

The Business Credit Pro

NACM Houston



National Association of Credit Management

Today's Resource for the Busy Credit Professional

BOARD NOMINATIONS

SPRINGTIME IS HERE... SO IS THE TIME FOR YOU TO GET YOUR 2006-2007 NOMINATIONS IN FOR BOARD OF DIRECTORS

Each year, the membership of NACM Houston is called upon to nominate and elect new members of the Board of Directors. The Board of Directors is an essential part of this Association and you, as a member, are very important to the Board. We encourage each of you, individually or as part of your Industry Credit Group involvement, to consider a position on the Board or to forward the names of members you feel would have an interest in serving on the NACM Board of Directors.

Don't let this privilege pass you by! Don't ignore this opportunity to become a nominee or to place a nomination for the Board of Directors.

As a member-owned association, we are dependent upon each of you to get involved in this process. This is the chance for all deserving individuals to serve on the NACM Houston Board of Directors for 2006 and beyond.

Please take time to consider yourself or other individuals that you know who might be interested in serving on the Board of Directors. Should you have any questions or would like to request a nomination form, please call **Rosie Prosser** or **Kathleen Quill, CAE, CBA** at the Association office at 281-228-6100.

NACM Houston Welcomes Two New Industry Credit Groups:

- **National Transportation Credit**
- **National Rail Transportation Credit**

Also in formation:

- **Home Builders**
- **National Waste Water Equipment Manufacturers**

More to come!

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MARCH 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

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 713.729.2110
TIW Corporation

Carol Zingelmann, CCE 281.285.1965
Schlumberger Technology Corp.

WELCOME NEW MEMBERS!!!

Tesco Corporation

Hogan Transport Inc.

Mobil Steel International Inc.

fun fact of
1906...



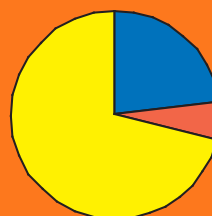
Nine-hundred athletes from 20 countries went to the Olympics in Athens, Greece. The U.S.A. dominated Track and Field, taking 11 of 21 events.

Flash Poll Results

Statement #1:

Which type of customer business will be most impacted by pending new privacy laws?

Answer: Sole Proprietorship

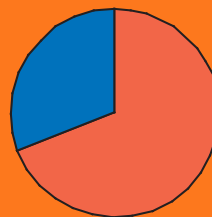


■ LLC – 23%
■ LLP – 6%
■ Sole Proprietorship – 71%

Statement #2:

Does your company have a privacy policy?

Answer: Yes

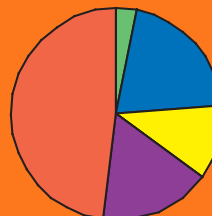


■ No – 31%
■ Yes – 69%

Statement #3:

Protected information includes a person's first name and last name combined with what?

Answer: F. All of the above



■ A. Checking account numbers – 3%
■ B. Driver's license numbers – 21%
■ C. Social Security numbers – 11%
■ D. Credit card numbers – 0%
■ E. B and C – 17%
■ F. All of the above – 48%



**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.*

CONGRATULATIONS TO OUR OLYMPIANS!!!

January Olympians

Shellie Stuart	Metals Supply Co. Ltd	.20
Gwenda Buckman	Southwest Galvanizing, Inc	.20
Joni Carlisle	Delta Steel LP	1.0
Forrest Alexander	Sequent Energy Management LP	.60
Chris Palmer	Johnson Supply	.20

NACM Houston Olympian Club

Qualification for Membership:

A. Company Referral

A member becomes an Olympian by referring one prospective member firm to NACM Houston which joins and becomes a new member. Once Olympian recognition has been attained, the member may always be referred to as an Olympian. To maintain "Active" Olympian status, the member must sponsor at least one new member per calendar year.

B. Associate Members

A member referring five prospective Associate members to NACM Houston which join and become Associate members during a calendar year qualifies them for membership in the Olympian Club. *(Five new Associate Members = One new member firm.)*

C. Retention Members

A member who is instrumental in assisting NACM Houston to reinstate a primary cancelled member within a 60-day period qualifies for one half point. *(Two Retention Members = One new member firm.)*

NACM Credit Manager's Index (CMI)

	CMI-Total	CMI-Manufacturing	CMI-Service
February '06	55.3	54.2	56.5
January '06	53.7	52.4	54.9
% Change	2.98%	3.44%	2.91%

Membership Campaign Update

THE TEMPERATURE IS RISING!

To date, you have helped recruit 13 new members towards our goal of 100. Congratulations to the following who have made it into the drawing...

For the \$500 airline voucher:

Joni Carlisle – Delta Steel LP

Madeline Sprague, CTP – Wells Fargo
HSBC Trade Bank NA

For the \$250 American Express gift card:

Renita Phillips – Centerpoint Energy

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.

National Groups Calendar

Date	Group	City/Hotel
March 13-14 <i>Mon-Tue</i>	NOSS	Houston Sheraton IAH
March 15 <i>Wed</i>	CHEM	Houston NACM Conference Center
April 6-7 <i>Thu-Fri</i>	NWWEM	Houston Houston
April 23-25 <i>Sun-Tue</i>	TRMG	FCIB 410.423.1840
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
August 17-18 <i>Thu-Fri</i>	NWNPS	San Antonio TBA
TBD <i>Tue</i>	NASP	Various Teleconference

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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.

Four
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One
Greater Goal
Improving your credit department's performance



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Specialist in Staffing Credit and Collections Professionals

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

NACM Houston's Annual Golf Outing



Who??

All Players Welcome!

What??

NACM Houston's Annual Golf Outing!

When??

March 27, 2006

Registration starts at 12:00pm

Shotgun start begins at 1:00pm

Where??

Magnolia Creek Golf Links

1501 Bay Area Blvd.

League City, TX 77573

(Magnolia Creek Golf Links requires soft spikes and appropriate golf attire to be worn by participants.)

How much??

\$85 per player before March 17th

\$95 per player after March 17th

(Includes greens, cart, dinner and two drink tickets)

Sending four golfers from your company? Call and ask about our foursome sponsorship opportunity for discounted prices!

Golfer #1: _____

Golfer #2: _____

Golfer #3: _____

Golfer #4: _____

Company Name: _____ Member #: _____

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: _____

*** Only available to those members who can receive an email invoice.*

Sorry, no refunds!

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

Fax: 281-228-6123 • **Phone:** 281-228-6117 • **E-mail:** gneel@nacmsouthtexas.org

• **Great NEW Location!!!** • **Tons of Prizes!!!** • **Great Dinner!!**

• **Hole-In-One Contest on all Par 3s!!!** • **Mulligan Drawing!!! (Mulligans sold day of play)**

• **Awards for: 1st Place Foursome / Longest Drive / Closest to the Pin**

Date	Event, Presenter	Times
March 1	Contractual Language <i>Presenter: Jason Walker, Esq./Andrews, Myers, Coulter & Cohen PC</i> Questions about what information needs to be on your credit application and... Will it hold up in court? Does it matter in which order the information goes on the form? Am I missing any information? Don't miss this workshop for the opportunity to find out. Jason Walker, Esq. will thoroughly discuss the information that needs to be on your credit application to protect your company!	8:30-11:30am
March 6	Nationwide Certification (CBA, CBF, CCE) Exam Test Date	
March 6	Teleconference: The New Bankruptcy Legislation—An Update on Hot Cases and Issues <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	Tools of Financial Analysis <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	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
March 16	YCER: Turning Problems into Opportunities <i>Presenters: TBD</i> Bring in your biggest problem and our presenters will help you turn them into opportunities! Remember, our presenters have plenty of experience in the credit profession and want to pass along as much advice as they can! Whoever brings the most challenging problem will walk away with a prize!	7:45-9:45am
March 17	Bonds & Liens <i>Presenter: Tom Barber, Director of the Construction/Surety/Fidelity section/Coats, Rose, Yale, Ryman & 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 20	Teleconference: Customer Visits <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	Sales Tax Do's and Don'ts <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
March 30	International Letters of Credit <i>Presenter: Madeline Sprague, CTP/Wells Fargo HSBC Trade Bank NA</i> This seminar will provide a working knowledge of Letters of Credit using samples and case studies. The focus is on LCs used in import and export transactions, and we cover both commercial and standby LCs used for international business. Attendees will receive tips and tools for the successful management of the LC process, and a variety of reference material and contacts to help them in future transactions.	8:30am-4:30pm
April 3 to May 12	Registration Opens for NACM-National's Online Business Course For more information, please contact the NACM Education Department at 410.740.5560.	
April 7	Collection Management <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
April 10	Application deadline for the May 2006 (CBA, CBF, CCE Designation Exams) <i>Presenter: Cheryl Shepherd/State of Texas Comptroller's Office</i> For more information, please contact the NACM Education Department at 410.740.5560.	
April 10	Time Management <i>Presenter: New Horizons</i> After completing this course, students will know how to: identify the benefits of time management; evaluate productivity, identify goals and set priorities, and develop time management plans by identifying goals; create daily plans and recognize obstacles; use technology to save time instead of wasting time and maintain a reasonable workload by saying "no"; increase productivity by controlling interruptions and meetings; recognize factors that adversely affect productivity; avoid information overload by identifying causes, screening information, controlling paperwork and using a filing system to organize your office; and communicate effectively.	9:00am-5:00pm
April 19	Teleconference: Credit and Sales—A Perfect Harmony! <i>Presenter: Eddy Sumar, CCE, CICE</i> For more information, please contact the NACM Meetings Department at 410.740.5560.	9:00-10:00am and 2:00-3:00pm

(continued)



Date	Event, Presenter	Times
Apr 20	YCER: Practical Points of Filing Liens <i>Presenter: Charlie Paup, CCE/ACT Pipe & Supply, Ltd.</i> You will leave this event with 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!	7:45-9:45am
April 24 to June 2	Registration Opens for NACM-National's Online Accounting Course For more information, please contact the NACM Education Department at 410.740.5560.	

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

Modernizing China's Bankruptcy Laws

Many of our members are doing business in China and have found that the legal system has not been aggressive in resolving issues and disputes, as the mechanisms are not in place. However, there is under current legislation new bankruptcy law and reform being debated by the executive bodies of China.

As compared to the bankruptcy laws currently in existence, the new draft bankruptcy law ("the Draft") contains many new developments, which if effective, would provide China with long-awaited improvements to its bankruptcy laws. These include:

- The introduction of an insolvency professional (the Administrator) to manage the assets of the debtor entity during bankruptcy proceedings. This newly created role is in the nature of a court appointed manager who has the role of operating the company through the period of financial difficulty.
- The introduction of a reorganization regime, not unlike common law administration or U.S.-style Chapter 11. This offers the debtor company an opportunity to trade out of its difficulties based on a

court and creditor approved reorganization plan, and will contain familiar features such as a cram down of dissentient creditors as well as a moratorium on secured creditors' rights.

We have been informed that the NPC should pass the Draft and will be issuing a more detailed report on the provisions of the Draft and we will provide information on the detailed report as we receive it.

In April, 2005 Chapter 15 of the U.S. Bankruptcy Code was added and is based on the Model Law on Cross-Border Insolvency adopted by the UN Commission on International Law in 1997, and aims to provide a fair, effective and certain mechanism for the handling of cross-border insolvency matters that protect asset values and optimizes payments to creditors, thus enhancing international commerce and credit markets.

If you have any questions with which your association can assist you, please contact Robert H. Davis at 281-228-6100, ext. 1370, Manager, Distressed Business Services.

Did you know?

NACM Houston recently announced a partnership with eCredit.

Our continuing commitment to helping you find solutions for your business credit challenges is demonstrated by our affiliation with eCredit, the leader in automating decisioning with YOUR variable information choices!

For more information, please call **Byron McKinney** at 281.228.6100.



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***

Referral Form

The following company is interested in these NACM Houston services:

- | | | |
|---|---|--|
| <input type="checkbox"/> Accreditation Programs | <input type="checkbox"/> Industry Credit Groups | <input type="checkbox"/> Business Credit Reporting |
| <input type="checkbox"/> Collection Services | <input type="checkbox"/> Education | <input type="checkbox"/> Networking |

Please attach reference OR complete the following:

Contact Name _____

Company Name _____

Address _____

City/State/Zip _____

Phone Number _____ Fax Number _____ E-mail _____

- Please mail this prospective member a Special Membership Benefits Package.
 Please call this prospective member for an appointment.

Your Name _____ Company _____

Please return to NACM Houston, Attn: Gretchen Neel

Fax: 281-228-6123 • Phone: 281-228-6100 • E-mail: gneel@nacmsouthtexas.org
10887 Wilcrest Drive • Houston, TX 77099

Referral Form

The following company is interested in these NACM Houston services:

- | | | |
|---|---|--|
| <input type="checkbox"/> Accreditation Programs | <input type="checkbox"/> Industry Credit Groups | <input type="checkbox"/> Business Credit Reporting |
| <input type="checkbox"/> Collection Services | <input type="checkbox"/> Education | <input type="checkbox"/> Networking |

Please attach reference OR complete the following:

Contact Name _____

Company Name _____

Address _____

City/State/Zip _____

Phone Number _____ Fax Number _____ E-mail _____

- Please mail this prospective member a Special Membership Benefits Package.
 Please call this prospective member for an appointment.

Your Name _____ Company _____

Please return to NACM Houston, Attn: Gretchen Neel

Fax: 281-228-6123 • Phone: 281-228-6100 • E-mail: gneel@nacmsouthtexas.org
10887 Wilcrest Drive • Houston, TX 77099

Privacy Law Update

One of the hottest emerging issues in business-to-business credit that will have a definite impact on you and your company, especially if your company:

- Takes personal guarantees
- Is a sole proprietor
- Deals with counter sales

Bring Your Boss!

Come hear about updates in Privacy Law!

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 New York Strip Steak!

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



The Premier Event for Business Credit Professionals

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

No other industry conference allows you so many opportunities, under one roof:

- Relevant, timely educational offerings, including industry specific programs, led by the experts
- 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!

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
Mar 7-8	Financial Warnings: Detecting Creative Accounting Practice & Avoiding Earnings Surprises	Meetings Dept. 410.740.5560
Mar 8	FCIB California International Round Table	FCIB 410.423.1840
Mar 8-10	NACM-GBG Seminar: How to Get Paid By The Federal Government	GBG 410.740.5560
Mar 16	FCIB Miami International Round Table Forum	FCIB 410.423.1840
Mar 19-21	2nd Annual Dubai Conference	FCIB 410.423.1840
Mar 20-22	CRF: Credit & Accounts Receivable Open Forum	CRF 410.740.5499

YOUNG CREDIT EXECUTIVES ROUNDTABLE

Turning Problems Into Opportunities

Bring in your biggest problem and our presenters will help you turn them into opportunities! Remember, our presenters have plenty of experience in the credit profession and want to pass along as much advice as they can! Whoever brings the most challenging problem will walk away with a prize!

March 16, 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
Mar 21& 22	Privacy Law Update	TBA	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 Fax: 281.228.6120 Phone: 281.228.6100

MARCH

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1 8:30am – Contractual Language 6:00pm – Credit Law 6:00pm – Principles of Business Credit	2	3	4
5	6 9:00am – Designee Exams 9:00am – Teleconference: The New Bankruptcy Legislation – An Update 2:00pm – Teleconference: The New Bankruptcy Legislation – An Update	7 11:30am – BLMT 6:00pm – FSAIL	8 6:00pm – Credit Law 6:00pm – Principles of Business Credit	9 8:30am – Tools of Financial Analysis	10	11
12	13	14 6:00pm – FSAIL	15 11:30am – CHEM 2:00pm – Teleconference: Credit Card Processing 6:00pm – Credit Law 6:00pm – Principles of Business Credit	16 7:45am – YCER: Turning Problems into Opportunities 9:30am – HRIS 11:30am – ADME	17 8:30am – Bonds & Liens	18
	NOSS					
19	20 9:00am – Special Events Committee 2:00pm – Teleconference: Customer Visits	21 11:30am – BLM 11:30am – ELEC 11:30am – HAC 6:00pm – FSAIL	22 10:30am – Membership Committee Meeting 11:30am – CONT 11:30am – INTL/OFSS 6:00pm – Principles of Business Credit	23	24 8:30am – Sales Tax Do's and Don'ts	25
		Super Days				
26 Golf Outing 5:45pm – Executive Committee Meeting	27	28 11:30 am – PLUM 6:00 pm – FSAIL 5:45pm – Board of Directors Meeting	29 6:00pm – Principles of Business Credit	30 8:30am – International Letters of Credit 11:30am – STLM	31 11:30am – Industry Credit Group Council	