

The Business Credit Pro

Today's Resource for the Busy Credit Professional



SUPER DAYS

July 18-19, 2006

Finding Public Records Online

Gary White, CCE (National Credit Executive of the Year) will be here to offer tips on finding public records online.

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 <https://www.nacmsouthtexas.org/login.asp> to come to the event.

11:30am-12:30pm

Industry Credit Group meetings will follow the presentation.

Lunch will be Southwestern Cannelloni!

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

Congratulations to NACM Houston's newest designees!!!

Alice Barboza, CCE
Chemical Lime Co.

Julie Coppage, CBF
Metal Building Components LP

Elizabeth Gonzales, CBA
Tyco Valves & Controls North America

Laura Valley, CBF
NCI Building Systems LP

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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

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Lou Mulligan, CBF 713.868.8725
National Oilwell Varco Inc.

Susan Nash, CBF 713.551.7923
TIW Corporation

MAY OLYMPIANS

Jay Wald, CCE	Core Laboratories	2.00
Senette Parker	National Oilwell Varco Inc.	1.00
Renita Phillips	Centerpoint Energy	1.00
OJ Abshire	Hunting Energy Service LP	1.00
Jeff Boulanger	Hughes Supply Inc.	1.00
Phyllis Feil	BMC Software	.40
Rosalind Turner	Royal Baths Manufacturing Co. Ltd.	.40
Karen Bennett	Scientific Drilling International	.20
Catherine Clague	Namasco	.20
Gloria Gutzman	Power Well Services	.20
Debbie Melder, CCE	Hydril Co.	.20
Pat Solis	PSC Industrial Outsourcing Group	.20
JoAnne Stermon	Greensheet	.20
Tim Dunleavy	Vulcan Materials Co.	.20
Bill Pence	Air Liquide America Corp.	.20

National Award Winners

Please join us in congratulating our national award winners. Gary White, CCE (Waste Management) has been named the NACM National Credit Executive of the Year, and Lou Mulligan, CBF (National Oilwell Varco) has been awarded the NACM National CBF Designation of Excellence Award. They were honored at the NACM Credit Congress in Nashville.

We are very proud of both of them!



National Groups Calendar 2006

Day	Date	Group	City	Hotel/Location
Thu-Fri	July 13-14	NWWEM	Atlanta	Wyndham Midtown
Thu-Fri	Aug. 17-18	NWNPS	San Antonio	Hilton Palacio del Rio
Mon-Tue	Sept. 11-12	NOSS	Houston	Sheraton IAH
Wed	Sept. 13	CHEM	Houston	NACM Center
Sun-Tue	Oct. 8-10	TRMG	San Antonio	Crowne Plaza
Sun-Wed	Oct. 8-11	NTCG	San Antonio	Crowne Plaza
Sun-Tue	Oct. 8-10	NRTG	San Antonio	Crowne Plaza
Sun-Wed	Oct. 8-11	NAEC	San Antonio	Crowne Plaza

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

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

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
May '06	54.9	53.8	55.9
June '06	57.2	56.6	57.7
% Change	4.2%	5.2%	3.2%

NACM-National Events July/August

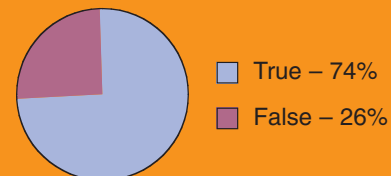
Additional events are listed in the What's Coming Up??? calendar on page 5 and at
www.nacm.org/events/calendar.shtml.

July 3	"Credit Zhejiang" International Seminar 2006 Hangzhou, China FCIB: 410.423.1840
July 13	NACM-GBG Teleconference: Surviving a DCAA Audit Presenter: Kelly McBride, Cherry, Bekaert & Holland GBG: 410.740.5560
July 26-27	VA Financial Services Open House – Austin, TX Co-hosted by NACM's Government Business Group GBG: 410.740.5560
Aug 9-11	NACM-GBG Seminar: Get Paid by Uncle Sam Doubletree, Washington, DC GBG: 410.740.5560

Flash Poll Results

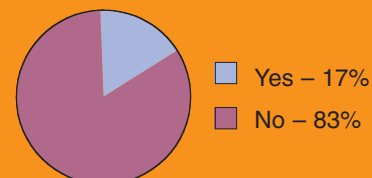
Statement #1:
NACM Houston adds
public records from the
Daily Court Review to
our credit reports.

Answer: True

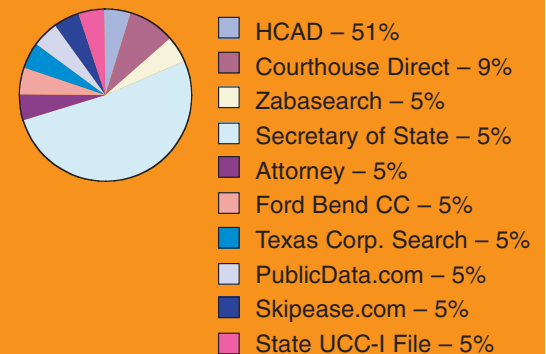


Statement #2:
HCAD is where you
would look to obtain
information about Fort
Bend County public
records.

Answer: No



Statement #3:
What site do you visit
the most when you are
trying to find public
records online?



NACM'S 2006 CREDIT CONGRESS

A SWEET SONG OF SUCCESS

Over 2,100 attendees gathered in Nashville to participate in NACM's annual Credit Congress, making this May's convention the highest attended since 2002. Attendees, from across North America and countries as far away as the Netherlands and China, raved about this year's educational sessions, general session speakers, networking opportunities and the chance to browse the many product and service offerings showcased in this year's Expo Hall.

The 2006 annual convention was held in the spacious Gaylord Opryland Resort, with an abundance of tree and flower-lined walkways and water trails. Attendees were provided a pleasant, climate-controlled environment in which to meet old friends, new acquaintances and learn more about the business credit profession. Attendees were also treated to inspiring keynote speakers who offered their valuable insights for improving our personal and professional lives, as well as informative and accomplished professionals who conducted a wide array of educational and industry day sessions.

The opening general session of Credit Congress kicked off with some down-home remarks and quips of a Minnie Pearl impersonator followed by a foot-stomping performance by the Robertson County Square Dancers, who entertained the audience with Appalachian Clogging—a truly American form of step dancing that dates back to the early settlement of the Appalachian region along the East Coast. After the performance, outgoing NACM Chairman Sherry Wood, CCE spoke about her past year's service.

Speaking of the Hurricane Katrina disaster, Wood said, "I am so very proud of how our organization rallied to assist our New Orleans Affiliate, proving that there is strength in unity. Our Louisiana Affiliate, led by Don Gerlach, is still mending—but recovering—from the aftermath of Hurricanes Katrina and Rita." She also pointed out how important new attendees are to keeping Credit Congress a vital event. "You are the VIPs because you continue to renew our annual meeting with your fresh outlook and perspectives."

Wood then urged the attendees to help make NACM membership become even stronger. "We ended 2005 with 21,075 mem-

bers," she said. "Even though this number represents a net decrease of 122 members, it is the smallest decrease we've had in more than fifteen years. That's our cue: we—the NACM members—can help grow our association by being aggressive marketers of all that NACM has to offer. Encourage your customers and your peers to join NACM. Just think: if we had encouraged just 123 new members to join our Association in 2005, we could have reported positive membership growth! "But why sell ourselves short: don't you think that by our Strength in Numbers alone, 21,000 of us could sell our organization to at least one new member each? Wouldn't that be awesome?" Wood exclaimed.

Reflecting on the imminent end to her tenure as NACM Chairman, Wood said, "I will soon be putting away my suitcase and return to being a mild-mannered credit executive."

Keynote speaker Steve Farber gave a fascinating presentation on "Extreme Leadership." The author of two books on the subject, *The Radical Leap* and his most recent, *The Radical Edge*, said that leadership "doesn't come from a snappy vocabulary. There's a big difference between using the word and engaging in the behavior it represents. Leadership is open to all of us who step up." Farber contends that in order for someone to be a leader, in any situation, they must love what they're doing. "Cultivating love is the foundation of every leadership act." For Farber, the energy generated by someone who loves what they do permeates all those around that person, whether they are co-workers or customers. "If you love what you do, energy comes out naturally."

Farber implored the conference attendees to take risks in their endeavors by breaking away from the conventional or longtime accepted ways of doing things to cultivate change for the good. He told a poignant story of a retirement community, Hallmark Retirement, which challenged the elderly residents to do more than engage in low-level, low-risk activities. One such resident, Agnes Goodman, 91, went to Guatemala to work with orphans afflicted with AIDS. "She loved these kids and they loved her right back," Farber said. When Agnes was on her deathbed in a coma,

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Liz Gonzalez, CBA and Caroline Skipp, CBA/Tyco Valves & Controls North America.



Ronnie Archer, CCE/Dunn Enterprises, Inc; Jay Wald, CCE/Core Laboratories, Inc.; Don Jeffers, CBF/Michigan Peat; Jim Clem, CCE/Ashbrook Simon-Hartley.



Lou Mulligan, CBF/National Oilwell Varco, Inc. with husband, Mike.

Date	Event, Presenter	Times
July 19	Teleconference: Setoff and Recoupment: Hidden Gold for Trade Creditors (NACM-National) <i>Presenter: 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
July 20	YCER: Telephone Etiquette (NACM Houston) <i>Presenter: Kathleen Quill, CAE, CBA/NACM Houston</i>	7:45–9:45am
July 24	Nationwide Certification (CBA/CBF/CCE) Exam Test Date	9:00am
July 24	Teleconference: The Basics of Financial Statement Analysis <i>Presenter: DJ Masson</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	2:00–3:00pm
Aug 4	Introduction to Financial Analysis <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
Aug 4	Bonds & Liens <i>Presenters: Eric Cohen & Jason Walker/Andrews, Myers, Coulter & Cohen, P.C.</i> This seminar is a must-attend for all who deal with Bonds & Liens! In this half-day workshop, attendees will be informed about the new laws concerning new bond and lien laws as well as changes to the property and government codes.	9:30am–2:30pm
Aug 7 to Oct 28	Online Business Law Course For more information, please contact the NACM Education Dept. at 410-740-5560.	
Aug 7	Teleconference: Sarbanes Oxley: What the Credit Executive Needs to Know <i>Presenter: Wanda Borges, Esq./Borges & Associates, LLC</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	9:00–10:00am and 2:00–3:00pm
Aug 10	One Day Accounting <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
Aug 16	YCER: Turning Problems Into Opportunities <i>Presenters: Lou Mulligan, CBF/National Oilwell Varco Inc. and Rosalind Turner/Royal Baths Manufacturing Co. Ltd.</i>	7:45–9:45am
Aug 16	Teleconference: Credit Card Processing <i>Presenter: Ed Bebout</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	2:00–3:00pm
Aug 21	Teleconference: Escheatment: What Every Credit Manager Needs to Know <i>Presenter: Valerie Jundt/Deloitte & Touche LLP</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	2:00–3:00pm
Aug 25	Tools of Financial Analysis <i>Presenter: Jim Shreve/FTD Financial Services</i> The 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
Aug 28 to Dec 16	Online Accounting Course For more information, please contact the NACM Education Dept. at 410-740-5560.	
Aug TBA	Basic Business Grammar & Communication Skills <i>Presenter: Kathleen Quill, CAE, CBA/NACM Houston</i> This is a great refresher course for anyone who wants to brush up on grammar and communication skills. This workshop will cover letters and memos, e-mail and phone etiquette as well as the proper usage of commonly misused grammar.	8:30am–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



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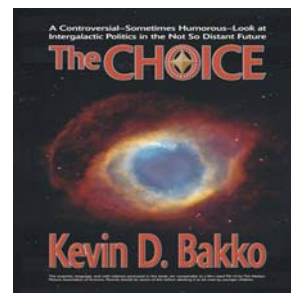
Credit Alternatives
1800 West Loop South, Suite 1050
Houston, Texas 77027
(713) 355-8100
Fax - (713) 355-7475

Did you know?

NACM Houston's
own Kevin Bakko,
with Intertek's
Caleb Brett, has
published a science fiction novel
The CHOICE—on sale June 26th?

For more information regarding the novel,
please visit www.publishamerica.com.

Way to go, Kevin!



Calling All Credit Professionals

NACM Houston is pleased to announce
the formation of the
Staffing Industry Credit Group

Please join us for the orientation meeting on
August 23, 2006

NACM Houston Offices
10887 Wilcrest Drive
Houston, TX 77099

The Staffing Industry Credit Group will meet
monthly to have round table discussions about
the best practices for the industry.

Now that we have your attention, please
contact Gretchen Neel with NACM Houston at
281-228-6117 or gneel@nacmsouthtexas.org to
find out how you can be a part of this group or
to RSVP for the August 23rd meeting!

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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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800.759.6786 | 786.264.7000 | www.acmft.net

...Continued from page 4.

Farber said the retirement team gathered around her and sang her favorite song in Spanish, which prompted her lips to move. "The guys at Hallmark are trying to change the world of senior care." He then challenged conference attendees to take the same bold leaps that Agnes did and break away from the routine way of doing things in order to become true leaders. "Leaders have to prove what they say by their observable behavior."

Newly installed NACM Chairman Mark Tuniewicz, CCE addressed attendees at Tuesday morning's Super Session. He pledged to work hard to make NACM critical and relevant to all credit professionals. He said, "We'll focus on new, high-growth areas." He invited all members to e-mail him with their thoughts. Tuniewicz also said, "I give you my personal promise to move equitably and quickly to get the job done."

Tuesday's keynote speaker, Albert Mensah, gave a dynamic presentation about taking advantage of opportunities. Mensah's life story embodies this concept, as he rose from growing up in abject poverty in a desolate village in Ghana, Africa, to becoming a successful business owner, author, international speaker and U.S. citizen. "America's greatest gift is that of abundant opportunities."

On the topic of opportunity, Mensah told a story of how he walked into a bank shortly after arriving in the U.S. to open his first bank account. Dressed in traditional African garb and speaking very little English, he said he was treated as a problem and a nuisance by personnel at the first bank he visited. Not giving up, he decided to try another bank and encountered a bank teller in this bank who was accommodating. Mensah said because the second bank teller recognized him as an opportunity rather than a problem, the second bank not only won his business, but also that of 37 fellow Africans. "We've probably pumped almost \$2 million into their bank," proving the point of leveraging an opportunity.

The story of Mensah's early struggles and what he had to do to overcome his impoverished youth graphically conveyed how opportunities that are seized upon can reap tremendous rewards. Growing up, Mensah contended with living in a mud hut with no plumbing or electricity, having to go to the river every day for bathing and drinking water, having very little to eat, and having to learn in a crowded one-room, mud-hut school

WELCOME NEW MEMBERS!!!

Canadian National Railway Co.

Estes Express Lines

Flotek

Gulf Electroquip

McKenzie Equipment Co. Inc.

Noble Energy

Post Oak Bank

Texas Outhouse

Transammonia Inc.

Vantage Power Services LP

Wachovia Bank NA

with no modern supplies or technology, dirt floors and a leaky roof that soaked them during the torrential downpours in the region. "It's not where you come from, it's not what you have, it's what you do with what you have," he stressed.

He said that one day when his father invited his family into the city, he got to see a movie that had Americans in it. The tall buildings, the abundance of food and the fact that Americans had shoes awed him. From that point on, he dedicated himself to one, and only one, goal: coming to America. He got accepted into a better school in Ghana and while there, learned how to devise a strategy to get into the United States. He wrote to 300 U.S. colleges and was finally offered a full four-year scholarship into Western Maryland College. Mensah pointed out to the audience that immigrants to the U.S. often seize opportunities that many native-born Americans pass up. "Immigrants are willing to do the jobs Americans aren't willing to do." He urged all in the audience to face down any fears they have and seize opportunities that come their way. He specifically mentioned the professional certifications and education offered by NACM as

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Ronnie Archer, CCE/Dunn Enterprises, Inc.;
Lauri McDonald/Nabors Drilling USA LP;
Byron McKinney/NACM Houston.



NACM Houston members at the 2006 Credit Congress
in Nashville, Tennessee.

...Continued from page 7.

great opportunities that are within easy reach of all NACM members. Coining his own term Mensah said, "I declare all of you in the audience opportuniacs."

As always, Credit Congress offered a multitude of other events and educational sessions that gave attendees abundant opportunities to learn more about the credit profession and network to develop new personal and professional friendships. Educational sessions ranged from beginning to advanced credit management, cash flow analysis, collections, relationship building, international credit management, Microsoft Excel and Crystal Report training and more. The sessions covered a vast array of topics and concepts relevant to advancing the business credit profession as well as the careers of the professionals in it. The session presenters were all accomplished in their fields and included such notable professionals as Wanda Borges, Esq., Bruce Nathan, Esq., Jim Fullerton, Esq., Dr. Alan Zimmerman, Dr. Charles Mulford, Craig Berlin, CCE and Susan Delloiacono, CCE. Comments from attendees were very positive about the knowledge imparted to them during these sessions, and feedback from many attendees indicated they were eager to take advantage of the educational and networking opportunities offered at this year's Credit Congress.

Attendees also had a chance to discover some of the latest products and services for credit professionals offered by the numerous vendors in the Expo Hall. Attendees had the opportunity to speak to vendor personnel in a relaxed environment to learn how these products—in the areas of cash application, credit scoring, software technology and more—could increase their effectiveness, lower costs and increase cash flow.

This year's Silent Auction, designed to raise funds for the NACM Scholarship Foundation, was even more successful than last year.

Combined with the golf tournament and a few other fundraising activities, about \$15,000 was raised. This money will be used to provide scholarships to next year's Credit Congress, for professional certification fees, GSCFM, teleconferences and other educational opportunities, as well as increasing the foundation's capital reserve. At this year's Credit Congress, NACM was honored to be able to award over \$10,000 from the newly established foundation. NACM is pleased over the fact that 100 percent of money raised for the foundation goes to either scholarship awards or building up the capital reserve with no funds being used for administrative expenses. Scholarship awards are a new benefit for NACM members!

Credit Congress ended Wednesday evening with plenty of food, refreshments and entertainment during a "Rockin' Roadhouse Closing Night Party." The Locash Cowboys performed their combination of Blues, Country & Western, and Rock numbers that got many participants up on the floor to unwind and bring the event to a fun and rollicking end. To view a recap of the 2006 Credit Congress, as well as some photos from the event, please be sure to visit NACM's website at www.nacm.org. Don't miss this opportunity to relive some of the experiences and see some of the friends who shared this occasion. Also, the website has information on how to order a CD-ROM set that contains recordings of most of the sessions so you can have a permanent record of the treasure of knowledge conveyed at this great event. Copies of all of the books, authored by convention speakers, are available for purchase through the NACM online Bookstore.

We're looking forward to another great event in Las Vegas next year, scheduled from June 10-13. Watch for details on our website in the coming months. ■

Board of Directors • 2006-2007

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Skip Kline
Frontier Materials Concrete

Lou Mulligan, CBF
National Oilwell Varco, Inc.

Susan Nash, CBF
TIW Corp.

Annual Meeting Highlights

Congratulations to the following award recipients:

Walt Wissel Chairman's Citation

Rosie Prosser
NACM Houston



Karen Bennett
Scientific Drilling International



Credit Executive of the Year

Johnnie Walker White
Houston Chronicle Publishing



Excellence in Credit



West End Lumber



Credit Alternatives



Thank you to the following for helping make NACM Houston's 100th Annual Meeting & Birthday Celebration a success!

- | | |
|----------------------------|--------------------------------------|
| American Check Management | Lou & Mike Mulligan |
| American Lawyers Quarterly | Madeline Sprague, CTP |
| Bank of America | NACM-National |
| Carol J. Zingelmann, CCE | Nationwide Credit Services |
| Castlebrook Glass & Mirror | OneCreditSource.com |
| Cokin, Bosien & Young | Royal Baths Manufacturing Co. Ltd. |
| Core | Schlanger, Mills, Mayer & Silver LLP |
| Laboratories, Inc. | Schlumberger Technology Corp. |
| Credit Alternatives | Scientific Drilling International |
| Dan Ducharme | Securance Corp. |
| Dunn Enterprises, Inc. | Agency |
| eCredit | Texas Steel Processing, Inc. |
| Fifth Third Bank | TIW Corp. |
| Gulf & Basco LP | |
| Hull & Associates | |
| JD Herberger & Associates | |
| Lighting, Inc. | |

Winners of Our 2006 Membership Campaign!



\$500 Airline Voucher
Renita Phillips
Centerpoint Energy

\$250 American Express Gift Card
Karron Gonzales
Waukesha Pearce Industries, Inc.

Thank you to everyone who helped us achieve our 100 for 100 membership campaign!

YOUNG CREDIT EXECUTIVES ROUNDTABLE

Telephone Etiquette

Presented by: Kathleen Quill, CAE, CBA/NACM Houston

July 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
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

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1
2	3	4 Independence Day (NACM Houston closed)	5	6 6:00pm – Accounting	7 8:30am – The Art of Getting Paid	8
9	10 9:00am – Teleconference: Shielding Your Receivables from Bankruptcy and Secured Creditors Through Trust Funds, Including Construction Industry Trust Fund Statutes, Perishable Agricultural Commodities	11	12	13 6:00pm – Accounting	14	15
16	17 5:45pm – Executive Committee	18 10:30am – Membership Committee 11:30am – BLMT 11:30am – ELEC 11:30am – HAC 5:45pm – Board of Directors	19 9:00am/2:00pm – Teleconf.: Setoff and Recoupment 11:30am – CONT 11:30am – OFSS 11:30am – INTL 11:30am – INDS	NWE (Atlanta)		22
23	24 9:00am – Designee Exams 2:00pm – Teleconference: The Basics of Financial Statement Analysis	25 11:30am – PLUM	26	27 11:30am – STLM 6:00pm – Accounting	28	29
30	31	Super Days				