

annual meeting

2016 Annual Meeting & Awards Luncheon

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Wednesday, June 22, 2016

11:30am–1:30pm

- Honors & Awards
- Networking
- Group Meetings
- Education
- Prizes & MORE Prizes

\$32 per person

\$38 walk-ins

For more information or to register, please call:

281-228-6100

or reserve your seats

online **TODAY!**



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NACMLouisiana

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NACM Gulf States

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Houston, TX 77272-1348
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Business Offices	281-228-6100/6122
Accounting	281-228-6100/6151
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Carl Doré Jr., Esq. 281-829-1555
Doré Law Group

2016 National Group Meetings

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

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 May

May 10	New Orleans Electrical Group Drago's Restaurant - Metairie, LA	12:00-1:30pm
May 10	Houston Energy Credit Group Atmos Energy - Houston, TX	11:30am-1:00pm
May 10	Hotel Restaurant & Institutional Supply Group Teleconference	11:30am-1:00pm
May 12	Baton Rouge Building/Industrial Suppliers Drusilla's Restaurant - Baton Rouge, LA	12:00-1:30pm
May 17	Louisiana Institutional Food Group TBD	11:30am-1:00pm
May 17	Contractors Supply Group NACM Conference Center - Houston, TX	12:30-1:30pm
May 17	Building Materials Group NACM Conference Center - Houston, TX	12:30-1:30pm
May 17	Electrical Supply Group NACM Conference Center - Houston, TX	12:30-1:30pm
May 18	New Orleans Building/Industrial Suppliers Galley Seafood Restaurant - Metairie, LA	12:00-1:30pm
May 18	Oilfield Service & Supply Group NACM Conference Center - Houston, TX	12:30-1:30pm
May 18	Mississippi Building Group TBD	12:00-1:30pm
May 19	Steel & Metal Supply Group The Spaghetti Western Café - Houston, TX	11:30am-1:00pm

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 **May 16-20**. Visit the **CMI survey page** any time during these dates to help bring awareness to the credit profession.



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

Directory

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Houston, TX 77272-1348
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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

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Credit Reporting Fax 281-228-6121
Collections Fax 281-228-6122
Sales Fax 281-228-6151

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Collections Manager 1430
Distressed Business Services
Int'l Collections
Manager, Gerald Clements 1430

Credit Interchange
Interchange Supervisor, Wanda Love 1330
Special Reports, Deidre Henry 1341
Data Specialist, Nicki Woodard 1355

Key Accounts & Special Products
Manager, Byron McKinney, CGA 1333

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.

april newmembers

Convergent Technologies
Johnson Controls
OMG Builders

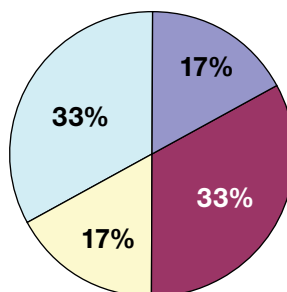
april olympians

James Criswell
Michael Croney
Chrissy Garcia, CBA
Wayne Mattson
Meegan Zimmerman

flashpoll

NACM Gulf States: Connect the Dots

Which tool do you find priceless when "Connecting the Dots"
to all the pieces of making your decision to provide credit?



- ☐ A. NACM National Trade Credit Group Contacts
- ☐ B. NACM National Trade Credit Reports
- ☐ C. The Latest NACM Business Credit Magazine
- ☐ D. Informative Economy Updates

Meet the Candidates

The members below are your candidates for the open positions on
the NACM Gulf States Board of Directors. Ballots will be out soon.
Remember to vote!



Barry Tuck
Sysco Corporation,
Houston, TX



Steve McQueen
Dyke Industries,
New Orleans, LA



John Stryker, CCE
Citgo Petroleum,
Houston, TX

May Industry Group Meetings

For more information, please contact Carolyn Lewis Pajeaud at 504-885-3897 or carolyn@nacmgs.org.

May 10

**New Orleans Electrical
Suppliers Group**

Drago's Restaurant
3232 N. Arnoult Rd.
Metairie, LA 70002

May 12

**Baton Rouge Building/
Industrial Group**

Drusilla's Restaurant
3482 Drusilla Ln.
Baton Rouge, LA 70809

May 17

**Louisiana Institutional
Food Group**

TBD

May 18

**New Orleans Building/
Industrial Suppliers Group**

Galley Seafood Restaurant
2535 Metairie Rd.
Metairie, LA 70001

National Oilfield Service Supply Group

April 21-22, 2016
Lafayette, LA



Mississippi Building Group

April 27, 2016 • Gulfport, MS



LEInG Down Credit

**The San Luis Hotel, Spa & Conference Center • Galveston Island, TX
Texas Statewide Construction Credit Group • April 21-22, 2016**

A great group of members enjoyed fabulous weather on Galveston Island after days of storms and flooding in Texas. A Luau networking event opened the conference with everyone enjoying the fun evening and prizes. The meeting started with the presentation for the Credit Executive of the Year. John Herberger was unanimously selected. The plaque was presented to his son Jacob and wife Vanessa. John was a big part of TSWCG and NACM Gulf States, and will be missed after his sudden death.

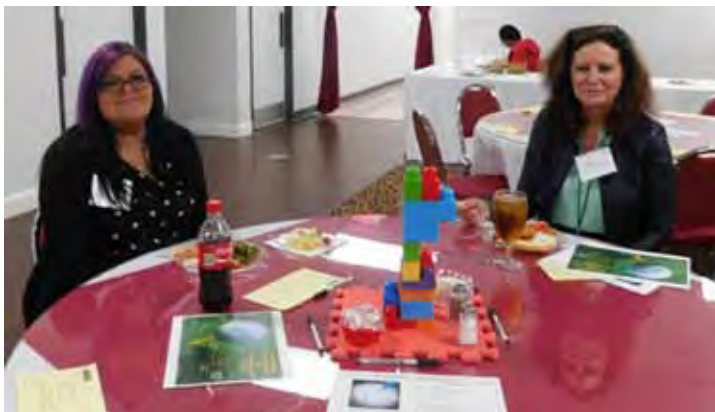
The next meeting will be held July 21-22, 2016 at the Hyatt Regency- Riverwalk, San Antonio, TX. Get Ready to FIESTA!





Super Days

April 19 & 20th, 2016



Hey Kids—What Time is It?

If you can answer that question, you are old—at least as old as I am. The fact is that it is Credit Managers' Index time (and might be Howdy Doody time as well). If you remember last month's version, you noted that there was some impressive improvement in the data—we were all hoping this was the start of a real trend. Given what we are seeing in the current version, that trend seems to be continuing in a positive direction and at an accelerated pace in many ways. Here is the report. If you want to see the CMI in all its glory with graphs and charts to provide historical background, go to the National Association of Credit Management [website](#).

Analysis: It would appear the CMI is on a roll. However, there is always a chance of a reversal, as we all know how capricious the economy can be, but this will mark the fifth month in a row with gains. The numbers have been climbing since November of last year. At 54.6, the combined index score is at the highest level it has been since July. While we are on the subject of last summer, it seems appropriate to explore just why that was such a robust month. There was a dramatic hike in the data for the month that was not subsequently sustained. The question is what might have accounted for that. The short answer is anticipation. Many of the measures of the economy spiked in July along with the CMI and there had been a very strong second quarter. The thinking was that a real corner had been turned and the remainder of the year would be equally strong. Then, momentum was lost in August and the economy slumped, as reflected in a steady deterioration of the CMI numbers. The difference between last summer and now is that there has been a consistent build in the data, which would suggest more sustainability.

Improvement in the unfavorable factors categories was enough to offset a slight dip in the favorable factors. This indicates that there are some signs that troubled companies are coming out of their crises, while stronger companies continue to grow, albeit at a slower pace. The combined favorable number slipped from 60.0 to 59.2 and the combined unfavorable number went from 50.6 to 51.6. When one breaks these numbers down to the subsectors, there are some pretty solid trends manifesting. The sales numbers went from 59.2 to 59.8, as close to the 60s as it has been in almost a year. The new credit applications slipped a bit from 59.8 to 58.5. That seems to be due to some pullback in sectors that are not quite sure what awaits them the remainder of this year, especially the export-centered businesses. The dollar collections data also slid from 59.6 to 57.5 and this is a bit of concern. Usually, the dollar collection data improves, as there is more demand for credit since it is far easier to ask for additional credit if one is current with the creditor. The amount of credit extended slipped as well, but stayed in the 60s, going from 61.7 to 60.9. It was not a bad month by any stretch, but some of the momentum from the previous month has slowed.

The good news this month was coming from the unfavorable categories signaling some recovery in companies that had been facing financial issues previously. The rejections of credit applications improved from 51.2 to 52.2 and signals that while



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there may be slightly fewer applicants, they are better ones in terms of creditworthiness. There was also a big improvement in the category of accounts placed for collection, from 48.5 to 50.9. This marks the first time it has been above the 50 mark this year. The numbers for disputes stayed right where it was last month at 50.8 and the reading for dollar amount beyond terms improved from 50.8 to 51.2. This is the best reading for the category in over a year and a half which is very encouraging. The reduction in slow pays is a sign of potentially more active credit requests. The dollar amount of customer deductions also went back into the 50s, as it shifted from 49.8 to 50.7. The readings for filings for bankruptcies tracked back up by going from 52.2 to 53.8. This is the first time that all the unfavorable readings have been above 50 in close to two years and that is a significant development.

To some degree, these numbers suggest that companies that were on the ropes have finally reached the end. They are no longer driving the data down, but there is also evidence that the improved favorable data has sparked some recovery and growth, allowing businesses to get back in the game as far as expansion and the need for additional credit.

Manufacturing Sector

The overall data for the manufacturing sector was not quite as robust as the overall numbers and less impressive than the data for the service sector, but it was not exactly bad either. There was a slowdown in momentum, but the numbers still add up to expansion. The combined score went from 53.3 to 53.0, a pretty modest decline. The combined favorable index slipped quite a bit, but remains in a comfortable range. It was 58.2 and is now 56.2, while the unfavorable combined index improved from 50.1 to 50.9.

The subcategories showed quite a bit of movement. The sales category slid from 57.6 to 56.3. It appears the majority of the reduction was due to the continued crisis in the oil and gas sector. The new credit applications numbers also fell from 56.8 to 55.3. There seems to be less demand for credit in most sectors but not all. The diversity of the manufacturing community has been on display of late. The biggest drop was in dollar collections as this number went from 58.2 to 54.9. Of all the data this month, these numbers are the most concerning as they have not been this low in almost two years. It would appear there is more sluggish response to credit obligations at the moment. The amount of credit extended drifted out of the 60s, going from 60.2 to 58.4. These are not encouraging numbers to be sure, but it is important to note that all of them are well within the comfort zone as far as expansion is concerned.

The numbers are somewhat more encouraging as far as the non-favorable factors and that is certainly good news. The interesting data is in the subcategories. The rejections of credit applications improved a little, from 51.1 to 51.8, suggesting there may be fewer applications but they are generally of better quality. The accounts placed for collection reached above 50 for the first time since last August as the reading went from 48.2 to 50.3. The disputes category did not provide the same good news as it slipped from 49.4 to 48.7. The dollar amount beyond terms slid slightly from 51.9 to 51.4, but the good news is that the category stayed in the expansion zone, maintaining a somewhat comfortable margin. The dollar amount of customer deductions clawed a little closer to expansion, as it went from 48.2 to 49.5 and filings for bankruptcies improved from 51.6 to 53.7.

The data shows a significant amount of variation according to the manufacturing sector under discussion. The oil and gas sector is still in the doldrums, but the automotive and aerospace sectors are both doing relatively well. There are still issues in export-centered manufacturing, but some gains in sectors where there has been more capital investment such as health care and even some agricultural areas.

Service Sector

The star this month was the service sector, as the gains were impressive compared to where they have been. This is good news indeed for a country that is 80% dependent on the service sector for jobs and overall GDP growth. The combined favorable index reached even further into the 60s with a reading that went from 61.9 to 62.1. There was also an improvement in the combined unfavorable index which increased from 51.0 to 52.3. For the second month in a row, all of the favorable categories were in the 60 range and for the first time in almost two years all of the unfavorable factors were above 50. These are good trends by anyone's definition.

The subcategories were all showing real progress. The sales numbers went from 60.7 to 63.2, with only last July reporting better data. The new credit applications numbers dipped a little, but stayed in the 60s with a reading of 61.8 after a 62.8 last month. There is some evidence that fewer applications are taking place, but those that are being submitted are of better quality. The dollar collections reading also slipped slightly, but stayed in the 60s, as it went from 61.0 to 60.0. This remains the biggest worry in the CMI this month given the bad news that came from the

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

This Month's
WINNER!
LA706

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manufacturing sector in the same category. The amount of credit extended improved from 63.1 to 63.5 which suggests those applying for credit are among the better companies and are the ones asking for more credit.

The unfavorable data also improved this month which is a good signal given that this is not the time of year that sees strong retail growth. If these positive developments continue, there may be some good news down the road as the summer months bring more retail and construction activity.

There was an improvement in the category of rejections of credit applications (51.4 to 52.6) and this is consistent with the favorable data. There are fewer applications, but more credit has been made available. This pattern has been seen before and it shows that better creditors are getting more active. The accounts placed for collection finally escaped the 40s by jumping from 48.8 to 51.6, the highest level it has seen since last August. The disputes category improved slightly, from 52.3 to 52.9. The readings for dollar amount beyond terms also left the contraction zone behind as it moved from 49.6 to 51.1, the highest point reached in over two years. The dollar amount of customer deductions gained a little, as it went from 51.3 to 51.8 and filings for bankruptcies improved from 52.9 to 53.8.

The overall sense is that there are some major gains showing up in the service sector—led by the health care, retail and construction sectors. The data on housing has been mixed, but there has been more activity as far as commercial construction is concerned. Retailers are in their slow season, but there have been glimmers of hope as the consumer seems to have started to react to the low prices at the pump. The expectation is that this will be a good summer driving season and that will help retail and the hospitality sector immensely.

Source: Armada Corporate Intelligence's Business Intelligence Brief, April 27, 2016, 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.

Why NACM?

"I joined NACM Gulf States back in February of 2007. I fell into credit, as they say, by the employer I had in Seattle, WA, at the time. We were a Commercial Collection Agency and most, if not all, of our clients were NACM Credit Managers, so she started sending me to classes and meetings that were beneficial to my position. I immediately joined NACM Seattle, CFDD Seattle and NACM National. I had no idea what I was getting myself into!



The people I met, the education I received and the networking I was introduced to, started me on a career path that I continue to grow with everyday. I had been a member of NACM Seattle since 1994 and immediately looked up NACM before even moving to Texas. I tried to start up an Austin branch before moving here, but was unable to get enough companies to join me before hand. So I researched the different Texas NACM's (Dallas, San Antonio and Houston) and decided to make contact with Kathleen Quill. Well, from there I was hooked! As soon as I moved to Texas in December 2006, I began my networking and job hunt, starting in the industry in February. Immediately, I started attending the courses in Houston and finally finished my CBA Certification! Now, I am currently only one class away from obtaining my CBF.

Since I started with NACM, I have never taken a position with a company that didn't know my connection to NACM or my requirement to remain a member and attend all meetings. In all positions and all companies over the last 20+ years, I have always remained a loyal member and continue to serve not only on local boards but affiliates as well. One of my favorite groups was the International Fitness and Credit Group through NACM Seattle. The people involved were so interactive and so pumped about our group. I was sad when I had to move! But then, when I met Kathleen and joined up with the Texas Statewide Construction Credit Group, I realized this was the norm for NACM.

All those that are part of this amazing organization are truly passionate and involved within their industries. The members of this group want to help each other learn and grow. They want to be known as members. They want to attend the meetings, partake in the trips to the Capitol for legislative issues and join the networking events to bond and grow with everyone in their "peer" positions. NACM Gulf States, Kathleen Quill and her group, truly go above and beyond what I would have ever expected! From their "For Members Only" Database, to their Portfolio Risk Analysis access and Business Reports, to their one-on-one interaction, they truly do impress!

NACM Gulf States will be where I remain a loyal member. In my two years as the president of Texas Statewide Construction Credit Group, you can be sure that I will continue to push for more members to join (both NACM Gulf States and TXSWCG) AND attend the meetings!"

Lori J. Drake, CBA
Credit Manager
Lone Star Materials, Inc.

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Kristen Donnell
Senior Asset Investigator
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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'scomingup in Professional Education?

DATE	EVENT, PRESENTER	TIME
May 4	Risk Mitigation Tools When Unsecured Open Account Terms are off the Table Presenters: Bruce Nathan, Esq., Lowenstein Sandler LLP & JC Barone, JPMorgan Chase For more information on this NACM-National webinar , click here .	2:00–3:30pm
May 5- Aug 15	Basic Financial Accounting (Thursdays) Presenter: Chad Crawley, Floworks International, LLC 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.	6:00–9:00pm
May 12	Government Contracts Made Simple Presenter: Ervin Hughes, Dominion Capital Management 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 16	Learning to EXCEL with NACM: Part 2 Presenter: Suleman Qureshi, Nokia Networks In this three-part webinar series, we will cover advanced excel topics and show you how best to utilize this powerful tool. Part 2: Development of Credit Reporting Objects that Integrate Risks covers the following: development of sophisticated reporting objects with predictive capability (trend analysis, calculating DSO, customer payments trends, forecasting methods); development of credit risk portfolio matrix to enhance credit assessment; and automating monthly credit management reports. For more information on this NACM-National webinar , click here .	2:00pm
May 20	Mississippi Lien Law Presenter: Samuel Gregory, Esq., Baker Donelson Caldwell & Bearman Updates in Mississippi Lien Laws.	11:30am–1:30pm
May 25	Construction Day Camp Presenter: Jason Walker, Esq., Andrew Myers PC This one-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
Jun 7-Aug15	Business Law (Tuesdays) Presenter: Dan Pacious, Esq., Pacious Law Firm PLLC 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.	6:00–9:00pm
Jun 9	Government Contracts Made Simple Presenter: Ervin Hughes, Dominion Capital Management 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
Jun 12-15	NACM's 120th Annual Credit Congress & Expo For more information, click here .	
Jun 20-30	The Graduate School of Credit and Financial Management® (GSCFM®) The National Association of Credit Management is the leader in executive education for the credit and financial management community. NACM entered the arena of continuing executive education 70 years ago, decades before major colleges and universities. Today, NACM continues its dedication to the global promotion and enhancement of the business credit professional through its many educational programs, led by the GSCFM. GSCFM pioneered the concept of advanced-level, executive education and continues to deliver quality, application-based continuing education for the business credit and financial professional. The quality and effectiveness of tomorrow's business credit and financial executive depends on today's training and education. The most promising executives must strive to move beyond their current skill levels in anticipation of tomorrow's demands. The GSCFM, conducted on the campus of Dartmouth College, is a two-week per year (for two years) intensive program exposing participants to a wide range of ideas, practices and resources, and leads to the mastery of new concepts and the development of a new, clear vision. For more information, click here .	

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.

The Credit Manager's Guide to Collecting in Bankruptcy Cases

April 1, 2016

Presented by: Lisa Norman, Esq., Andrews Myers, PC



Master Service Agreement: Words Do Matter

April 27, 2016

Presented by: Carl Doré, Jr., Esq., and Meg Banahan Esq., Doré Law Group PC



The strong showing in the CMI numbers began in November, according to the April CMI, and has been climbing ever since, which bodes well for credit managers.

Improvement in the unfavorable factors categories was enough to offset a slight dip in the favorable factors and indicates that “there are some signs that troubled companies are coming out of their crises, while stronger companies continue to grow, albeit at a slower pace,” said NACM Economist Chris Kuehl, Ph.D. The combined favorable index slipped from 60 to 59.2, while the combined unfavorable number moved up from 50.6 to 51.6. New credit applications and dollar collections data show signs of weakness. “Usually, dollar collection data improve as there is more demand for credit because it is far easier to ask for additional credit if one is current with the creditor,” Kuehl said. “It was not a bad month by any stretch, but some of the momentum from the previous month has slowed.”

Meanwhile, unfavorable factors’ performance signaled some recovery in companies that had been facing financial issues. Five of the six subcategories show improvement, with only disputes remaining steady at 50.8. In all, it was a good month as “this is the first time that all the unfavorable readings have been above 50 in close to two years, and that is a significant development,” he said.

“To some degree, these numbers suggest that companies that were on the ropes have finally reached the end,” Kuehl concluded. “They are no longer driving the data down, and there is also evidence that the improved favorable data has sparked some recovery and growth, allowing businesses to get back in the game as far as expansion and the need for additional credit.”

View the complete [CMI report for April 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.

What They Want

Not many conferences I attend offer me the opportunity to interact. In most cases, my schedule is so tight that I have to bolt just as soon as I finish with the presentation. There are exceptions and this gives me a chance to sit with people and listen to what they have to say about their business and the things that keep them up at night. The responses are not all that varied and that is always interesting. It suggests there are solutions available, as there are not wildly divergent needs and concerns.

The very top of the list is people and it is so far ahead of the other concerns as to leave the others as minor issues. The fact is that having good people and the right skills allows a company to handle almost any other crisis. It is not that these companies do not worry about regulation and taxes, as they are both up there as topics of concern. They worry about all the other big issues such as competition and the state of their consumer. But it always comes back to people. A good workforce that is talented and skilled and committed gives the company the flexibility needed to adjust to what comes along. This should be obvious, but when one looks at the system, it is hard to find a serious attempt to deal with this challenge.

Companies may find the person with the skill, but not the attitude needed. Then they find a person with a good attitude and no skill. The combination of both is hard to find. Educational institutions are not good at getting their students really ready and the government focuses on all the wrong things—minimum wage laws instead of training. The most important step that could be taken to grow the economy would be to build the first-class workforce we once had and that will require an immense amount of cooperation.

Source: Armada Corporate Intelligence’s Business Intelligence Brief, February 26, 2016, 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.

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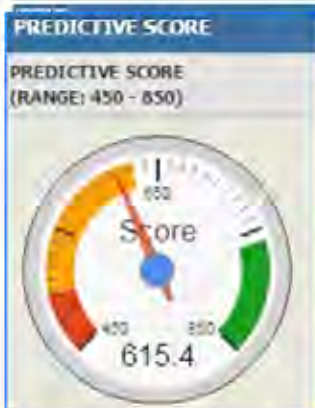
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4A

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- In previous 12 months, as a firm's 90+ Past Due balances increases this is indicative of higher risk.
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www.nacmgs.org



International Credit Executives

April 20, 2016

Guest Speaker: Special Agent Michael S. Morgan,
Federal Bureau of Investigation



Next meeting - June 22, 2016,
NACM Gulf States Annual Meeting

Tip of the Month

FREE FREE FREE FREE FREE FREE FREE FREE FREE FREE FREE FREE!!!!

Free is one of my favorite words in the English language (right after exacerbate—I freakin' LOVE that word). If you are an electronic data contributor to NACM Gulf States, there is an entire bucket of perks that are available to you for—yep—**FREE!**



Here are just a few:

- **Alert Service /Account Monitor** based on criteria you set, so you stop being surprised about customer pay or legal status deterioration
- **Credit Reference Request Service**, so you can stop filling out forms for competitors
- **Discount** on Credit Reports, a big one!
- **Portfolio Risk Analysis**, so you can see how your customer base stacks up against your industry group and your industry as a whole



My personal new favorite is Portfolio Risk Analysis, which lets you see whatever slice you want to, benchmark your own portfolio multiple ways and avoid surprises. If you're not using all these today, tell your account rep and let's get you set up. No reason to leave **FREE FREE FREE** tools to help your company's risk and profits sitting on the table!

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

2016superdays

DATES

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

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

THE CONNECTION IMPERATIVES - Annual Meeting

SNAP INTO PLACE - Maximizing Excel for the Credit Professional

UPPER LAYERS - Leadership

BRIDGING - Member Networking

FACE to FACE

PLUG IN - Member Networking

Holiday Gala

SPEAKER

Ed Skelton

Emma Cosme, CCE, CCRA

Derrick Jones

Kathleen Quill, CAE, CBA

Ervin Hughes

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.

Government Contracts Made Simple

Presenter: Ervin Hughes, President, Dominion Capital Management

Thursday, May 12, 2016 • 11:00am–1:00pm

Thursday, June 9, 2016 • 11:00am–1:00pm

- 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.



Mississippi Lien Law

Presenter: Samuel Gregory, Esq., Baker Donelson Caldwell & Bearman

Friday, May 20, 2016 • 11:30am–1:30pm

Topics to include: Updates in Mississippi Lien Laws. \$99 per person.

Construction Day Camp

Presenter: Jason Walters, Esq., Andrew Myers PC

Wednesday, May 25, 2016 • 8:30am–4:30pm

This one-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 an attorney, collecting on a judgment, receiverships, removables, foreclosures and bankruptcy (preference defenses & document preservation, proof of claim and Texas Trust Fund statutes).



Upcoming Certification Classes

Basic Financial Accounting

Presenter: Chad Crawley, Floworks International LLC

Thursdays, May 5–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., Pacious Law Firm PLLC

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

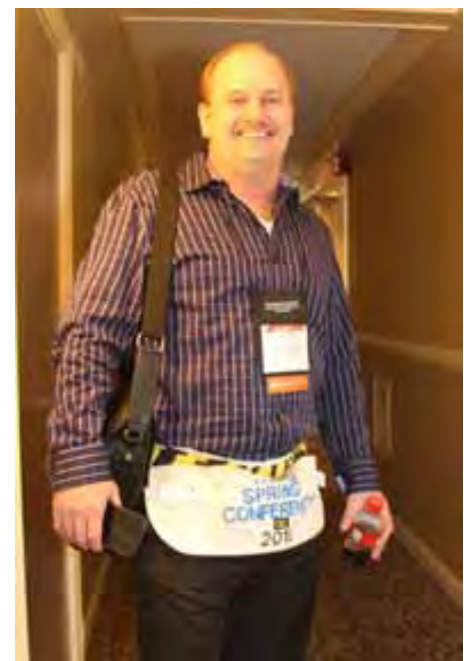
This course qualifies for and is required to attain CBF certification. With the legal environment of business constantly changing, it is imperative to have a solid understanding of the laws that affect business and credit. This course is designed to introduce students to the basics of law, the legalities of contract, and the emerging importance placed on laws affecting cyber-crimes.

Mastering the Tools of Credit in Savannah, GA

Transportation Revenue Management Group • April 17-19, 2016

The TRMG group had a record-breaking conference in Savannah, GA. Thank you to the Associate Vendors for sponsoring the networking events and keynote speakers, Dr. Chris Kuehl and Sam Horn. Tuesday afternoon was full of surprises! Lunch at the Lady & Sons (with the Captain and Paula Deen) and a historical trolley tour of Savannah. Hope everyone enjoyed the conference.











may 2016

sunday monday tuesday wednesday thursday friday saturday

1	2	3	4	5 6:00pm - Basic Financial Accounting	6	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 Super Days	18 10:00am - Navigating the NACM Gulf States Credit Reporting Database and Member Page 12:00pm - New Orleans Building Materials 12:30pm - OFSS Group Mtg 12:30pm - President's Circle	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	24	25 8:30am - Construction Day Camp	26 6:00pm - Basic Financial Accounting	27	28
29	30	31				

Connect the Dots

may superdays

May 17 & 18, 2016

Speaker: Ed Skelton, Federal Reserve Bank of Dallas

Topic: Economy Update



DETAILS:

- Networking lunch begins at 11:30am
- Lunch is \$15 per person; \$18 for walk-ins
- Not a member of a group? Contact Phaedra Vaughner for information on joining: pvaughner@nacmgs.org

Group Meetings

Tuesday, May 17

12:30pm:
Contractors Supply Group
Building Materials Group
Electrical Supply Group

Wednesday, May 18

12:30pm:
Oilfield Service & Supply Group
President's Circle

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.

june 2016

sunday

monday

tuesday

wednesday

thursday

friday

saturday

			1	2 6:00pm - Basic Financial Accounting	3	4
5	6 6:00pm - Business Law	7	8	9 10:00am - Navigating the NACM Gulf States Credit Reporting Database and Member Page Resources 11:00am - Government Contracts Made Simple 6:00pm - Basic Financial Accounting	10	11
12	13 6:00pm - Business Law	14	15 12:00pm - New Orleans Building/Industrial Suppliers Group	16 12:00pm - Mississippi Building Group 6:00pm - Basic Financial Accounting	17	18
NACM's 120th Annual Credit Congress & Expo - Las Vegas, NV						
19	20	21 11:30am - Louisiana Institutional Food Group Mtg 6:00pm - Business Law	22 10:00am - INTL Group Mtg 10:30am - HAC Group Mtg 10:30am - HRIS Group Mtg 1:30pm - BLMT Group Mtg 1:30pm - CHEM Group Mtg 1:30pm - CONT Group Mtg 1:30pm - ELEC Group Mtg 1:30pm - OFSS Group Mtg 2016 Annual Meeting	23 11:30am - STML Group Mtg 12:00pm - New Orleans Electrical Suppliers 6:00pm - Basic Financial Accounting	24	25
26	27 6:00pm - Business Law	28	29	30 6:00pm - Basic Financial Accounting		



NACM's 120th
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