

The Business Credit Pro

NACM Houston



National Association of Credit Management

Today's Resource for the Busy Credit Professional

SUPER DAYS

September 20-21, 2005

The Price Part II

Antitrust compliance includes more than the avoidance of fixing prices. Credit terms, shipping prices, etc. are all business tools that can lead to antitrust violations if not handled within compliance of the antitrust laws of this country. Join us for this September's Super Days, as we review **The Price Part II**, a docudrama chronicling the experience of one man's company with antitrust violations.

To come to the event, please sign up at: [https:// www.nacmsouthtexas.org/login.asp](https://www.nacmsouthtexas.org/login.asp)

Please feel free to invite other people from your company to this part of the Super Days events. The cost is \$24 per person, \$27 for walk-ins.

Time: 11:30am-12:30pm

Place: NACM Houston • 10887 Wilcrest Drive • Houston, TX 77099

Industry Credit Group meetings will follow the presentation.

Lunch will be Rib Eye Steaks, provided by Logan Farms!

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

Will Hurried Bankruptcies Seek to Sidestep New Bankruptcy Code?

The new bankruptcy rules place limits on the extensions a debtor may receive to file exclusive plans of reorganization and the time a debtor may take to assume or terminate commercial land leases; and also severely restricts bonuses paid to executives as incentives. For example, a spokesperson for Northwest Airlines reportedly said that the pending bankruptcy code changes are a consideration in light of difficulty getting unions to agree on concessions in order to keep the airline afloat. Critics of the new bankruptcy code have said it will result in more liquidations, potentially hurting the economy as companies disappear rather than slim down and rise again: companies facing an uncertain future will be forced to file now rather than face worse consequences down the road.

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SEPTEMBER 2005

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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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Credit Alternatives

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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!!!

July Olympians

Juanita Brown	Campbell Concrete & Materials LP	1.00
Lora Kinner	Suez Energy NA	.40
Don Hoffman	Watts Trucking Services, Inc.	.20
Madeline Sprague, CTP	Wells Fargo HSBC Trade Bank NA	.20

WELCOME NEW MEMBERS!!!

Ashbrook Simon-Hartley Operations LP
Central Waste System
Fox Metals & Alloys, Inc.
Identity Theft Solutions LLC
Intercontinental United Investors
Lennar Homes of Texas, Inc.



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, Matt McGruder 1317

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

Adjustments & Workouts

A & W Manager, Robert H. Davis 1370

Collections & Investigations

Collections 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.*

NACM Credit Manager's Index (CMI)

	CMI-Total	CMI-Manufacturing	CMI-Service
July '05	56.7	56.9	56.6
August '05	54.7	52.9	56.5
% Change	-3.53%	-7.03%	-0.18%

Did you know?

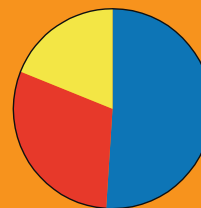
If your company participates in NACM Houston's scholarship fund you are eligible to be reimbursed for most educational opportunities. Next time you register for education, ask how you can apply for a scholarship!

NACM Houston now has the ability to e-mail trade tickets. If you currently receive your trade tickets via fax and would like to change it to e-mail, please contact skrischke@nacmsouthtexas.org with the contact name and e-mail address.

Flash Poll Results

Query #1: Shipping rates and payment schedules are forms of anti-competitive agreements and are illegal to discuss with competitors.

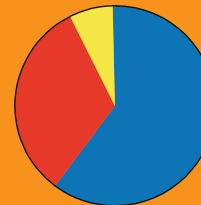
Answer: TRUE



True: 51%
False: 30%
Don't know: 19%

Query #2: Discussing credit terms with competitors violates antitrust laws.

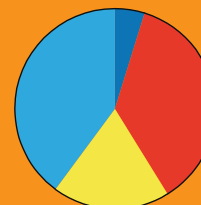
Answer: TRUE



True: 60%
False: 33%
Don't know: 7%

Query #3: In civil damage suits, antitrust suits can bring _____ the amount in damages for all companies involved.

Answer: 3 TIMES



2 times: 5%
3 times: 36%
5 times: 19%
Don't know: 40%

ETHICS AND THE INDUSTRY CREDIT GROUP PARTICIPANT

Participation in an industry credit group is a very useful resource for credit managers if all parties adhere to the antitrust laws and guidelines. Confidentiality, ethics, professionalism and trust are just a few crucial factors that contribute to its success. The Federal Trade Commission Act makes unlawful all “unfair methods of competition, and unfair or deceptive acts or practices in commerce.” Below are few guidelines to keep your industry credit group safe, legal and successful.

1. Give only historical facts about your own experience with a customer.
2. Never report or discuss your future intentions or ask for the future intentions of another creditor.
3. Never give advice about a customer or ask for the advice of another creditor.
4. Never give your own opinion about a customer or ask for the opinion of another creditor.
5. Never discuss or ask other creditors to discuss their terms of sale or specific company policies.
6. Never reveal the existence of the Group to a customer or salesman.
7. Never reveal information obtained from members of the Group to anyone outside your own credit department.
8. Information shared in Industry Credit Groups is privileged and must never be used for sales leads. This type of predatory activity is unethical and unacceptable.
9. Members in the lending industry must understand that Regulation B does not exempt them from compliance with this requirement to keep this source of information confidential. Answers to requests from customers for reasons why credit has been limited or denied must never include the source of the information used to reach a decision, or enable a customer to identify a specific creditor as the source of the information.
10. These guidelines are for your protection and should be adhered to at all times, not just in Industry Credit Group meetings.

From NACM Houston Guidelines for Successful Group Participation.



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4 **Four**
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credit department's
performance



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WHAT'S COMING UP???

NACM Houston September Education Calendar

NACM Scholarships are available!

Date	Event, Presenter	Times
Sept 1	US Regulatory Compliance for Domestic & International Trade <i>Presenter: Madeline Sprague, CTP, Wells Fargo HSBC Trade Bank NA</i> What you don't know CAN hurt you! The ever-changing world of compliance with US government regulations, such as OFAC, USA PATRIOT Act, "Know-your-customer", customs regulations and many other programs, is a constant challenge for credit and finance professionals. This workshop will help keep you up to speed with all the changes dealing with your industry.	8:30–11:30am
Sept 5 to Nov 11	Online Credit Law Course (NACM-National) For more information, please contact the NACM Education Dept. at 410-740-5560.	
Sept 7 to Nov 16	Business Law (Houston) <i>Instructor: Daniel J. Goldberg, Esq./Ross, Banks, May, Cron and Cavin</i> This course qualifies for and is required to attain CBF certification. With the legal environment of business constantly changing, it is imperative to have a solid understanding of the laws that affect business and credit. This course is designed to introduce students to the basics of law, the legalities of contracts, and the emerging importance placed upon laws affecting cyber crimes.	6:00–9:00pm
Sept 7 to Nov 23	Financial Statement Analysis I (Houston) <i>Instructor: Bernard Forde, Controller/NACM Houston</i> This course qualifies for and is required to attain CBA certification. FSA I is a reasonably unstructured method of interpreting accounting data in an effort to understand the current financial performance of an entity and project its future health. This first course in financial statement analysis emphasizes analyzing financial statements issued by companies using ratio analysis techniques and analysis of the statement of cash flows.	6:00–9:00pm
Sept 7	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
Sept 9	Sales Tax Do's and Don'ts <i>Presenter: Cheryl Shepherd/State of Texas Comptroller's Office Representative</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
Sept 12	Teleconference: Export Letters of Credit <i>Presenter: Barry Elms, President/Strategic Negotiations International</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	9:00–10:00am or 2:00 –3:00pm
Sept 13	Advanced Collections & Negotiation Skills <i>Presenter: Barry Elms, President/Strategic Negotiations International</i> This full-day seminar focuses on complex credit and collection issues.	8:30am–4:30pm
Sept 14-17	All-South Conference (Marriott Birmingham) For more information, please contact: Pam Taylor, NACM Southern Group, 205-945-5560.	
Sept 22	How to Get to Know Your Customer (YCER) <i>Presenter: Leanne Pease, CCE</i> If you don't want to take any chances by getting 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, telephone, Secretary of State records and collection agency information.	7:45–9:45am
Sept 22	Changes Created by the Bankruptcy Abuse Prevention & Consumer Protection Act <i>Presenter: Brent Wells, Esq./Wells & Henry PC</i> The latest bankruptcy reform initiative took eight years being born, but Congress finally passed comprehensive legislation on April 20, 2005, which becomes effective October 17, 2005. The changes are sweeping and will substantially impact both business and personal bankruptcy cases. Don't miss this opportunity to be fully informed about how the new bankruptcy law will affect you and your business.	11:30am–4:30pm
Sept 26	Application deadline for the November 7, 2005 CBA, CBF, CCE Designation Exams For more information, please contact the NACM Education Dept. at 410-740-5560.	

WHAT'S COMING UP???

NACM Houston September Education Calendar

NACM Scholarships are available!

Date	Event, Presenter	Times
Oct 3	Utilizing Financial Statement Analysis to Document a Credit Line Recommendation <i>Presenter: George Schnupp, CCE</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	2:00–3:00pm
Oct 5	Tools of Financial Analysis <i>Presenter: Jim Shreve/FTD Resources</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
Oct 6	Exam Reviews <i>Presenter: Ronnie Archer, CCE/Dunn Enterprises</i> This session is designed for those persons who are registered to take the CBA or CBF Exams in November 2005.	11:30am–1:00pm
Oct 7	Trading in America <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 need to be 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
Oct 12	Bonds & Liens <i>Presenter: Tom Barber, Director of the Construction/Surety/Fidelity Section of Coats, Rose, Yale, Ryman & Lee, P.C.</i> This seminar is a must attend for all who deal with Bonds & Liens! You will learn about forms for notices and claims, laws concerning bill-paid affidavits, lien claims against homesteads, how to obtain property information, requirements for submitting a claim and procedures, and time limits for filing liens.	8:30am–4:30pm
Oct 14	International Letters of Credit <i>Presenter: Madeline Sprague, CCM/Wells Fargo HSBC Trade Bank</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
Oct 17	Louisiana Lien Laws & Sales Tax Regulations <i>Presenters: Frank White and Marla Wood/Louisiana Department of Revenue</i>	8:30am–4:30pm
Oct 17	Teleconference: Preferences, Reclamation and Other Special Recovery Opportunities in Bankruptcy <i>Presenter: Steve Sass, Esq.</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	2:00–3:00pm
Oct 20	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
Oct 20	How to Get Your Customer to Pay in Today's Times (YCER) <i>Presenter: TBA, Wachovia Bank</i>	7:45–9:45am
Oct 24	Advance Financial Analysis <i>Presented by Jim Shreve/FTD Resources</i> This is ideal advanced training for underwriters, credit representatives or anyone desiring to enhance their credit analysis skills. Participants will acquire more advanced credit skills and gain an understanding of the risks, issues and requirements for underwriting a commercial credit request.	8:30am–4:30pm
Oct 31	Teleconference: Antitrust <i>Presenter: Wanda Borges, Esq.</i> For more information, please contact the NACM Meetings Dept. at 410-740-5560.	2:00–3:00pm

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 by getting 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.

September 22, 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, 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.

GLOBAL CREDIT DEBT RECOVERY

International credit professionals selling into the global market are often horrified the first time they calculate their international DSO figures. The numbers are much higher than they are accustomed to—and this is one time that high numbers do not make them or their bosses happy. However, there are ways to rectify the situation.

The best of these tips are presented below:

- Accept credit cards from customers who are falling behind. This approach gets payment for your company while giving the customer as much as 60 days to pay.
- Take advantage of language resources within your staff to negotiate with customers in their native tongue.
- Get a personal guarantee from the rep. One lucky credit professional selling into Russia got a personal guarantee from a rep who honored his agreement, offsetting the loss from the end user.
- Establish personal relationships with customers, making it more difficult for them to avoid paying you. Personal relationships and face-saving are very important in certain other countries, especially Latin.
- Keep in close contact with customers via e-mail, phone and fax. New technology makes it less expensive to reach out and keep in touch with someone.
- Use credit insurance to guard against the customer completely walking away from its obligations.
- Obtain letters of credit when payment may be questionable.
- If it becomes necessary to take legal action to collect, use a local attorney rather than a U.S.-based lawyer.
- Involve the local sales staff, since they have the most direct involvement with the customer. They may be able to offer insights into the payment issue or solve problems if a dispute has arisen.
- Personal relationships and face saving are very important in certain countries. In cases of repeat business, refuse to ship to those customers who get more than 30 days past due.
- Set up payment plans for financially distressed customers who have not paid. Those who take this approach report that they ultimately collected all the money they are owed.
- Get contact information from the customer before orders are released. This way, when the customer does not pay, the international credit professional will know who to call and will not be given the run-around.
- Take the squeaky-wheel approach, barraging delinquent customers with requests for payment on a very regular basis.
- Offer discount terms to induce customers to pay what is owed. This can be done as a standard practice or just with those customers you feel are likely to respond to such an initiative. When selling overseas, companies are not bound by the Robinson-Patman Act and therefore can offer different terms to different customers.
- In certain circumstances, allow partial payments. Treat customers as business partners, working with them and sometimes cutting special deals depending on the situation

By reviewing the list above, most international credit and collection professionals will be able to find several techniques that will improve their collection results.

Robert H. Davis, NACM Business Credit Services
Manager-Adjustments, Workouts and Special Projects
281-228-6100 ext.1370
rdavis@nacmsouthtexas.org

2005 National Groups Calendar

DAY	DATE	GROUP	CITY	HOTEL/LOCATION
Mon/Tue	Sept 19-20	NOSS	Houston	Sheraton North IAH
Thu/Fri	Sept 22-23	NWNPS	Las Vegas	TBD
Wednesday	Sept 28	Chemical Supply Group	Houston	NACM Center
Sun/Mon/Tue	Oct 9-11	TRMG	Phoenix	Renaissance Hotel & Resort

2005 SUPER TUESDAY & SUPER WEDNESDAY SCHEDULE

2005 Dates	Program Topics	Presenters	Menu
Sep. 20 & 21	The Price: Part 2	NACM Emcee	Rib Eye Steak
Oct. 18 & 19	Credit Jeopardy	NACM Emcee	Chicken Parmesan & Penne Pasta in Pomodoro Sauce
Nov. 22 & 23	Sarbanes Oxley & the Credit Department	Craig Power/Cokinis, Bosien & Young	Tur-Duc-Hen
Dec. 20 & 21	Collections Jeopardy	NACM Emcee	Grilled Spiced London Broil

Make your reservations now!
 Online: 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

SEPTEMBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1 8:30am: US Regulatory Compliance for Domestic & Int'l Trade 6:00pm: Accounting	2	3
4	5 Online Credit Law course begins	6 11:30am: BLMT	7 8:30am: Introduction to Financial Analysis 6:00pm: Business Law 6:00pm: FSAI	8	9 8:30am: Sales Tax Do's and Don'ts	10
			Legislative Conference			
11 9:00am: Teleconference: Export Letters of Credit 2:00pm: Teleconference: Export Letters of Credit	12	13 8:30am: Advanced Collections & Negotiation Skills	14 11:30am: HEC 6:00pm: Business Law 6:00pm: FSAI	15 9:30am: HRIS	16	17
			All South Conference			
18 5:45 pm: Executive Committee Meeting	19	20 11:30am: BLMT, ELEC & HAC	21 11:30am: CONT, INDS, INTL & OFSS 6:00pm: FSAI	22 7:45am: YCER 11:30am: ADME 11:30am: Changes Created by the BAPCP Act of 2005 6:00pm: Business Law	23	24
	NOSS Meeting		Super Days		NWNP Meeting	
25 Exam Applications Due to National 2:00pm: Teleconference: How to Tame the Internet	26	27 11:30am: PLUM 5:45pm: Board Meeting	28 11:30am: CHEM 6:00pm: Business Law 6:00pm: FSAI	29 11:30am: STLM	30	