



## november **superdays**

### BAD DEBT OPTIONS

#### *NACM Houston: Helping You Find Your Way*

**Presenters:** Ronnie Archer, CCE, Dunn Enterprises,  
and Larry Tanner, Fitts Roberts & Co.

It doesn't have to be over when you haven't collected. There are strategies, techniques and tools to effectively continue your efforts, including 1099s, bad debt judgments and receiverships. Come find out what you can do!

**Time:** 11:30am

**Dates:** November 16 & 17

**Cost:** \$26 per person; \$31 for walk-ins\*

**Lunch will be Roast Turkey Breast.**

*\*Cancellations received 72 hours prior to education events, group meetings and special events will be honored. Cancellations not received in the stated time frame and no-shows will be billed. Qualified substitutions are welcome. Written email or fax verification will be issued by NACM Houston.*



### inside *Preview*

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#### **NACM really is here to help you find your way!**

For each Super Days event you attend from January through November 2010, your name will be entered to win a Global Positioning System (GPS). The winner will be announced at the Holiday Gala/Super Days event in December.

**Bonus:** If you attend all 11 Super Days from January through November, you will be entered for an additional 5 chances! If you can only attend 10 of those 11 Super Days, you will still receive an additional 2 chances to win!



**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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BJ Services

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Charley Paup, CCE

**Corporate Counsel**

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

september  
newmembers

- Cerasis
- Firstline Funding Group
- Hole Specialists Inc.
- Little Valley Wholesale
- Primary Chemicals
- United Salt Corporation

september  
olympians

- Lauri McDonald 1.4
- James Criswell 1.2
- Lori Gustaf 0.4
- Jerry Beets 0.2
- Michael Pelan 0.2
- John Rebesch 0.2
- George Thorson 0.2

groups calendar 2011

DAY	DATE	GROUP	CITY	HOTEL/LOCATION
Thu-Fri	Jan 13-14	NWNPS	Houston	TBD
Sun-Tue	April (TBD)	TRMG	San Antonio	TBD
Sun-Tue	Oct 23-25	All-South	Houston	Hotel Derek

A Note About Education Registration

When you register for a class, please remember to fax your registration form to 281-228-6123 or email it to [education@nacmsouthtexas.org](mailto:education@nacmsouthtexas.org). We will send you an email confirmation of registration from Samaira Williams in our Education Department within two business days.

If you do not receive this confirmation, you are **not** registered for the class. Please contact Samaira at 281-228-6100 ext. 1482 or [swilliams@nacmsouthtexas.org](mailto:swilliams@nacmsouthtexas.org) if you do not get the expected confirmation.

*Note: If you pay online, this does not automatically register you for the class. You must still return the registration form.*

NACM Houston  
Staff Member Spotlight



**Evelyn McAdam  
Receptionist**

As one of two NACM receptionists, Evelyn "Evie" McAdam is often the first voice you hear when you call NACM Houston. In addition to connecting your calls to the appropriate staff members, Evie helps departments such as collections, groups and credit interchange with administrative work. She is also a part-time student at the University of Houston working on a degree in business administration. Evie started at NACM in 2007—her very first job. She likes that all of her co-workers feel like a second family.



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 1400  
Vice President, Michele Hamby 1360  
Executive Assistant, Rosie Prosser 1405

Education 1200

Industry Credit Groups  
Local Groups Coordinator 1318  
National Groups 1300

Membership  
Manager, Ellen Neuwirth-Hirsch 1317

Legislative Issues  
President, Kathleen Quill, CAE, CBA 1400

**NACM Houston Business Credit Services**

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

**Staff Extensions**

Collections  
Manager, Frank Edmond 1430

Distressed Business Services  
Int'l Government Affairs  
Manager, Gerald Clements 1370

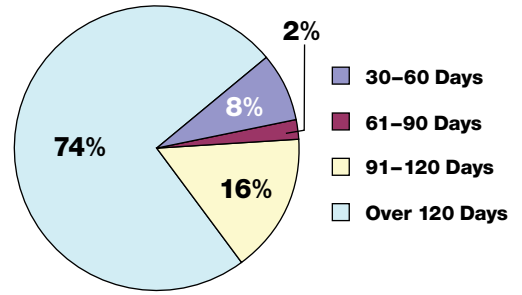
Credit Interchange  
Manager, Steve Krischke 1480  
Interchange Supervisor, Wanda Love 1341  
Special Reports, Deidre Henry 1350

Sales & Services  
Manager, Byron McKinney 1465

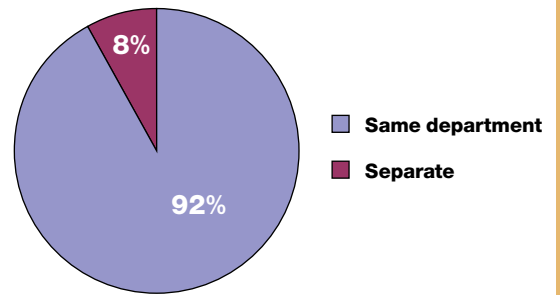
Both NACM-Houston and NACM Business Credit Services exist for and because of you. Any questions or specific needs are not just welcome, but the reason we are here. Please call us.

**flashpoll**

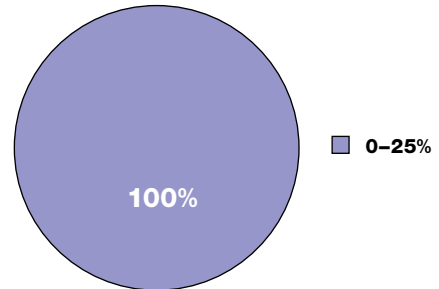
**Q: How old are your receivables before you turn them over to collections? (Either in house or 3rd party)**



**Q: Is your collections group a part of your credit department or are they separate?**



**Q: What percent of your customers require 3rd party collection efforts?**



**Group Spotlight**

**Electrical Supply Group**

Electrical Supply Group member companies are full-line electrical equipment wholesalers that sell electrical parts to contractors. The group concerns itself with liens, notices, new accounts and pay history of current accounts. This group meets once a month, usually on the third Tuesday of each month at 11:30am. This meeting is held in conjunction with Super Days and includes lunch, networking with other group members and industry specific education followed by round table account discussion.

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

# what's coming up in 2010?

DATE	EVENT, PRESENTER	TIME
Nov 3	<b>Export LCs: The Nitty-gritty (Teleconference)</b> <i>Presenter: Danielle Austin</i> Click <a href="#">here</a> for more information and to register.	2:00–3:30pm
Nov 4–5	<b>Legal Workshop: Bankruptcy Issues</b> <i>Instructors: Wanda Borges, Esq. and Bruce Nathan, Esq.</i> Despite every diligent effort and safeguard, it is inevitable that at some point in one's career, each credit executive will find themselves encountering a customer's bankruptcy. Often this happens with no advance warning. Sometimes, the creditor has time to take precautionary steps to protect itself once the bankruptcy has been filed. This workshop is intended to be a soup-to-nuts approach on the Bankruptcy Code and the changes resulting from the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. The program will include discussions on the impact of a trade creditor's ability to collect its claim and a creditor's resources to evaluate whether to extend credit to a debtor in bankruptcy. Click <a href="#">here</a> for more information and to register.	
Nov 5	<b>Tools of Financial Analysis</b> <i>Presenter: Jim Shreve, FTD Resources</i> 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. Held at the NACM Houston Conference Center.	8:30am–4:30pm
Nov 7–12	<b>Business Credit Principles</b> <i>Instructor: James McIntyre, CCE</i> Click <a href="#">here</a> for more information and to register.	
Nov 8	<b>Incoterms 2010</b> <i>Presenter: Frank Reynolds under the auspices of the International Chamber of Commerce U.S. affiliate, the United States Council for International Business</i> Be prepared for the January 2011 implementation of the new Incoterms 2010. Significant changes have been made that will make Incoterms even more user friendly for both domestic and international transactions. Presenter Frank Reynolds is the U.S. delegate to the Incoterms 2010 Revision. Held at the NACM Houston Conference Center.	8:30am–4:30pm
Nov 8	<b>Nationwide Certification (CBA/CBF/CCE) Exam Test Date</b>	
Nov 8	<b>Credit Applications (Teleconference)</b> <i>Presenter: Wanda Borges, Esq.</i> Click <a href="#">here</a> for more information and to register.	2:00–3:00pm
Nov 16	<b>Collections 101</b> <i>Presenters: Frank Edmond</i> This workshop is designed to provide the participants with an overview of collections as a basic function of credit management, with emphasis on effective collection systems, techniques and critical "do's" and "don'ts." Held at the NACM Houston Conference Center.	8:30–11:30am
Nov 16	<b>ABC's, Out of Court Workouts, and Other Non-Bankruptcy Alternatives (Teleconference)</b> <i>Presenters: Bruce Nathan, Esq. and Scott Cargill, Esq.</i> Federal bankruptcy cases have become more and more expensive, time-consuming and a less viable alternative for smaller financially distressed companies. As a result, an increasing number of debtors are opting for non-bankruptcy vehicles, such as assignments for the benefit of creditors, out of court compositions, sales under Article 9 of the UCC, receiverships, and just plain shutting down their company. This program discusses each of these non-bankruptcy alternatives, how they differ from bankruptcy cases, how trade creditors should respond and what questions to ask when their customer opts for any of these alternatives. Questions from the attendees enliven the session.	2:00–3:30pm
Nov 17	<b>Unclaimed Property Compliance - Part III (Teleconference)</b> <i>Presenter: Valerie Jundt</i> Click <a href="#">here</a> for more information and to register.	2:00–3:30pm
Nov 22	<b>UCC-1 Filings: Benefits and the Required Elements (Teleconference)</b> <i>Presenter: Greg Powelson</i> Click <a href="#">here</a> for more information and to register.	2:00–3:00pm
Dec. 6	<b>Advanced Credit Boot Camp</b> <i>Presenter: Linda Bost, CCE, Copper Brass International</i> A follow-up day to our Credit Boot Camp seminar designed to provide an overview of the trade credit function covering the gathering and evaluating of credit application information, application of the C's of credit in everyday use, fundamentals of presentation to management and assessing credit risk and putting it into application. Held at the NACM Houston Conference Center.	8:30am–4:30pm

DATE	EVENT, PRESENTER	TIME
Dec 6	<b>Dealing With a Troubled Company: No Need to Cry the Blues (Teleconference)</b> <i>Presenter: Bruce Nathan, Esq.</i> Click <a href="#">here</a> for more information and to register.	2:00–3:30 pm
Dec. 15	<b>Stress Management (Teleconference)</b> <i>Presenter: Susan Fee, M.Ed., L.P.C.</i> Click <a href="#">here</a> for more information and to register.	2:00–3:00pm

It's so easy to register! For all events held at the NACM Houston Conference Center, located at 10887 Wilcrest Drive, just email the [Education Department](#) or call 281-228-6100:1200. Also visit the [Professional Education](#) calendar at [www.nacmsouthtexas.org](http://www.nacmsouthtexas.org) for more information. Don't hesitate to contact us! Scholarships are available! CEU points are awarded for most events!

For certification exam registration, email NACM-National's Education Department or call 410-740-5560.

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

## Holiday Gala Gift Basket Auction

Want a great holiday gift for someone, or a treat for yourself? Be sure to bid on one (or more!) of the many fabulous gift baskets at our Holiday Gala Silent Auction. Each year we ask individuals, industry credit groups and committees to contribute a specialty basket to be auctioned off to the highest bidder. A portion of the proceeds are donated to the DePelchin Children's Center.

Early bidding will start online at our website several days before the Holiday Gala, so be on the lookout for the announcement indicating when the bidding is open. The auction will conclude at our Holiday Gala luncheon on Thursday, December 16th, so [make your reservation now](#) and come on out for a fantastic celebration.



# ADVANCED CREDIT BOOT CAMP – INSTRUCTOR: LINDA BOST, CCE

The NACM Houston Education Committee is pleased to offer the **Advanced Credit Boot Camp**. If you are interested in or involved in the extension of trade credit, this seminar is for you!

**Advanced Credit Boot Camp – Monday, December 6**, 8:30am to 4:30pm at the NACM Houston offices. A comprehensive day of training designed to provide an overview of the trade credit function covering:

- **The Credit Function**
- **Credit Policy**
- **Credit Within the Business Organization**
  - Credit Department Goals
  - Core Activities
  - Day-to-Day Administration
- **Branding**
- **Credit’s Multi-Functional Role**
- **3 C’s of the Credit/Sales Relationship**
- **Laws Governing Credit Transactions**
- **Credit Applications**
- **C’s of Credit**
- **Tools to Reduce Risk**



*This exciting opportunity is **COMPLIMENTARY** to 31 applicants from NACM Houston member companies that participate in the voluntary Scholarship Fund through their \$25 annual contribution—scholarships will be given on a first-come, first-served basis. So register **ASAP!** Multiple attendees from the same company are eligible for the scholarships.*



For other member companies interested in participating, the cost is \$185 for the all day seminar; \$25 of the registration may then be applied toward the 2011 Scholarship Fund if so desired.  
\*\*\*Cost includes all materials, continental breakfast, lunch and breaks.\*\*\*

## RESERVE YOUR SEAT NOW!!!

**Option #1-** *The first 31 employees that apply from scholarship-contributing companies are guaranteed a spot in the class at no charge. Other attendees may participate at the special price of \$125 each if all 31 scholarship spots are taken.*

Company \_\_\_\_\_ Member # \_\_\_\_\_

1st attendee \_\_\_\_\_ Email \_\_\_\_\_

2nd attendee \_\_\_\_\_ Email \_\_\_\_\_

3rd attendee \_\_\_\_\_ Email \_\_\_\_\_

**Option #2-** *We want to participate but our company **IS NOT** a current participant in the Scholarship Fund and I understand that there is a \$185 registration fee for each participant. \_\_\_ Yes, please apply \$25 toward the 2011 Scholarship Fund which will entitle me to apply for educational scholarships in 2011.*

Company \_\_\_\_\_ Member # \_\_\_\_\_

1st attendee @ \$185 \_\_\_\_\_ Email \_\_\_\_\_

2nd attendee @ \$185 \_\_\_\_\_ Email \_\_\_\_\_

3rd attendee @ \$185 \_\_\_\_\_ Email \_\_\_\_\_

**Total \$** \_\_\_\_\_

### Method of Payment:

Credit Card - Please make your credit card payment online at <http://www.nacmsouthtexas.org/nacmcreditcard.htm>  
Invoice/Order Number is FCBC1210 (Note: type over # in field)

Bill My Company      or       Check – Mail or bring to seminar

Payment preferred before class date. Cancellations within 72 hours will be billed. Substitutions always welcome.

NACM Houston, 10887 S. Wilcrest Drive, Houston TX 77099, Attn: Education Department  
Fax: 281-228-6123      Phone: 281-228-6100, ext 1200      [education@nacmsouthtexas.org](mailto:education@nacmsouthtexas.org)

# Toys for Tots

As we approach the holiday season, your NACM helps to organize a collection of new, unwrapped toys for the US Marine Corps Toys for Tots program. These toys are donated to needy children with a message of hope. This has been a rough year for a lot of people in our community and there are lots of kids who need our help for the holidays.

We will have collection boxes and posters available for you to place in your office. Please consider making this a part of your company's holiday giving. Last year you, our member companies, collected a phenomenal number of toys. The Marines who came to our Holiday Gala were overwhelmed by your generosity and said it was the single biggest collection they had seen for the year. Let's see if we can top last year and do something great for the kids in our community!

If you would like to participate contact Ellen Neuwirth-Hirsch at 281-228-6117 or [eneuwirth@nacmsouthtexas.org](mailto:eneuwirth@nacmsouthtexas.org).



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[www.utallic.net](http://www.utallic.net)

We've made our list and checked it twice!

You are invited to the  
**NACM Houston Holiday Luncheon**  
and Industry Credit Group Meetings

Thursday, December 16th

11:30am

at

**The NACM Houston Conference Center**

10887 Wilcrest Drive

Houston, TX 77099

Prizes ❄ Fun ❄ Silent Auction

Buffet Lunch

Toys for Tots Presentation to US Marines

\$26 per person

Register online at

[http://www.nacmsouthtexas.org/  
Gala2010.htm](http://www.nacmsouthtexas.org/Gala2010.htm)



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



**Industry Credit Group Meetings:**  
(Each group meets individually.)

10:00am-INTL

10:30am-CONT

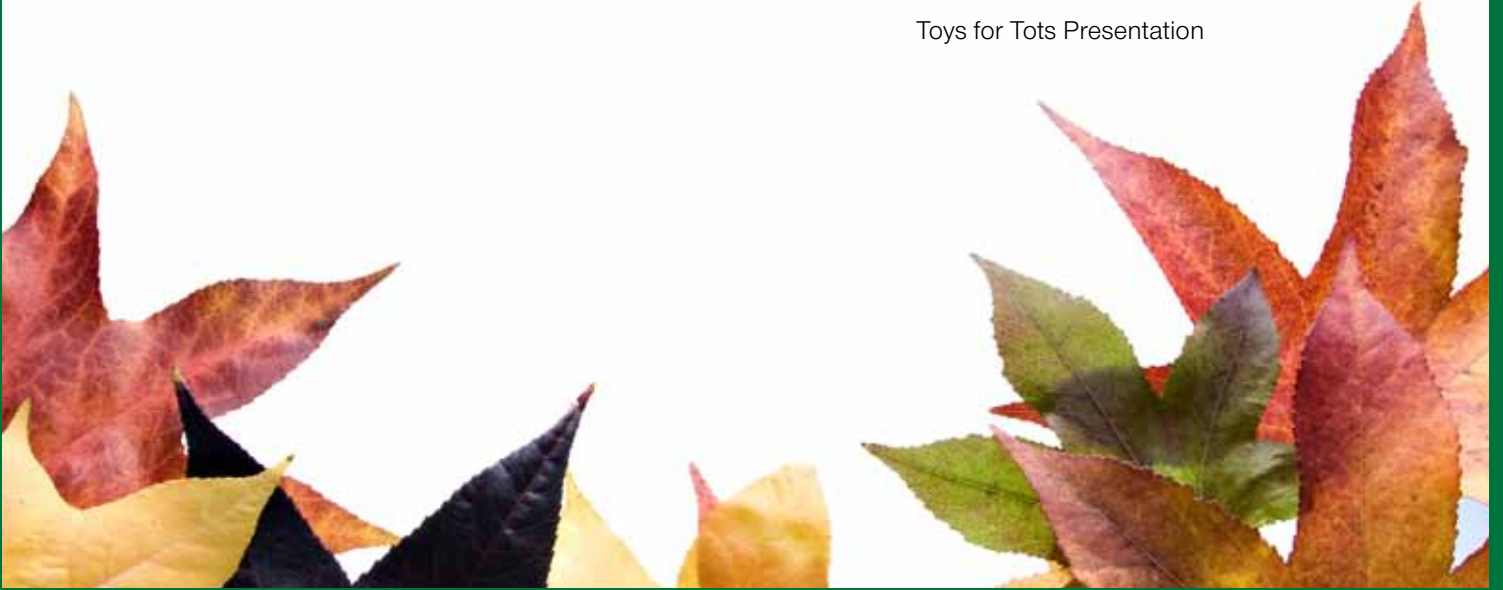
1:00pm-BLMT, CHEM, ELEC & OFSS

For more information, contact  
Ellen Neuwirth-Hirsch at  
281-228-6117

[eneuwirth@nacmsouthtexas.org](mailto:eneuwirth@nacmsouthtexas.org)



DATE	PROGRAM TOPICS	SPEAKERS
Nov 16 & 17	<b>Bad Debt Options</b>	Ronnie Archer, CCE, Dunn Enterprises and Larry Tanner of Fitts Roberts & Co.
Dec 16	<b>Holiday Luncheon</b>	Santa & the U.S. Marine Corps Toys for Tots Presentation



november

sunday	monday	tuesday	wednesday	thursday	friday	saturday
	1	2	3	4 6:00pm - FSAI Class	5 8:30am - Tools of Financial Analysis	6
7	8 8:30am - Incoterms 2010	9	10 11:30am - HEC Group	11 9:30am - HRIS Group - Book Only 4:00pm - Education Committee 6:00pm - FSAI Class	12	13
14	15	16 8:30am - Collections 101 10:30am - CONT Group Mtg 11:30am - BLMT Group Mtg 11:30am - ELEC Group Mtg 5:45pm - Board of Directors Meeting	17 10:00am - INTL Group Mtg 11:30am - OFSS Group Mtg 11:30am - CHEM Group	18 11:30am - ADME Group (NACM Conference Center) 11:30am - OFSS Group Mtg 11:30am - CHEM Group Mtg	19 11:30am - SETR - Beaumont	20
21	22	23	24	25 Thanksgiving Holiday Office Closed	26 Thanksgiving Holiday Office Closed	27
28	29	30				