



Excellence in Credit Award

"Excellence in Credit" will be awarded to the Distinguished Business Member of NACM Houston for the year 2008-2009. This award recognizes an NACM Houston company that has provided leadership in the field of business credit. This leadership may have been exhibited by participation in NACM through a commitment to the credit education of the company's employees, industry group participation and leadership.

To be considered for the Excellence in Credit Award, a company must meet the following qualifications:

1. **A member of record in good standing with NACM Houston for one year prior to nomination for this award. Business must be located in the NACM Houston market area.**
2. **Must be nominated. Can be an employee of nominated company or someone employed by another company.**
3. **A business cannot win back-to-back awards, (two years in a row) in the same category.**

Nominated companies should have the following background and history information, as well as how the company utilizes the following; Credit & Financial Resources, Leadership Fundamentals, Employee Satisfaction and Community Involvement.

Credit Executive of the Year Award

Once again, NACM Houston is calling for nominations for the Credit Executive of the Year Award. This award recognizes and honors a member of NACM Houston who has made a significant contribution to the Association through the Board, committee or activity involvement and such a significant contribution that it is apparent that a contribution 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.

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

Honorary Member

The Honorary Member Program is designed to recognize former or retired members who have made significant contributions to NACM-Houston through long-term membership and/or active participation in Association activities, committees and the Board of Directors.

To be considered for Honorary Member, an individual must possess the following qualifications:

1. **Former or retired member of NACM Houston;**
2. **Twenty (20) years in the credit profession;**
3. **Ten (10) years as an active member of NACM Houston; and**
4. **Prior service on the NACM Houston Board of Directors**

Nominations for individuals who may meet these qualifications should be considered for Honorary Membership in the Association. Any NACM member or NACM staff person may nominate any former or retired member who they feel meets the qualification by sending a letter of nomination.

All qualified nominees will be presented to the Executive Committee and, in turn, to the Board of Directors for confirmation. Formal recognition of the Honorary Member will be made at the NACM Houston Annual Meeting.



All forms must be completed and received no later than May 15, 2008!

Completed applications, requests for nomination forms or any nomination letters should be sent to Kathleen Quill via fax at (281) 228-6122, or mailed to PO Box 721348, Houston, TX 77272. **Deadline date for all applications to into NACM Houston is May 15, 2008.** If you have questions, please contact Rosalind Turner 281-854-1909 or Kathleen Quill, CAE, CBA at 281-228-6100 or kquill@nacmsouthtexas.org.

inside *Preview*

- 2 **Save the Date!**
- 3 **Credit Manager's Index**
- 3 **National Groups Calendar**
- 3 **Welcome New Members!**
- 3 **March Olympians**
- 3 **Did You Know?**
- 4 **A Message From Cindy Stanton**
- 4 **Texas Factory Activity Sluggish in April**
- 5 **What's Coming Up???**
- 6 **International Arbitration Awards**
- 7 **May/June Education**
- 8 **2008-2009 Board of Directors**
- 11 **Super Days and May Calendars**

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

First Vice Chairman

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Treasurer

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Frontier Materials Concrete

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JPMorgan Chase

President

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

National Director

Chris Myers 713-355-8100
Credit Alternatives

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Grant Prideco, LP

Charles Dunlap 713-614-3199

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 281-782-6154

Corporate Counsel

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

Save the Date!

June 20, 2008

NACM Houston's "It's a Sure Bet" Exposition and Annual Meeting!

WHEN: Friday, June 20, 2008

WHERE: NACM Houston Conference Center
10887 Wilcrest Dr. Houston, TX 77099

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 & 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' 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 2008-09 Board of Directors

Education Included

Vendor Exhibits

Buffet Lunch

Scholarship Fund Dessert Auction

**Be on the lookout for
Early Bird Registration forms.**



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, LaQ'iana 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

Distress 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.



April CMI "Perilously Close to Contraction"

"Perilously close to showing economic contraction," said Dan North about the April Credit Manager's Index. The combined, manufacturing and service indexes are all hovering around the 50 mark, the critical level indicating economic expansion. "However, the service sector showed a rebound in April, breaking a six-month streak of decreases, which made it only the second month of the past 11 to show improvement."

Does the service sector increase show signs of climbing out of the lull? What will May bring?

Keep tabs on your sector by participating in the CMI and reading the results each month. Doing so helps many others know about the current state of the economy. [Click here](#) to sign up and be automatically notified for the monthly survey period.

National Groups Calendar

DATE	GROUP	CITY	HOTEL/LOCATION
Jun 12	CHEM	Houston	NACM Conference Center
Jul 10-11	NWNP	Salt Lake City	TBD
Sep 22-23	NOSS	Galveston	San Luis Hotel

Welcome New Members!

- BNSF Logistics**
- Communikay Graphics**
- Delek Marketing & Supply LP**
- Gexa Energy**
- J&B Software Inc.**
- Ryan Energy Technology USA Inc.**
- Texas Stairs & Rails Inc.**
- U Brothers**
- Wood Group Gas Turbine Services**

March Olympians

Leticia Hemmerly	2.2
Charles Dunlap	1.2
Ed Baldwin	1.0
James Criswell	1.0
Lauri McDonald	1.0
Ron Pagoota	1.0
James Clem	0.4
Charles Paup	0.2
James Crookham	0.2
Rosa Rivera	0.2



didyouknow?

If you submit your company's aging to NACM Houston, you won't receive any more trade tickets? We also offer discounts on NACM Houston credit reports for those companies who submit their aging!

A Message from Cindy Stanton, Credit Manager

Can You Trust Your Collection Agency?

Lately, it seems like I am receiving more calls from unfamiliar collection agencies claiming that they can undercut the last guy by some unbelievable rate.

"If we don't collect, it doesn't cost you a dime!" And, of course, they all claim to be "ethical," but how do you really know for sure? Each call is ended with, "Just give me a few of your problem accounts to run through our system to see if anyone else has already turned them over for collections." And could they find anyone more obnoxious to make those sales calls? These guys will not take "no" for an answer!

Due to the nature of the business world, I have had to deal with many collection agencies through the years. Some good, some bad, but lately I've become extremely cautious. Who would ever think that a collection agency would become the debtor? Take the money that they collected from our customers and run off with it? I can attest that it does happen.

Now when I receive those unfamiliar calls, I tell them all that I only use one collection agency that is well known and proven to be trustworthy and ethical—NACM! Why go anywhere else when NACM is always there for us?

Cindy Stanton
Credit Manager
Palletized Trucking Inc
Houston, TX



Direct Hire - Temporary
Preview - Contract

Specialist in Staffing Credit and Collections Professionals

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

Texas Factory Activity Sluggish in April, According to Dallas Fed Survey

Texas manufacturing activity remained sluggish in April, according to the Federal Reserve Bank of Dallas' Texas Manufacturing Outlook Survey.

The April survey can be found at: <http://dallasfed.org/data/outlook/2008/tmos0804.html>

Texas produces more than 8% of the total manufactured goods in the United States, ranking second behind California in factory production.

Indicators for current conditions were little changed from March. The company outlook index improved, but the index for general business conditions moved slightly lower, according to the survey.

"There is a growing divergence between companies' outlook for their own operations and that for general business activity. Company outlook has been flat since the middle of last year," said Dallas Fed economist Fiona Sigalla. "But the perception of general business conditions continues to deteriorate."

Indicators for production, capacity utilization and volume of shipments were slightly lower but positive in April. The index for volume of new orders slipped slightly from 11.8 to 8.1. The capital expenditures index remained positive and increased slightly.

Price pressures on raw materials are still intensifying with 71% of responding producers reporting increases in raw materials prices. Sixty-five percent of responding factories expect raw materials prices to be higher six months from now. Thirty percent of firms reported higher finished goods prices.

Respondents continued to be pessimistic in their evaluations of general business activity. Thirty-six percent said conditions had worsened since March, pushing that index down from -22.7 to -23.4. The index has been negative for 10 months.

The perception of company outlook continued to be better than for general business activity. The company outlook index pulled into positive territory in April, rising to 1.8 from -5.4 in March.

During the week of April 15-18, manufacturers were asked questions about the impact of credit conditions on their firms. Of firms seeking credit, 14 percent reported difficulties in April compared to 24 percent in March.

The Dallas Fed conducts the Texas Manufacturing Outlook Survey monthly to obtain a timely assessment of the state's factory activity. Source: Federal Reserve Bank of Dallas

what's coming up???

NACM HOUSTON MAY 2008 EDUCATION CALENDAR

DATE	EVENT, PRESENTER	TIME
May 2	Louisiana Lien Laws and More Presenter: Frank White, Frank White, A Professional Law Corp. NACM Houston Conference Center NACM Houston Conference Center Have you ever had a check promised that didn't arrive? Have you heard the same excuse time after time? Would you like to know how to get paid on EVERY collection call? You won't want to miss this exciting seminar! Come learn how to overcome all customer excuses and delaying tactics and how to negotiate payment when the customer has a cash flow problem. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org .	8:30am–11:30am
May 5-Aug 22	Accounting Online Course Instructors: Angela Brent, CPA and Meredith Mostochuk, CBA For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
May 5-Aug 1	Business Online Course Instructor: Mary Ann Blackmore, CCE For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
May 5-Aug 1	Credit Online Course Instructor: Mark Berman, Esq. For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
May 7	Teleconference: Bankruptcy Point/Counterpoint Presenters: Wanda Borges, Esq. and Bruce Nathan, Esq. For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
May 9	Collection Management Presenter: Jim Shreve, FTD Resources NACM Houston Conference Center Participants who complete this training program should be able to: understand how to set and achieve their collection goals for business accounts; identify the reasons and early warning signs of a delinquency problem; understand how to conduct telephone collection calls; send effective delinquency letters; monitor collection activity; and decide when to use an attorney for collection matters. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org .	8:30am–4:30pm
May 17-21	Business Credit Principles – Louisville, KY Presenter: James McIntyre, CCE Credit Congress For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
May 17-21	Intermediate Financial Statement Analysis – Louisville, KY Presenter: George Schnupp, CCE Credit Congress For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
May TBA	FCIB Teleconference For more information, please contact FCIB at 410-423-1840.	
May 18	FCIB's International Credit & Risk Management Online Course For more information, please contact FCIB at 410-423-1840.	
May 18	Certification Exams (CBA, CBF and CCE) at NACM Credit Congress For more information, please contact the NACM Education Dept. at 410-740-5560.	
May 18-22	2008 Credit Congress & Expo Kentucky International Convention Center Louisville, KY For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
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 the 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 .	6:00pm–9:00pm

Jun 5–Aug 21

Accounting – NACM Houston

6:00pm–9:00pm

Instructor: Ronnie Archer, CCE, Dunn Enterprises

NACM Houston Conference Center

This course qualifies for and is required to attain the 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.

Jun 6

Tools of Financial Analysis

8:30pm–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 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 10

Mitigating Risk

8:30am–11:30am

Presenter: Mike DeLuca, One Source Risk Management

NACM Houston Conference Center

Your accounts receivable is one of your company's most valuable assets and, at the same time, the most vulnerable to unexpected loss. No matter how efficient your credit function, uncontrollable events can impact your bottom line. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org.

It's so easy to register! Just call the Education Dept. 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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International Arbitration Awards

With most companies utilizing international arbitration agreements in their transnational transaction it becomes of utmost importance to be able to not only obtain an award, but also enforce the award successfully. A recent review of an arbitration award that was nullified or set aside in the state that was the site of the arbitration, a party to the arbitration may still attempt to enforce the award in another jurisdiction.

This situation presents unique challenges for the secondary jurisdiction, whose courts must balance the rights of the parties with respect for the judgment of the forum that nullified the award. The 1958 United Nations Convention on the Recognition and Enforcement of Foreign Arbitral Awards (the "Convention") 1) requires a court in a signatory state to enforce arbitral awards "unless it finds one of the grounds for refusal or deferral of recognition or enforcement of the award specified in the said Convention;" and 2) Article V(1) of the Convention sets forth the limited grounds upon which a court "may" refuse to enforce or recognize an arbitral award, and subsection (e) states that one of the permissible bases for such refusal is if "the award has been set aside by a competent authority of the country in which, or under the law of which, that award was made." Many cases have analyzed the scope and implications of Article V(1)(e), including whether the secondary court may question the bases for setting aside the award relied upon by the court at the site of the arbitration, or whether nullification should be respected in all cases as a matter of comity.

Various countries have differed in their views. And within the United States, there has not been complete agreement among different federal courts as to how to analyze and adjudicate an international arbitration award that has been set aside in the original jurisdiction.

However, with the latitude of the FAA (Federal Arbitration Act) this possibility can be exercised to leading to a successful conclusion.

Robert H. Davis, Manager
International Government Affairs
NACM/BCS Houston

May 9 • 8:30am–4:30pm

COLLECTION MANAGEMENT

Presenter: Jim Shreve, FTD Resources

NACM Houston Conference Center

Participants who complete this training program should be able to: understand how to set and achieve their collection goals for business accounts, identify the reasons and early warning signs of a delinquency problem, understand how to conduct telephone collection calls, send effective delinquency letters, monitor collection activity, and decide when to use an attorney for collection matters.

Jun 3–Aug 19 • 6:00am–9:00pm

BUSINESS LAW – NACM HOUSTON

Instructor: Daniel Pacious, Esq.

NACM Houston Conference Center

This course qualifies for and is required to attain the 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 • 6:00am–9:00pm

ACCOUNTING – NACM HOUSTON

Instructor: Ronnie Archer, CCE, Dunn Enterprises

NACM Houston Conference Center

This course qualifies for and is required to attain the 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.

Jun 9

PAPERWORK DEADLINE FOR NATIONWIDE CERTIFICATION (CBA, CBF AND CCE) EXAMS

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

Payment preferred before first class date.

Cancellations within 72 hours will be billed.

Substitutions always welcome.

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

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

Phone: 281-228-6100:1200 or

Email: education@nacmsouthtexas.org

NACM HOUSTON EDUCATIONAL SCHOLARSHIPS

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

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

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

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

Email: education@nacmsouthtexas.org

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

Phone: 281-228-6100:1200



NACM of South Texas 2008-2009 Candidates Board of Directors



Robbin Carrasco has been in the banking industry for over eight years in the credit and construction business of residential construction lending and is a banking officer for Texas Capital Bank. Robbin has been a NACM member since February 2000. She is presently in the Building Materials Group, Special Events Committee and the 2008 All-South Committee. She is convinced that the future of NACM is positive and she wants to be a part of advancing NACM of South Texas and its members to the forefront of their industries. Robbin is a member of the Magnolia Historical Society, where she also serves as the co-event coordinator and is entertainment chairperson for the Magnolia Music Fest. Her time away from work involves her family, church activities and volunteer work.



James Clem, CCE is currently the national credit manager for Merchants Metals, a division of MMI Products Inc., a wholly owned subsidiary of Oldcastle, Inc. out of Atlanta, GA. He is a native Houstonian; however, for approximately 10 years, he lived in different areas of the USA. He is a Vietnam-era veteran of the U.S. Navy and spent one year in the Philippines. He had eight years in the savings and loan business before starting in credit with Halliburton Services in 1980. After 11 years with Halliburton, then nine years with Keystone Valve and Controls (now Tyco Valve & Controls), the last eight years has been predominately in metals related industries with Merchants actually being a manufacturer of fencing for the construction and residential market.

He feels that "Credit has finally been moved up in its recognizable value to top management team. We are now more involved in top management meetings, budgeting, culture changes, policy decision meetings, as well as in the process of educating our fellow employees as to our functions within the company."

Jim has served as chairman of many credit groups in the past, and is currently the vice chairman of the Fence Manufacturer's National Group out of NACM Tampa and an active Super Tuesday-Wednesday attendee here in Houston.

He lives in Tomball and is an active attendee at Fellowship of the Woodlands. He is a single parent with his son Bryan, 23 years old, who is a full time student at Lone Star College in Tomball, and has two grown children, Kelly 35 years old, and Jason, 31 years old, living here in Houston.



Pre Moss, Jr. is the credit manager for Schlumberger Oilfield Services. He has been employed with the company for more than 19 years and has been an active member of NACM for 17 years.

Pre is currently a member of NACM Oilfield Services and Supply Group and Special Events Committee. He has served on the NACM of South Texas Board of Directors, and has held the offices of second vice chairman, first vice chairman and ultimately he served as NACM chairman of the Board of Directors in 1994. You may recognize Pre from his role of officiated at the Board Installation during the NACM Houston Annual Meeting for 11 years.

Pre participates in NACM Golf Outings and Holiday Galas, and celebrated Schlumberger's receipt of NACM's Excellence in Credit Award last year. He currently serves on the Events & Activities Committee. His community activities include the Men's Fellowship at his church and being active with his homeowners' association. His hobbies are golf, reading and Pre is a jazz music buff.



Chris Myers is the president and CEO of Credit Alternatives, LLC, which is the nation's largest staffing firm that specializes exclusively in the placement of credit and collections professionals on a full-time, temporary or project basis. Chris worked in the credit industry for seven years before starting Credit Alternatives in August of 1998. His diverse background includes credit and collections management, call center management, sales management and human resources. Chris received his BBA from Texas A&M University, and his MBA from Houston Baptist University.

He has been a member of NACM of South Texas for the last 10 years, served on the Board of Directors for four years, the BCS Board of Directors for three years and is a past chairman of the Board. He was selected as the 2003 NACM of South Texas Credit Executive of the Year and his company was awarded the 2006 NACM of South Texas Excellence in Credit Award.

In 2008, Chris was elected to serve as a southern region director for the National Board of NACM. Chris also serves as the CEO of Professional Alternatives, which is a venture capital firm that has launched two other successful specialized staffing organizations. Chris lived in the Dallas area until moving to Houston 12 years ago. He and his wife, Kelli, have been married for 12 years, and have a seven year old son, a five year old son and a three year old daughter.



Carolyn Pavlovsky, CCE, North American credit manager, Tyco Valves & Controls, has over 20 years of credit management experience in industrial manufacturing dealing with a varied customer base of distributors, large Fortune 500 end users, as well as small companies and repair houses. She has worked at Dresser Industries, Cooper Industries and Igloo Corp., and is currently with Tyco Valves & Controls, headquartered here in Houston.

Carolyn initiated specialized collection software (GETPAID) at each location to help improve management of collections and disputes, and served on numerous system conversion teams to provide better credit and collections information and processes. She has written policies and procedures at each company, working closely with field personnel and offices to reduce problems and increase flow of sales orders, while minimizing risk to the company, including Sarbanes-Oxley compliance. She received a BA in business management in 1993 from Our Lady of the Lake University.

She has been a member of NACM South Texas since 1986, served two terms on the association's Board of Directors, and has been a member of the Education Committee for 14 years, as well as Education Committee Chairperson for two terms. She has been a member of several National Industry Groups of NACM, serving on their various boards and committees. In May of 1988, she earned the CBF designation; in September 1988, she earned the CCE (Certified Credit Executive) designation, which is the highest professional designation from NACM.

In 1996 she obtained the status of "Certified Expert Witness for Bankruptcy Preference" after successfully completing a three-day class, and continues to attend local and national workshops and seminars to remain current of the constantly changing issues relating to credit, economics and finance. Carolyn served as an instructor for NACM South Texas for over seven years, teaching business credit and credit management classes, and currently serves as a mentor to five credit professionals working on the next level of certification, as well as continues to volunteer as a presenter several times a year for various NACM seminars on certification and credit management.

Carolyn was recognized as the 2006 National Mentor of the Year by NACM.



Leanne Pease, CCE is credit manager for Equistar Chemicals, LP a Lyondell Company. She has been in credit for 25+ years, and attained her CBA, CBF and CCE designations in the same year (1990).

Leanne graduated from Hillsdale College in Hillsdale, MI with a BA in education. She is past president, counselor and budget chair for CFDD in Houston. She currently serves as director on the NACM Business Credit Services Board of Directors, where she chairs the Collections Committee. She has served numerous terms as a NACM Education Committee member, NACM Board and past Regional Industry Group Chair of the Chemical Group, hosted by NACM Houston. She has attended countless Credit Congresses and CFDD Conferences in her career and mentored many young credit executives through her CFDD activities. Leanne has been active in NACM Houston designation programs and committees, and has been an instructor/presenter for numerous NACM Houston seminars and workshops.



Gary White is the market area credit and collections manager for Waste Management of Texas. He started his career in credit on the dark side as a consumer lending officer for a major Houston bank. Gary has an AAS degree in banking from the Houston Community College and holds all four American Institute of Banking certificates.

He became a member of NACM in 1976. Since then he has served on the Internal Planning, New Product Development, Education, Government Affairs and the Executive Committee as treasurer, second vice chairman, first vice chairman and ultimately as chairman of the board. Gary has participated in many industry credit groups, including Industrial Supply, Contractors Supply and Texas Statewide Construction Credit Group. He served two terms on the NACM of South Texas Board of Directors and served as chairman of the Government Affairs Committee for NACM National; Gary was elected director-at-large on the National Board. He was selected as Credit Executive of the Year in 1996 by the NACM of South Texas and NACM National Credit Executive of the Year in 2006.

When asked, "What qualities or skills do you have that would benefit the Association?" he answered: "A very deep understanding of the complexity in operating a member-based, not for profit association, the ability to build a consensus for major strategic decisions plus being able to help guide a dynamic organization in its efforts to achieve its mission is a very rewarding personal experience."

Gary is a third-generation Houstonian and has been married to his wife, Kay, for 37 years. His hobbies include historical research, genealogy, reading and his grandson's sports activities.



Pam Woodroof, CCE has been employed with BJ Services Company for 20 years and a NACM member for over six years. She started a new credit department from the ground up for the chemical division of BJ Services and created and implemented a credit policy and procedures for the chemical entity. Pam brought the Chemicals Division DSO down from low 90s to low 50s within the first six to eight months of starting the credit department. Pam now handles a \$50-60 million portfolio or portion of the domestic pumping services receivables. She has participated on the "Revising the CCE Exam" Committee team, as well as current service on the Membership Committee. Pam has participated in NACM activities such as the Holiday Gala, Annual Designee meeting, NACM Houston Annual meeting and numerous NACM seminars.

She has received all three NACM professional certifications (CBA, CBF and CCE) and received the NACM Houston Super Star award for obtaining the CBF and CCE within one year. On the national level, Pam has participated in NACM-National events such as Credit Congress and the All-South Credit Conference.

Her community involvement includes vice president of local PTA board, softball team mom, team scorekeeper, bible study class, Habitat for Humanity volunteer and United Way volunteer. Pam's hobbies include playing the piano and keyboard, painting, crafts and making banners. She also likes to travel and has traveled to several different countries. She has grown to appreciate the many diverse lifestyles and cultures of different countries. She enjoys the outdoors and spending time with her family.

BALLOTS WILL BE AVAILABLE STARTING MAY 2ND!

DATE	PROGRAM TOPICS	MENU
May 20 & 21	Daily Court Review—Finding and Using Public Records	Beef & Chicken Fajitas
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		
					8:30am - Louisiana Lien Laws and More		
4	5	6 8:30am - Hot Topics Affecting Construction 11:30am - BLMT	7 2:00pm - Bankruptcy Point/Counterpoint - Teleconference	8	9 8:30am - Collection Management	10	
11	12 8:00am - Credit/ Financial Tools Needed for a Recession	13 4:30pm - Executive Committee Meeting 5:45pm - Board Meeting	14 11:30pm - HEC Group Meeting (Centerpoint)	15 9:30am - HRIS 11:30am - ADME (Joe's Crab Shack)	16	17	
18	19	20 10:30am - PLUM Group Meeting 11:30am - BLMT Group Meeting 11:30am - ELEC Group Meeting 11:30am - HAC Group Meeting	21 10:00am - INTL Group Meeting 10:30am - Membership Committee 11:30am - CONT Group Meeting 11:30am - INDS Group Meeting 11:30am - OFCC Group Meeting 11:30am - Freight	22 11:30am - STLM Group Meeting (Joe's Crab Shack)	23	24	
NACM's 112th Credit Congress & Exposition							
25	Holiday 26	27	28	29	30 SETR - Beaumont	31	