



## april superdays

### Making the Pieces Fit

April 19 & 20, 2016

**Speakers:** Ervin Hughes, President,  
Dominion Capital Management

**Topic:** Driving Sales with Credit

**DETAILS:**

- Networking lunch begins at 11:30am
- Lunch is \$26 per person; \$31 for walk-ins
- Not a member of a group? Contact Phaedra Vaughner for information on joining:  
[pvaughner@nacmgs.org](mailto:pvaughner@nacmgs.org)

**Group Meetings**

**Tuesday, April 19**

**10:30am:**

Heating & Air Conditioning

**12:30pm:**

Contractors Supply Group  
Building Materials Group  
Electrical Supply Group

**Wednesday, April 20**

**10:00am:**

International Credit Executives

**12:30pm:**

Oilfield Service & Supply Group



**NACM Gulf States**  
Houston Conference Center  
10887 S. Wilcrest Drive  
Houston, TX 77099

**For more information or to register, please call:**  
**281-228-6100**  
or reserve your seats  
online **TODAY!**

*Cancellations received 72 hours prior to group meetings and Super Days luncheons will be honored. Cancellations not received in the stated timeframes and no-shows will be billed. Qualified substitutions are welcome. Written, email or fax verification will be issued by NACM Gulf States.*

### inside Preview

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|---|---|---|

**NACM Louisiana**  
2, 4 Groups Calendar—April

**NACM Gulf States**

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

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Business Offices	281-228-6100/6122
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Industry Credit Groups	281-228-6100/6123
Collections	281-228-6100/6122
Credit Reporting	281-228-6100/6120
Sales	281-228-6100/6151

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Sysco Corporation

**Chair Emeritus**

Don Burell, CCE 281-285-1963  
Schlumberger Technology Corporation

**Corporate Counsel**

Carl Doré Jr., Esq. 281-829-1555  
Doré Law Group

**2016 National Group Meetings**

Apr 16-19	Transportation Revenue Management Group Hilton Savannah Desoto Hotel - Savannah, GA	8:30am-5:00pm
Apr 21-22	National Oilfield Service & Supply Staybridge Suites - Lafayette, LA	8:30am-5:00pm
Jun 23-24	National Oilfield Service & Supply NACM GS Conference Center - Houston, TX	8:30am-5:00pm
Sep 22-23	National Wholesale Nursery Products & Supplies Group Crowne Plaza - French Quarter - New Orleans, LA	8:30am-5:00pm
Oct 20-21	National Oilfield Service & Supply New Orleans, LA	8:30am-5:00pm
Oct 23-25	Transportation Revenue Management Group Bally's - Las Vegas, NV	8:30am-4:00pm

**2016 Regional Group Meetings**

Apr 21-22	Texas Statewide Group Meeting San Luis Resort - Galveston, TX	8:30am-5:00pm
Jul 21-22	Texas Statewide Group Meeting Hyatt Regency - San Antonio, TX	8:30am-5:00pm
Sep 18-19	Texas Statewide Group Meeting Hyatt Stockyards - Fort Worth, TX	8:30am-5:00pm
Sep 18-20	All South Credit Conference Hyatt Stockyards - Fort Worth, TX	8:30am-5:00pm

**Local Group Meetings for April**

Apr 12	Hotel Restaurant & Institutional Supply Group Book Only	11:30am-1:00pm
Apr 12	Louisiana Institutional Food Group TBD	11:30am-1:00pm
Apr 14	Mississippi Building Group TBD	12:00-1:30pm
Apr 19	Heating & Air Conditioning Group NACM Conference Center - Houston, TX	10:30-11:30am
Apr 19	Baton Rouge Building/Industrial Suppliers H&E Equipment Services, Inc. - Baton Rouge, LA	12:00-1:30pm
Apr 19	Contractors Supply Group NACM Conference Center - Houston, TX	12:30-1:30pm
Apr 19	Building Materials Group NACM Conference Center - Houston, TX	12:30-1:30pm
Apr 19	Electrical Supply Group NACM Conference Center - Houston, TX	12:30-1:30pm
Apr 20	International Credit Executives NACM Conference Center - Houston, TX	10:00-11:30am
Apr 20	New Orleans Building/Industrial Suppliers TBD	12:00-1:30pm
Apr 20	Oilfield Service & Supply Group NACM Conference Center - Houston, TX	12:30-1:30pm
Apr 21	Steel & Metal Supply Group The Spaghetti Western Café - Houston, TX	11:30am-1:00pm
Apr 21	New Orleans Electrical Group Drago's Restaurant - Metairie, LA	12:00-1:30pm



Your Business Credit Trade Association dedicated to improving the performance of today's business credit community.

**Directory**

NACM Gulf States  
10887 Wilcrest  
P.O. Box 721348  
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[www.nacmgs.org](http://www.nacmgs.org)

Main Phone Number 281-228-6100  
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**Staff Extensions**

Accounting  
Vice President of Finance & Administration, Bernard Forde 1450

Administration  
President, Kathleen Quill, CAE, CBA 1400  
Executive Administration, National Groups Manager Becky Showers, CGA 1405  
Louisiana Division, Henry Albert, CGA 1560

Membership/Education/Groups  
Phaedra Vaughner, CGA 1350  
Legislative Issues  
President, Kathleen Quill, CAE, CBA 1400

**NACM Business Credit Services**

Main Phone Number 281-228-6100  
Adjustments & Workouts 281-228-6100  
Collections 281-228-6100  
Credit Reports 281-228-6100  
Sales 281-228-6100  
Toll Free 866-252-NACM  
Remote Access 281-228-6142  
Credit Reporting Fax 281-228-6121  
Collections Fax 281-228-6122  
Sales Fax 281-228-6151

**Staff Extensions**

Collections Manager 1370  
Distressed Business Services  
Int'l Collections  
Manager, Gerald Clements 1370

Credit Interchange  
Interchange Supervisor, Wanda Love 1341  
Special Reports, Deidre Henry 1350  
Data Specialist, Nicki Woodard 1355

Key Accounts & Special Products  
Manager, Byron McKinney, CGA 1465

Product & Service Consultant,  
Natalie Wriston 1331

Both NACM Gulf States 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.

**march newmembers**

American Plant Food Corp  
Exterran, Inc.  
GSC Wholesale LLC  
ITW Global Brands  
PSS Companies  
Sysco Corporation  
XPO Logistics, Inc.

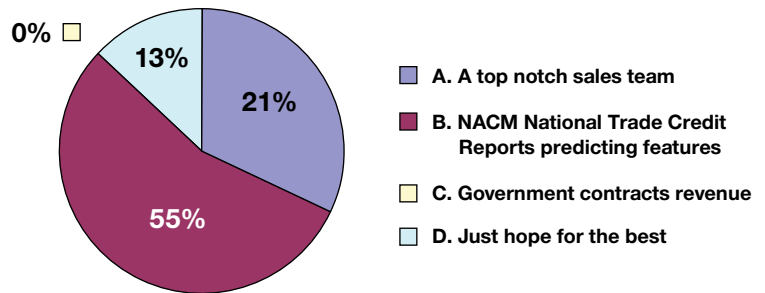
**march olympians**

Marty Chenault  
Randy Dickey, CICP  
Roy Garza  
Jackie Hoelting, CCE, CCRA  
Joe Lain, CCE  
Matthew Pickle

**flashpoll**

**NACM Gulf States: Sparks Fly**

How does your credit team drive company sales?



**Why NACM?**

"Although I don't have my CBA yet, I have taken classes at NACM Gulf States. Even though I have college accounting and attended business school, I still learn something new from my NACM courses.



I have the great privilege of working for a company in a newly created position. We are a consulting firm, which has experienced rapid growth in the last two years. Our biggest need is affordable and informative international credit reports: Thank you, NACM Gulf States.

My CFO gave me the opportunity to join NACM. We use the new subscription for Pulse Reports and have checked out every customer in both of our divisions as well as sent a report to our board of directors. Members were very impressed with our results so we will be doing this quarterly. Again, a big thank you to NACM Gulf States for helping us receive a "job well done."

**Cheryl Hayward**  
Credit/Collections Coordinator – RPS  
[www.rpsgroup.com](http://www.rpsgroup.com)

Build certification roadmap points, participate in the Credit Managers' Index! Need a reminder? **Sign up** to receive an alert email, sent when the survey opens each month.



Next chance to participate is **April 18–22**. Visit the **CMI survey page** any time during these dates to help bring awareness to the credit profession.

## April Industry Group Meetings

For more information, please contact Carolyn Lewis Pajeaud at 504-885-3897 or [carolyn@nacmgs.org](mailto:carolyn@nacmgs.org).

### Apr 12

#### Louisiana Institutional Food Group

TBD

### Apr 19

#### Baton Rouge Building/ Industrial Group

H&E Equipment Services, Inc.  
7500 Pecue Ln.  
Baton Rouge, LA 70809

### Apr 20

#### New Orleans Building/ Industrial Suppliers Group

TBD

### Apr 21

#### New Orleans Electrical Suppliers Group

Drago's Restaurant  
3232 N. Arnoult Rd.  
Metairie, LA 70002  
504-888-9254

## Spending and the National Debt

The mantra for the GOP has been consistent over the last several years—rhetorically anyway. The size of the nation's debt is too high and government is too big. The message has been clear as there have been demands that spending be cut and that taxes not be raised. The debt would be dealt with through the reduction of the size and scope of the government and because spending would be reduced, there would be an opportunity to reduce taxes. The assumption has been that Republicans would generally be the big budget cutters and that Democrats would be the ones that favored a more engaged government that spent more. If one takes the candidates for president at their campaign word, that assumption is being stood on its head. Overall spending would go up under either Cruz or Trump—more than under Clinton. The debt load would be greater under Trump and Cruz than under Clinton as well. There are significant differences between the candidates as far as what they would be spending on, but there are similarities as well.

Analysis: Ted Cruz is suggesting a hike in spending of 6% to \$5.4 trillion—that is 23.4% of the national GDP. Donald Trump would hike spending by \$5.3 trillion a year—nearly the same as his rival. The Clinton campaign rhetoric holds that spending would rise by \$5.2 trillion over that same 10-year period. The differences in how this money would be spent are significant. For both the GOP candidates, the bulk of the new spending would be interest due those that bought U.S. treasuries as the government would need to borrow a great deal more money to pay for the suggested tax cuts. Right now, 22.1% of the federal budget is debt service—money owed to those that have purchased U.S. bonds and other debt instruments. Under Cruz, that percentage would increase to 23.4%, under Trump it goes to 22.7% and under Clinton it goes to 22.5%. These are all figures that come from the Committee for a Responsible Federal Budget (CFRB). The CFRB is a strictly non-partisan group that has been devoted to finding ways to get the budget under control for years. The proposed tax cuts will have to be paid for with borrowing and this puts the budget in worse shape than it already is. The bulk of the additional spending under Clinton's proposals would be "real" spending on a variety of infrastructure projects and expanded government services as she does not call for big tax cuts. At this point, there have not been suggestions for specific tax hikes either, although there has been considerable discussion as to the need to tax the wealthy more heavily. How that would happen is not clear at this stage as there has been talk of everything from closing loopholes to additional income and investment taxes. Both Cruz and Trump suggest closing loopholes as well and everybody talks about the need for tax reform.

Much of the spending plan that comes from the Cruz campaign centers on expanded military spending and much of the Trump spending plan also concerns the military through a proposal to expand veteran's health care. Both intend to spend heavily on border issues. Trump insists he will be able to force the Mexican government to spend billions on a wall along the border, but if that task falls to the U.S., the extra spending would rise to close to \$6 trillion.

The challenge is as it has always been. The biggest shares of the federal budget are considered untouchable and most of those running are in agreement on this. Only Cruz has suggested some minor modifications to the big entitlement programs that dominate the budget (Social Security, Medicare and Medicaid). The overhaul of these programs that has been suggested by Paul Ryan has not been part of any of the debates with Trump and Clinton both vowing these would never be touched or reduced in any way. Right now, social security and unemployment compensation make up 33% of the federal budget, Medicare and healthcare make up 27% and military spending makes up 16%. In the last 10 years, the health care sector of the budget has more than doubled and the share of the military has fallen by a third. The fourth largest category (and also untouchable) is debt service and it is now above 6%. If one looks at all the other major categories in the budget, their percentages are meager—veteran's benefits (4%), food and agriculture (4%), education (3%), housing (2%),

transportation (2%), energy and the environment (1%), science (1%) and international affairs (1%). Both Trump and Cruz assert there is considerable waste and fraud in the system and suggest that billions could be saved. The Congressional Budget Office has been tracking the waste and abuse in the budget for years and has reported that cases of fraud and misuse of funds is near an all-time low. The assertion is that this accounts for less than .01% of the total budget. There are certainly differences of opinion as to what is an appropriate use of federal money and many disapprove of one program or another, but the evidence is clear that these programs are being run and managed appropriately.

It is no surprise that contending with the very function of government would be controversial. The efforts of the government are paid for by the population as a whole and we all have an interest in what our taxes are financing. The great debates over what the function of government should be are waged every day. The facts are stark. The U.S. now has a debt to GDP ratio of over 100% and it should be no more than 60% if we wish to encourage economic growth. It is small consolation to note that Japan as a ratio of over 260% and China is at 240%. The U.S. is not alone in its struggle to figure out what kind of budget system to employ. The broad alternatives are either to decide what the government should do and then figure out how to get the money needed, or to decide how much the government plans to bring in from taxes and other revenue sources and then determine what can be done with that money. Right now, the U.S. is torn between the two options as are many other governments. There are always things that people want done by the government—it is just that it is rare for people to want the same things. Each interest group pushes their agenda and this is sometimes successful. Then is the task of financing it all—either through some form of taxation or by borrowing money with the assumption that there will be some way to pay for it later. The end result is a national debt that soon becomes wholly unsustainable. Judging by the candidate's statements thus far, this situation is not going to change anytime soon.

Source: Armada Corporate Intelligence's Business Intelligence Brief, March 25, 2016, [www.armada-intel.com](http://www.armada-intel.com)

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## March Report

There is good news ahead for credit managers, according to the March CMI, as the favorable factors broke the 60 barrier for the first time since last July.

“This strong reading coincides with some other national data points that have been trending in a better direction—everything from industrial production to durable goods orders to some of the most recent transportation indicators,” said NACM Economist Chris Kuehl, Ph.D.

The combined total improved from 53.5 in February to 54.3 this month. All of the favorable factors made gains of at least a point, with sales increasing the most from 56.8 to 59.2. “There was a similar gain in the unfavorable factors as far as combined scores are concerned and that is also good news as it indicates that companies are in less distress than was the case earlier, Kuehl noted. The total moved from 50.1 to 50.6, although some of the subcategories slipped slightly. Rejections of credit applications fell one point to 51.2. “These are statistics that can have alternative interpretations as this may also mean that those that issue credit can be pickier than they were prior given they are seeing more applications,” Kuehl said. He noted that there are now only two categories in the contraction zone: accounts placed for collection and dollar amount of customer deductions and “that is not the direction that anybody wants to see.”

“It is evident from the unfavorable numbers that there was some damage done to some in the business community by the sluggish start to the year and that damage is still manifesting in the measures of financial distress such as collection and bankruptcies,” Kuehl concluded. “Given the good numbers in the favorable categories this month, it is reasonable to expect better news next month in the unfavorable categories as well.”

View the complete [CMI report for March 2016](#) for a full breakdown that includes commentary on the manufacturing and service sector results, and data tables and graphics. [CMI archives](#) may also be viewed on NACM's website.

# IS THIS YOUR MONEY?

Recent recoveries of member delinquent accounts that they **NEVER** thought they'd see again! If your \$\$\$ aren't here, you need to place those accounts **TODAY!**

Meet the Leaders of the NACM Gulf States team:



Gerald Clements  
Collections Manager  
gclements@nacmgs.org

- 27 years of commercial retail, and international collections
- 20 years of training in legal collection policies and practices



Kristen Donnell  
Senior Asset Investigator  
kdonnell@nacmgs.org

- 14 years of commercial and retail collections
- Specialist in account recovery

Let our **NEW** and **EXPERIENCED** Collection team **get** back your money when you need it. Do the math across your entire portfolio and let us make the difference.

Call Michael, Byron, Natalie or Henry today for your discounted **member-only** rates!

**281-228-6100**

1,190.00	1,000.00
6,028.35	2,000.00
3,190.00	4,166.00
3,646.00	1,010.00
6,139.17	2,500.00
3,800.00	4,166.00
3,327.30	2,026.50
2,000.00	1,183.08
2,453.72	8,197.76
10,805.00	2,500.00
1,910.48	1,600.00
2,365.19	1,000.00
2,283.61	1,586.89
4,000.00	51,146.33
1,000.00	4,904.06
42,195.72	9,000.00
8,000.00	4,166.00
4,398.94	3,500.00
3,830.00	3,500.00
3,048.24	11,261.39
5,100.00	1,126.29
1,000.00	3,000.00
2,117.37	1,088.82
2,500.00	2,544.73

# what's coming up in Professional Education?

DATE	EVENT, PRESENTER	TIME
Apr 1	<b>The Credit Manager's Guide to Collecting in Bankruptcy Cases</b> <b>Presenter: Lisa Norman, Esq., Andrews Myers, PC</b> This informative workshop is filled with practical information to keep your account alive, including: understanding plans of reorganization; analyzing bankruptcy schedules; becoming a "critical vendor"; attending the meeting of creditors; pros and cons of creditors' committees; filing proofs of claim; and understanding plans of reorganization.	8:30–11:30am
Apr 4	<b>Mind Your T's &amp; C's</b> <b>Presenters: Bruce Nathan, Esq. and Lowell Citron, Esq., Lowenstein Sandler LLP</b> What goes into your terms and conditions really does matter when determining your company's rights against a customer's. This teleconference will help you form ones that are enforceable. It focuses on the importance of developing favorable terms and conditions; how to incorporate them into a contract; and the risks of a battle of the forms in the absence of an agreement to the terms. The presenters will provide examples of key terms and discuss how to build them into your company's credit application or other contract with your firm's customer. In addition, they'll cover enforceability issues concerning incorporation of terms and conditions linked to and posted on your company's website. The webinar will include a discussion of the law relating to the creation and enforceability of electronic credit applications, contracts and other transactions and the risks of legal challenges to their enforceability and recommended terms for your guaranty form. For more information on this NACM-National webinar, click <a href="#">here</a> .	2:00–3:30pm
Apr 5	<b>Navigating NACM Website</b> <b>Presenter: Natalie Wriston, NACM Gulf States</b> <b>Your Personal Field Guide to the NACM Gulf States Member Page &amp; Credit Reporting Database</b> The presentation includes a review of how to navigate the NACM database when pulling a credit report and accessing "member only" information. Whether you are new to NACM Gulf States, newer staff with your company or a long-time member with a need to see updates and get a simple refresher on reading report data, this webinar will focus on this valuable member benefit. For more information on this NACMGS webinar, click <a href="#">here</a> .	10:00am
Apr 5	<b>Government Contracts Made Simple</b> <b>Presenter: Ervin Hughes, Dominion Capital Management</b> Conduct research to find bid opportunities and interview government buyers and "drop-ship" suppliers; assess a bid opportunity and implement competitive pricing strategies; facilitate and explain working capital and business credit with customers; and own and operate a government supply contracting business. Lunch will be provided. Held at the NACM Conference Center.	11:00am–1:00pm
Apr 6	<b>Master Service Agreements: Words Do Matter</b> <b>Presenter: Carl Doré, Jr., Esq., Doré Law Group</b> Topics include: efforts of the E&P customer to shift risk to the service company; how does the E&P customer view the financial impact of a no-cost loan (i.e., your valuable credit limit); current trends and hot topics that are being negotiated today; the responses to these requests; indemnification issues—what does "knock-for-knock" really mean? What is preferred?; and is it really true that some E&P customers want to shift all downhole risk to the service company?	8:30–11:30am
Apr 11	<b>How To Effectively Manage Teams from a Distance</b> <b>Presenter: Pam Krank, The Credit Department, Inc.</b> For more information on this NACM-National webinar, click <a href="#">here</a> .	2:00–3:00pm
Apr 14	<b>Advanced Analytics for E&amp;P Companies</b> <b>Presenter: Tamika Tyson, Esq., Noble Energy</b> Join NACM Gulf States for a morning workshop in which we will discuss the impact of declining oil prices on financial planning and analysis for exploration and production companies. The presentation will cover several key basic strategies regarding borrowing and hedging, as well as advanced analytics surrounding liquidity and cash flow, and will focus largely on the financial actions we can expect to see oil and gas companies take in order to weather the current downturn. For more information on this NACMGS workshop, click <a href="#">here</a> .	8:30–11:30am
Apr 14	<b>Government Contracts Made Simple</b> <b>Presenter: Ervin Hughes, Dominion Capital Management</b> Conduct research to find bid opportunities and interview government buyers and "drop-ship" suppliers; assess a bid opportunity and implement competitive pricing strategies; facilitate and explain working capital and business credit with customers; and own and operate a government supply contracting business. Lunch will be provided. Held at the NACM Conference Center.	11:00am–1:00pm
Apr 27	<b>Fraudulent Transfers: Understanding the Players, Tracing Assets and Getting Paid</b> <b>Presenter: Karen Hart, Esq., Bell Nunnally &amp; Martin LLP</b> For more information on this NACM-National webinar, click <a href="#">here</a> .	2:00–3:00pm
May 4	<b>Risk Mitigation</b> <b>Presenters: Bruce Nathan, Esq., Lowenstein Sandler LLP &amp; JC Barone, JPMorgan Chase</b> For more information on this NACM-National webinar, click <a href="#">here</a> .	2:00–3:30pm

# what's coming up in Professional Education?

DATE	EVENT, PRESENTER	TIME
May 6	<b>By The Numbers</b> <b>Presenter: Robin Walters, CCE, ICCE, Sysco Corporation</b> Credit reports and industry credit groups tell one part of the story but what about all of the information contained in financial statements? Learn about performance, liquidity, efficiency and leverage ratios: what they are, how to calculate them and how to interpret them to make good credit decisions. For more information on this NACMGS half-day <a href="#">worshop</a> , click <a href="#">here</a> .	8:30–11:30am
May 12	<b>Government Contracts Made Simple</b> <b>Presenter: Ervin Hughes, Dominion Capital Management</b> This workshop will cover financial management and personal income goal planning; company setup, vendor registration and certification; accessing working capital and credit bid research review, and buyer interview; price research, price triangulation and supplier interview; how to submit bid packages; and networking, marketing and advertising.	11:00am–1:00pm
May 25	<b>Construction Day Camp</b> <b>Presenter: Jason Walker, Andrew Myers</b> This 1-day camp for companies that sell to the building and construction industry covers how to protect yourself before and during the selling process including: credit applications, credit investigations including job accounts, personal guarantees, joint checks, progress releases and retainage, battle of the forms, notices & liens and bonded jobs, how to get paid including: collection calls & tools (Texas Trust Fund statute, Texas and federal Prompt Pay statutes, bonds & liens and release of claims), collection agencies, small claims court, when to call and attorney, collecting on a judgment, receiverships, removables, foreclosures and bankruptcy (preference defenses & document preservation, proof of claim and Texas Trust Fund statutes). Lunch provided.	8:30am–4:30pm

For information on all **events held at NACM Gulf States**, contact the [NACM Gulf States Education Department](#) or call 281-228-6100.

For **certification exam registration** contact the [NACM Education Department](#) or call 410-740-5560.

For **teleconferences and all other events**, contact the [NACM Meetings Department](#) or call 410-740-5560.

NOTE: This is a tentative schedule. Dates, times and presenters on all scheduled events are subject to change.

## Be Your Best

By Chris Kuehl, Ph.D.

Face it—most of us are not very talented. Speaking just for myself, I can confidently assert that I have no real talent of any kind—can't sing, dance, juggle or do magic tricks. I am not fast nor do I have great strength or agility, so sports are not my forte either. I compensate with hard work—basically all I have. I suspect I am far from alone and I think that is why we all like to see people try things they aren't very good at it. There are all the competitions that pit amateurs against one another—like my personal guilty pleasure, *Dancing with the Stars*. There are also movies such as *Eddie the Eagle*. We get a chance to see ourselves to a degree and realize that we can exact pleasure from doing something quite badly. I have great respect for those who attempt things they know they will fail at.

I am not about to inflict my singing and dancing on the world and I am still not planning to take up ski jumping or even some less harrowing athletic endeavor, but I am open to making a fool of myself in other ways. If it doesn't bring me a lot of pleasure, it will at least amuse those who happen to see me. I am also a big fan of supporting and watching others who have talent—my chance to live vicariously through the efforts of those like my musically-inclined wife. I also willingly consume what she so artfully prepares for meals and enjoy the gardens she creates. I am good at digging holes, washing dishes and clapping enthusiastically. It is not much, but it is the best I can do!

Source: *Armada Corporate Intelligence's Business Intelligence Brief*, March 25, 2016, [www.armada-intel.com](http://www.armada-intel.com)

*The Business Intelligence Brief is an online information service, published electronically and prepared by Armada Corporate Intelligence. The publisher has taken all reasonable steps to verify the accuracy of the content of this information. Armada Corporate Intelligence shall not be responsible for any errors or omissions.*

Keep looking—next month's winner might be YOU!



Call **281-228-6100**  
or email Becky Showers at  
[bshowers@nacmgs.org](mailto:bshowers@nacmgs.org)  
to claim your prize.



Introductory offer!

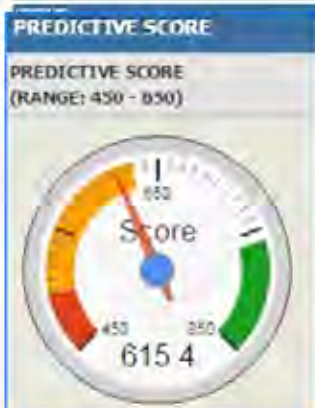
**\$69.99** /mo

per month only

## Introducing the NACM Gulf States

# PulseCheck®

You don't need to know  
**EVERYTHING**, you just need to  
know if anything changed.



*Predictive score based on TRADE PAYMENT DATA.. What you really need to know is how they pay suppliers like you!*

## 4A

High Risk

- In previous 12 months, as a firm's 90+ Past Due balances increases this is indicative of higher risk.
- Over previous 12 months, as a firm's Past Due 30+ balances increases this is indicative of higher risk.
- Over previous 12 months, a firm's higher average total balances is indicative of lower risk.
- Score is better than 16.8% of subjects in the database.

*Top four elements for the Predictive Score, and where they rank against all companies like them in the database.*

### What you get for your \$69.99 monthly subscription:

- Company name & location confirmation, including any DBA, AKA, FKA or OCN names
- All related companies in the database
- The Predictive Score Gauge
- The Predictive Score Risk Class
- The top predictive factors that affected that score
- Price protection as long as you don't miss a payment
- Discounted prices on full reports purchased off of PulseCheck®

Call your Product & Service Consultant today to get set up.

This introductory price won't last for long!

NACM Gulf States—a not-for-profit dedicated to business credit and fair trade.

281.228.6100  
10887 Wilcrest Drive  
Houston, TX 77099  
[www.nacmgs.org](http://www.nacmgs.org)



*The not-so-fine print (restrictions):*

*Payment must be by autopayment via credit card or checking account.*

*30 days notice is required to cancel service.*

*Any additional purchases must be off of a prepaid contract or by the same autopay method.*

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# NACM Gulf States Government Affairs Committee



NACM Gulf States Government Affairs Committee visited the Capitol in Washington, DC, March 9-11. The cherry blossoms were blooming, legislators and their staff were eager to hear our issues, and everyone came back with insight into 2017.



**PROFESSIONAL  
ALTERNATIVES**  
credit and risk group

**Direct Hire - Temporary  
Preview - Contract**

**Specialist in  
Staffing Credit and  
Collections Professionals**

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

NACM Gulf States is partnered  
with Dun & Bradstreet



You are able to get the solutions you need  
through the NACM affiliate you know.

***Things can change  
overnight and we want you  
to be ready every day.***

Be ready by:

- Knowing the Risk in Your Current Portfolio
- Receiving Alerts Daily about Your Customers
- Having Pro-active Processes Specific to Your Credit Management Needs

*Contact your Gulf States rep today to learn more!*



## 2016-2017 Nominations for Board of Directors

Don't let this privilege pass you by! It is time to place your nominations for the Board of Directors. We encourage each of you, individually or as part of your Industry Credit Group involvement, to consider and forward the names of members who would have an interest in serving on the NACM Gulf States Board of Directors.

As a member-owned association, we are dependent upon each of you to get involved in this process. This is your chance to nominate deserving individuals to serve on the NACM Gulf States Board of Directors for 2016–2017 and beyond.

Please take some time to consider individuals that you know who might be interested in serving on the Board of Directors from the Gulf Coast areas of Texas, Louisiana and Mississippi. This is an important process in the governance of your Association and we need your involvement.

Should you have any questions, or would like to request a nomination form, please contact Kathleen Quill, CAE, CBA, NACM Gulf States President, or Becky Showers at the Association office at 281-228-6100. **Nominations must be received by April 22, 2016.**



## Excellence in Credit Award

“Excellence in Credit” will be awarded to the Distinguished Business Member of NACM Gulf States for the year 2015-2016. This award recognizes an NACM Gulf States company that has provided leadership in the field of business credit. This leadership may have been exhibited by participation in NACM through a commitment to the credit education of the company's employees, industry group participation and leadership.

To be considered for the Excellence in Credit Award, a company must meet the following qualifications:

1. Be a member of record in good standing with NACM Gulf States for one year prior to nomination for this award. Business must be located in the NACM Gulf States market area.
2. Must be nominated, which can be by an employee of nominated company or someone employed by another company.
3. A business cannot win back-to-back awards (two years in a row) in the same category.

Nominated companies should have the following background and history information, as well as how the company utilizes the following: credit and financial resources, leadership fundamentals, employee satisfaction and community involvement.

Applications must be received by NACM Gulf States no later than **May 13, 2016**. Completed applications should be sent to Kathleen Quill via fax at 281-228-6122, or mailed to PO Box 721348, Houston, TX 77272. If you have questions, please contact Don Burell, CCE, at 281-285-1963 or Kathleen Quill, CAE, CBA, NACM Gulf States President, at 281-228-6100 or [kquill@nacmgs.org](mailto:kquill@nacmgs.org).



## Credit Executive of the Year

**Call for Nominations...**Once again, NACM Gulf States is calling for nominations for the Credit Executive of the Year Award. This award recognizes and honors a member of NACM Gulf States who has made a significant contribution to the Association through the Board, committee or activity involvement, and the contribution is so significant that it is apparent one has been made.

The individual must be a member of the Association at the time of the nomination and must have been a member for five years. Any NACM member may nominate a candidate who meets the above criteria.

**Nominations must be submitted no later than April 22, 2016.** Contact Kathleen Quill, CAE, CBA,

NACM Gulf States President, at 281-228-6100 or [kquill@nacmgs.org](mailto:kquill@nacmgs.org) to obtain a nomination form or for more information.

A committee made up of past recipients and NACM Gulf States members will review all of the qualified nominees and make their selection. The winner will be announced at the NACM Gulf States Annual Meeting in June. Any questions regarding this award should be directed to Kathleen Quill, CAE, CBA, NACM Gulf States President.



## Honorary Member

The Honorary Member program is designed to recognize former or retired members who have made significant contributions to NACM Gulf States through long-term membership and/or active participation in Association activities, committees and the Board of Directors.

To be considered for Honorary Member, an individual must possess the following qualifications:

- 1) Former or retired member of NACM Gulf States;
- 2) Twenty (20) years in the credit profession;
- 3) Ten (10) years as an active member of NACM Houston; and
- 4) Prior service on the NACM Gulf States Board of Directors

Nominations for individuals who may meet these qualifications should be considered for Honorary Membership in the Association.

Any NACM member or NACM staff person may nominate any former or retired member who they feel meets the qualifications by sending a letter of nomination to Kathleen Quill, CAE, CBA, President, NACM Gulf States, PO Box 721348, Houston, TX 77272-1348, or fax to 281-228-6122 or to [kquill@nacmsgs.org](mailto:kquill@nacmsgs.org).

**These letters of nomination must be received no later than May 13, 2016.**

All qualified nominees will be presented to the Executive Committee and, in turn, to the Board of Directors for confirmation. Formal recognition of the Honorary Member will be made at the NACM Gulf States Annual Meeting.

Should you have questions regarding this program, please call Kathleen Quill, CAE, CBA, NACMGS President, at 281-228-6100 or [kquill@nacmsgs.org](mailto:kquill@nacmsgs.org).

## Tip of the Month

### Blue buttons in the center ring, part deux!

It's easy and it's FREE. "ADD TO WATCHLIST" button on the top of the NACM National Trade Credit Report



Whooooooooooooooooooooo hooooooooooooooooooooo, here's a gift to you. Every time you open an NACM Trade Credit Report, you have the opportunity to add it to your Watchlist, at no charge! Your watchlist parameters are set by you, as conservatively or liberally as you wish. Parameters include: bankruptcy, lien, judgment, alert posted, significant change in tradeline aging... See what I mean? We'll watch that scary customer for you.



Every single night, the NACM Gulf States system sends Watchlist users an email of all customers that met your criteria. The reason they're on your Watchlist is listed on the email, so you can decide if you want to repurchase the report or not.

It REALLY is as simple as that.

*Kathleen E. Quill, CAE, CBA,  
NACM Gulf States*



**John D Herberger**  
1959-2016

You left an indelible mark on NACM Gulf States and its members.

# Just Around the Corner – Houston

For more information on any of these events, please contact the Education Department at 281-228-6100 or [education@nacmgs.org](mailto:education@nacmgs.org).



## The Credit Manager's Guide to Collecting in Bankruptcy Cases

**Presenter:** Lisa Norman, Esq., Andrews Myers

Friday, April 1, 2016 • 8:30–11:30am

This informative workshop is filled with practical information to keep your account alive: understanding plans of reorganization, analyzing bankruptcy schedules, becoming a “critical vendor,” attending the meeting of creditors, pros and cons of creditors’ committees, filing proofs of claim, and understanding plans of reorganization. Held at NACM Conference Center. \$99 per person Early Bird rate, \$139 per person Regular registration.

## Government Contracts Made Simple

**Presenter:** Ervin Hughes, President, Dominion Capital Management

Tuesday, April 5, 2016 • 11:00am–1:00pm

Thursday, April 14, 2016

- Conduct research to find bid opportunities and interview government buyers and “drop-ship” suppliers
- Assess a bid opportunity and implement competitive pricing strategies
- Facilitate and explain working capital and business credit with customers
- Own and operate a government supply contracting business



This workshop will cover financial management and personal income goal planning; company setup, vendor registration and certification; accessing working capital and credit bid research review, and buyer interview; price research, price triangulation and supplier interview; how to submit bid packages; and networking, marketing and advertising. Lunch will be provided. Held at the NACM Conference Center. \$799 per person. The member discount code is NACMGS50. Click [here](#) for the payment page.



## Master Service Agreements: Words Do Matter and Can Hurt You!

**Presenter:** Carl Doré Jr., Esq., Doré Law Group

Wednesday, April 6, 2016 • 8:30–11:30am

Topics to include:

- Efforts of the E&P customer to shift risk to the service company
- How does the E&P customer view the financial impact of a no-cost loan (i.e., your valuable credit limit)?
- What are the current trends and hot topics that are being negotiated today?
- What are the responses to these requests?
- Indemnification issues (What does “knock-for-knock” really mean? What is preferred?)
- Is it really true that some E&P customers want to shift all downhole risk to the service company?

This seminar will provide example provisions for payment terms, time of performance, insurance, warranty language, termination and suspension, dispute resolution, and indemnification.

Held at NACM Conference Center. \$149 per person Early Bird rate, \$199 per person Regular registration, \$239 per person Non-member rate.

## Advanced Analytics for E&P Companies

**Presenter:** Tamika Tyson, Esq., Noble Energy Inc.

Thursday, April 14, 2016 • 8:30–11:30am

Join NACM Gulf States for a morning workshop in which Tamika Tyson, Credit Manager, Noble Energy, Inc., will discuss the impact of declining oil prices on financial planning and analysis for Exploration and Production companies. The presentation will cover several key basic strategies regarding borrowing and hedging, as well as advanced analytics surrounding liquidity and cash flow, and will focus largely on the financial actions we can expect to see oil & gas companies take to in order to weather the current downturn.



Held at NACM Conference Center. \$99 per person Early Bird rate, \$139 per person Regular registration.

# Upcoming Certification Classes

## Basic Financial Accounting

**Presenter:** Chad Crawley

Thursdays, May 7–August 15, 2016 • 6:00–9:00pm

This course qualifies for and is required to attain CBA certification. This course presents an introduction to basic financial accounting. Students begin at square one, learning the foundation of accounting principles. As the language of business, accounting is essential to all business professionals.



## Business Law

**Presenter:** Dan Pacious, Esq.

Tuesdays, June 7–August 15, 2016 • 6:00–9:00pm

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 contract, and the emerging importance placed on laws affecting cyber-crimes.

## M&M Bonds & Liens

**M&M Bonds & Liens class, instructed by Richard Fulton, Esq. of Coats Rose, provided a large group of credit professionals with tools for their trade on March 25.**



## HRIS Group Meeting

The Houston Restaurant & Institutional Supply Group met on March 8 at The Spaghetti Western Café in Houston, Texas. Linda Brandt, Martin Preferred Foods, was the lucky door prize winner.

# Super Days

March Super Days were enjoyed by many on March 22 and 23. Clarice Gray, CBA of Haliburton Energy Services provided a presentation on Dispute Resolution.





**Sign Me Up!**

**NACM Gulf States 2016 Golf Scramble  
Monday, May 9, 2016**

**AGAIN THIS YEAR!!!  
SPORTS & MUSIC LEGENDS AUCTION.  
UNBELIEVABLE ITEMS**

- JJ WATT AUTOGRAPHED FRAMED JERSEY
- TEXANS & COWBOYS
- ASTROS
- MASTERS TRIBUTE WITH AUTOGRAPHS
- LSU, UT & Texas A&M Football
- ROLLING STONES, AIR SUPPLY, EWF



**Quail Valley Golf Course  
2880 La Quinta  
Missouri City, TX 77459**

**Registration opens at noon.**

**Shotgun start at 1:00 pm**

**\$99 per player before April 3rd**

**\$126 per player beginning April 3rd**

**(Fee includes box lunch, green fees,  
cart, dinner and drink tickets!)**

**\$399 for a foursome**

**(Includes above, plus hole sponsorship)**

**Awards!!!**

**First Place Foursome**

**Men's Longest Drive**

**Women's Longest Drive**

**Closest to the Pin**

**Hole-in-One Contest**

**Mulligan Drawing**

**Tons of Prizes!!!!**

**Can't make the golf—come for dinner  
and auction \$25.00**

Golfer #1 \_\_\_\_\_ Golfer #2 \_\_\_\_\_

Golfer #3 \_\_\_\_\_ Golfer #4 \_\_\_\_\_

DINNER & AUCTION \_\_\_\_\_

Company Name: \_\_\_\_\_ Member #: \_\_\_\_\_

Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

Payment Method:

Check Enclosed       Bill My Company

Credit Card ( Go to [www.nacmgs.org](http://www.nacmgs.org) and click the Pay My Bill button)

**SORRY,  
NO REFUNDS!**

**Substitutions will be  
accepted.**

*Please Return to NACM Gulf States, Attn: 2015 Golf Scramble*

*Phone: 281-228-6100*

*email: [bshowers@nacmgs.org](mailto:bshowers@nacmgs.org)*

**Call and ask about our sponsorship opportunities with or without playing!**

**NACM Gulf States 2016 Golf Scramble  
Quail Valley Golf Course  
Monday, May 9, 2016**

**Sign Me Up! I want to sponsor!**



- Event Sponsor (\$700) - includes golf for 4
- Hole-In-One Sponsor (\$600) - includes golf for 2
- Dinner Sponsor (\$600) - includes golf for 2
- Box Lunch Sponsor (\$500) - includes golf for 2
- Drink Sponsor (cost of drinks) - includes golf for 2
- 1st Place Foursome Sponsor (\$300)
- Door Prize Sponsor (\$200)
- Longest Drive (Men) Sponsor (\$150)
- Longest Drive (Women) Sponsor (\$150)
- Closest to the Pin (Men) Sponsor (\$150)
- Closest to the Pin (Women) Sponsor (\$150)
- Foursome Hole Sponsor (\$399)
- Twosome Hole Sponsor (\$280)
- Single Golfer Hole Sponsor (\$195)
- Hole Sponsor—No Golf (\$100)

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**Your Name:** \_\_\_\_\_ **Member #:** \_\_\_\_\_

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

**Email:** \_\_\_\_\_ **Phone:** \_\_\_\_\_

**Payment Method:**

- Check Enclosed**
- Bill My Company**
- Credit Card ( Go to [www.nacmgs.org](http://www.nacmgs.org) and click the Pay My Bill button)**

*Please Return to NACM Gulf States, Attn: 2016 Golf Scramble  
Phone: 281-228-6100 Fax: 281-228-6122  
Email: [bshowers@nacmgs.org](mailto:bshowers@nacmgs.org)*

**Your company will receive signage at the event and  
pre- and post-event publicity.  
Thank you for your participation!**

# april 2016

sunday

monday

tuesday

wednesday

thursday

friday

saturday

					1 8:30am - A Credit Manager's Guide to Collecting in Bankruptcy Cases	2
3	4	5 10:00am - Navigating the NACM GS Credit Reporting Database and Member Page Resources	6 10:00am - Master Service Agreements: Words Do Matter and Can Hurt You!	7	8	9
10	11	12 11:30am - Louisiana Institutional Food Group 11:30am - HRIS Group Mtg (Book Only)	13	14 8:00am - Advanced Analytics for E&P Companies 11:00am - Government Contracts Made Simple 12:00pm - Mississippi Building Group	15	16
17	18	19 10:30am - HAC Group Mtg 11:30am - ELEC Group Mtg 12:00pm - Baton Rouge Building/Industrial Group 12:30pm - BLMT Group Mtg 12:30pm - CONT Group Mtg	20 10:00am - INTL Group Mtg 12:00pm - New Orleans Building Materials Group 12:30pm - OFSS Group	21 11:30am - STML Group Mtg 12:00pm - New Orleans Electrical Suppliers 5:00pm - Texas Statewide Regional Conference Opening Night Dinner	22 8:00am - Texas Statewide Regional Conference	23
TRMG Conference - Hilton Savannah DeSoto Hotel - Savannah, GA		Super Days		NOSS - Staybridge Suites - Lafayette, LA		
24	25	26	27	28	29	30

NACM's 120<sup>TH</sup>  
**CREDIT CONGRESS & EXPO**  
 JUNE 12-15, 2016  
 CAESARS PALACE  
 LAS VEGAS  
 NEVADA

## THE PALACE BECKONS!

Register now at [creditcongress.nacm.org](http://creditcongress.nacm.org) for **NACM's 120th Credit Congress and Expo** at beautiful **Caesars Palace in Las Vegas, June 12-15, 2016.**

Come be a part of this grand tradition of education, professional development and networking opportunities among business credit professionals from around the world.

# may 2016

sunday

monday

tuesday

wednesday

thursday

friday

saturday

1	2	3	4	5 6:00pm - Basic Financial Accounting	6 8:30am - By the Numbers	7
8	9 2016 NACM Golf Scramble - Quail Valley Country Club	10 11:00am - HEC Group Mtg 11:30am - HRIS Group Mtg 12:00 - New Orleans Electrical Suppliers	11	12 11:00am - Government Contracts Made Simple 12:00pm - Baton Rouge Building/Industrial Group 6:00pm - Basic Financial Accounting	13	14
15	16	17 11:30am - Louisiana Institutional Food Group Mtg 12:30pm - BLMT Group Mtg 12:30pm - CONT Group Mtg 12:30pm - ELEC Group Mtg	18 10:00am - Navigating the NACM Gulf States Credit Reporting Database and Member Page Resources 12:00pm - New Orleans Building Materials 12:30pm - OFSS Group Mtg	19 11:30am - STML Group Mtg 12:00pm - Mississippi Building Group 6:00pm - Basic Financial Accounting	20 11:30am - Mississippi Lien Law	21
22	23	Super Days		26 6:00pm - Basic Financial Accounting	27	28
29	30	31	25 8:30am - Construction Day Camp			

## 2016 superdays

### DATES

Apr 19 & 20 (Tue/Wed)

May 17 & 18 (Tue/Wed)

Jun 22 (Wed)

Jul 19 & 20 (Tue/Wed)

Aug 23 & 24 (Tue/Wed)

Sep 20 & 21 (Tue/Wed)

Oct 18 & 19 (Tue/Wed)

Nov 16 (Wed)

Dec 7 (Wed)

### TOPIC

Driving Sales with Credit

CONNECT THE DOTS - Update on the Economy from FedReserve Bank - Dallas

ON TRACK - Annual Meeting

SNAP INTO PLACE - Maximizing Excel for the Credit Professional

Leadership

BRIDGING - Member Networking

TBD

PLUG IN - Member Networking

Holiday Gala

### SPEAKER

Ervin Hughes

Ed Skelton

Emma Cosme, CCE

Derrick Jones

Ervin Hughes