

The Business Credit Pro

Today's Resource for the Busy Credit Professional



SUPER DAYS

September 19-20, 2006

Dealing with Difficult Staff Members

Jill Hickman, speaker, trainer, consultant and President of the Jill Hickman Companies will be here to discuss how to deal with difficult staff. Her talk will detail tips and lessons on how to deal with angry persons, including skills that help to defuse hostility.

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 Brisket!

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 is currently working on putting together the 2007 education calendar. If you have a class that you would like to see us offer, please call and let us know!



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SEPTEMBER 2006 **INSIDE preview**

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The Business Credit Pro

NACM Houston

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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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Royal Baths Manufacturing Co. Ltd.

Second Vice Chairman

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Dunn Enterprises, Inc.

Karen Bennett 281.784.5435
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Frontier Materials Concrete

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Susan Nash, CBF 713.551.7923
TIW Corporation

JULY OLYMPIANS

Pam Birkholz	Torch Energy Advisors	1.0
Felicia Furman	DHL Express	0.6
Alan Moskowitz	Sigma Corp.	0.4
Ed Baldwin	Reily/Wesco Electrical Supply	0.2
Lance McArthur	Wood Group Pressure Control	0.2

NACM-National Upcoming Events

Additional events are listed in the What's Coming Up??? calendar on page 4 and at www.nacm.org/events/calendar.shtml.

Sept 5-9	Business Credit Principles The Staybridge Suites Columbia Hotel Baltimore Columbia, MD	NACM Education Dept. 410.740.5560
Sept 6	FCIB Book Publishers Export Credit Group Meeting Time-Life Building, New York, NY	FCIB 410.423.1840
Sept 13	FCIB New York International Round Table The Princeton Club, New York, NY	FCIB 410.423.1840
Sept 14	NACM-GBG Teleconference: DoD Contract Close-Out Presenter: DFAS Columbus	GBG 410.740.5560
Sept 17	FCIB Int'l Credit & Risk Management Online Course	FCIB 410.423.1840
Sept 19-20	10th Annual Gateway Credit Conference & Expo Crowne Plaza Clayton, St. Louis, MO	Katie Schad 636.680.9201
Sept 20	FCIB California International Round Table Luxe Hotel Sunset Boulevard, Los Angeles, CA	FCIB 410.423.1840
Sept 28	FCIB Miami International Round Table The Ritz-Carlton, Coconut Grove, Miami, FL	FCIB 410.423.1840
Oct 4	Teleconference: Letters of Credit Presenter: Madeline Sprague, CCM	NACM Meetings Dept. 410.740.5560
Oct 4-6	NACM Western Region Conference Monte Carlo Resort and Casino Las Vegas, NV - CMA Business Credit Services	Jodi Owens jowens@creditservices.org
Oct 4-6	NACM Eastern Region Conference Foxwoods Resort Casino, Mashantucket, CT	NACM New England nacmne@nacmne.com
Oct 12-13	Central Region Credit Conference Wyndham Gardens Hotel, Indianapolis, IN	Onda Williams - IACM onda@ACACREDIT.com
Oct 15-17	FCIB's 122nd Int'l Conference and Workshop Westin Warsaw Hotel, Warsaw, Poland	FCIB 410.423.1840



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
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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

1200

Industry Credit Groups

Nat'l Group Rep, Deana Gardner 1300
Local Groups Rep, Pam Brennan 1318

Membership

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

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.

National Groups Calendar 2006

Day	Date	Group	City	Hotel/Location
Mon-Tue	Sept 11-12	NOSS	Houston	Sheraton IAH
Wednesday	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
Friday	Oct 13	NWWEM	San Antonio	TBD

NACM Credit Manager's Index (CMI)

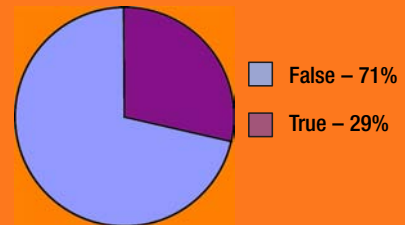


Flash Poll Results

Statement #1:

You have no issues with your staff; everyone you work with is wonderful.

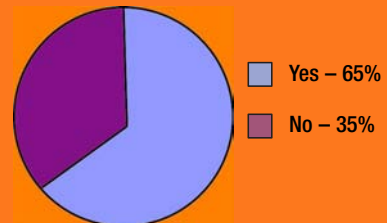
Majority Answer: False



Statement #2:

Difficult co-workers impact your whole day, not just the time in which you are dealing directly with them.

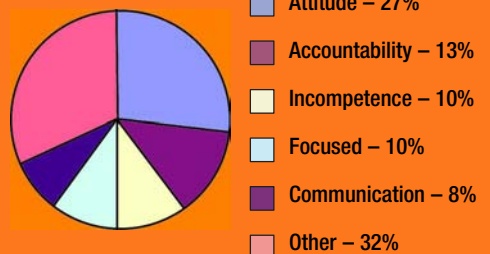
Majority Answer: Yes



Statement #3:

What type of difficulties with your staff or co-workers would you most like to learn how to deal with?

Majority Answer: Attitude
("Other" responses included:
attendance, dress code,
training and violence.)



Date	Event, Presenter	Times
Sept 11	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, monitor collection activity and decide when to use an attorney for collection matters.	8:30am-4:30pm
Sept 11	Teleconference: Credit Applications <i>Presenter: Lynnette Warman, Esq.</i> For more information, please contact the NACM Meetings Dept. at 410.740.5560.	9:00-10:00am & 2:00-3:00pm
Sept 14	YCER: Winning Credit Applications <i>Presenter: Leanne Pease, CCE - Equistar Chemicals LP</i> What makes a winning credit application? Who are you really selling to? Is your application a legal contract or just an information sheet, and what is the difference? This presentation will cover: legal entities; when, is payment considered received; credit terms and conditions vs. sales terms and conditions, and how to connect the two; preventing a change in terms if the customer changes them on their PO; interest; obtaining a security interest; and venue.	7:45-9:45am
Sept 14 - Dec 7	Financial Statement Analysis I - Houston <i>Instructor: Ronnie Archer, CCE - Dunn Enterprises, Inc.</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 19 - Dec 4	Business Law - Houston <i>Instructor: Heather Pringle, Esq. - JD Herberger & Associates PC</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 20-22	All-South Conference: Gatlinburg, Tennessee For more information, please contact Angela Brent at angela@nacmet.org .	
Sept 20	Teleconference: Antitrust, Restraint of Trade and Unfair Competition <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
Sept 25	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
Sept 25	Application deadline for the November 6, 2006 CBA, CBF, CCE Designation Exams For more information, please contact the NACM Education Dept. at 410.740.5560.	
Sept 25	Teleconference: An Update on Reclamation and Stoppage of Delivery and the New Administrative Claim in Favor of Goods Suppliers <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
Oct 4	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 for submitting a claim and procedures and time limits for filing liens.	8:30am-4:30pm
Oct 5	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 2006.	11:30am-1:00pm
Oct 19	YCER: Bankruptcy 101 <i>Presenter: D. Brent Wells, Esq.</i>	7:45-9:45am
Oct 25	The Art & Science of Financial Risk Analysis <i>Presenter: Jerry Dean, CCE - BP Oil International Ltd.</i>	8:30-11:30am

It's so easy to register, just call the Education Dept. at 281.228.6100 ext. 1200, or education@nacmsouthtexas.org.
 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

CONGRATULATIONS TO OUR NEW DESIGNEES

Candace Cook, CBA

Metal Building Components, Inc.

Sharon Dixon, CBA

Dealers Electrical Supply, Inc.

Chrissy Garcia, CBA

Wildcat Electric Supply Corp.

Clarice Gray, CBA

Halliburton Energy Services

Valerie Hundley, CBA

Halliburton Energy Services



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WELCOME NEW MEMBERS!!!

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All-South Credit Conference

September 20-22
Gatlinburg, TN

For more information:
www.nacm.org/events/allSouth06/allSouth06_index.shtml

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performance



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YOUNG CREDIT EXECUTIVES ROUNDTABLE

Winning Credit Applications

Presented by: **Leanne Pease, CCE - Equistar Chemicals LP**

September 14, 2006

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

Program: 8:15–9:45am

Cost: \$5 per person

Contact the Education Dept. at 281.228.6100 ext. 1200, education@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: Education Dept., 10887 Wilcrest Drive, Houston, TX 77099

Fax: Attn: Education Dept. at 281.228.6123 • **Phone:** 281.228.6100, ext. 1200 • **E-mail:** education@nacmsouthtexas.org

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

2006 SUPER TUESDAY & SUPER WEDNESDAY SCHEDULE

Dates	Program Topics	Speaker	Menu
Sep 19 & 20	Internal Communications	Jill Hickman, President of Jill Hickman Companies	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

SEPTEMBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1	2
3	4 Labor Day NACM Houston Closed	5	6 8:30am – UCC & Lien Filings	7	8	9
10	11 8:30am – Collection Management 9:00am & 2:00pm – Teleconference: Credit Applications	12	13 11:30am – HEC 11:30am – CHEM	14 7:45am – YCER 6:00pm – FSAI	15	16
	NOSS					
17	18	19 11:30am – BLMT 11:30am – ELEC 11:30am – HAC	20 9:00am & 2:00pm – Teleconference: Antitrust, Restraint of Trade & Unfair Competition 11:30am – INDS 11:30am – INTL 11:30am – OFSS	21 8:30am – HRIS 11:30am – ADME 6:00pm – FSAI	22	23
		Super Days		All South Conference		
24	25 Exam Applications Deadline 8:30am – Basic Business Grammar & Communication Skills 9:00am & 2:00pm – Teleconference: Reclamation, Stoppage of Delivery... 5:45pm – Executive Committee	26 11:30am – PLUM 5:45pm – Board of Directors	27	28	29	30 11:30am – STLM 6:00pm – FSAI