

The

Business Credit Pro

NACM Houston



National Association of Credit Management

Today's Resource for the Busy Credit Professional

Experience the Blue Ribbon Marketplace!

Connecting you to the products and services that make credit professionals successful.

No one can do it alone. We all depend on industry partners to make our businesses run: from the software providers who help us manage our data, to the financial institutions that track our money.

NACM Houston's Blue Ribbon Marketplace will get you connected to the top people who help your business deliver on its promises. Take some time to explore, visit and ask questions in a non-sales environment...you may even find some new resources that will help you be more successful!

WHEN: Friday, June 29, 2007

WHERE: NACM Houston Conference Center
10887 Wilcrest Drive
Houston, TX 77099

SCHEDULE:

8:15 – 11:15am	Educational Sessions
8:15am – 3:00pm	Blue Ribbon Marketplace Exhibits and County Fair Activities
11:30am	Lunch
12:30 – 2:00pm	Annual Meeting & Awards

**SOMETHING
FOR EVERYONE AT
NACM HOUSTON'S
COUNTY FAIR,
BLUE RIBBON
MARKETPLACE
AND ANNUAL
MEETING!!**



- 2 Associate Membership Sale
- 3 March Olympian
- 3 National Groups Calendar
- 3 April CMI
- 3 NACM-National Upcoming Events
- 4 Bankruptcy 101
- 5 May Super Days
- 5 Welcome New Members!!!
- 5 Newest Professional Designees

MAY 2007**INSIDE preview**

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- 13 Super Days and May Calendars

NACM Houston

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

Phone/Fax

Business Offices	281.228.6100/6122
Accounting	281.228.6100/6151
Adjustment Bureau	281.228.6161/6122
Industry Credit Groups	281.228.6100/6123
Collections	281.228.6161/6151
Credit Reporting	281.228.6150/6120

Officers and Directors

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Madeline Sprague, CTP 713.216.4279
JPMorgan Chase

First Vice Chairman

Rosalind Turner 281.854.1909
Royal Baths Manufacturing Co. Ltd.

Second Vice Chairman

Ed Baldwin 713.221.2646
Reily/Wesco Electrical Supply

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Kathleen Quill, CAE, CBA 281.228.6100
NACM Houston

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James Criswell 713.355.8100
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Doug Dunlap, CCE 713.895.5623
BJ Services

John Herberger, Esq. 281.920.4700
JD Herberger & Associates, P.C.

Skip Kline 281.210.2703
Frontier Materials Concrete

Lou Mulligan, CBF 713.868.8725
National Oilwell Varco Inc.

Susan Nash, CBF 713.551.7923
TIW Corporation

Corporate Counsel

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

Want to count your chickens
before they hatch?

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what you need to put all your eggs
in a professional basket and enjoy
results right away!

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The NACM Associate Membership Sale!

Now through June 1st:

Add 1 new Associate & save 15% (\$68 each)*

Add 2-4 new Associates & save 20% (\$64 each)

Add 5 or more new Associates & save 25% (\$60 each)

Includes all the benefits of a full membership!

Make an eggs-tra special investment
in your business and your colleagues...
call Ellen at 281.228.6100 ext. 1317 today!

*And you could win big prizes, too.



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

Directory

NACM Houston

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

Main Phone Number 281.228.6100
Toll Free 866.252.NACM
Main Fax 281.228.6122
Industry Credit Groups Fax 281.228.6123

Staff Extensions

Accounting

Vice President of Finance & Administration,
Bernard Forde 1450

Administration

President, Kathleen Quill, CAE, CBA 1400
Vice President, Michele Hamby 1360
Executive Assistant, Rosie Prosser 1405

Education

1200

Industry Credit Groups

Nat'l Groups Manager, Deana Gardner 1300
Local Groups Manager

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 281.228.6161
Credit Reports 281.228.6150
Toll Free 866.252.NACM
Remote Access 281.228.6142
Credit Reporting Fax 281.228.6121
Collections Fax 281.228.6122

Staff Extensions

Collections

Manager, Frank Edmond 1430

Out-of-Court Workouts & Int'l Government Affairs

Manager, Robert H. Davis 1370

Credit Interchange

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.

MARCH OLYMPIAN

Catherine Clague

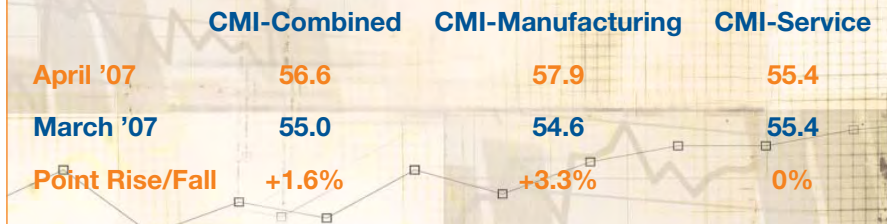
Namasco

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National Groups Calendar 2007

Day	Date	Group	City	Hotel/Location
Mon-Tue	Jun 11-12	NOSS	Houston	TBD
Wed	Jun 21	CHEM	Houston	Conference Center
Thu-Fri	Sep 13-14	NWNPS	Vancouver, BC	TBD

NACM Credit Manager's Index (CMI)



NACM-National Upcoming Events

Additional events are listed in the What's Coming Up??? calendar
on page 7 and at www.nacm.org/events/calendar.shtml.

May 7-Aug 18	Accounting Online Course	Meetings Dept. 410.740.5560
May 7-Jul 28	Business Law Online Course	Meetings Dept. 410.740.5560
May 7-Jul 28	Credit Law Online Course	Meetings Dept. 410.740.5560
May 10-11	FCIB Forest Products Export Credit Group Meeting	FCIB Toronto, Canada 410.423.1840
May 16	FCIB Teleconference: UCP 600 New Rules for Letters of Credit	FCIB 410.423.1840 11:00am Eastern Time

BANKRUPTCY 101: TERMS OF UNSECURED & SECURED CREDITORS



This presentation will be an overview of the basic principles of bankruptcy, from the creditor's perspective. Brent is a certified Creditors' Rights Specialist who will emphasize not only strategies for creditors to protect their claims and attempt to collect in spite of the bankruptcy, but also some of the latest innovations in bankruptcy brought about by the Bankruptcy Reform Act of 2005.

Presented By: **D. Brent Wells, Esq., Wells & Cuellar, P.C.**

Monday, May 21, 2007 • 8:30 – 11:30am

\$75 Members/\$65 for each additional company participant/\$85 Non-members

NACM Houston Offices
10887 Wilcrest Drive, Houston, TX 77099

NAME(S)

COMPANY NAME

MEMBER #

ADDRESS

CITY/STATE/ZIP

E-MAIL

PHONE

FAX

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

NACM HOUSTON EDUCATIONAL SCHOLARSHIPS

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3. Scholarships must be available for the education event for which the member is requesting the scholarship.
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 10 days prior to the requested educational opportunity, except for All South and Credit Congress.

Yes! I am interested in applying for a scholarship for this course.

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

E-mail: education@nacmsouthtexas.org **Fax:** Attn: Education Department at 281.228.6123 **Phone:** 281.228.6100 ext. 1317

MAY SUPER DAYS

MAY 22–23, 2007



Legal Q&A

We will have legal professionals here this month to answer any questions you may have!

Please feel free to invite other people from your company to this part of the Super Days event. The cost is \$24 per person for the event, \$27 for walk-ins. Same-day cancellations and no-shows will be billed.

Please sign up at www.nacmsouthtexas.org/login.asp to come to the event.

Time: 11:30am – 12:30pm

Industry Credit Group meetings will follow the presentation.

Lunch will be Three Meat BBQ!

If you have any questions or comments, please contact LaQiana (La Key-ahna) Lewis at 281.228.6100 x1318.

NACM Houston
10887 Wilcrest Drive
Houston, TX 77099

WELCOME NEW MEMBERS!!!

Thermacon Service Co. Inc.

XTRA Lease Inc.

Pilot Travel Centers LLC

TA Travel Centers

IPSCO Inc.

AIM Nationalease

EMJ Metals

Congratulations to Houston's Newest Professional Designees

Ron Davis, CBF (Baker Hughes)

Joseph Fornes, CBA (NCI/MBCI)

Randy Friedsam, CBA (BJ Services)

Pamela Henry, CBA (NACM Houston)

Tom Holder, CICP, CBA (Shell Chemical LP)

Paulette Okibe, CBA (NACM Houston)

Deela Roe, CBA (Spark Energy)

Deena Shick, CBA

Claudia Tynes, CBA (DHL Worldwide Express)

Sherry Waller, CBA (ACT Pipe & Supply)

Keva Wardell, CBA (Reedhycalog-Grant Prideco)



CREDIT BOOT CAMP!

Instructor: **Linda Bost, CCE, Wilson Industries LP**
Thursday, May 10, 8:30am – 4:30pm at the NACM Houston offices.

A day designed to provide an overview of the trade credit function covering:

- The Credit Function
- The Credit Policy
- The Credit Application and laws governing their Creation and Implementation
- Role of Credit in your Organization and as a part of the Sales Function
- Investigating the Credit Worthiness of a Potential Customer
- Identifying the Red Flags of Risk
- Tools to Reduce Risk
- Interaction and Building Relationships with both Internal and External Customers
- Impact of the World Business Market
- Accounts Receivable Process
- Staying Out of Jail
- Tools for Successful Growth in the Credit Profession

This exciting opportunity is **COMPLIMENTARY** to NACM Houston member companies who participate in the voluntary scholarship fund through their \$25 annual contribution.

For other member companies interested in participating, the cost is \$175 for the all-day seminar; \$25 of the registration may then be applied toward the scholarship 2007/08 fund if so desired*

Members of another NACM affiliate may attend for \$200*
Non-members may attend for \$225*

*Cost includes all materials, continental breakfast, lunch and breaks.

RESERVE YOUR SEAT NOW!!! First member is guaranteed, additions on a first come, first served basis.

Company Name: _____ Member #: _____

1) _____

2) _____

3) _____

4) _____

ADDRESS

CITY/STATE/ZIP

E-MAIL

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Method of Payment:

Credit Card To ensure maximum security, please make your credit card payment online at <http://www.nacmsouthtexas.org/nacmcreditcard.htm>. Invoice/Order Number is **FCBC0507**. Note: type over # in field and please type name of class in Comments field. All fields must be completed.

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* Bill My Company only available to members who can receive an e-mailed invoice.

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

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

E-mail: education@nacmsouthtexas.org **Fax:** Attn: Education Department at 281.228.6123 **Phone:** 281.228.6100 ext. 1200

Date	Event, Presenter	Times (CST)
May 9	Tips for Tracking Down Deadbeats: Teleconference Presenter: Bruce Dubinsky, MST, CPA, CVA, CFE For more information, please contact the NACM Meetings Dept. at 410.740.5560.	2:00 – 3:00pm
May 9–July 11	8- Week Texas Construction Liens and Bonds: A Credit Perspective Presenter: Linda Bost, CCE and John Herberger, Esq. NACM Houston Conference Center An eight-week course designed for the hands-on credit person who has either little or no experience with liens or bonds as well as those who have done liens or bond claims but want to be more effective at collecting the money protected by these claims. More information is on page 10, or please contact NACM Houston Education Department at 281.228.6100 x1200 or education@nacmsouthtexas.org.	6:00 – 9:00pm
May 10	Exam Reviews Presenter: Ronnie Archer, CCE, Dunn Enterprises NACM Houston Conference Center This session is designed for those people who are registered to take the CBA or CBF exams in June and July 2007. For more information please contact NACM Houston Education Department at 281.228.6100 x1200 or education@nacmsouthtexas.org.	11:30am – 1:00pm
May 10	Credit Boot Camp Presenter: Linda Bost, CCE NACM Houston Conference Center A day designed to provide an overview of the trade credit function including the credit policy, credit applications and laws governing their creation and implementation, role of credit and as a part of the sales function, investigating the credit worthiness of a potential customer, identifying the red flags of risk, and much, much more! More information is on page 6, or please contact NACM Houston Education Department at 281.228.6100 x1200 or education@nacmsouthtexas.org.	8:30am – 4:30pm
May 24 Date change from May 17	YCER – Win-Win Solutions: Internal and External Customers Presented by: Tom Tolleson, Bison Building Material, Ltd. There's nobody better to take advice from when dealing with customers! Session includes tips for: dealing with people, taking a proactive approach with sales and problem solving. Don't miss this opportunity to pick up some helpful points to advance your career! For more information please contact NACM Houston Education Department at 281.228.6100 x1200 or education@nacmsouthtexas.org.	7:45 am – 9:00 am
May 20	FCIB International Credit & Risk Management Online Course For more information, please contact FCIB 410.423.1840.	
May 21	Basics of Bankruptcy for Professionals Presenter: D. Brent Wells, Esq., Wells & Cuellar, P.C. NACM Houston Conference Center Basics of Bankruptcy for Credit Professionals will be an introductory survey of the entire landscape of bankruptcy law in a half-day program. Learn the fundamentals of Chapters 7, 11 and 13, the automatic stay and its exceptions, proofs of claim—both secured and unsecured—scope and effect of discharge, reaffirmation, assumption, reclamation, as well as defending preferences and other trustee avoidance actions. More information is on page 4, or please contact NACM Houston Education Department at 281.228.6100 x1200 or education@nacmsouthtexas.org.	8:30 – 11:30am
May 21	Application Deadline for the July 2007 CBA, CBF, CCE Designation Exams to Be Held at NACM Houston, July 23, 2007 For more information please contact NACM Education Dept. at 410.740.5560.	
May 21–July 13	Certification Course Offered Online by NACM-National Online Accounting Registration: September Session Registration For more information, please contact the NACM Meetings Dept. at 410.740.5560.	
May 21–July 13	Certification Course Offered Online by NACM-National Online Business Law Registration: September Session Registration For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
May 21–July 13	Certification Course Offered online by NACM-National Online Credit Law Registration: September Session Registration For more information, please contact the NACM Meetings Dept. at 410-740-5560.	
May 23	Letters of Credit: Teleconference Presenter: Mark Berman, Esq. For more information, please contact the NACM Meetings Dept. at 410-740-5560.	2:00pm – 3:00pm

It's so easy to register! just call the Education Dept. at 281.228.6100 x1200, 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

CERTIFICATION EXAM REVIEW



These sessions are designed for those persons who are registered to take the CBA or CBF exams, or those who are just interested in brushing up their knowledge in preparation for a future exam date.

Presented By: **Ronnie Archer, CCE, Dunn Enterprises Inc.**
May 10, 2007 • 11:30am – 1:00pm

Cost: \$35 per person (lunch included)

NACM Houston Offices
10887 Wilcrest Drive, Houston, TX 77099

Which exam are you sitting for? (please check one) CBA CBF

NAME(S)

COMPANY NAME

MEMBER #

ADDRESS

CITY/STATE/ZIP

E-MAIL

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E-mail: education@nacmsouthtexas.org **Fax:** Attn: Education Department at 281.228.6123 **Phone:** 281.228.6100 ext. 1200

SAVE THE DATE! FRIDAY, JUNE 29, 2007

SOMETHING FOR EVERYONE AT NACM HOUSTON'S

COUNTY FAIR, BLUE RIBBON MARKETPLACE AND ANNUAL MEETING!



Connecting you to the products and services that make credit professionals successful.

Don't miss this exciting opportunity to:

- Acknowledge our outgoing 2006-2007 Board Chairman, Madeline Sprague, CTP
- Install your new Directors and Officers
- Recognize Olympian Club members
- Congratulate new designees

Celebrate the award winners for:

- 2007 Credit Executive of the Year
- Excellence in Credit
- Honorary Member



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Reducing your credit card processing fees which will lower your costs of accepting customer payments by credit card.
- > **Online Bill Pay**
Provides your customers with a convenient way to pay you while accelerating your company's cash flow.

**Four
Great Programs**

**One
Greater Goal**
Improving your
credit department's
performance



Ocean Bank Building - 2nd Floor | 10950 S.W. 88th Street | Miami, FL 33176
800.759.6786 | 786.264.7000 | www.acmft.net

8-WEEK TEXAS CONSTRUCTION LIENS & BONDS: A CREDIT PERSPECTIVE



This eight-week course is designed for the hands-on credit person who has either little or no experience with liens or bonds, as well as those who have done liens or bond claims but want to be more effective at collecting the money protected by these claims. Presented and discussed from a credit perspective, participants will review the Texas Bond and Lien statutes, and discuss practical business applications, economic considerations and sales perspectives while examining the legal challenges of collection. If you are wondering if this course is for you, ask yourself, "Do I know how to protect the receivable portfolio with a lien or bond claim and still retain the customer's business?"

Presented By: **Linda Bost, CCE, Wilson Industries LP**
John Herberger, Esq., Herberger & Associates

May 9 – July 11, 2007 • Wednesday Evenings • 6:00 – 9:00pm

Member Cost: \$295 1st member/\$285 each additional member/Non-member Cost: \$305 per person
NACM Houston Offices, 10887 Wilcrest Drive, Houston, TX 77099

NAME(S)

COMPANY NAME

MEMBER #

ADDRESS

CITY/STATE/ZIP

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Ben Burch is the construction lender for Amegy Mortgage Company, where he has been for the last 12 years. He has served on the NACM Board of Directors, as Chairman of the Building Supply Industry Credit Group, attends the Annual Meeting, Holiday Gala and Golf Outing events, seminars and workshops and has been a very active NACM member since 1999. Ben served for three years as the Treasurer of NACM Houston. His background in the regulatory side of banking, as well as a lender, provides a strong level of experience in credit-related issues, which can be a significant contribution to the oversight of the operations of NACM Houston. He is very active with his church, Little League and loves to play golf.



Charles Dunlap is a graduate of the University of Texas at Dallas with a BS in Business Administration and Accounting Concentration. He has over 19 years' experience in accounting, including financial management, and is currently serving as Controller/CFO at Professional Alternatives. He recently completed a year as President of IMA - Houston Chapter. He has been a member of NACM Houston since 1993, was the Controller at NACM Houston for four years and has also served as Treasurer on the NACM Board of

Directors, BCS Board and various committees over the last 14 years. Charles served on the Advertising Media Industry Credit Group, holding Chairman and Vice Chairman positions over the years, and participates in the Annual Meeting, Holiday Gala and Super Days events, seminars and workshops. His awards and honors include the IMA Claude J. Adkins Award in 2005-2006, Dale Carnegie certificate for public speaking, the Walt J. Wissel Chairman's Citation (the highest recognition award for outstanding achievement by a member of NACM Houston) three times and United States Coast Guard Honorable Discharge. Charles' community service includes serving food at Texas Children's Hospital for the Ronald McDonald House and judge for the Junior League of Houston. He enjoys weightlifting, reading and being with his family.



Don Giallanza earned his BBA in Accounting from Stephen F. Austin State University located in Nacogdoches, Texas. Don began his career as an accountant for Pennzoil Company in 1988. He has been employed with Pennzoil/Penreco for 19 years and an NACM member for over 10. In 1990, he joined the credit department. At Pennzoil Company, Don held various credit positions with increasing responsibility. He managed the credit function for Jiffy Lube, Pennzoil Products, and Exploration and Production. Don

received an Excellent Performance Award in connection with his role on a re-engineering team. In 1997, Don became the Credit Manager for Penreco, a ConocoPhillips Partnership. He has extensive experience in credit and collections. Don has been an active member at the local NACM chapter. As a member of the Houston Energy Group, Don previously participated on the planning committee for the group.



Brenda Keener is the Credit Manager of Gulf & Basco and brings over 35 years of experience in credit, finance and management with the building materials industry. She has been an NACM member since 1992, served as Chairman and Vice Chairman of Building Materials Industry Credit Group and has been an active participant in the Annual Meeting, Holiday Gala and Super Days events, and seminars and workshops. Prior to joining building materials, she served as President of the Parker Brothers Employees Federal

Credit Union Board of Directors for more than 25 years, being the longest serving board member in the Credit Union's history. In her free time, she helps with animal rescue, traveling with her spouse and enjoys time with the grandchildren and their activities. Brenda feels that she could make a significant contribution to NACM Houston and its members based on her experience in the industry.



Michelle Mayhall, CBA has been a credit manager for 10 years. She is currently employed at Rexel, Inc. and has been a member of NACM for the past six years. Michelle is a member of both the Electrical Supply and Oilfield Supply Groups, serving as Vice Chair and Chair for the Electrical Group in 2003 and 2004. Michelle has also been a member of the Government Affairs Committee since 2004, attending the NACM Advocacy Day in Washington, D.C. for 2005, 2006 and 2007. In addition, she has served in an advisory

position to the NACM BCS Board and the Committee for Distressed Business Services over the past year. Her commitment to furthering education through NACM includes receiving her CBA certification in 2003 and working towards her CBF certification. She has

also attended many seminars and encourages her employees to attend seminars and industry group meetings. Participation in NACM events includes the Holiday Gala and Annual Meeting. Community involvement includes the AIDS Walk for Houston and Richmond Animal League. In her spare time Michelle enjoys traveling, reading and skiing.



Lauri McDonald is the Director of Credit for Nabors USA, LP, where she is responsible for all aspects of credit and collections for three business units within Nabors Industries. Her monthly receivables total approximately \$500 million. She has been a member NACM for over 17 years and an active member of the Oilfield Service & Supply Industry Credit Group, International Credit Executives & National Oilfield Service & Supply Group. Lauri has served as Vice Chairman and Chairman of her groups, she attends

Super Days, seminars and workshops and National Credit Congresses. She is also a member of NACM San Antonio, NACM West Texas and Pesa CID. Lauri brings an extensive credit experience into the Association along with her knowledge of Oil & Gas. Her goal is to help the Association with growth and networking opportunities for the credit professional. She enjoys being with her grandchildren and her relaxation are her horses.



Charles W. Paup, CCE has been in the credit industry for 37 years. He is a graduate of the University of South Florida with a BA degree in Business Administration and a minor in Finance. He grew up in St. Petersburg, Florida and began his career in banking in 1970, working his way up from outside collection to Credit Manager of Commercial Banking. After nine years of employment at First National Bank and attending college after hours—resulting in the BA degree—he was introduced to Commercial Credit in the

supply sector. Since then he has been on the Board of several NACM organizations, Chairman of numerous industry groups and extremely active in pursuing his and others' education in financial management through NACM. After eight years with Metl Span in Lewisville, TX as V.P. Credit, Risk Management and Human Resources, he was recruited to Houston to join ACT Pipe & Supply as V.P. Finance, I.T., and Risk Mgt., where he has been for the last three years. "Never underestimate the power of learning, it fuels the soul. I believe one's ambition to experience new horizons and gain an overall perspective in life of one's self and their surroundings can be a life changing event—especially for you."



Leanne K. Pease, CCE is the Credit Manager for Equistar Chemicals, LP a Lyondell Company since 1990. She has been in credit for almost 30 years, and attained her CBA, CBF and CCE designations in the same year (1990). Leanne graduated from Hillsdale College in Hillsdale, MI with a BA in Education. She is past President, Counselor and Budget Chair for CFDD in Houston, and past National Industry Group Chair of the Chemical Group for NACM's 100th anniversary Credit Congress in Chicago; was a

speaker at NACM Credit Congress in Orlando, FL, as well as a speaker for the All-South in Galveston. She spent a year working with a small committee and with NACM South Texas to start the Chemicals Supply Group, which formally began meeting in June 2005 and was Chairman that initial year, serving a Counselor last year; and is currently on the NACM South Texas Education Committee. Leanne is also a speaker for NACM South Texas for various workshops/seminars and Super Tuesday/Super Wednesday lunches. In the past 17 years, she has attended 14 Credit Congresses. Leanne enjoys crafts and her next leap of faith is parasailing. She brings almost 30 years' experience in credit and wants to give back to NACM Houston, which has taught her over the years.



Carol Zingelmann, CCE has been employed with Schlumberger Technology Corporation for 31 years and an NACM member for over 20. Carol serves on the NACM Education (as Chairman multiple times), Special Events (as Chairman multiple times) and Community Relations Committees and is a member of the Oilfield Service and Supply Industry Credit Group. Carol is also a very active member of the local chapter of CFDD. She is a committed member of NACM who helps plan and participates in NACM activities such as the

Holiday Gala, Annual Meeting and Golf Outing, and seminars and workshops. She received the CFDD Member of the Year Award in 2000 and the Walt J. Wissel Chairman Citation in 2002-2003. On the national level, Carol has participated in NACM-National Credit Congress and the All South Credit Conferences. Her community involvement includes participation in the Houston Concert Band (member and past Board positions) for over 21 years, Leukemia Society, Multiple Sclerosis, Pediatric Aids, Camp for All and Lone Star Orchestra member at Second Baptist Church for 11 years. In her spare time, Carol's hobbies include playing the French Horn, beaded jewelry design, painting, photography and scrapbooking.

YOUNG CREDIT EXECUTIVES ROUNDTABLE

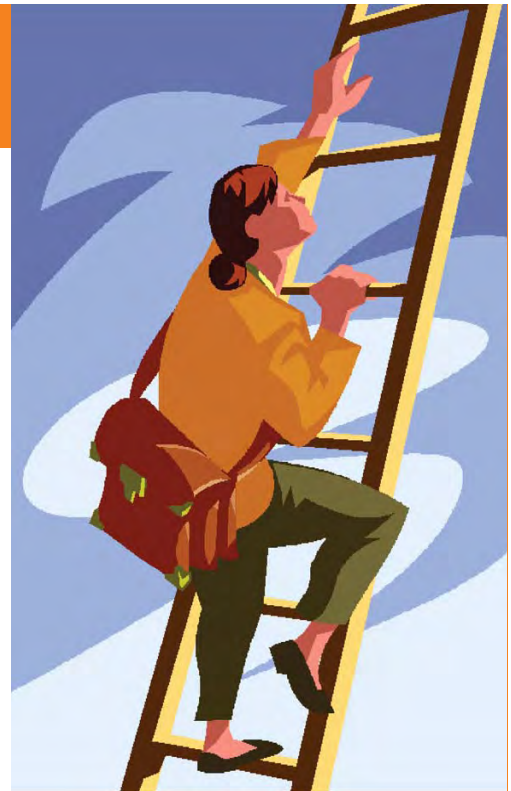
Open to Subscribing Companies

Win-Win Solutions: Internal and External Customers

May 24, 2007

7:45–9:00am

Date change from May 17



Presented by: Tom Tolleson, Bison Building Material, Ltd.

There's nobody better to take advice from when dealing with customers! Tom Tolleson, Sales & Marketing Manager for Bison Building Material, Ltd. will spend this session on tips for dealing with people, taking a proactive approach with sales and problem solving. Don't miss this opportunity to pick up some helpful points to advance your career!

FUTURE 2007 PROGRAMS

July 26

Analyzing Your Credit Applications

September 27

Tips to Be a Better Collector

November 29

The Difference between Commercial and Consumer Credit

Registration/Networking/Breakfast: 7:45-8:00am

Educational Program: 8:00-8:30am

Round Table Discussion: 8:30-9:00am

For just \$100 a year, NACM Houston member companies can join YCER and send an unlimited number of participants for only \$5 each to any YCER scheduled program.

The \$5 program fee must be paid at the door.

For more information, please contact the Education Department at 281.228.6100, ext. 1200 or education@nacmsouthtexas.org • Fax: 281.228.6123

YCER provides educational and networking opportunities to further knowledge in the credit industry. YCER is designed to provide up-and-coming credit professionals who have five years or less experience with a forum for effective and confident decision making in regards to business credit information, financial analysis and collection practices.

2007 SUPER TUESDAY & SUPER WEDNESDAY SCHEDULE

DATE	PROGRAM TOPICS	MENU
May 22-23	Legal Q&A	Three Meat BBQ
June 19-20	Enforcing a Judgment	Grilled Pork Chops
July 17-18	Joint Check Agreements	Hawaiian Chicken
August 21-22	NACM Services	NY Strip Steak
September 18-19	Perfecting a Lien on a Residential Property	Grilled Southwestern Chicken
October 16-17	Destination Sales Tax	Honey Glazed Ham
November 27-28	Letters of Credit	Beef & Chicken Enchiladas
December 18-19	NACM Jeopardy	Traditional Holiday

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3 10:30am – Events Committee Teleconference	4	5
6	7	8 11:30am – BLMT Group Meeting	9 11:30am – HEC Group Meeting (Center Point Energy Tower) 2:00pm – Tips for Tracking Down Deadbeats (Teleconference) 6:00pm – 8-Week Bonds & Lien Class	10 8:30am – Credit Boot Camp 11:30am – Exam Review	11	12
13	14	15 4:30 am – ExCom Meeting 5:45pm – Board Meeting	16 6:00pm – 8-Week Bonds & Lien Class	17 8:30am – HRIS 11:30am – ADME Group Meeting	18	19
20 8:30am – Basics of Bankruptcy for Credit Professionals	21 10:30am – Plumbing Group Meeting (Teleconference) 11:30am – BLMT Group Meeting 11:30am – ELEC Group Meeting 11:30am – HAC Meeting (NACM Conference Center)	22 10:30am – Membership Committee 11:30am – CONT Group Meeting 11:30am – INDS Group Meeting 11:30am – INTL Group Meeting 11:30am – OFSS Group Meeting 2:00pm – Letters of Credit (Teleconference) 6:00pm – 8-Week Bonds & Lien Class	23 7:45am – YCER 11:30am – STLM Group Meeting (Joe's Crab Shack)	24	25	26
27	28	29	30	31		