

The Business Credit Pro

NACM Houston



National Association of Credit Management

Today's Resource for the Busy Credit Professional

SUPER DAYS

April 18-19, 2006

Q&A about Legal Issues

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' events. 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 Beef or Chicken Enchiladas!

If you have any questions or comments, please contact Pam Brennan at 281-228-6100 ext 1318.

NACM Houston • 10887 Wilcrest Dr. • Houston, TX 77099

Save the Date!

NACM Houston's Annual Meeting
June 23, 2006

**Did you
know**



NACM Houston has an updated version of Poll My Group!
For more information, please refer to page 3.

www.nacmsouthtexas.org

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APRIL 2006

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The Business Credit Pro

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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Core Laboratories, Inc.

First Vice Chairman

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Royal Baths Manufacturing Co. Ltd.

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Corporate Counsel

Craig Power, Attorney at Law 713.535.5528
Cokinos, Bosien & Young

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Kathleen Quill, CAE, CBA 281.228.6100
NACM Houston

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BJ Services

Lou Mulligan, CBF 713.346.7822
National Oilwell Varco Inc.

Susan Nash, CBF 713.729.2110
TIW Corporation

Carol Zingelmann, CCE 281.285.1965
Schlumberger Technology Corp.

MEMBERSHIP CAMPAIGN UPDATE

THE TEMPERATURE IS RISING!

To date, you have helped recruit 28 new members towards our goal of 100. Congratulations to the following as they have made it in the drawing...

For the \$500 airline voucher:

Joni Carlisle – Delta Steel LP
Madeline Sprague, CTP – Wells Fargo HSBC Trade Bank NA
Daniel Cliff – Dorsett Brothers Concrete Supply

For the \$250 American Express gift card:

Renita Phillips – Centerpoint Energy
Shellie Stuart – Metals Supply Co. Ltd.
Gwenda Buckman – Southwest Galvanizing Inc.
Forrest Alexander – Sequent Energy Management LP
Chris Palmer – Johnson Supply
Rob Smith – Atmos Energy Marketing LLC
Joe Lain – Wilson Industries LP
Gloria Barnes – Chevron Texaco
Dave McMillen, CCE – Waukesha Pearce Industries Inc.
Walt Frazier – Spark Energy LP
Debbie Valco – Distribaire Inc.

It's not too late to get your name in the drawing as well! Simply fill out the referral forms on page 9, and we'll do the rest.

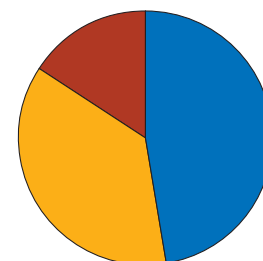
CONGRATULATIONS TO OUR OLYMPIANS!!!

February Olympians

Madeline Sprague, CTP	Wells Fargo HSBC Trade Bank NA	1.00
Joe Lain	Wilson Industries LP	.80
Gloria Barnes	Chevron Texaco	.20
Rob Smith	Atmos Energy Marketing LLC	.20

Flash Poll Results

If you were given an hour of free legal advice regarding your day-to-day business, what (three) questions or topics would you ask about?



■ Bonds/Liens - 18
■ Bankruptcy - 14
■ Privacy - 6

NACM Houston



National Association of Credit Management

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

Controller, Bernard Forde 1450

Administration

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

Education

Education Manager 1410

Industry Credit Groups

Nat'l Group Rep, Deana Gardner 1300
Local Groups Rep, Pam Brennan 1318

Membership

Membership Mktg. Specialist, Gretchen Neel 1317
Membership Mktg. Specialist, Dominique Ivey 1482

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

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

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.

Cut this out and tape it over your computer!

We are thrilled to announce the new and improved Poll My Group automated feature!

Benefits

- More data, quicker
- More safety and better protection for your data and experience
- Added layer of antitrust protection for you and your company
- Provides SOX compliant reports for your files

Process

- Log on to www.nacmsouthtexas.org with your member access code.
- Select **Credit Report** tab.
- Look up or start a report.
- Choose **Poll My Group** tab at top.
- Confirm group you wish to poll—if you are only interested in group information.

– OR –

- You may request updated information from group and non-group sources by selecting the **Request an Update** tab, and then requesting groups to be polled on this same screen.
- Submit.
- Members of the group will receive an e-mail with a subject line of "TRADE GROUP INQUIRY (followed by the customer name)."
- Expect your first response in *four regular business hours*—amount of info depends on how quickly members of your group respond—you have free access to the report for additional information for up to 72 hours, at no additional charge.

Feature Charge

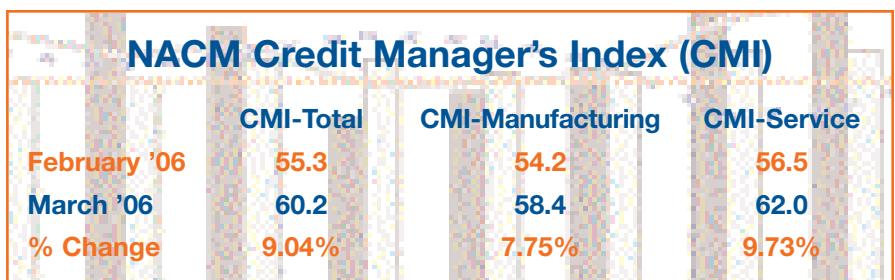
- You will be charged one report unit for each PMG you request. While we waited for the programmers to re-work this feature for us, we were willing to aid group members by polling from our e-mail **because of the high risks you incur in e-mailing each other. We will continue to provide this level of service for a handling charge of \$25 per request.**

Miscellaneous

- You must be set up to receive trade tickets from NACM Houston via e-mail (with the exception of banks, which will continue receiving faxed trade tickets).
- Group members who submit an automated monthly trade tape **will not** receive requests to provide information.
- Members in multiple groups will only receive one request for information.
- "No record" responses will not be listed as individual trade lines on the report, but the total number "no record" responses will be listed in the comments section of the report.

Thank you for your patience while we worked to provide this outstanding service for you.

We understand your need for fast and accurate information, but continue to be concerned with the e-mailing between members for trade information. This uncensored exchange of information between members carries an extremely high potential for antitrust violations and we encourage each and every one of you to remove yourselves from any such list or activity.



Streamlining Customs Procedures in Korea

Various revisions to the customs laws and regulations, including the Customs Act, were announced by the government towards the end of 2005. These revisions became effective as of January 2006. Generally, the revisions are designed to streamline customs procedures in Korea, as well as to grant increased administrative powers to the Korean Customs Service. Among other revisions, the most notable is the expansion of the Customs Service's jurisdiction over foreign exchange transactions. As revised, the jurisdiction of the Customs Service has been expanded to include "capital transactions" relating to export/import transactions. The Judicial Police Management Act grants certain government bodies (including the Customs Service) investigative and enforcement powers over certain areas, including foreign exchange transactions. The foreign exchange transactions over which the Customs Service has jurisdiction (ie, which it has the right to investigate and enforce) are prescribed in the Foreign Exchange Transaction Act. The act is designed to monitor and regulate foreign exchange transactions and to prevent the illegal and unauthorized flow of funds out of Korea. In line with this aim, the act grants the Customs Service the authority to investigate foreign exchange transactions and to impose sanctions, including criminal sanctions.

Increased Jurisdiction

Previously, the Customs Service's jurisdiction was limited to foreign exchange matters involving "export/import transactions and related service transactions". For example, the Customs Service was authorized to investigate whether a payment made by a Korean resident to a non-resident in connection with the sale of goods (or provision of services) was in accordance with the Foreign Exchange Transaction Act. Following the recent revision, the Customs Service's jurisdiction has been expanded to cover "capital transactions" relating to export/import transactions as well.

Under the act and the related regulations, the term 'capital transactions' encompasses the following types of transaction:

- bank deposits and trust transactions;
- loan transactions (including provision of guarantees);
- third-party payments, accounts receivable and other similar transactions relating to the sale of goods and provision of services;
- issuance and acquisition of securities;
- derivatives transactions;
- real estate transactions; and
- payments between a foreign parent and its Korean subsidiary.

The list is broad and general. Therefore, until the Customs Service issues detailed guidelines on the scope of its revised investigatory and enforcement powers, it is not clear which specific capital transactions would be subject to the Customs Service's scrutiny. However, as the distinction

between goods/service transactions and capital transactions is becoming increasingly blurred, it appears that the main purpose of this expansion of the Customs Service's jurisdiction is to cover various foreign exchange transactions that were previously outside the scope of the service's investigation. For example, in order to hedge foreign exchange risks, a Korean exporter of goods may enter into a hedging transaction with its accounts receivable from a foreign buyer as the underlying asset.

In this case, there is a possibility that the exporter may try to transmit funds out of Korea without proper approval or authorization; in the past, such illegal transmission of funds would not have been subject to investigation by the Customs Service. Hence, with hedging of accounts receivable, it could become an issue in recovering your international A/R from a legal and/or arbitration standpoint.

Comment

The expansion of the Customs Service's jurisdiction is part of the government's efforts to strengthen its ability to monitor foreign exchange transactions in light of Korea's foreign exchange laws and regulations, which are becoming more liberalized.

(Contributed in part by Woo Yun Kang Jeong & Han)

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Taking the risk out of accepting payment from your customers by check.

> EFT Program: Bringing Your Bank to Your Desktop
Capturing your customers' payments by phone, fax or the Internet and processing them efficiently and quickly with the speed of technology from your desktop.

> Credit Card Acceptance Program
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.

4 Four Great Programs

1 One Greater Goal
Improving your credit department's performance



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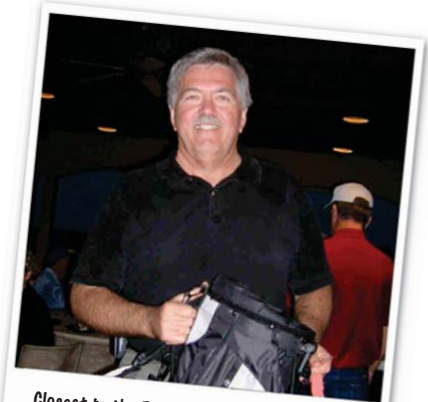
NACM HOUSTON'S ANNUAL GOLF OUTING



Mulligan Drawing winner Preston Pecue/Accountemps with Michele Hamby/NACM Houston



Philip Woodruff, CBA/ACT Pipe & Supply, Ltd.; Kathi Quill, CAE, CBA/NACM Houston; Jay Wald, CCE/Core Laboratories, Inc.; Kyle Drennan/Texas Process Equipment Co.



Closest to the Pin winner Don Jeffers, CBF/Michigan Peat Co.



Door Prize winner Ed Baldwin/Reily Wesco Electrical Supply with Gretchen Neel/NACM Houston



Longest Drive winner Susan Viereck/Marek Brothers Systems, Inc. with Dan Ducharme/Turtle & Hughes, Inc.



1st place foursome team from Allied Concrete Material, Inc.

Thanks to all our Golf Outing sponsors for a successful event!

Accountemps
 Allied Concrete Material, Inc.
 American Check Management
 Andrews, Myers, Coulter & Cohen, P.C.
 Associated Welding Supply, Inc.
 Atlas Comfort Systems USA LP
 Birdwell Co.
 Credit Alternatives
 Dunn Enterprises, Inc.
 eCredit
 JD Herberger & Associates, P.C.

Magnolia Creek Golf Links
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 NACM Houston Business Credit Services
 Nationwide Credit Services
 OneCreditSource.com
 Royal Baths Manufacturing Co. Ltd.
 Schlumberger Technology Corp.
 Securance Corp. Agency
 Southwest Galvanizing, Inc.
 Stock Building Supply
 Tyco Valve & Controls North America

Date	Event, Presenter	Times
April 3 to May 12	Registration Opens for Online Business Law Course (NACM-National) For more information, please contact the NACM Education Dept. at 410.740.5560.	
April 3	Teleconference: Escheatment: What Every Credit Manager Needs to Know (NACM-National) <i>Presenter: Valerie Jundt</i> For more information, please contact the NACM Meetings Dept. at 410.740.5560.	2:00-3:00pm
April 7	Collection Management (Houston) <i>Presenter: Jim Shreve/FTD Resource</i> Participants who complete this training program should be able to: understand how to set and achieve their collection goals for business accounts, identify the reasons and early warning signs of a delinquency problem, understand how to conduct telephone collection calls, send effective delinquency letters and monitor collection activity, and decide when to use an attorney for collection matters.	8:30am-4:30pm
April 10	Application deadline for the May 2006 CBA, CBF, CCE Designation Exams (NACM-National) For more information, please contact the NACM Education Dept. at 410.740.5560.	
April 19	Teleconference: Credit and Sales A Perfect Harmony! (NACM-National) <i>Presenter: Eddy Sumar, CCE, CICE</i> For more information, please contact the NACM Meetings Dept. at 410.740.5560.	9:00-10:00am and 2:00-3:00pm
April 24 to June 2	Registration Opens for Online Accounting Course (NACM-National) For more information, please contact the NACM Education Dept. at 410.740.5560.	
April 20	YCER: Practical Points of Filing Liens (Houston) <i>Presenter: Charlie Paup, CCE/ACT Pipe & Supply, Ltd.</i>	7:45-9:45am
May 1 to July 29	Online Credit Law Course (NACM-National) For more information, please contact the NACM Education Dept. at 410.740.5560.	
May 1 to Aug 19	Online Accounting Course (NACM-National) For more information, please contact the NACM Education Dept. at 410.740.5560.	
May 1	Teleconference: Using a Credit Card Agreement...Battle of the Forms (NACM-National) <i>Presenter: Mark Berman, Esq.</i> For more information, please contact the NACM Meetings Dept. at 410.740.5560.	2:00-3:00pm
May 4	Lunch & Learn: Factoring (Houston) <i>Presenter: Texas Capital Group</i>	11:30am-1:00pm
May 9	Basics of Bankruptcy for Credit Professionals (Houston) <i>Presenter: Brent Wells, Esq./Wells & Cuellar, P.C.</i>	11:30am-4:30pm
May 18	YCER: How to Deal with NSF Checks (Houston) <i>Presenter: TBD</i>	7:45-9:45am
May 18	One Day Accounting (Houston) <i>Presenter: Ronnie Archer, CCE/Dunn Enterprises</i> This seminar is designed for the credit professional with little or no accounting background. Seminar attendees will become acquainted with such terms as debits, credits, assets, liabilities, income, expense and how these financial puzzle pieces fit together. Also, you will be shown how these terms relate to a balance sheet, income statement, and a cash flow statement. A chief objective of this seminar is to show the credit professional how the above-listed information is related to the credit field and how access to this knowledge will help you do your job more confidently.	8:30am-4:30pm
May 21-24	110th Annual Credit Congress & Exposition (NACM-National) Gaylord Opryland Hotel—Nashville, Tennessee	
May TBA	Credit Boot Camp (Houston) <i>Presenter: Linda Bost, CCE/Wilson Industries, Inc.</i> 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 creditworthiness 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 and tools for successful growth in the credit profession.	8:30am-4:30pm

It's so easy to register, just call Gretchen Neel at 281.228.6100 ext. 1317. 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, Houston. www.nacmsouthtexas.org

WELCOME NEW MEMBERS!!!

Centex Homes
Comdata Network Inc.
ISE Magtech

Marathon Spa & Bath
Shafer Building Supply
Sigma Corporation

NACM-National Upcoming Events

Additional events are listed in the What's Coming Up??? calendar on p. 6 and at www.nacm.org/events/calendar.shtml.

Date	Event	Contact
Apr 5-7	International Credit Executives (ICE) Conference Chicago, IL	FCIB 410.423.1840
Apr 10	Paperwork Deadline for Nationwide Certification (CBA, CBF, CCE) Exam on May 21 (at Credit Congress)	NACM Education Dept. 410.740.5560
Apr 20	NACM-GBG Teleconference: An Overview of Government Contracting. Presenter: Beverly Arviso, Cherry, Bekaert & Holland	GBG 410.740.5560
Apr 24- Jun 2	Accounting: Online Course Registration Open for August Course	NACM Education Dept. 410.740.5560
Apr 25	Legislative Advocacy Day Washington, DC	NACM Education Dept. 410.740.5560

National Groups Calendar

Date	Group	Location
April 6-7 <i>Thu-Fri</i>	NWWEM	Houston Houston
April 23-25 <i>Sun-Tue</i>	TRMG	Arlington, VA Hilton Arlington
April 23-26 <i>Sun-Wed</i>	NAEC	Arlington, VA Hilton Arlington
April 23-26 <i>Sun-Wed</i>	NTCG	Arlington, VA Hilton Arlington
April 23-25 <i>Sun-Tue</i>	NRTG	Arlington, VA Hilton Arlington
June 14 <i>Wednesday</i>	CHEM	Houston NACM Center
August 17-18 <i>Thu-Fri</i>	NWNPS	San Antonio TBD
Sept 11-12 <i>Mon-Tue</i>	NOSS	Houston Sheraton IAH
Oct. 8-10 <i>Sun-Tue</i>	TRMG	San Antonio Crowne Plaza
Oct. 8-11 <i>Sun-Wed</i>	NTCG	San Antonio Crowne Plaza
Oct. 8-10 <i>Sun-Tue</i>	NRTG	San Antonio Crowne Plaza



(not so) fun
fact of 1906...

On April 18, an earthquake and fire destroyed San Francisco. Five-hundred and thirty people died and \$350 million worth of damage was done.



PACK YOUR BAGS!!

It's our birthday and we want to send you on a trip!

**THIS YEAR, EVERYTHING'S ABOUT 100...
A JOURNEY OF 100 NEW MEMBERS
STARTS WITH 1 REFERRAL!**

January 1, 2006 – June 1, 2006



It's our birthday, help us light the candle by recruiting 100 new members in celebration of 100 years of service. The more referring you do, the better your chances of winning!

**Grand Prize: \$500 airline ticket
2nd Prize: \$250 American Express gift card
Plus, regularly awarded Olympian gifts!**

The odds are in your favor!

There are so many ways to get your name in the drawing:

Grand Prize:

- Referring 5 associate members who join: name in drawing 1 time
- Referring a member company that joins: name in drawing 1 time

2nd Prize:

- For every 5 qualified referrals: name in drawing 1 time
- Referring 1 associate member who joins: name in drawing 1 time

Start packing today...

Your referral form is on the next page!

Drawing to be held at the Association's 100th birthday party on **June 23, 2006.**



10887 Wilcrest Drive
Houston, TX 77272-1348
www.nacmsouthtexas.org

**Advancing Business
Credit for 100 Years**

Data Security Bill Approved By House

On the heels of reports of high-profile breaches of individual data information, the House Financial Services Committee approved a bill last week aimed at protecting consumers from identity theft and credit card fraud.

The bill, H.R. 3997, stipulates requirements for companies to investigate breaches and notify law enforcement and consumers. With respect to one of the more controversial provisions of the bill, it would also set a national standard for data security that preempts state laws—a position strongly promoted by the financial industry.

The bill could be sent to the floor for consideration by the entire House but other committees have competing bills that will require House leadership to determine a logical way to interweave these related measures.

Under current law, there is a prohibition against merchants and credit card processors from storing the most sensitive financial data about individuals. This prohibition generally includes personal identification numbers (PINs) (used to withdraw cash), the three-

digit code on the signature panel, and data on the magnetic stripe on the back of credit cards. However, most credit card companies still report that the inappropriate storage of card data is a major source of illegal activity.

As adopted by the House Financial Services Committee, H.R. 3007 would require financial and credit institutions to start investigations and make notifications when they first are aware that the “unauthorized use of an individual’s data is likely to cause harm or inconvenience” to the consumer. Among other measures outlined in the bill:

- Specific investigatory and notification requirements in the instance of a breach
- The creation of a public database of security breaches that have been reported to consumers
- Procedures to allow consumers the right to have their credit monitored at no charge for at least six months in the event of a breach

Other proposed amendments were withdrawn after assurances they would be considered as the bill moves toward the floor.



The Premier Event for Business Credit Professionals

NACM's 110th Credit Congress Exposition
May 21-24, 2006
Nashville, Tennessee
Gaylord Opryland Resort

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- Nearly 100 specialized service providers on the Expo floor, showcasing the latest products and services for your profession
- Countless networking and relationship-building events to encourage and facilitate the sharing of knowledge and expertise

Position yourself to succeed... Register today at www.nacm.org!



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YOUNG CREDIT EXECUTIVES ROUNDTABLE

Practical Points of Filing Liens

Charles Paup, CCE, with ACT Pipe & Supply, Ltd., will present a quick, hands-on process for perfecting and filing liens. Know when to send a Notice of Intent and when to file the lien. Bring your situation and see if he can help!

April 20, 2006

Registration/Networking/Breakfast: 7:45–8:15am

Program: 8:15–9:45am

Cost: \$5 per person

Contact Dominique Ivey at 281.228.6100 ext. 1482, divey@nacmsouthtexas.org, or fax 281-228-6123 to make your reservation!

To participate in YCER, you should have 5 years or less experience in the industry... if you have more, ask about being a mentor for the group!

The new Young Credit Executives Roundtable is designed to provide up-and-coming credit professionals with a forum for effective and confident decision-making in regards to business credit information, financial analysis and collection practices. Through a series of education and networking forums, attendees will walk away with enhanced knowledge of how to's for credit management, collections finance, personnel performance management, technology and more! Each course will be taught by an industry professional speaker who understands the bottom-line impact on your company; and your need to have a strong grip on credit and collections basics.

Member companies may attend one YCER meeting at only \$5 per attendee. Thereafter, the company must have a group membership for \$100 whereby it may send as many representatives as wished to each meeting for \$5 per attendee. Monthly YCER fees will be billed semi-annually (June and December) unless another payment method is chosen.

Name: _____

Company Name: _____ Member: _____

Mailing Address: _____

City/State/Zip: _____

Phone #: _____ Fax #: _____

E-mail: _____

Payment:* Check # _____ Bill My Company** Online Bill Pay
 American Express Visa MasterCard Discover

Credit Card #: _____ Exp. Date: _____

Name on Card: _____ Billing Zip Code: _____

Signature: _____

*Payment MUST be received before attending the class.

**Only available to members who can receive an e-mailed invoice.

Mail: NACM Houston, Attn: Dominique Ivey, 10887 Wilcrest Drive, Houston, TX 77099

Fax: Attn: Dominique Ivey at 281-228-6123 • **Phone:** 281-228-6100 ext. 1482

Cancellations within 72 hours will be billed. Substitutions always welcome.

2006 SUPER TUESDAY & SUPER WEDNESDAY SCHEDULE

Dates	Program Topics	Speaker	Menu
Apr 18 & 19	Q&A About Legal Issues	Judge Yeoman	Enchiladas
May 16 & 17	Reporting to Management Accountants	Institute of Management Accounting	Sesame Crusted Chicken Breast
June 27 & 28	Skip Tracing	NACM Staff	Bar-B-Que
July 18 & 19	Finding Public Records Online	Gary White, CCE	Southwestern Cannelloni
Aug 22 & 23	Dealing with Difficult Staff and Customers	Chris Myers	Rib-Eye Steak
Sep 19 & 20	Internal Communications	TBA	Brisket
Oct 17 & 18	Write-offs, Credits, Escheatment	CPA Firm	Hawaiian Chicken
Nov 28 & 29	Price Part III	NACM Staff	Stuffed Chicken Breast
Dec 12	The Basics of Networking	NACM Staff	Beef Stroganoff

Make your reservations now! • Online: www.nacmsouthtexas.org • Fax: 281.228.6120 • Phone: 281.228.6100

APRIL

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1
2	3 Online Business Law Registration Begins 2:00pm – Teleconference: Escheatment—What Every Credit Manager Needs to Know	4 11:30am – BLMT 6:00pm – FSAIL	5 6:00pm – Principles of Business Credit	6 11:30am – Government Affairs Committee 2:00pm – NWWEM	7 8:30am – Collection Management	8
9 Exam Application Deadline 9:00am – Time Management	10	11 6:00pm – FSAIL	12 11:30am – HEC 6:00pm – Principles of Business Credit	13	14 GOOD FRIDAY	15
16 EASTER 5:45pm – Executive Committee	17 10:30am – Membership Committee 11:30am – BLMT 11:30am – ELEC 11:30am – HAC 5:45pm – Board of Directors	18	19 9:00am – Teleconference: Credit and Sales—A Perfect Harmony! 11:30am – CONT 11:30am – INDS 11:30am – INTL 11:30am – OFSS 2:00pm – Teleconference: Credit and Sales—A Perfect Harmony!	20 7:45am – YCER 9:30am – HRIS 11:30am – ADME	21	22
		Super Days		TSWCCG (Fl. Worth)		
23 Online Accounting Registration Begins	24 8:00am – PLUM	25	26	27 11:30am – STLM	28	29
	NRTG (Washington, DC)					
	NAEC (Washington, DC) • NTCG (Washington, DC) • TRMG (Washington, DC)					
30						