

# The Business Credit Pro

NACM Houston



National Association of Credit Management

Today's Resource for the Busy Credit Professional

## SUPER DAYS

**February 21-22, 2006**

### ***Bonds & Liens; Practical Applications; Joint Checks***

Representatives from the law firm of Coats, Rose, Yale, Ryman, and Lee, P.C. will be addressing the topics of bonds and liens and their practical applications, as well as, joint checks.

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](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 Smothered Pork Chops!**

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

## Did you know?

NACM Houston offers scholarships for Credit Congress registration! For more information and an application, please go to page 8.

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

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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

#### 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.



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### Credit Alternatives

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

## NACM-National Upcoming 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
Feb 9-11	<b>FCIB Forest Products Export Credit Group Meeting</b>	FCIB 410.423.1840
Feb 12-14	<b>FCIB 120th Annual Conf. &amp; Workshop</b> <b>The InterContinental Hotel</b> <b>Madrid, Spain</b>	FCIB 410.423.1840
Feb 16	<b>NACM-GBG Teleconference: Veteran's Affairs Payment Process</b> <b>Presenter: Austin Finance Center</b>	GBG 410-740-5560
Feb 22	<b>FCIB New York Round Table Conf.</b> <b>The Princeton Club</b> <b>New York, NY</b>	FCIB 410.423.1840
Mar 1	<b>FCIB Book Publishers Export Credit Group Meeting</b> <b>New York, NY</b>	FCIB 410.740.5499
Mar 7-8	<b>Financial Warnings: Detecting Creative Accounting Practices &amp; Avoiding Earnings Surprises</b> <b>Deerfield Beach, FL</b>	NACM Meetings 410.740.5560
Mar 8-10	<b>NACM-GBG Seminar: How to Get Paid by the Federal Government</b>	GBG 410.740.5560
Mar 20-22	<b>CRF: Credit &amp; Accounts Rec. Open Forum</b>	CRF 410.740.5499



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 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.*

**NACM Credit Manager's Index (CMI)**

	CMI-Total	CMI-Manufacturing	CMI-Service
December '05	54.9	53.0	56.9
January '06	53.7	52.4	54.9
% Change	-2.19%	-1.13%	-3.51%

**CONGRATULATIONS TO  
OUR OLYMPIANS!!!**

**December Olympians**

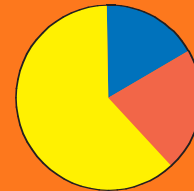
<b>Robin Taylor</b>	Sheplers	2.00
<b>John Deshazo, CCE</b>	Tyco Valves & Controls LP	.80
<b>JoAnne Stermon</b>	The Greensheet	.40
<b>Marianna Yater</b>	Reedhycalog-Grant Prideco	.20

**Flash Poll Results**

**Statement #1:**

Bonds posted by subcontractors are not Property Code payment bonds.

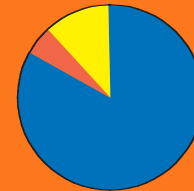
Answer: TRUE



**Statement #2:**

Joint checks can be made out to both the contractor and the supplier.

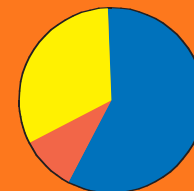
Answer: TRUE



**Statement #3:**

Copies of a lien affidavit must be sent to the debtor no later than five days after the date that the lien affidavit is filed with the county clerk.

Answer: TRUE



Date	Event, Presenter	Times
Feb 6	<b>Teleconference: Hiring Smart</b> <i>Presenter: Stan Godbehere</i> For more information, please contact the NACM Meetings Dept. at 410.740.5560.	9:00–10:00am and 2:00–3:00pm
Feb 8	<b>Exam Reviews</b> <i>Presenter: Ronnie Archer, CCE</i> This session is designed for those persons who are registered to take the CBA or CBF Exam in March 2006.	11:30am–1:00pm
Feb 9	<b>Basics of Bankruptcy for Credit Professionals</b> <i>Presenter: Brent Wells, Esq.</i>	11:30am–4:30pm
Feb 14	<b>Lunch &amp; Learn: The Basics of Factoring</b> <i>Presenters: TBD, Texas Capital Group</i>	11:15am–1:00pm
Feb 15	<b>Teleconference: When Good Accounts Go Bad</b> <i>Presenter: Jack Williams</i> For more information, please contact the NACM Meetings Dept. at 410.740.5560.	2:00–3:00pm
Feb 16	<b>YCER: How to Get to Know Your Customer</b> <i>Presenter: Leanne Pease, CCE/Equistar Chemicals LP</i>	7:45–9:45am
Feb 17	<b>Introduction to Financial Analysis</b> <i>Presenter: Jim Shreve/FTD Resources</i> This seminar is designed for those that require a more in-depth understanding of financial/accounting terms, how to interpret key information from financial statements and the process of performing a credit analysis. This workshop will provide participants an understanding of the accounting terms and principles deployed in the generation of financial statements. Attendees gain a firm perspective of the analysis process and how to interpret financial information.	8:30am–4:30pm
Feb 22	<b>Teleconference: Sarbanes-Oxley</b> <i>Presenter: Tara Leberman/BDO Seidman, LLC</i> For more information, please contact the NACM Meetings Dept. at 410.740.5560.	2:00–3:00pm
Feb TBA	<b>Contractual Language</b> <i>Presenter: Jason Walker, Esq./Andrews, Myers, Coulter &amp; Cohen PC</i>	TBA
March 3	<b>PowerPoint 2003: Level 1</b> <i>Presenter: TBD, New Horizons</i> This seminar is designed for students who are interested in learning the fundamentals needed to create and modify basic Microsoft Office PowerPoint 2003 presentations. Students will learn to create effective basic PowerPoint presentations for delivery in front of an audience.	9:00am–5:00pm
March 6	<b>Nationwide Certification (CBA, CBF, CCE) Exam Test Date</b>	
March 6	<b>Teleconference: The New Bankruptcy Legislation—An Update on Hot Cases and Issues</b> <i>Presenters: Wanda Borges, Esq./Borges and Associates, LLC and Bruce Nathan, Esq./Lowenstein Sandler PC</i> For more information, please contact the NACM Meetings Dept. at 410.740.5560.	9:00–10:00am and 2:00–3:00pm
March 9	<b>Tools of Financial Analysis</b> <i>Presenter: Jim Shreve/FTD Financial Services</i> This seminar is designed for those who have attended Introduction to Financial Analysis or attendees that need additional training in using the tools of analysis. Participants will learn how to use and interpret the tools of financial analysis: Interpretive Analysis, Financial Ratios, Pro-Forma Statement Analysis and the Analysis of Cash Flow Statements.	8:30am–4:30pm
March 15	<b>Teleconference: Credit Card Processing</b> <i>Presenter: Ed Bebout</i> For more information, please contact the NACM Meetings Dept. at 410.740.5560.	2:00–3:00pm
March 17	<b>Bonds &amp; Liens</b> <i>Presenter: Tom Barber, Director of the Construction/Surety/Fidelity section/Coats, Rose, Yale, Ryman &amp; Lee, PC</i> This seminar is a MUST ATTEND for all who deal with bonds and liens! You will learn about forms for notices and claims, laws concerning bill-paid affidavits, lien claims against homesteads, how to obtain property information, laws concerning bill-paid affidavits, requirements and procedures for submitting a claim, and time limits for filing liens.	8:30am–4:30pm
March 15	<b>Teleconference: Customer Visits</b> <i>Presenter: Susan Delloiacono, CCE</i> For more information, please contact the NACM Meetings Dept. at 410.740.5560.	2:00–3:00pm
March 24	<b>Sales Tax Do's and Don'ts</b> <i>Presenter: Cheryl Shepherd/State of Texas Comptroller's Office</i> This workshop will answer questions such as: Am I in compliance with tax legislation? How do I know how much sales tax to collect from my customer? What do I do if I have collected sales tax in error from a customer? What is the value of a sales tax resale certificate?	8:30–11:30am

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)



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

***Advancing Business  
Credit for 100 Years***



# WELCOME NEW MEMBER!!!

First Community Bank  
San Antonio NA

## fun fact of 1906...

Reginald Fessenden invented the wireless telephony, a means for radio waves to carry signals a significant distance.



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# NACM of South Texas Core Values

1. You depend on us and the information we provide to be truthful and reliable enough to make a sales decision or take a risk, and we always go the extra mile to be sure that we are worthy of that kind of trust.
2. Our job is to guarantee that you can use NACM products and services with complete and total confidence.
3. We give you our absolute, unwavering commitment to personal and corporate integrity.
4. Service matters. We are only as good as our last contact with you.
5. We will only promise you those things that we know we can do; we won't promise what we can't deliver.
6. You will know what we know! Professional and industry information will be freely available and accessible. Your need-to-know will be our need-to-know.
7. You will be honored and respected as a customer, as a person, as an owner.
8. We care about your business. Solely on your behalf, we impact the business community positively and constantly.
9. You will see our face in your community—working, sharing and caring.
10. Our people are valued, for they are the single most important way we serve you.
11. You are a professional; we will tell the world your extraordinary value through certification and education.
12. We will do what's right for you, and always look out for your interests because you are our interest.



# 110th Credit Congress & Exposition *Scholarship Form*

Nashville, Tennessee • Gaylord Opryland Resort • May 21-24, 2006

Get a scholarship to Credit Congress! Complete and return this form today!  
*(Application must be received at NACM Houston by **March 10**, see bottom.)*

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

Address: \_\_\_\_\_ City: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Member #: \_\_\_\_\_ Did you receive a scholarship last year? \_\_\_\_\_

### Credit Congress Eligibility Criteria

To receive a scholarship from the scholarship fund, each member company requesting the scholarship must meet the following criteria:

1. Member must be in good standing with NACM Houston.
2. Member must contribute to the voluntary scholarship fund.
3. Member must complete this Scholarship Application Form to be considered for the scholarship. This form must be received at the NACM Houston office no later than **March 10**, which is two weeks before the close of the Credit Congress advertised Early Bird Registration date of March 24, 2006.

Scholarships for Credit Congress also must meet the following criteria:

Member representatives applying for a scholarship whose company received a scholarship in the same category within the last two years will automatically be placed at the end of the alternate line. Should scholarship allocations go unapplied for by new applicants, repeat applicants will become immediately eligible for that event's scholarships.

### Selection

Scholarship recipients are selected based on the number of scholarships that are available and the number of members requesting scholarships. In the event that there are more members requesting scholarships than available, a random drawing of all applicants shall take place. Members selected to receive a scholarship shall be so notified in writing two weeks or ten days prior to the educational opportunity and by Early Bird registration for the conference. Those not selected shall be notified by phone, fax, or e-mail within the same time frame as those winning the scholarship.

As forfeitures of scholarships occur, alternates will be notified (in the order drawn) that they are now recipients of a scholarship.

### Reimbursement

Scholarship amounts are reimbursed when the member submits the appropriate paperwork—such as the CEU document, or certification by the President, Vice President, or Chairman of the Board—that the recipient, did indeed, attend and complete acceptable Credit Congress education session(s).

All documentation must be received from the scholarship recipient by **August 22, 2006**. If the appropriate paperwork is not received, the award becomes void and the money reverts back to the Scholarship Fund.

All scholarship reimbursements will be made payable to the member company unless the individual requesting personal reimbursement signs an affidavit attesting to the fact the refund is due the individual and not the member company.

Please sign below.

\_\_\_\_\_  
Signature

**Fax/mail completed form to Michelle Hamby** at 281-228-6122;  
NACM Houston, P.O. Box 721348, Houston, TX 77099

*If you have any questions, please contact the  
Education Department at 281-228-6100.*

## Loyalty

Associations thrive and grow because of member loyalty. Want to show your loyalty to NACM? Here are some ideas:

- Stand up and be counted when the time comes to advocate for an important issue.
- Proudly display NACM certifications and logo items in a prominent place.
- Pay your dues on time.
- Wear your NACM designation lapel pins.
- Participate in at least one highly visible NACM project each year.
- Attend at least one NACM regional and one national NACM conference every year.
- Note your NACM membership in your advertising.
- Volunteer for special projects or NACM committee work.
- Support activities sponsored by NACM.
- Always speak proudly about your NACM membership to others—your peers, prospective members and consumers.

## Save the Date!

Registration coming soon!



### NACM Houston's 2006 Golf Outing

Monday • March 27, 2006

Magnolia Creek  
Golf Links

## That Perfect Candidate

According to the U. S. Department of Labor, a bachelor's degree in finance, accounting, economics, or business administration is the minimum academic preparation needed today, for credit and financial managers—however, many employers now seek graduates with a master's degree, preferably in business administration, economics, finance, or risk management... and experience may be more important than formal education for some financial manager positions. They go on to say that continuing education is vital to financial managers, who must cope with the growing complexity of global trade, changes in Federal and State laws and regulations, and the proliferation of new and complex financial instruments.

Accordingly, NACM members who have pursued professional designations and received NACM certifications are most likely to be what a corporation needs today, to fill the many roles and responsibilities inherent in their job. Where can you find these candidates? NACM's Career Center is a one-stop shop for recruiters looking to find these qualified, experienced and well-educated professionals. To register go to [www.nacm.org](http://www.nacm.org).

The Premier Event for Business Credit Professionals

NACM's 110<sup>th</sup>  
Credit Congress  
& Exposition

May 21-24, 2006  
Nashville, Tennessee  
Gaylord Opryland Resort

NACM  
National Association of Credit Management

## YOUNG CREDIT EXECUTIVES ROUNDTABLE

# How to Get to Know Your Customer

Presented by Leanne Pease, CCE – Equistar Chemicals LP

If you don't want to take any chances, therefore want to get to know your customer before the first sale is made, then you won't want to miss this presentation! Join us as Leanne covers a range of ways to utilize information available to you about your customer including the credit application, credit reports, the Internet, the telephone, Secretary of State records and collection agency information.

**February 18, 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](mailto: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 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: \_\_\_\_\_

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
Feb 21 & 22	Bonds & Liens, Practical Applications, Joint checks	Coats, Rose, Yale, Ryman & Lee PC	Smothered Pork Chops
Mar 21 & 22	Privacy Law Update	Ronnie Archer, CCE	NY Strip Steak
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](http://www.nacmsouthtexas.org) Fax: 281.228.61200 Phone: 281.228.6100

FEBRUARY

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			<b>1</b> 6:00pm: Credit Law 6:00pm: Principles of Business Credit	<b>2</b>	<b>3</b>	<b>4</b>
<b>5</b>	<b>6</b> 9:00am: Teleconference: Hiring Smart 2:00pm: Teleconference: Hiring Smart	<b>7</b> 11:30am: BLMT 6:00pm: FSAIL	<b>8</b> 11:30am: HEC 11:30am: Exam Reviews 6:00pm: Credit Law 6:00pm: Principles of Business Credit	<b>9</b> 11:30am: Basics of Bankruptcy for Credit Professionals 11:30am: Special Events Committee Meeting	<b>10</b>	<b>11</b>
<b>12</b>	<b>13</b>	<b>14</b> 11:30am: Lunch & Learn: Factoring 6:00pm: FSAIL	<b>15</b> 2:00pm: Teleconference: When Good Accounts Go Bad 6:00pm: Credit Law 6:00pm: Principles of Business Credit	<b>16</b> 7:45am: YCER: How to Get to Know Your Customer 9:30am: HRIS 11:30am: ADME	<b>17</b> 8:30am: Introduction to Financial Analysis	<b>18</b>
<b>19</b>	<b>20</b> 5:45 pm: Executive Committee Meeting	<b>21</b> 11:30am: BLM 11:30am: ELEC 11:30am: HAC 5:15pm: Education Committee Meeting 5:45pm: Board Meeting 6:00pm: FSAIL	<b>22</b> 10:30am: Membership Committee Meeting 11:30am: CONT 11:30am: INTL/OFSS 2:00pm: Teleconference: SOX 6:00pm: Principles of Business Credit 6:00pm: Credit Law	<b>23</b> 11:30am: STLM	<b>24</b> 11:00am: HOME	<b>25</b>
<b>26</b>	<b>27</b>	Super Days				
	<b>28</b> 11:30 am: PLUM 6:00 pm: FSAIL					