](#) or call 281-228-6100.

For **certification exam registration** contact the [NACM Education Department](#) or call 410-740-5560.

For **teleconferences and all other events**, contact the [NACM Meetings Department](#) or call 410-740-5560.

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

## National Wholesale Nursery Products Group

January 26-27, 2017 • Houston, Texas

The National Wholesale Nursery Products Group winter meeting was held at NACM Gulf States Conference Center in Houston, Texas. Members enjoyed the Thursday meeting with education provided by attorney Elaine Howard of Andrew Myers. Elaine presented a briefing on the DOL and overtime ruling proposal. The question and answer period opened up a great dialogue on the impact on industry.





## Why NACM?

Where do I even begin? I first learned about NACM while working through a previous employer in the manufacturing industry. At that time, I did not realize how important NACM can be to a Credit Manager, until I changed my career path from the manufacturing industry into the transportation industry. I then realized I needed help and I needed it fast. So, I went to NACM and started looking for my home. What a difference that step has made.

NACM is always there to help walk me through any issue I may encounter. They were a huge help during the time I needed to explain the antitrust laws to our sales team and the importance of keeping our customers' credit information safe. They have helped my company save money by purchasing credit reports through NACM. This alone has been a benefit for us. It has enabled us to use multiple reports rather than one to make credit decisions. The savings are huge. We were spending more money on one service than we are through NACM with multiple reports to pull from.

Being an NACM member has challenged and allowed me to grow as a credit manager. I am now ready to sit for the CBA exam in June. The service, seminars, educational opportunities, group meetings and legal advice they present are priceless. I have obtained many new friends through networking while attending Credit Congress and TRMG conferences throughout the year. You don't want to miss these opportunities. Get connected!

What are you waiting for! Becoming an NACM member will be the best choice you can make in your career path. The service my NACM group provides is out of this world! My NACM group ROCKS!! Most of all, they truly care about their members and make sure we are provided the best service to help utilize the tools needed to make credit decisions. I would not have been as successful without NACM!

Don't wait any longer. Join now!

**Robbin Windham**  
**BNSF Logistics**



## SAVE THE DATE NACM Gulf States 2017 Annual Golf Scramble

Quail Valley Golf Course  
2880 La Quinta  
Missouri City, TX 77459

- \$99 per player before April 3, 2017 (PLUS be eligible for the early bird prize: A \$50 Academy Gift Card!!!)
- \$126 per player after April 3, 2017 (includes box lunch, greens, cart, dinner and drinks)
- \$399 for a foursome (includes above plus hole sponsorship)

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

**SPONSORSHIP  
OPPORTUNITIES  
AVAILABLE!**

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

## 2017-2018 Nominations for Board of Directors



Don't let this privilege pass you by! It is time to place your nominations for the Board of Directors. We encourage each of you, individually or as part of your Industry Credit Group involvement, to consider and forward the names of members who would have an interest in serving on the NACM Gulf States Board of Directors.

As a member-owned association, we are dependent upon each of you to get involved in this process. This is your chance to nominate deserving individuals to serve on the NACM Gulf States Board of Directors for 2017 and beyond.

Please take some time to consider individuals that you know who might be interested in serving on the Board of Directors from the Gulf Coast areas of Texas, Louisiana and

Mississippi. This is an important process in the governance of your Association and we need your involvement.

Should you have any questions, or would like to request a nomination form, please contact Kathleen Quill, CAE, CBA, or Becky Showers, CGA at the Association office at 281-228-6100. **Nominations must be received by April 21, 2017.**

## Credit Executive of the Year



**Call for Nominations...**Once again, NACM Gulf States is calling for nominations for the Credit Executive of the Year Award. This award recognizes and honors a member of NACM Gulf States who has made a significant contribution to the Association through the Board, committee or activity involvement, and the contribution is so significant that it is apparent one has been made.

The individual must be a member of the Association at the time of the nomination and must have been a member for five years. Any NACM member may nominate a candidate who meets the above criteria. **Nominations must be submitted no later than April 21, 2017.** Contact Kathleen Quill at 281-228-6100 or [kquill@nacmgs.org](mailto:kquill@nacmgs.org) to obtain a nomination form or for more information.

A committee made up of past recipients and NACM Gulf States members will review all of the qualified nominees and make their selection. The winner will be announced at the NACM Gulf States Annual Meeting in June. Any questions regarding this award should be directed to Kathleen Quill, CAE, CBA.

# NACM Gulf States At-a-Glance

## MARCH 2017

### Thurs, Mar 9

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

### Tue, Mar 14

11:30am - HRIS Group Meeting

### Wed, Mar 15–Fri, Mar 17

**ASAE LEGISLATIVE FLY IN**

### Thurs, Mar 16

11:00am - Management Strategies for Your A-Team

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

### Tue, Mar 21

**SUPER DAYS**

11:30pm - ELEC Group Meeting

12:30pm - BLMT Group Meeting

12:30pm - CONT Group Meeting

### Wed, Mar 22

**SUPER DAYS**

12:30pm - OFSS Group Meeting

12:30pm - CHEM Group Meeting

12:30pm - President's Circle

### Thurs, Mar 23

11:30am - STML Group Meeting

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

### Thurs, Mar 30

8:00am - M&M Bonds & Liens

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

## APRIL 2017

### Thurs, Apr 6

8:00am - Credit Manager's Guide to Bankruptcy

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

### Mon, Apr 17

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

### Thurs, Apr 20–Fri, Apr 21

**Texas Statewide Construction Credit Group -- Galveston, TX**

### Thurs, Apr 20

11:30am - STML Group Meeting

### Sun, Apr 23–Wed, Apr 26

**TRMG**

### Thurs, Apr 27

11:00am - Emotional Intelligence