

Business Credit Pro

TODAY'S RESOURCE FOR THE BUSY CREDIT PROFESSIONAL

SEPTEMBER 2016

September Super Days

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Bridging Your Connections

September 20 & 21

Speaker: Ervin Hughes, CEO,
Dominion Capital Credit

Topic: Sales through Credit

DETAILS:

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

Group Meetings

Tuesday, September 20

12:30pm:

Contractors Supply Group
Building Materials Group
Electrical Supply Group

Wednesday, September 21

12:30pm:

Oilfield Service & Supply
Chemical Supply
President's Circle

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

For more information or to register, please call:

281-228-6100

or reserve your seats online **TODAY!**

Cancellations received 72 hours prior to group meetings and Super Days luncheons will be honored. Cancellations not received in the stated timeframes and no-shows will be billed. Qualified substitutions are welcome. Written, email or fax verification will be issued by NACM Gulf States.



NACM Gulf States has lost our friend, leader and mentor, Ronnie Archer, CCE, after a long and courageous battle with cancer.

What Ronnie contributed to NACM Gulf States is immeasurable and he will be deeply missed. He served as Chairman of the Board of NACM Gulf States twice, as an NACM National Director, and on every service committee we ever had. He was awarded the National Credit Executive of the Year (now the O.D. Glaus Award). If you knew him, you know that a kinder human being never walked the earth. We are all better for having known him.

Business Credit Pro

NACM Gulf States

10887 Wilcrest
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Houston, TX 77272-1348
www.nacmgs.org

Phone/Fax

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

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Corporate Counsel

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

Groups Calendar

2016 National Group Meetings

Sep 22–23	National Wholesale Nursery Products & Supplies Group Crowne Plaza - French Quarter - New Orleans, LA	8:30am–5:00pm
Oct 20–21	National Oilfield Service & Supply New Orleans, LA	8:30am–5:00pm
Oct 23–25	Transportation Revenue Management Group Bally's - Las Vegas, NV	8:30am–4:00pm

2016 Regional Group Meetings

Sep 18–19	Texas Statewide Group Meeting Hyatt Stockyards - Fort Worth, TX	8:30am–5:00pm
Sep 18–20	All South Credit Conference Hyatt Stockyards - Fort Worth, TX	8:30am–5:00pm

Houston – Local Group Meetings for September

Sep 14	Hotel Restaurant & Institutional Supply Group Book Only	
Sep 20	Heating & Air Conditioning Group Book Only	
Sep 20	Contractors Supply Group NACM Conference Center - Houston, TX	12:30–1:30pm
Sep 20	Building Materials Group NACM Conference Center - Houston, TX	12:30–1:30pm
Sep 20	Electrical Supply Group NACM Conference Center - Houston, TX	12:30–1:30pm
Sep 21	Chemical Supply Group NACM Conference Center - Houston, TX	12:30–1:30pm
Sep 21	Oilfield Services & Supply Group NACM Conference Center - Houston, TX	12:30–1:30pm
Sep 22	Mississippi Building Group TBD	12:00–1:30pm

Louisiana – Local Group Meetings for September

Sep 8	Baton Rouge Building/Industrial Suppliers TBD	12:00–1:30pm
Sep 13	New Orleans Electrical Group Drago's Restaurant - Metairie, LA	12:00–1:30pm
Sep 20	Louisiana Institutional Food Group TBD	11:30am–1:00pm
Sep 21	New Orleans Building/Industrial Suppliers Galley Seafood Restaurant - Metairie, LA	12:00–1:30pm



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

Directory

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

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Staff Extensions

Accounting
Vice President of Finance & Administration,
Bernard Forde 1450

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

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

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

Staff Extensions

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

Credit Interchange
Credit Investigator, Carolyn Lewis-Pajeaud 1561
Interchange Supervisor, Wanda Love 1330
Special Reports, Deidre Henry 1341
Data Specialist, Nicki Woodard 1355

Product & Service Consultant,
Henry Albert, CGA 1560
Natalie Wriston 1331

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

August New Members

Compu Data International LLC
Foundation Building Materials
Hub Group, Inc.
Texas Roofing Supply

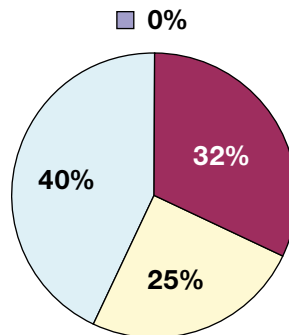
August Olympians

Lori Drake, CBA
Rebecca Schultz

Flash Poll

NACM Gulf States: Bridging Your Connections

How do you build a bridge between you and your customer base?



- A. Cross your fingers and hope for the best?
- B. Work with the sales team to formulate a prospecting strategy?
- C. Maintain the credit function using your experience to lead you?
- D. Look for alternatives to growing your customer base?

2016 Super Days

DATES

Sep 20 & 21 (Tue/Wed)

Oct 18 & 19 (Tue/Wed)

Nov 16 (Wed)

Dec 7 (Wed)

TOPIC/SPEAKER

BRIDGING - Member Networking

FACE to FACE
Kathleen Quill, CAE, CBA

PLUG IN - Member Networking
Ervin Hughes

Holiday Gala

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



Next chance to participate is **September 19-23**. Visit the
[CMI survey page](#) any time during these dates to help
bring awareness to the credit profession.

Super Days

Guest Speaker: Derrick Jones, President, Jones International
Topic : The Leadership Dilemma

Thanks to everyone who attended!



Three Customer Service Essentials

Normally I write about generational issues each month; however, I had an interesting customer service experience this past week I simply had to share. No matter the job title or industry, we're all in some sort of customer experience field. Every handshake, every business deal, and every conference call is an interaction which leaves an impression upon others regarding the level of service we provided them.

My wife and I recently moved into a new house because our children refuse to stop growing. So in the last three weeks I have had the pleasure of transferring all of our cable, electric, Internet and other services to the new address—yay! If there was one thing all of us could use a little more of, it's hold music. Would it kill them to play some Coldplay? Top 500? At this point I'd even take some old twangy country!! But I digress....

For one particular company (which I shall not name, but I'll bet you can guess what it is), it's been a less than stellar experience. When it comes to customer service I'm fairly laid back. I've worked in contact center management for years, so I understand how most operations run and I also know most people are trying to be helpful. Which is why I was perfectly patient for the first call, and the second and third. By the fourth call I was starting to get a little annoyed, and after the fifth call I was officially frustrated. (Chalk that up to good old-fashioned Midwestern patience and politeness. We should really learn to be a little more New Yorky sometimes.)

By the end of five calls I was finally able to schedule an appointment for service to be installed, where I was given a nine-hour appointment window (really?). They showed up, and I waited at home while they spent four hours to install services which should have taken an hour. And guess what? It still isn't working properly. So on my sixth call I shared my frustration (very respectfully) and asked for someone to come back out to the house to install services correctly. That's when I was told they couldn't find my account and I would need to call back when the correct department was open.

I am now filled with hate. But what can I do? Seventh call, here we come!

I called back the next day and spoke with Alea, and guess what? She completely blew me away. She was seriously incredible. After I hung up with her I thought about why she was so much more helpful than the previous six people I'd spoken to. In the end, it wasn't a complicated list:

She listened intentionally:

Alea took the time to ask clarifying questions so she could get to root cause of my frustrations and problems—which is basically impossible if you're not actively listening, reading between the lines, and asking follow-up questions when needed. The same can be said for listening to co-workers or in business meetings. Are you listening? Or are you waiting until they stop talking so you can respond? The former wins out every time!

She was empathetic:

In my previous six calls, when I explained the situation and what I needed, the representative would invariably respond with something like, "I certainly understand your situation Mr. Havens" or "I know how frustrating that can feel" or "I know I get frustrated when (fill in rest of phone script here)." As someone who's managed a contact center, I know these are sentences that customer service representatives are told to say in order to build empathy. The problem, however, is in the application. When not customized to the situation or accompanied by a tone of voice which expresses empathy, they come off as very disingenuous. Alea didn't offer me an "empathy statement," but she was absolutely empathetic in her tone and response. What I learned from this experience was to make sure we aren't over-complicating basic human nature. Gauging someone's empathy shouldn't be solely based on the *words they say*, but instead on how the receiver feels about the interaction afterwards.

She challenged protocol:

The best part about the whole process with Alea was her follow-up. She knew my issue was going to take some fixing on her end, so she scheduled a call back within two hours. It was against protocol, she told me, but given my multiple calls she said she

(continued)

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

would go ahead and do it. And what do you know—it made all the difference! Within one hour Alea called me back with a solution. It's a good reminder—if your protocols exist for business reasons only and don't make a positive impact on the end user/customer, then you need to challenge why they exist in the first place.

How we interact with customers, co-workers and business partners matters. In the end, I'm staying with this company not because of the service they provided, but because of the service *Alea provided*. Think about how you're interacting every day and what your company's customer service is saying about your brand, and it might just be the reason someone decides to buy or stay with you.

Now, if I could just do something about that ridiculous hold music...

Author: Matt Havens, The Jeff Havens Company

Short Items of Interest

Shortage of Critical Thinkers

Much has been written about the lack of skilled workers in all sorts of sectors—manufacturing, construction, health care, transportation and so on. The list is long. Another skills shortage has been hitting a lot of professions and it may be far harder to address. The complaint is that too few people have the ability to engage in critical thinking. This is being blamed for the decline in productivity in the economy among other things. Part of the challenge is that this is hard to define. What exactly is a critical thinker? The issue is more about being able to problem solve and innovate. The majority of workers now seem content to just follow orders and that advances nothing. Is the issue that they don't know how or is the company they work for stifling that ability? It's probably a little of both.

Case Shiller Index Gains by 5.1%

The price of homes has continued to escalate. That is both good news and bad. The existing homeowner is thrilled that they will be able to get more for their home than in the past. There has been a corresponding decline in the number of underwater mortgages. The problem is that those who seek to buy a home are facing higher prices and stricter mortgage rules. The banks and other lenders are eager enough, but the risks are greater and the margins are still small. That makes them cautious. The housing sector seems to be coping with the higher prices, but at some point, it dampens enthusiasm.

Disruptive Economic Plan Promised

The details are not out yet, but the Trump campaign is getting closer to announcing its plan as far as the economy is

(continued)

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concerned. What is known is that most of the economic advisors that have put this plan together are not economists or traditional policy types, but are drawn from the ranks of Wall Street, banks and real estate. The three sectors that are to be addressed are infrastructure development, tax reform and energy policy. From past speeches, it is assumed that the latter policy will speed up development of the oil regions in the U.S. and tax reform will center on lower corporate rates and elimination of existing loopholes.

Macron Resigns in France

The wait seems to be over. It is now certain that Emmanuel Macron will make a run for the presidency in France. There had been speculation that he was planning this, but he has also been a staunch ally of Francois Hollande and did not want to undercut the president. The polls show that Hollande would be roundly defeated in a first-round race. That would likely leave France with a choice between Nicolas Sarkozy and Marine Le Pen in the second round and that means no left-leaning option at all. Macron has been an effective economy minister, but it is not clear he will be supported by the left in the Socialist Party. His approach is to win more of the center votes.

Burkini Controversy

Is this swimsuit design a provocative means by which a woman can challenge the current French culture or is it a way to go to the beach and maintain the precepts of Islam? It seems that the answer depends on the woman and the way that local authorities react. Once upon a time, the controversy was over how little the suit covered and now it is over how much. The real issue is a growing culture clash in France and Europe over Islamic influence and whether this challenges French notions of secularism. The U.S. attitude has been surprising as more support the Burkini than oppose it.

More Tension in Turkey and Syria

If there is a more convoluted set of allies and adversaries in the world it would be hard to find them. The Turkish engagement with ISIS has been welcomed by the U.S. as troops have dealt a serious blow to the forces along the border, but at the same time the Turks have been attacking Kurdish forces allied with the U.S. against ISIS. The alliance structure is strained nearly to the limit and it seems that nobody has leverage over anybody these days. The big winner thus far has been Bashar al-Assad as he clings to power.

Source: Armada Corporate Intelligence's Business Intelligence Brief, August 31, 2016, www.armada-intel.com

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

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Gerald Clements
Collection Manager
gclements@nacmgs.org

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



Kristen Donnell
Senior Asset Investigator
kdonnell@nacmgs.org

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

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Why NACM?

I have written about my journey with the NACM before and how it began with humble beginnings. Becoming the only member of Dyke Industries—New Orleans credit team led me straight to NACM. I was intimidated, puzzled and, most importantly, intrigued. I sat at a table with people I had never met before to discuss an industry I had just become a part of and they accepted me. I have developed a relationship with my industry group that I am overwhelmed to have. This relationship has provided me with an abundance of support from not only my industry specifically, but with my credit career in general. This support carried me to my first Credit Congress, where I met a sea of new people. I made new friends, had invaluable experiences and continued to grow. From the beginning to now, with the support and the friendships I have developed, I find myself an elect of the board of directors for NACM Gulf States. This appointment is an immense honor and privilege. I am looking forward to working with the local staff and membership to help maximize the growth of our presence in both Louisiana and Mississippi. I am ambitious and willing to take the challenge. I am proud to fit into a new category where I can more strongly represent the concerns and needs of my peers and facilitate the growth of my industry.



Steve McQueen
Dyke Industries
New Orleans, LA



SAVE THE DATE

NACM Gulf States' annual Holiday Gala will be held on December 7, 2016. Mark your calendar and get ready for a luncheon full of holiday magic, including Mr. and Mrs. Claus.

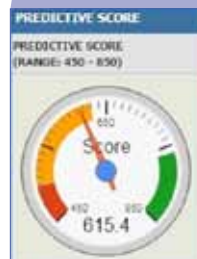
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2 Low Risk

- Over previous 12 months, a firm's First Due Date delinquencies being lower (less than 5.7%) is indicative of lower risk.
- As a firm's credit bureau increases (number of years with reported trade lines on the CIBC BAI, 994) is indicative of lower risk.
- In a previous 12 months, a firm's total First Due delinquencies equals zero which is indicative of lower risk.
- Score is better than 81.0% of subjects in the database.



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Making an Oil & Gas Credit Decision

August 5, 2016

Presented by: Matt Richard, CCE, and Don Burell, CCE,
of Schlumberger Technology Corp.



Credit Boot Camp

August 12, 2016

Presented by: Kathleen Quill, CAE, CBA,
NACM Gulf States



Toys for Tots is just around the corner. Watch your email for information on being part of this great NACM Gulf States tradition. We have boxes, so if you want to get ahead of the game, call us at 281-228-6100.

Financial Statement Analysis 101

August 18, 2016

Presented by: Tamika Tyson, CICP, Nobel Energy



M&M Bonds

August 26, 2016

Presented by: Richard Fulton, Esq., Coats Rose



Keep looking—next month's winner might be YOU!



This Month's
WINNER!
677

Call 281-228-6100
or email Becky Showers at
bshowers@nacmgs.org
to claim your prize.

August Report

Good news in the August CMI is short-lived. Although the combined score and index of favorable factors sit above 50 in expansion territory, that's where the good news ends.



The combined manufacturing and service score reached a low (52.0) not seen for more than two years. The score reflects the month-on-month deterioration of favorable categories which went from 60.0 to 56.4. In comparison, unfavorable factors contracted slightly (49.2 to 49.1). "The best that can be said about the decline is that it was bad and hasn't gotten much worse," said NACM Economist Chris Kuehl, Ph.D. "The most vexing part of the change is that it is happening at the start of the season that many in the economy count on for growth."

Of the favorable factors, the sales category fell the hardest (60.0 to 53.7)—another two-year low. "The sales collapse meshes with the Purchasing Managers' Index and other statistics, so it is unlikely an anomaly," Kuehl said. New credit applications took a softer fall (57.8 to 56.7), and dollar collections dipped (59.5 to 55.5) to a number not seen since December. Although it appeared amount of credit extended had started to normalize in the 60s, this month it slipped (62.8 to 59.7). "Amount of credit extended is important as this reflects credit issuance to the larger clients and customers as they are the ones that will be seeking the most," Kuehl said.

Unfavorable categories remained weak overall even with minor improvements in rejections of credit applications and disputes, 50.7 to 51.6 and 47.6 to 47.8, respectively. "The only companies accessing credit are the good customers and the ones least likely to be turned down," Kuehl said. Filings for bankruptcies grew from 50.7 to 52.8. "This reading has stayed fairly steady for the bulk of the year and signals that most of the credit crisis has been as expected," he said. Accounts placed for collection had the lowest reading since November 2015, dropping from 48.2 to 47.7. Dollar amount beyond terms (48.8 to 46.3) and dollar amount of customer deductions (49.0 to 48.1) also both fell. "The bottom line as far as the unfavorable factors are concerned is that things have not started to improve any, but they are not getting any worse either."

View the complete [CMI report for August 2016](#) for a full breakdown that includes commentary on the manufacturing and service sector results, and data tables and graphics. [CMI archives](#) may also be viewed on NACM's website.

Tip of the Month

It's nearing the playoffs, and your team needs to win four games in a row. But HOW?



By 1) making sure you have the right players on your team, 2) making sure that your players are healthy and peaking at the right time, and 3) a little luck.

Using your NACM Gulf States team to make sure your company makes the payment playoffs when customers have to decide who they pay and don't pay will get you in the business-to-business playoffs. Whether it's credit reports from NACM Gulf States, D&B, Experian, Equifax, Skyminder, Kreller or OneCreditSource, our team knows just what your team needs to assess your customers. Our collection team has a track record of sliding into base just in time to get your company paid when others are not. The Groups team allows you to share strategies and experience with others just like you, making your playbook better. The Education team assures that you and your staff have the training and information to be the best in the business and keep your company "safe!"

When it's crunch time, you want a team that can perform. Your NACM is on that team. Working together, we win. Just ask us. And forgive all the terrible puns.

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



What's Coming Up in Professional Education?

DATE	EVENT, PRESENTER	TIME
Sep 8–Dec 8	Financial Statement Analysis I <i>Presenter: Robert Verhage, CBA, CCRA, Texas Auto Pros</i> The goal of this course is to improve the participant's ability to translate financial statement numbers into a meaningful map for business decisions. Participants will be able to approach financial statements with enhanced confidence and understanding of a firm's historical, current and prospective financial condition and performance. Prerequisite: Accounting	6:00–9:00pm
Sep 12	Business Law Online Course Begins For more information on this NACM-National online course , click here .	
Sep 12	Credit Law Online Course Begins For more information on this NACM-National online course , click here .	
Sep 14	Show Your Value: Creating Effective Receivables Reports to Satisfy Management's Need for Information <i>Presenter: Pam Krank, The Credit Department, Inc.</i> Too many credit managers are stuck in roles that don't garnish enough recognition or financial rewards in their organizations. While this may be a function of executive leadership attitude within your organization, credit managers don't generally consistently articulate the importance of the work they do and the financial impact on the organization. In this session you will learn: typical ways that company executives value credit managers, measurement tools in proving and increasing your value and visibility, how highly compensated credit managers articulate their impact to increase their value and where the future credit managers' contribution and value are headed. For more information on this NACM-National webinar , click here .	2:00–3:00pm
Sep 15	Advanced Financial Statement Analysis: How to Communicate Decisions <i>Presenter: Tamika Tyson, CICP, Nobel Energy</i> This intermediate financial analysis course was designed for credit analysts looking to improve their ability to analyze and interpret financial statements leading to quality credit risk assessment. After completion of this course, you will have a better understanding the five Cs of credit, how to analyze liquidity, complete risk analysis, and effectively communicate your rationale. It is strongly recommended that participants have a basic understanding of financial statements and ratio analysis.	8:30am–5:00pm
Sep 15	Louisiana Lien Law <i>Presenters: Christopher Vitenas, Esq., and Matthew Emmons, Esq., Baker Donelson</i> The presentation will discuss certain requirements under the Louisiana Private Works Act, La. R.S. 9:4901, et seq., and the Public Works Act La. R.S. 38: 2241, et seq., both of which provide certain statutory rights for payment regardless of contractual privity. The discussion will include the proper and timely preservation of claims against the owners, contractors, and/or sureties on both private and public construction projects, as well as certain additional actions required by certain parties. Certain other claims and rights regarding prompt payment on construction projects will also be addressed. Those prompt payment statutes may result in the recovery of additional penalties and attorneys' fees in certain circumstances.	11:00am–2:00pm
Sep 28	Blast Away Procrastination: Get It Done Now <i>Presenter: Rita Emmett, Emmett Enterprises</i> Do you have way too much to do and never enough time to do it? Are you overwhelmed with all that you've been putting off? Is it almost impossible to get through all the clutter in your office and in your life? Rita Emmett, a "Recovering Procrastinator," is the author of the best-selling book, <i>The Procrastinator's Handbook</i> . In her high content/high fun interactive presentations, she shares techniques and strategies to help you transform from semi-productive to mega-productive, fatigued to energized and scattered to focused. Once you have tools to break the procrastination habit and get things done <i>now</i> , you will be amazed at the transformation in your business and your life. If you can't find the time for this session, perhaps <i>this</i> is the session you need. For more information on this NACM-National teleconference , click here .	
Oct 2–7	Financial Statement Analysis 1 <i>Instructor: Toni Drake, CCE, TRM Financial Services, Inc.</i> Financial Statement Analysis (FSAI) is a method of interpreting accounting data in an effort to understand the current financial performance of an entity and project its future health. FSAI keeps the evaluation process simple, but requires a working knowledge of basic accounting principles. The emphasis of the course is on analyzing financial statements issued by companies using fundamental ratio analysis techniques and analysis of the statement of cash flows. These evaluations can be used to determine the operating efficiency, profitability and financial risk of a firm. For more information on this NACM-National certification course , click here .	
Oct 6	Construction Tools for Construction <i>Presenters: Lisa Norman, Esq., and Jason Walker, Esq., Andrew Myers PC</i>	8:30–11:30am
Oct 13	Preference Fraudulent Transfer Defense and Critical Vendor Program <i>Presenter: Andrew J. Flame, Esq., Drinker Biddle & Reath LLP</i>	8:30–11:30am
Oct 14	Management Strategies to Build Your A-Team <i>Presenter: Derrick Jones, CEO, Jones International</i>	9:30–11:30am
Oct 28	International Webinar: International Finance <i>Presenter: Matthew Pickle, Exterran Energy Solutions LP</i>	12:00–1:00pm

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

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

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

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

NACM Gulf States At-a-Glance

SEPTEMBER 2016

Thurs, Sep 8

10:00am – Navigating the NACM Gulf States Credit Reporting Database and Member Page Resources
6:00pm – Financial Statement Analysis 1

Sat, Sep 10

Strategic Planning Retreat

Wed, Sep 14

11:30am – HRIS Group Meeting
6:00pm – Credit Law

Thurs, Sep 15

8:30am – Advanced Financial Statements:
How to Communicate Decisions
11:00am – Louisiana Lien Law
6:00pm – Financial Statement Analysis 1

Sun, Sep 18– Tues, Sep 20

All South Credit Conference – Fort Worth, TX

Tue, Sep 20

SUPER DAYS

12:30pm –BLMT Group Meeting
12:30pm – CONT Group Meeting
12:30pm – ELEC Group Meeting
6:00pm – Credit Law

Wed, Sep 21

SUPER DAYS

12:30pm – CHEM Group Meeting
12:30pm – OFSS Group Meeting
12:30pm – President's Circle

Thurs, Sep 22

11:30am – STML Group Meeting
6:00pm – Financial Statement Analysis 1

Tues, Sep 27

6:00pm – Credit Law

Thurs, Sep 29

6:00pm – Financial Statement Analysis 1

OCTOBER 2016

Mon, Oct 3

10:00am – Navigating the NACM Gulf States Credit Reporting Database and Member Page Resources

Tues, Oct 4

6:00pm – Credit Law

Thurs, Oct 6

8:00am – Construction Tools for Construction: Besides the Lien
6:00pm – Financial Statement Analysis 1

Tues, Oct 11

11:30am – HRIS Group Meeting
6:00pm – Credit Law

Thurs, Oct 13

10:00am – Preference/Fraudulent Transfer Defense and Critical Vendor
6:00pm – Financial Statement Analysis 1

Fri, Oct 14

9:30am – Management Strategies to Build Your A-Team

Tue, Oct 18

SUPER DAYS

12:30pm –BLMT Group Meeting
12:30pm – CONT Group Meeting
12:30pm – ELEC Group Meeting
6:00pm – Credit Law

Wed, Oct 19

SUPER DAYS

10:00am – International Credit Executives Group Meeting
12:30pm – President's Circle

Thurs, Oct 20–Fri, Oct 21

**National Oilfield Services & Supply Group Meeting
– New Orleans, LA**

Thurs, Oct 20

11:30am – STML Group Meeting
6:00pm – Financial Statement Analysis 1

Sat, Oct 22–Wed, Oct 26

TRMG Conference – Las Vegas, NV

Tues, Oct 25

6:00pm – Credit Law

Thurs, Oct 27

6:00pm – Financial Statement Analysis 1

Fri, Oct 28

12:00pm – International Finance