

# The Business Credit Pro

NACM Houston



National Association of Credit Management

Today's Resource for the Busy Credit Professional

## SUPER DAYS

**December 20-21, 2005**

### **Collections Jeopardy**

It's Jeopardy time again! Join us to play an exciting round of Collections Jeopardy at the NACM Houston office. You will have the opportunity to put your industry knowledge to the test and learn some new things along the way, as well as win some prizes!

Please feel free to invite other people from your company to attend this part of the Super Days event, even if you are not in a Super Days Industry Credit Group. The cost is \$24 per person for the event, \$27 for walk-ins.

Please sign up at [www.nacmsouthtexas.org/login.asp](http://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 Spiced London Broil.

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



- 2 October Olympians
- 2 NACM-National November Events
- 2 November CMI Results
- 3 Welcome New Members!!!
- 3 Flash Poll Results
- 4 What's Coming Up???

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**DECEMBER 2005** **INSIDE preview**

- 5 December YCER:  
The Ins & Outs of Factoring
- 6 Super Days and December Calendars

# 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

### Chairman

Jay Wald, CCE 713.328.6322  
Core Laboratories, Inc.

### First Vice Chairman

Madeline Sprague, CTP 713.319.1479  
Wells Fargo HSBC Trade Bank N.A.

### Second Vice Chairman

Rosalind Turner 281.854.1909  
Royal Baths Manufacturing Co. Ltd.

### Treasurer

Dan Ducharme 713.923.9004  
Turtle & Hughes, Inc.

### Chair Emeritus

Ronnie Archer, CCE 713.869.4841  
Dunn Enterprises, Inc.

### Corporate Counsel

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

### President

Kathleen Quill, CAE, CBA 281.228.6100  
NACM Houston

### Directors

Ed Baldwin 713.221.2646  
Reily/Wesco Electrical Supply

Karen Bennett 281.443.3300  
Scientific Drilling International

James Criswell 713.355.8100  
Credit Alternatives

Doug Dunlap, CCE 713.895.5623  
BJ Services

Lou Mulligan, CBF 713.346.7822  
National Oilwell Varco Inc.

Susan Nash, CBF 713.861.6171  
Precision Flamecutting & Steel

Carol Zingelmann, CCE 281.285.1965  
Schlumberger Technology Corp.

## CONGRATULATIONS TO OUR OLYMPIANS!!!

### October Olympians

<b>Courtney Lucek</b>	Jam Distributing Co.	1.00
<b>Tom Holder</b>	Shell Chemical LP	.40
<b>Don Hoffman</b>	Watts Trucking	.20
<b>Andy Robinson</b>	Perfection Wholesale Supply Co. Inc.	.20

## fun fact of 1906...

President Theodore Roosevelt designated **Devil's Tower**, in Crook County, Wyoming, as the nation's first National Monument.



## NACM-National December Events

Additional events are listed in the What's Coming Up??? calendar on p. 4. and at [www.nacm.org/events/calendar.shtml](http://www.nacm.org/events/calendar.shtml).

Date	Event	Contact
Dec 5	<b>Teleconference: Letters of Credit</b> Presenter: Madeline Sprague, CCM	NACM Meetings Dept. 410.740.5560
Dec 7-9	<b>FCIB 2nd Annual Credit Conference in China</b> Shanghai Everbright Convention & Exhibition Center, Shanghai, China	FCIB 410.423.1840

## NACM Credit Manager's Index (CMI)

	CMI-Total	CMI-Manufacturing	CMI-Service
<b>November '05</b>	<b>57.4</b>	<b>57.8</b>	<b>57.1</b>
<b>October '05</b>	<b>56.6</b>	<b>56.0</b>	<b>57.2</b>
<b>% Change</b>	<b>1.41%</b>	<b>3.21%</b>	<b>-0.17%</b>

**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](http://www.nacmsouthtexas.org)

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

**Staff Extensions**

**Accounting**

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 Marketing Specialist, Gretchen Neel 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**

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

Manager, Robert H. Davis 1370

**Collections & Investigations**

Manager, Jim Vogt 1430

**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.

**WELCOME NEW MEMBERS!!!**

Euler Hermes ACI

Power Plus Personnel Services

Soltex, Inc.

Supplemental Health Care Staffing

TMK Sinara North America, Inc.

Vertex Energy LP

**Did you know?**

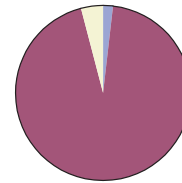
NACM Houston considers  
its reports out of date if  
50 percent or more of the  
tradelines are 150 days old.

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

**Flash Poll Results**

Statement #1:  
Clients should wait at  
least 6 months before  
sending a claim to  
collections.

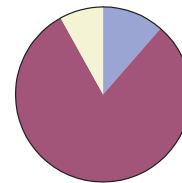
Answer: False



True – 2%  
False – 94%  
Not Sure – 4%

Statement #2:  
All collection agencies  
operate on the same  
level/regulations.

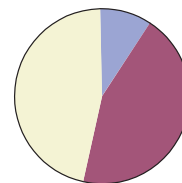
Answer: True



True – 12%  
False – 80%  
Not Sure – 8%

Statement #3:  
The FDCPA is the only  
regulatory body that  
controls collection  
agencies.

Answer: False



True – 10%  
False – 43%  
Not Sure – 47%

Date	Event, Presenter	Times
Dec 5	<b>Teleconference: Letters of Credit</b> <i>Presenter: Madeline Sprague, CTP/Wells Fargo HSBC Trade Bank NA</i> For more information, please contact the NACM Meetings Dept. at 410.740.5560.	2:00-3:00pm
Dec 7	<b>The Perfect Credit Application &amp; The Electronic Credit Department</b> <i>Presenter: Scott Blakeley, Esq./Blakeley &amp; Blakeley LLP</i>	8:30-11:30am
Dec 9	<b>Trading in America</b> <i>Presenter: Frank Reynolds/International Products, Inc.</i> This full-day seminar covers Incoterms for U.S. domestic use. This is important as the Uniform Commercial Code (UCC) terms of shipment and delivery that are used in domestic sales/purchases have been deemed obsolete. There will be a need for replacement terms for domestic business, and Incoterms is a logical choice. Domestic use of Incoterms makes another issue that already exists for exports more important: revenue recognition under Sarbanes Oxley. You can't afford to miss this seminar!	8:30am-4:30pm
Dec 13	<b>Collection Management</b> <i>Presenter: Jim Shreve/FTD Resources</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
Dec 16	<b>The Ins &amp; Outs of Factoring (YCER)</b> <i>Presenters: Bob Kinkaid &amp; Alan Atchley/Amery Bank of Texas</i>	7:45-9:45am

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](http://www.nacmsouthtexas.org)

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## Specialist in Staffing Credit and Collections Professionals

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 1800 West Loop South, Suite 1050  
 Houston, Texas 77027  
 (713) 355-8100  
 Fax - (713) 355-7475

# YOUNG CREDIT EXECUTIVES ROUNDTABLE

## The Ins & Outs of Factoring

Presented by: Bob Kincaid & Alan Atchley, Amegy Bank of Texas

**December 16, 2005**

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

Program: 8:15–9:45am

Cost: \$5 per person

Contact Gretchen Neel at 281-228-6100 ext. 1317, [gneel@nacmsouthtexas.org](mailto:gneel@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 that you must 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: \_\_\_\_\_

Title: \_\_\_\_\_

Company: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone #: \_\_\_\_\_ Fax #: \_\_\_\_\_

E-mail: \_\_\_\_\_

Payment MUST be received before attending the class.

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

Credit Card #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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

**Mail:** NACM Houston, Attn: Gretchen Neel, 10887 Wilcrest Drive, Houston, TX 77099

**Fax:** Attn: Gretchen Neel at 281-228-6123 • **Phone:** 281-228-6100 ext. 1317

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

# 2005 SUPER TUESDAY & SUPER WEDNESDAY SCHEDULE

2005 Dates Program Topics

Presenters

Menu

Dec. 20 & 21 Collections Jeopardy

NACM Emcee

Grilled Spiced London Broil

Make your reservations now!

Online: [www.nacmsouthtexas.org](http://www.nacmsouthtexas.org)

Fax: 281.228.6120

Phone: 281.228.6100

Come try our menu! New caterers for 2005:

Logan Farms Honey Baked Hams (Kirby & Rice Location)

Mama Ninfas

Lasagna House

Bailey Connor Catering

DECEMBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2 7:30pm: Holiday Gala	3
4	5 2:00pm: Teleconference: Letters of Credit	6 11:30am: BLMT	7	8	9 8:30am: Trading in America 11:00am: Membership Committee Meeting (Teleconference)	10
11	12	13 8:30am: Collection Management 10:00am: NASP (Teleconference) 5:45pm: Board Holiday Party	14 11:30am: CHEM	15 8:30am: HRIS	16 7:45am: YCER 11:30am: CONT	17
18	19	20 11:30am: BLMT 11:30am: ELEC	21 11:30am: INDS 11:30am: INTL 11:30am: OFSS	22	23	24
		Super Days				
Christmas 25	26 NACM Houston Closed	27	28	29 11:30am: STLM	30	New Year's Eve 31