



## 2008 Winter Wonderland

*Please join us for a starlit evening  
at the*

### NACM Houston Holiday Gala

**Friday, December 12th  
7:00pm**

**NACM Houston Conference Center  
10887 Wilcrest Drive  
Houston, TX 77099**

**\$40 per person**

**BUFFET DINNER  
FUN  
PRIZES  
SILENT AUCTION**



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Register online at <http://www.nacmsouthtexas.org/Gala2008.htm>

Early Bird Prize: Canon Pixma photo printer  
You must register by December 3rd to be eligible!

For more information, contact  
Ellen Neuwirth-Hirsch  
281-228-6100:1317  
[eneuwirth@nacmsouthtexas.org](mailto:eneuwirth@nacmsouthtexas.org)



Bring a \$10 gift for one of your fellow attendees  
and receive a gift in return!

**NACM Houston**

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

**Phone/Fax**

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

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ACT Pipe & Supply Inc.

**Second Vice Chairman**

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JD Herberger & Associates

Brenda Keener 713-847-1827  
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Rosalind Turner 281-854-1909  
Royal Baths Manufacturing Co. Ltd.

**Corporate Counsel**

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

# Get the Latest Information at the NACM Resource Library

One of the many benefits of your NACM membership is that you have **free** access to the online Resource Library at NACM-National. The information in the Resource Library includes:

- Archived articles from *Business Credit* magazine, 2003 to present
- Presentations from recent NACM Credit Congresses and Audio Teleconferences
- NACM publications such as:
  - *The Art & Science of Financial Risk Analysis, 3rd Edition*
  - *Credit Management: Principles & Practices, 3rd Edition*
  - *Construction Law Survival Manual, 2nd Edition*
  - *Manual of Credit and Commercial Laws, 99th Edition*
  - *From the Cutting Board to the Cutting Edge*
  - *Principles of Business Credit, 5th Edition*
  - *The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005*

You have quick access to research current information on business credit topics with an easy-to-use search engine and it is **absolutely free** with your NACM membership.

To access this great resource, simply go to the NACM-National website at [www.nacm.org](http://www.nacm.org), click on the Resources tab and select Resource Library from the drop-down menu.

You will be asked to login with the same username (your email address) and password that you currently use for all other services on the National website.

A wealth of information awaits you!

## Holiday Gala Gift Basket Auction



It's that time again! We would like to remind everyone about the Holiday Gala Gift Basket Auction. Each year, we ask individuals, industry credit groups and committees to contribute a specialty basket to be auctioned off at our Holiday Gala. Members may either provide items for the basket or make a monetary contribution for the NACM Houston staff to complete the basket (receipts provided). A portion of the proceeds are donated to the Hope Shelter for Boys. We want to remind everyone to get ready, sign up and participate in one great celebration. Last year, we had many fabulous gift baskets! You don't want to miss it. Thanks for your participation in advance.

If you would like to participate, contact LaQ'iana Lewis at 281-228-6118 or [llewis@nacmsouthtexas.org](mailto:llewis@nacmsouthtexas.org).



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

#### Directory

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

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

#### Staff Extensions

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

#### NACM Houston Business Credit Services

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

#### Staff Extensions

Collections Manager, Frank Edmond	1430
Distressed Business Services Int'l Government Affairs Manager, Robert H. Davis	1370
Credit Interchange Manager, Steve Krischke Interchange Supervisor, Wanda Love Special Reports, Deidre Henry	1480 1341 1350
Sales & Services Manager, Byron McKinney	1465

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



## NACM Credit Manager's Index

The seasonally adjusted CMI for October showed record low numbers, indicating recession in all areas. Participant comments centered on the negative, most concerning low sales numbers, customer payment issues and trouble with the customers' financial institutions. The combined index fell 2.6% to a record low of 44.8%. Eight of the 10 components fell, nine are now below the 50 level, indicating economic contraction, and eight set record lows. How does your company compare to the average?

**Click here** to view the entire CMI or sign up for updates. Don't forget to make your mark each month! Participate in the monthly survey and help economists and other credit managers keep an eye on conditions and plan for the coming year in business.

### September Olympians

James Clem, CCE	2.0
Jim Vogt	1.0
Greg Stone	0.4
Paul Bogen	0.2
Tom Holder, CCE	0.2
Leanne Pease, CCE	0.2

### September New Members

**Texan Electric Company, Inc.**  
**Mammoet USA**  
**North American Interpipe, Inc.**  
**Cedros Paving LLC**  
**American Wall**  
**Houston Fence Company**  
**Texas Duct Systems**

## Government Affairs Committee

One of the fundamental functions of associations is to provide a unified voice on legislation and regulation affecting an industry or profession. Legislators recognize that intelligent decisions involving complex issues require input from a variety of sources. Associations are often called upon as a primary source of information concerning an industry or profession by legislators and their staffs.

*Source: American Society of Association Executives*

The NACM Houston Government Affairs Committee understands the difference that taking the voice of the business-to-business credit manager to Austin and Washington, DC can make. Its purpose is to **“represent the members of NACM of South Texas in all legislative and regulatory issues on a local, state or national level. The committee shall monitor all pending legislation in a timely manner and disseminate such information as is necessary to keep the membership, Board of Directors and other interested parties informed of such legislation and its potential effect on the members' interest.”**

*Gary White, CCE, Waste Management, is the current chairman of this 13-member committee, which represents all segments of our membership base. For more information, contact Kathleen Quill, CAE, CBA at 281-228-6100.*

**Nov 10 • 9:00am–12:00pm**

## **EXAMS FOR CBA, CBF AND CCE CERTIFICATION**

NACM Houston Conference Center

For more information, please contact the NACM Education Dept. at 410-470-5560.

**Nov 17 • 8:30–11:30am**

## **EENY MEENY MINEY MOE...CHOOSING THE CORRECT CREDIT REPORT**

**Presenters: NACM Staff**

NACM Houston Conference Center

Wondering which report you should pull when checking a customer's credit? Do all credit reports contain the same information? Is the most expensive report always the best? Join us for an enlightening workshop on the differences between commercial credit reports and learn when to use which report.

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

**Nov 24 • 8:30–11:30am**

## **MOVE UP IN LINE TO BE PAID: SECURE YOUR CONSTRUCTION RECEIVABLES**

**Presenter: Greg Powelson, Director of NACM's Mechanic's Bond and Lien Services**

NACM Houston Conference Center

Construction credit is unique. From back charges to retainage, construction oriented credit managers need to be experts in maximizing the leverage provided by the lien process from a national perspective. From collecting job information through foreclosure, participants should be prepared for a fast-paced manager's view of building the optimal construction credit department.

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

**Dec 5 • 8:30am–4:30pm**

## **ADVANCED CREDIT BOOT CAMP**

**Presenter: Linda Bost, CCE**

NACM Houston Conference Center

This follow-up day to our Credit Boot Camp seminar is designed to provide an overview of the trade credit function covering the gathering and evaluating of credit application information, application of the Cs of credit in everyday use, fundamentals of presentation to management and assessing credit risk and putting it into application.

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

Email: [education@nacmsouthtexas.org](mailto: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.

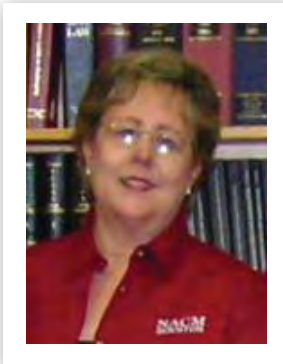
Mail: NACM Houston, Attn: Education Department,  
10887 Wilcrest Dr., Houston, TX 77099

Email: [education@nacmsouthtexas.org](mailto:education@nacmsouthtexas.org)

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

Phone: 281-228-6100:1200





## Olympian Spotlight on Brenda Keener

The Olympian Club is an exclusive club for NACM Houston members who help recruit new member companies to the association. Olympian Club members are awarded prizes at our annual meeting, escalating in value, based on the number of new members recruited, and are also recognized in *Business Credit Pro* and our *Mid-Month Mailer*.

Brenda Keener, credit manager at Gulf & Basco, joined the NACM Houston Olympian Club many years ago, and tries to recruit more new members every year.

Brenda has over 36 years of experience in credit, finance and management with the building materials industry. She has been an NACM member since 1992 and served as chairman and vice chairman of the Building Materials Industry Credit Group. Brenda has also been an active participant and volunteer at the Annual Meeting, Holiday Gala and Super Days events, and has attended many seminars and workshops. Brenda is currently in the second year of a three-year term on the NACM Houston Board of Directors and is chair of the Events and Activities Committee. Brenda says, "I enjoy recruiting new members and adding new members to our industry credit groups."

In her free time, she helps with animal rescue, travels with her husband and enjoys time with her grandchildren and their activities.

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## 2008 Holiday Gala - Save the Date

Have you ever attended a networking event at NACM Houston? If you have, we hope you enjoyed it immensely and plan to attend again. If not, you can start by attending the 2008 Holiday Gala on **Friday, December 12**. The Gala is the most festive of our annual events and is designed to help you meet and get to know your fellow credit professionals in a social setting. We will be serving a buffet dinner and will provide entertainment and, of course, prizes.

One of the many ways that our members help to give back to our community is by collecting toys for the U.S. Marine Corps' Toys 'R Us program. We gather up the toys and display them at the Gala. You have never seen such an immense number of toys in one place unless you spend a lot of time at Toys 'R Us! The Marines will be coming to the Gala to be honored for their service to our country and to recognize you for your generosity; they are bringing a 24-foot truck!

We also hold a Silent Auction of gift baskets (last year, we had more than 40) containing items donated by our members, our committees, our Board of Directors, our staff and our industry credit groups. Make new friends while you engage in a bidding war for some truly fabulous baskets!

We look forward to seeing you there for this great event!

As we approach the holiday season, please join NACM Houston in collecting toys for the **U.S. Marine Corps' Toys for Tots** program. Through the delivery of a shiny new toy at Christmas, this phenomenal program brings a message of hope to needy children.

Over the years, NACM Houston members have been exceptionally generous in their contributions of toys. We hope to make this year's participation the best ever! Please consider taking a **Toys for Tots** box for your office.



**Toys for Tots guidelines:**

- Toys must be new
- Toys must be unwrapped
- Boxes must be returned to NACM Houston no later than Wednesday, December 10.

NACM Houston will present donations to the Marine Corps on Friday, December 12, 2008 during the NACM Houston Winter Wonderland Holiday Gala in our building. Plan to be there!

*To participate, please print this page, fill out the form and fax it back to Ellen Neuwirth-Hirsch at 281-228-6123.*

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## Our company would like to help!

Name: \_\_\_\_\_

Company Name: \_\_\_\_\_

Member Number: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Phone Number: \_\_\_\_\_

\_\_\_\_\_ Number of boxes needed

Please pick up the collection boxes at NACM (check one):

\_\_\_\_\_ We will pick up boxes at November Super Days

\_\_\_\_\_ We will contact NACM to make arrangements to pick up boxes

*Please return the filled boxes to NACM no later than Wednesday, December 10. We will display the toys at the Holiday Gala.*

## NEW TECHNOLOGY FOR CREDIT—AMAZING INTERNET SITES

*Prepare for the future and start filling your NACM toolkit!*

**11:30am • November 18-19, 2008**

**Cost: \$24.00 per person/\$27.00 for walk-ins**

*Same day cancellations and no-shows will be billed.*

**Lunch will be Turducken**

Are you on the cutting edge? Learn Internet information sources for credit and finance.

In today's economy, you need to be able to slice through things to make good credit decisions. At the November Super Days, you'll be able to share some of your best Internet information sources and pick up some you did not know even existed. The information you gain will help to make your credit investigations easier, quicker and more productive.

If you are interested in more information, come out to NACM Houston and attend our November Super Days, Tuesday the 18th or Wednesday the 19th and see how your company can benefit from all the amazing Internet sites! The presenter will be Kathleen Quill, CAE, CBA, president of NACM South Texas.

This month you'll receive a utility knife for your NACM toolkit!

You don't want to miss this meeting! Each month you attend NACM Houston 2008 Super Days you'll receive a new tool. You must attend Super Days to receive your item; one item is given per month per attendee.

**For more information please contact: LaQ'iana Lewis • Phone: 281-228-6100:1318 • Email: [localgroups@nacmsouthtexas.org](mailto:localgroups@nacmsouthtexas.org)**



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

## Membership Committee

The Membership Committee is one of four volunteer committees at NACM Houston, meeting several times per year either at the NACM offices or via teleconference. The committee has one primary task: to ensure that a plan is in place to grow and maintain a viable association for the benefit of all members. In simple terms, this means that the committee reviews the marketing plan put together by the NACM staff to make sure it is workable and then monitors the membership recruiting and retention progress. The committee also helps the staff to develop marketing materials and to recruit new members.

So... how do you benefit from participating in a committee?

- You get to be part of a think tank and work with other doers
- You get some fresh ideas and learn about new resources
- You are on your way to leadership opportunities
- Your assistance and input to staff can influence the activities of your organization
- You gain a deeper awareness of the organization and the tools available to make your company better and to make you a better, more valuable employee

# NACM National Waste Water Equipment Manufacturers Industry Credit Group

The National Waste Water Equipment Manufacturers Industry Credit Group is a unique and extremely valuable credit management tool that provides multiple benefits, including exclusive access to certain credit information. The group is comprised of member companies that have as one of its primary functions the manufacture of waste water equipment, industrial products and/or tools for waste water management.



Semi-annual meetings are held among member companies for the primary purpose of exchanging past paying experience information on common customers and providing educational information on topics of interest to the group. These meetings are legal and ethical, for informative and constructive purposes only, and federal antitrust regulations are strictly enforced.

## Objective:

To assist credit professionals in collecting, compiling and exchanging credit experience information within the waste water equipment manufacturers industry, and to provide certain educational benefits to the membership in order that the member firms' representatives may more knowledgeably perform their individual duties with respect to the credit and collection activities of their businesses.

## Features:

- Semi-annual meetings held in a city of the group's choosing
- Open discussion on pre-qualified topics facing the credit professionals in the waste water equipment manufacturers industry
- Roundtable credit experience information exchange
- Peer-to-peer networking

## Benefits:

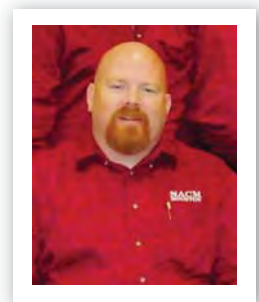
- Education on credit management and other relevant topics via speakers and/or peers sharing information on resources available, general credit department procedures, equipment, forms, etc.
- Discussion of current legal issues and recent changes pertaining to business credit management and other general credit industry news
- Opportunities to develop networking relationships with trusted professionals in your industry

For more information on joining, contact [dgardner@nacmsouthtexas.org](mailto:dgardner@nacmsouthtexas.org).

# Houston Salutes the International Credit Executives Group

This group is made up of member companies and banks that are involved in international trade. Some of the member companies include Baker Hughes Business Support Services, Grant Prideco NOV Company, Halliburton, JPMorgan Chase, and Tyco Valves & Controls. The group has an education component that focuses on international trade related issues, i.e., exports, country ratings, country political issues and regional selling conditions. This group meets once a month in conjunction with Super Days on the third Wednesday of each month at 10:00am, and includes lunch, networking with other group members and industry specific education, followed by roundtable account discussion.

Vice-chairman of the International Credit Executives Group this year is Ed Baldwin of WESCO Distribution. Ed assumed responsibility for the international region for his company in 2006. He currently reviews and processes the majority of their letters of credit, actively participates with the negotiations of terms and conditions of sale, approval of credit and payment terms and oversees the collections for WESCO's export business at their international branches located in Mexico, Scotland, England, Singapore and Nigeria. Prior to this position, he served as the financial services manager for WESCO, overseeing domestic collections in the Houston Gulf Coast area. He has also held the position of corporate credit/collections manager for SemaSys, Inc. and credit manager of the southwest region for McJunkin Corporation. Ed earned his BS in business administration, with a concentration in accounting, from West Virginia State College in 1996. He currently serves as the chairman of the NACM Houston Board of Directors and also as chairman of the Executive and Finance Committees.



For information on joining the International Credit Executives Group, please contact LaQ'iana Lewis at [localgroups@nacmsouthtexas.org](mailto:localgroups@nacmsouthtexas.org) or 281-228-6100:1318.

## National Groups Calendar

DATE	GROUP	CITY	HOTEL/LOCATION
Dec 11	CHEM	Houston	NACM Conference Center



# what's coming up???

NACM HOUSTON NOVEMBER 2008 EDUCATION CALENDAR

DATE	EVENT, PRESENTER	TIME
Nov 5	<b>Teleconference: Case Studies: How You Can Get Over the Fear</b> <i>Presenter: Susan Lujan, CCE</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Nov 9-14	<b>Business Credit Principles</b> <i>Presenter: James McIntyre, CCE</i> • Columbia, MD For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Nov 10	<b>Exams for CBA, CBF and CCE Certification</b> NACM Houston Conference Center For more information, please contact the NACM Education Dept. at 410-740-5560.	9:00am–12:00pm
Nov 12	<b>Teleconference: Liens and Bonds: Dealing With States and Dates</b> <i>Presenter: Greg Powelson</i> For more information, please contact the NACM Education Dept. at 410-740-5560.	
Nov 17	<b>Eeny Meeny Miney Moe... Choosing the Correct Credit Report</b> <i>Presenter: NACM Staff</i> • NACM Houston Conference Center Wondering which report you should pull when checking a customer's credit? Do all credit reports contain the same information? Is the most expensive report always the best? Join us for an enlightening workshop on the differences between commercial credit reports and learn when to use which report. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or <a href="mailto:education@nacmsouthtexas.org">education@nacmsouthtexas.org</a> .	8:30am–11:30am
Nov 19	<b>Teleconference: PCI Compliance</b> <i>Presenter: Robert Day</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Nov 24	<b>Move Up in Line to Be Paid: Secure Your Construction Receivables</b> <i>Presenter: Greg Powelson, director of NACM's Mechanic's Bond and Lien Services</i> • NACM Houston Conference Center Construction credit is unique. From back charges to retainage, construction oriented credit managers need to be experts in maximizing the leverage provided by the lien process from a national perspective. From collecting job information through foreclosure, participants should be prepared for a fast paced manager's view of building the optimal construction credit department. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or <a href="mailto:education@nacmsouthtexas.org">education@nacmsouthtexas.org</a> .	8:30am–11:30am
Dec 3	<b>Teleconference: Driving Collection Results with Credit Scoring</b> <i>Presenter: Sam Fensterstock</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Dec 3	<b>FCIB-NACM International Day</b> NACM Houston Conference Center An economist will offer insight in a Keynote Presentation on the "The Global Economic Outlook for 2009." Other sessions include "Doing Business in Canada," "Cross Cultural Communications" and the FCIB International Round Table Forum. The Forum is led by a moderator and a panel of experts—highly successful and recognized practitioners in the international credit, risk management and trade finance fields. The agenda is derived from questions and topics of interest on the key issues of the day submitted by attendees. In today's uncertain economic times it is more important than ever to be knowledgeable on the ever changing conditions in the global market. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or <a href="mailto:education@nacmsouthtexas.org">education@nacmsouthtexas.org</a> .	8:30am–4:30pm
Dec 5	<b>Advanced Credit Boot Camp</b> <i>Presenter: Linda Bost, CCE</i> • NACM Houston Conference Center This follow-up day to our Credit Boot Camp seminar is designed to provide an overview of the trade credit function covering the gathering and evaluating of credit application information, application of the Cs of credit in everyday use, fundamentals of presentation to management and assessing credit risk and putting it into application. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or <a href="mailto:education@nacmsouthtexas.org">education@nacmsouthtexas.org</a> .	8:30am–4:30pm
Dec 10	<b>Teleconference: Dealing With a Troubled Company: No Need to Cry the Blues</b> <i>Presenter: Bruce Nathan, Esq.</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Dec 15	<b>Teleconference: Getting Paid on Your Delinquent Account: From Repayment Agreements to Collection Suits to Arbitration</b> <i>Presenter: Scott Blakeley, Esq.</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	

It's so easy to register! Just call the Education Department at 281-228-6100:1200 or email [education@nacmsouthtexas.org](mailto: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](http://www.nacmsouthtexas.org).

## Join us December 3 for FCIB/NACM South Texas International Business Day!

This one-day event, held at NACM South Texas' headquarters in Houston, will give a comprehensive overview of doing business with international companies. For more information, or to register, visit

[http://www.fcibglobal.com/events/Intl\\_BusinessDay/dec2008-houston/index.shtml](http://www.fcibglobal.com/events/Intl_BusinessDay/dec2008-houston/index.shtml).

■ **8:30 – 9:00am Registration/Continental Breakfast**

■ **9:00 – 9:15am Conference Welcome**

■ **9:15 – 10:15am Keynote Presentation - "The Global Economic Outlook for 2009"**

■ **10:15 – 10:30am Break**

**10:30am – 12:00pm "Doing Business in Canada"**

Canada has become the United States' most important trading partner. Almost 60% of all goods imported into Canada are from the United States. Credit executives in the 21st century must make decisions with some understanding of the various legal regimes and mechanisms which govern their customers in Canada and often dictate the ability to collect amounts owing. This discussion will focus on the fundamental aspect of doing business in Canada, namely, how to collect. The discussion will focus on securing debt obligations, the Canadian litigation and collection process, the Canadian court system and the framework for the Canadian bankruptcy and restructuring regimes. These are issues that every company doing business in Canada needs to understand.

**Speaker:** *Gavin Tighe, Partner – Gardiner Roberts, LLP*

■ **12:00 – 1:15pm Networking Lunch**

**1:15 – 2:15pm "The Cultural Aspects of International Business"**

Multimillion dollar deals have failed often from simple, overlooked, cross cultural faux pas. Examine several real-world case studies, learn to decipher what went wrong and gain four practical tools for managing specific cultural differences. In this engaging and interactive session, your speaker will share from his experience as a consultant who has worked in over 40 countries. He has worked for banking and finance concerns and many other industries worldwide.

**Speaker:** *Edward Retta, Managing Partner – Cross Culture Communications*

■ **2:15 – 2:30pm Break**

**2:30 – 3:30pm Round Table Discussion**

A lively, in-depth question and answer session, led by a moderator and a panel of experts – a discussion of key issues with industry peers. The agenda is derived from export country-specific questions submitted by attendees in advance of the program.

**Moderator:** *Kevin Chandler, CCE, Director of Global Credit & Collections – Halliburton Energy Services*

**Panelists:** *Miguel Carranza, Partner – ICBA USA/International Risk Consultants, Inc.*

*John De Shazo, CICIP, CCE, International Collection/Contract Administrator – Tyco Valves & Controls LP*

*Steven Fancy, CICIP, CCE, Director, Global Credit and Collections – Vinmar International, Ltd.*

*TJ Raguso, Senior Vice President, International Division – Amegy Bank*

■ **3:30pm Program Adjourns**

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| • Cubicles      | • Projection Screens | • Electrical Motors | • Etc.                         |
| • Marker Boards | • Conference Tables  | • Pneumatic Tools   |                                |

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DATE	PROGRAM TOPICS	MENU
Nov 18 & 19	<b>New Technology for Credit – Amazing Internet Sites</b>	Turducken
Dec 16 & 17	<b>Collection Tips</b>	Honey Glazed Ham



november

sunday	monday	tuesday	wednesday	thursday	friday	saturday
						1
2	3 5:45pm - Designee Reception and Roadmap Clinic	4 11:30am - BLMT 6:00pm - Credit Law	5 2:00 - Case Studies: How You Can Get Over the Fear (Teleconference)	6 6:00pm - FSAI	7	8
9	10 9:00am - Certification Exams at NACM Houston	11 6:00pm - Credit Law	12 HEC Group Meeting 2:00pm - Liens and Bonds: Dealing with States and Dates (Teleconference)	13 11:30am - STLM Group Meeting (Joe's Crab Shack) 6:00pm - FSAI	14	15
16	17 8:30am - Choosing the Correct Credit Report 11:30am - Exec (Teleconference) 2:30pm - Events Committee (Teleconference)	18 10:30am - PLUM Group Meeting 11:30am - BLMT Group Meeting 11:30am - ELEC Group Meeting 11:30am - HAC Group Meeting 5:45pm - Board Meeting 6:00pm - Credit Law	19 10:00am - INTL Meeting 11:30am - CONT Meeting 11:30am - INDS Group Meeting 11:30am - OFSS Group Meeting 2:00pm - PCI Compliance (Teleconference)	20 8:30am - HRIS (book only) 10:30am - Membership Committee (Teleconference) 11:30am - STLM Group Meeting (Joe's Crab Shack) 6:00pm - FSAI	21 SETR - Beaumont (Bison Building)	22
23	24 8:00am - Move Up in Line to Be Paid: Secure Your Construction Receivables	25 6:00pm - Credit Law	26	27 NACM Holiday	28	29
30						