



octobersuperdays

Red Flags, Gray Areas — Are You Compliant With New ID Theft Prevention Laws?

PRIVACY LEGISLATION: NEW RULES EFFECTIVE NOVEMBER 1, 2008

Prepare for the future and start filling your NACM toolkit!

11:30am • October 21-22, 2008

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

Same day cancellations and no-shows will be billed.

Lunch will be Chicken Parmesan.

NACM Houston, 10887 Willcrest Dr., Houston, TX 77099

Are you aware of the Federal Trade Commission (FTC) Red Flag Rules?

Technically in place since January, the red flag rules designed to prevent identity theft become fully effective November 1. The regulations require businesses extending credit to customers to have comprehensive programs in place for verifying an applicant's identity, and for taking specific actions if a potential fraud is detected.

(Excerpted from an article by Brian Bradley, *Business Credit*, October 2008.

Be on the lookout for your copy.)

If you are interested in more information, come out to NACM Houston and attend our October Super Days, Tuesday, the 21st or Wednesday, the 22nd and see how the FTC outlines a four-step process in ensuring your company is compliant. Speaker Kevin Koel with Doré & Associates Attorneys PC will be presenting.

This month you'll receive a hammer 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



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Holiday Gala - Save the Date

We are planning a terrific Holiday Gala just for you, so mark your calendars for the evening of **Friday, December 12!** There will be dinner, prizes, entertainment and, as always, our Toys for Tots presentation. Come have a great time with your fellow credit professionals!

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

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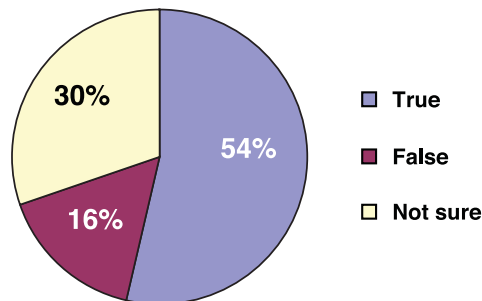
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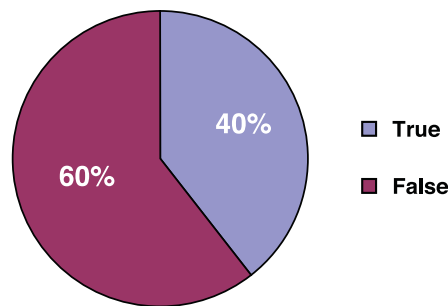
Carl Doré Jr., Attorney at Law 281-829-1555
Doré & Associates, Attorneys, PC

A copy of a lien affidavit must be postmarked to a debtor no later than five days after the date the affidavit was filed with the county clerk.



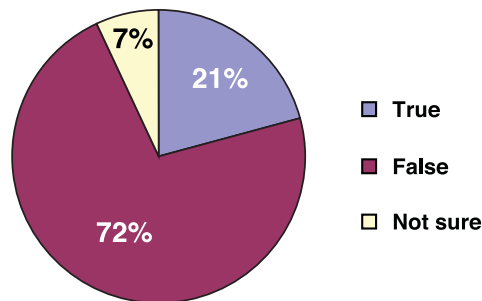
Answer: True

A joint check agreement constitutes "terms."



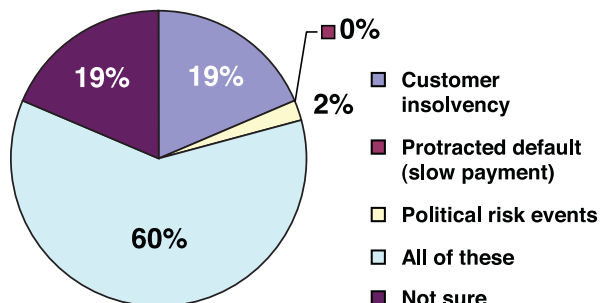
Answer: False

In the state of Texas, a receivership can put you in front of the IRS in line to be paid.



Answer: False

Credit insurance can protect your business from losses due to:



Answer: All of these



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
Sr. 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

Distressed 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.



NACM Credit Manager's Index

When credit managers sent their responses in this month, they also sent along a message: "Welcome to the recession." The seasonally adjusted Credit Manager's Index (CMI) plummeted a record 3.3% to reach a historic low of 47.4, clearly indicating economic contraction. How does your industry compare to the report?

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.

August Olympians

Jim Vogt 2.0
Chris Myers 1.2
Ronnie Archer, CCE 1.0
Ed Baldwin, CCE 1.0
Karen Bennett, CBA 1.0
Roger Bertling 1.0
Brenda Keener 1.0
Gary Deshazer 0.2
Sara Yarbrough 0.2

Welcome New Members!

- First Source Electrical**
- All Star Activewear**
- Kenan Advantage Group**
- Keais Records Service, Inc.**
- Certified Safety Specialists**
- Newpark Resources**
- MCO Construction Services, Inc.**



As we approach the holiday season (yes, we know it still feels like summertime), your NACM helps to organize a collection of **new, unwrapped toys for the U.S. Marine Corps Toys for Tots program**. These toys are donated to needy children with a message of hope.

We will have collection boxes and posters available for you to place in your office. Please consider making this part of your company's holiday giving. Last year, you, our member companies, collected a phenomenal number of toys. We filled a big truck!

If you would like to participate, contact Ellen Neuwirth-Hirsch at 281-228-6117 or eneuwirth@nacmsouthtexas.org.

Roadmap Clinic & Designee Reception

Don't miss out on this special event just for you!

Monday, November 3, 2008

At the NACM Offices
10887 Wilcrest Drive

5:45-6:45pm – Roadmap Clinic

Find out what it takes to earn your professional certification in the business credit field!

- Credit Business Associate (CBA)
- Credit Business Fellow (CBF)
- Certified Credit Executive (CCE)

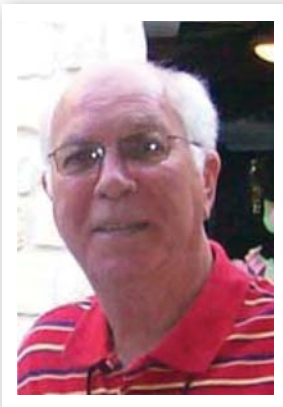
Join us for a free workshop.



7:00pm – Wine and Cheese Designee Reception

Please join us as we honor our members who have received their professional designations at this networking event. Meet your fellow members and enjoy the wine and cheese we have selected for your enjoyment. As always, there will be games and door prizes!

For more information or to RSVP, contact Ellen Neuwirth-Hirsch at 281-228-6117
or eneuwirth@nacmsouthtexas.org.



Olympian Spotlight on Jim Vogt

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 recognized in *Business Credit Pro* and our *Mid-Month Mailer*.

Jim Vogt was born in Schulenburg, TX on December 16, 1937. After graduating from Schulenburg High School, he attended Baldwin Business College. He then moved to Victoria, TX and worked for Albert Alkeg. It was during these years that he decided to go to Southwest Texas State College (now Texas State University) in San Marcos.

After graduation, Jim went to work for NACM. He then moved to Parker Brothers Concrete Company in Houston. He became a member of NACM in 1965. His next job took him to Roofing Supply Company, a supplier of roofing materials. After 15 years, he returned to work for NACM for another three years, before going to work for Milton Koy at Gulf Coast Concrete & Shell.

During the 1996-97 Membership Contest, he not only won but was instrumental in the association attaining firm possession of the third largest NACM affiliate in record time. Jim also attained Life Olympian status during the same time period. He signed 38 new members in a period of two years. On January 15, 1997, he attained Gold Status and in 1997-98, Olympian of the Quarter and Year. In 2001, he was Olympian of the Year for the fourth consecutive year.

Jim has worked tirelessly for NACM for over 43 years. He started this year with a bang by recruiting three new members in the first three months of the fiscal year.

The Texas Bonds and Liens seminar, taught by Tom Barber, Esq., is designed to assist the layman in filing valid and proper lien and bond claims.

The construction lien or bond claim process can be broken down into three steps:

1. Determine the nature of the project—this is the first step in any claim on a construction project. You must determine whether the project is: (1) private work; (2) state public work; or (3) federal public work. This determination is based on the identity of the owner of the project.

The Texas Property Code, Chapter 53, addresses claims arising out of private work on which no bond was issued or for which the owner obtained a “statutory bond” in accordance with the terms of the Property Code.

Claims on public work projects in Texas are governed by Chapter 2253 of the Texas Government Code. The Government Code applies to contracts for the construction, alteration or repair of any “public building” or “public work” between prime contractors and the State of Texas, county, municipality, departments, boards, agencies, school districts, or any other governmental authority.

Claims on federal public work projects are governed by the Miller Act. It requires prime contractors to post payment bonds in connection with all contracts in excess of \$100,000 for the construction, alteration or repair of any “public building” or “public work” of the United States of America.

So, if you don't identify the project correctly, you have no idea which of the three laws to apply—and they are different.

2. Take the action required by the applicable law to perfect the claim. This means send the notices at the right time to the right parties, and/or file your lien affidavit in a timely manner. The deadlines can vary depending on project type and who the claimant is dealing with. The deadlines are both periodic and short. Also, there can be penalties for taking the wrong action, including, in certain cases, actual damages the owner suffers or \$10,000 whichever is greater, plus exemplary damages (for punishment), plus paying the owner's attorney's fees and court costs.

3. Assuming the claim has been properly perfected, but not paid, you need to initiate suit to enforce the claim within the deadlines for the applicable laws or bonds. Caution, these deadlines are short. If you fail to file suit within the appropriate time, all your efforts in sending notices, filing claims and filing affidavits will be wasted.

The October 28, 2008 Bonds and Liens seminar, taught by Tom Barber, Esq. of Coats Rose Yale & Lee, PC will examine this process in detail. Contact the Education Department at education@nacmsouthtexas.org for registration information.



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Houston, Texas 77027
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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.

Oct 3 • 8:30am–4:30pm

INTRODUCTION TO FINANCIAL ANALYSIS

Presenter: Jim Shreve, FTD Resources

NACM Houston Conference Center

This seminar is designed for those who require a more in-depth understanding of financial/accounting terms, how to interpret key information from financial statements and the process of performing a credit analysis. This workshop will provide participants an understanding of the accounting terms and principles deployed in the generation of financial statements. Attendees gain a firm perspective of the analysis process and how to interpret financial information. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org.

Oct 24 • 8:30am–4:30pm

TOOLS OF FINANCIAL ANALYSIS

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.

Oct 28 • 8:30am–4:30pm

MECHANIC'S BONDS AND LIENS

Presenter: Tom Barber, Attorney,

Coats Rose Yale & Lee, PC

NACM Houston Conference Center

This seminar is a MUST ATTEND for all who deal with bonds and liens! You will learn about forms for notices and claims, laws concerning bill-paid affidavits, lien claims against homesteads, how to obtain property information, requirements for submitting a claim and procedures and time limits for filing liens. 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

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

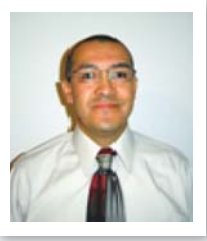
Email: education@nacmsouthtexas.org

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

Phone: 281-228-6100:1200

NACM Houston Salutes the Electrical Supply Industry Credit Group

This group is made up of member companies that are full-line electrical equipment wholesalers who sell electrical parts to contractors. Some of the member companies include Rexel, Turtle & Hughes, Reily Wesco and Summit Electric. The group concerns itself with liens, notices, new accounts and pay history of current accounts. This group meets once a month 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.



Vice-chairman of the Electrical Supply Group this year is Frank Delgado, financial manager for Graybar Electric Company. His scope of responsibility covers Houston and surrounding areas. Frank Delgado has been working out of the Houston branch office since 2006. He was previously employed as a credit manager for Rent-A-Center, Inc. and was in the U.S. Army. Frank's major achievements include numerous military medals and awards. He has a BSBA and MBA in finance and volunteers with Hospice First Choice. Frank participated this year in helping to formulate the NACM Industry Council Purpose Statement and goals for 2008/2009.

For information on joining the Electrical Supply group please contact LaQ'iana Lewis at localgroups@nacmsouthtexas.org or 281-228-6100:1318.

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We've changed our name.
We've changed our logo.
We've changed our address.

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Meet Our Instructor Tom Barber, Esq.



Tom Barber, Esq. is a director in the Construction/Surety section of Coats Rose. Tom's roots are in the construction industry, having started his career as an engineer and contractor. His law practice includes the representation of owners, sureties, general contractors and subcontractors. Tom has extensive

experience in connection with lien and bond claim preparation, and contract document preparation and review. He also has substantial experience in handling all aspects of claims under construction contracts and contract surety bonds. Tom is a frequent lecturer on various topics of importance in the construction industry. Tom has been named a Texas Super Lawyer every year since 2004 and has been active in the leadership of and in providing faculty support for industry association and State Bar work for many years. To learn more about Tom and the firm's practice areas, go to www.coatsrose.com.

NACM Regional Chemical Supply Industry Credit Group

The Chemical Supply Industry Credit Group is a unique and extremely valuable credit management tool which provides multiple benefits, including exclusive access to certain credit information. The group is comprised of member companies that are manufacturers or distributors of commodity chemicals and downstream products or plastics.

Quarterly group meetings are held among member companies for the primary purpose of exchanging past payment 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 to collect, compile and exchange credit experience information within the chemical supply 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:

- Quarterly meetings held at the NACM Houston Conference Center
- Open discussion on pre-qualified topics facing the credit professionals in the chemical supply 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

Membership Requirements:

- Group membership is available only to members of NACM

Costs:

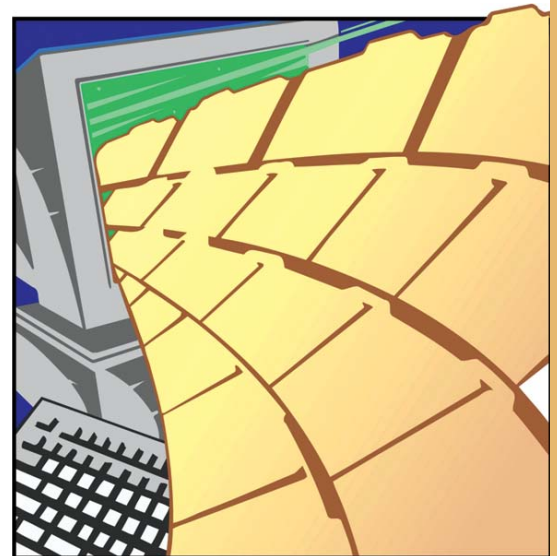
- \$365 group dues, \$25 secondary; \$15 meeting fee

The NACM Houston Knowledge Vault

Need some help and advice? NACM Houston members collectively have vast knowledge of business, credit, collections, HR issues, taxes, bonds, liens, judgments, legal proceedings, etc. Our members can tap this body of knowledge right on our website. Just follow these easy steps:

1. Use your Internet browser to get to our website, www.nacmsouthtexas.org.
2. Click on the Login button on the left side of your screen.
3. On the Member Login screen, enter your Member Access Code and your initials. If you do not know your Member Access Code, contact Ellen Neuwirth-Hirsch at 281-228-6117 or eneuwirth@nacmsouthtexas.org.
4. Click on the blue Members-Only button on the left side of your screen.
5. Click on the Knowledge Vault.
6. You will see a list of topics and the advisors who have volunteered their expertise to help you. Feel free to contact them and ask for help.

Pretty easy, isn't it? As a bonus, there are also several articles and forms of interest to our members listed in this area to help you stay up-to-date.



National Groups Calendar

DATE	GROUP	CITY	HOTEL/LOCATION
Oct 19-21	TRMG	Salt Lake City	Sheraton City Center
Dec 11	CHEM	Houston	NACM Conference Center

what's coming up???

NACM HOUSTON OCTOBER 2008 EDUCATION CALENDAR

DATE	EVENT, PRESENTER	TIME
Oct 3	Introduction to Financial Analysis <i>Presenter: Jim Shreve, FTD Resources</i> • NACM Houston Conference Center This seminar is designed for those who require a more in-depth understanding of financial/accounting terms, how to interpret key information from financial statements and the process of performing a credit analysis. This workshop will provide participants an understanding of the accounting terms and principles deployed in the generation of financial statements. Attendees gain a firm perspective of the analysis process and how to interpret financial information. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org .	8:30am–4:30pm
Oct 6	Teleconference: Getting Involved in a Creditors' Committee: When a Purchaser Goes Into Chapter 11 <i>Presenter: Mark Berman, Esq., Nixon Peabody, LLP</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Oct 9	Exam Reviews <i>Presenter: Ronnie Archer, CCE, Dunn Enterprises, Inc.</i> • NACM Houston Conference Center This session is designed for those people who are registered to take the CBA or CBF Exams in November 2008. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org .	11:30am–1:00pm
Oct 12	FCIB – MSU Foreign Exchange Management Online Course For more information, please contact FCIB at 410-423-1840.	
Oct 12-14	FCIB's 128th International Conference and Workshop in Europe For more information, please contact FCIB at 410-423-1840.	
Oct 12-16	Intermediate Financial Statement Analysis <i>Presenter: George Schnupp, CCE, Anixter, Inc.</i> • Columbia, MD For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Oct 15	Teleconference: Top Hiring Mistakes—And How To Avoid Them <i>Presenter: Fred Getz, Robert Half International</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Oct 15-17	Western Region Conference Monte Carlo Resort & Casino, Las Vegas, NV For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Oct 23-24	NACM-Canada 10th Annual Credit Conference & Expo For more information, please contact FCIB at 410-423-1840.	
Oct 24	Tools of Financial Analysis <i>Presenter: Jim Shreve, FTD Resources</i> • 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 .	8:30am–4:30pm
Oct 26	FCIB's Export Regulations & Compliance Online Course For more information, please contact FCIB at 410-423-1840.	
Oct 27	Teleconference: A Seller's Priority, Stoppage of Delivery and Reclamation Rights: The Opportunities for Enhanced Recovery on Its Pre-Petition Trade Claim <i>Presenter: Bruce Nathan, Esq., Lowenstein Sandler, PC</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
Oct 28	Mechanic's Bonds and Liens <i>Presenter: Tom Barber, Attorney, Coats Rose Yale & Lee, PC</i> • NACM Houston Conference Center This seminar is a MUST ATTEND for all who deal with bonds and liens! You will learn about forms for notices and claims, laws concerning bill-paid affidavits, lien claims against homesteads, how to obtain property information, requirements for submitting a claim and procedures and time limits for filing liens. For more information, please contact NACM Houston Education Department at 281-228-6100:1200 or education@nacmsouthtexas.org .	8:30am–4:30pm

It's so easy to register! Just call the Education Department 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.

2008 superdays

DATE	PROGRAM TOPICS	MENU
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



October

sunday	monday	tuesday	wednesday	thursday	friday	saturday
			1	2 6:00pm - FSAI	3 8:30am - Intro to Financial Analysis	4
5	6 2:00pm - Getting Involved in a Creditors' Committee: When a Purchaser Goes Into Chapter 11 (Teleconference)	7 11:30am - BLMT 6:00pm - Credit Law	8	9 11:30am - Exam Reviews 6:00pm - FSAI	10 2:30am - Events Committee Meeting	11
12	13	14 6:00pm - Credit Law	15 2:00pm - Top Hiring Mistakes—And How to Avoid Them (Teleconference)	16 8:30am - HRIS (off-site) 11:30am - ADME (Joe's Crab Shack) 6:00pm - FSAI	17 TRMG Conference Salt Lake City	18
19	20	21 10:30am - Plum Group Meeting 11:30am - BLMT Group Meeting 11:30am - ELEC Group Meeting 11:30am - HAC Group Meeting 6:00pm - Credit Law	22 10:00am - INTL Meeting 11:30am - CONT Meeting 11:30am - INDS Group Meeting 11:30am - OFSS Group Meeting	23 11:30am - STLM Group Meeting (Joe's Crab Shack) 4:00pm - Education Committee (Teleconference) 6:00pm - FSAI	24 SETR - Book Only 8:30am - Tools of Financial Analysis	25
TRMG Conference Salt Lake City						
26	27 11:30am - Exec (Teleconference) 2:00pm - A Seller's Priority, Stoppage of Delivery and Reclamation Rights (Teleconference)	28 8:30am - Mechanic's Bonds and Liens 5:45pm - Board Meeting 6:00pm - Credit Law	29	30 6:00pm - FSAI	31	