



Action!

spotlight on credit

NACM Western Region Credit Conference

**October 5 - 7, 2011
Monte Carlo Resort & Casino
Las Vegas, Nevada**

nacmwrcc.com

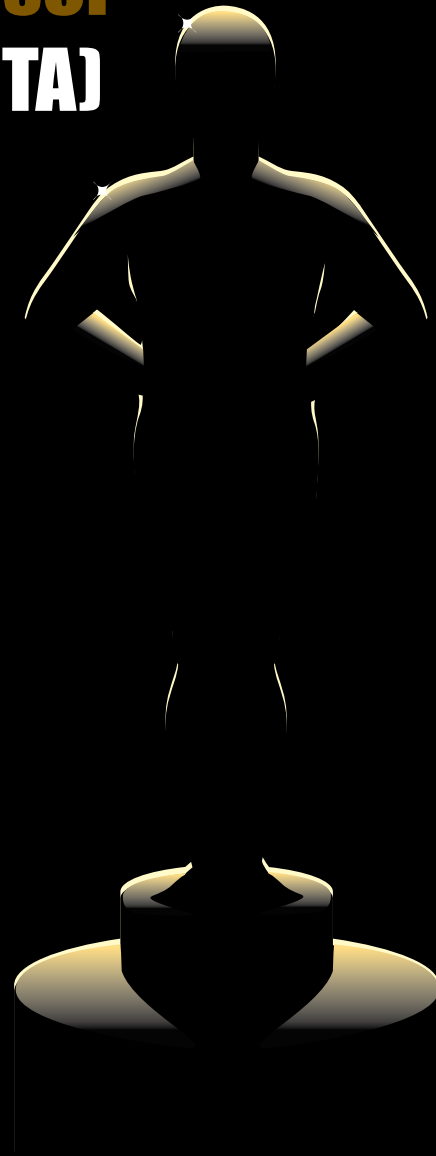
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Action! for Wednesday

9:00 am - 6:30 pm Registration Desk Open

9:00 am - 3:00 pm Pre-Conference Sessions (additional fees apply)

Pre-Conference Super Sessions Option 1: Credit Skill Sets

Room: Ask at the Registration Desk CEU: 0.525 CCE Recertification: 0.0

Build your foundation of credit knowledge and enhance your career potential. Presenters Richard Macias, Esq, Roy Stout, Nannette Bringard, CBA and Debra Davis will help you develop the Credit Skill Sets needed to shine on the job. They will cover antitrust issues, communication techniques, credit policy, due diligence and debt collection. Boxed lunch will be provided.

Pre-Conference Super Sessions Option 2: California Construction Law

Room: Ask at the Registration Desk CEU: 0.5 CCE Recertification: 0.0

Joseph Hanna, Esq. and Shaaron Bangs, Esq. will combine their forces to take you through all aspects of the California Lien Law. Review what's new in the 20 Day Preliminary Notice filing. Learn how to defend your lien claim to ensure payment and how to file stop notices and payment bond claims. If you work federal projects discover how the Miller Act protects you through bond claims. Boxed lunch will be provided.

3:45 pm - 5:00 pm Action! Conference Opening Session

Sponsored by Oscar Sponsor Dun & Bradstreet

10 Habits of Successful Credit Professionals, Barry Elms

Ballroom 4 & 5 CEU: 0.1 CCE Recertification: 0.1

This dynamic new program will show you how to maximize performance and secure a rewarding career in this very challenging economy. Highlights include:

- How to out perform everyone.
- How to be organized and efficient.
- How to be motivated to peak performance.
- How to be a strong and effective negotiator.
- How to develop good peer level relationships with your sales team.
- And much, much more

During this exciting, fun filled session Barry will share with you how to make the most of your chosen career, enabling you to earn respect from your colleagues, build strong relationships with customers and reap the rewards of a successful career in credit management.

5:00 pm - 6:30 pm Opening Beer and Wine Sponsor Showcase - Ballroom 4 & 5

Chair Massages sponsored by Oscar Sponsor Experian



Action! As the economy stabilizes into a new normal, the spotlight is on business credit. Now the star of the show, business credit is recognized as the best way to keep cash flow moving. Credit Professionals need creative, cutting edge skills to react to their customers in this new business environment. The NACM Western Region Credit Conference (WRCC) offers Credit Professionals three-days of targeted credit skills training. As a WRCC attendee, you will be well equipped and ready to support your company's business goals.

To learn more about NACM
please visit nacm.org.

Action! for Thursday Morning

8:00 am - 9:00 am Continental Breakfast Exhibit Area Ballroom 4 & 5

9:00 am - 10:15 am Sessions

Using Scorecards to Set Credit Limits, Gyan Maharaj, CCE

Ballroom 1 CEU: 0.125 CCE Recertification CEUs: 0.125

Credit scoring is a statistical technology that quantifies the credit risk posed by a prospective or current customer. The technique is widely used to evaluate applications for credit, identify prospective customers and manage existing accounts. Learn how to use private (customer/industry supplied) as well as commercially available information (D&B, Experian) to reap large benefits in cost and time, increase access to credit, improve market efficiency, and most important of all to bring consistency to the credit evaluation process.

Time Management: A Behavioral Approach, David Osburn, MBA

Ballroom 2 CEU: 0.125 CCE Recertification CEUs: 0.0

This training session will provide the Credit Manager with a basic framework of "effective" time management. David will emphasize three time factors – "time wasters", "time savers," and "time management techniques." These concepts will highlight the relationship of "time management" and "behavioral science" rather than focusing on traditional time management tools or "gimmicks." The session will also explore the need for managing oneself in order to improve the management of time.

A Practical Approach to Customer & Financial Statement Analysis, Kathleen Tomlin, CCE

Ballroom 3 CEU: 0.125 CCE Recertification CEUs: 0.125

Financial statements - Yikes! Look at all those numbers! What do they really tell me? This session looks at basic financial statements - what they are and what they mean. How reliable are they? Ratios - how to calculate them and what they indicate. Comparative and trend analysis will also be covered.

10:15 am - 10:30 am Break

10:30 am - 11:45 am Sessions

Cash Forecasting & Budgeting, Alfred Artis

Ballroom 1 CEU: 0.125 CCE Recertification CEUs: 0.125

Learn the mechanics of cash forecasting and budgeting and how they differ. We will review what tools are used for accumulating the data, where does the data come from and why is cash forecasting and budgeting important to all departments. How do bad debt and small dollar balances work into a formula and what if my forecast is different from the budget? In addition, Mr. Artis will take some time to explain how the Credit/Collections function could use this as an opportunity to upgrade its role in the organization.

Interacting With Your Bank, David L. Osburn, MBA

Ballroom 2 CEU: 0.125 CCE Recertification CEUs: 0.125

Explore the role of "the bank" in the economic life of any company and how best to interact with this important entity. The recent banking crisis will be reviewed including "how we got here", new bank capital requirements, changes in FDIC insurance, how a bank's financial health is assessed (including the CAMELS rating and "Texas" Ratio), as well as bank "risk rating" services. Additionally, the "traditional" function of the bank will be explored including how a bank actually operates, makes a profit, and "creates" money.

Setting Your Sites on the Internet, Dina Amadri

Ballroom 3 CEU: 0.125 CCE Recertification CEUs: 0.125

Let's explore the many ways to use the internet to save time and increase productivity. We'll tour technologies that are hot now, and those to watch for in the future. Dina will point out the black holes lurking out there to suck you in and waste your valuable time. Be prepared to share your internet war stories and triumphs. This interactive presentation will have you approaching the Internet in a whole new way.

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<http://www.facebook.com/nacmwrcc>

Action! for Thursday Afternoon

11:45 am - 1:00 pm Networking Lunch Ballroom 4 & 5
Message from the NACM Chairman of the Board, Kathleen Tomlin, CCE
Sponsored by Emmy Sponsor Euler Hermes

1:00 pm - 2:15 pm Sessions

Preference Defense and Prevention, Michael Reynolds, Esq.

Ballroom 1 CEU: 0.125 CCE Recertification CEUs: 0.125

Learn the basics of bankruptcy preferences: how to defend a preference claim; what are the best strategies and tactics for dealing with a bankruptcy trustee; how to prove your defense to a preference claim; and how to insulate yourself from future claims. In addition, Michael will review: What are trustees looking for and what does your lawyer need from you to win?

The Next Financial Crisis, David L. Osburn, MBA

Ballroom 2 CEU: 0.125 CCE Recertification CEUs: 0.125

What really happened in the Financial Crisis of 2008? David will review the Financial Crisis of 2008 and why it happened. We will examine the recession, the “slow” recovery, the potential for a “double dip” recession, and the possibility of another major financial crisis. Additionally, a “bullet proof” strategy will be explored to protect both a small business and household from the effects of a future major downturn. Included in this section will be financial planning techniques for businesses and individuals.

Balance My Life?? That’s on My “To Do” List!!, Randy Tabor

Ballroom 3 CEU: 0.125 CCE Recertification CEUs: 0.0

Do your hours at the office have you feeling like a character from “Twilight”? Balancing one’s life has never been more challenging than it is in today’s world. Explore how to balance it all, and how to excel professionally without sacrificing your personal life. You will discover: Some reasons for your “superhero” illusions; How to let yourself off the hook; Practical strategies for balancing the demands in your life. At the end of our time together, you will walk away feeling confident that you know how to make your life more than a “To Do” list.

2:15 pm - 2:45 pm Afternoon Break Ballroom 4 & 5
Sponsored by Emmy Sponsor Equifax

2:45 pm - 4:00 pm Sessions

Doing Business with the Americas, Gary Mendell

Ballroom 1 CEU: 0.125 CCE Recertification CEUs: 0.125

Many countries in Latin America are enjoying strong economic growth. These huge sales opportunities present some serious challenges for credit managers. This presentation will provide you with up-to-date information about (1) economic conditions in major Latin American markets, (2) credit risks throughout the region, (3) planning ahead for growing credit demand, and (4) tools and techniques for extending credit south of the border.

The Use of Economic Models in the Real World, David L. Osburn, MBA

Ballroom 2 CEU: 0.125 CCE Recertification CEUs: 0.125

How do economic models apply to the “real” world of business. David will review macroeconomic concepts like: supply and demand, interest rates, unemployment and inflation, Gross Domestic Product (GDP) and other forces that determine economic growth. You will discover how to interpret economic indicators, relate basic principles of economic theory to the business cycle and business organizations, describe the causes of recessions and economic growth, compare and contrast economic systems, and relate various economic theories to the “real” world of business.

Credit Jeopardy, Game Show Hosts: Melissa Kobus, CCE & Pamela Craik, CCE

Ballroom 3 CEU: 0.125 CCE Recertification CEUs: 0.125

Test your knowledge and credit skills with our version of Credit Jeopardy. This interactive session will partner you with other credit professionals to compete for the title of “Jeopardy!” winner. Brush up on your credit knowledge and join us for some fun. Prizes and recognition will be given at the end of the session.

6:00 pm - 10:00 pm Optional Evening Dinner Event – Credit’s Got Talent! Ballroom 4 & 5
Sponsored by People’s Choice Sponsor United TranzActions (UTA)

Action! for Friday Morning

8:00 am - 9:00 am Continental Breakfast Ballroom 4 & 5

9:00 am - 10:15 am Sessions

Key Performance Indicators Even Your Sales Department Will Understand, Robert S. Shultz

Ballroom 1 CEU: 0.125 CCE Recertification CEUs: 0.125

Learn the basics of credit and collection performance measurements. We will answer such questions as: What “Key Performance Indicators (KPI’s) should you be tracking and trending? and How do you explain the relevance of KPI’s such as DSO, Average Days Delinquent and the Collection Effectiveness Index to Sales, Operations or even your boss? Those in attendance will have ample opportunity to share questions and ideas of what works best for them.

Accepting Credit Cards Panel Discussion, Rudet Fountain & Mike Berrong

Ballroom 2 CEU: 0.125 CCE Recertification CEUs: 0.125

Come listen to a panel of experts and peers answer your questions about processes, pricing and procedures. We’ll answer the most common questions heard from NACM members including those about convenience fees, antecedent debt, charge-backs, etc. Of course, we’ll allow you time to ask your questions as well, so have them ready.

The High Cost of Poor Writing, Kurt Weiland

Ballroom 3 CEU: 0.125 CCE Recertification CEUs: 0.125

The way we write, organize, and format a document can save time and money. This workshop presents new ideas about writing quickly, more easily, better and more effectively. As a result of attending this session, you’ll be able to write more quickly, easily, clearly and effectively.

10:15 am - 10:30 am Break

10:30 am - 11:30 am Sessions

The New Normal: Doing More With Less, Gyan Maharaj, CCE

Ballroom 1 CEU: 0.1 CCE Recertification CEUs: 0.1

Credit departments are clearly in flux. Managers are often forced to try to improve collections and more proactively monitor credit risk with fewer resources. In this session you will learn through Mr. Maharaj’s years of experience in credit and collections, and operating on a limited budget, how he has used automation to do more with less. Gyan will share with you how to automate the credit approval process, reduce time spent on faxing statements/invoices, streamline the sales tax process, and automate the letter writing and call function.

Social Media: The Digital Revolution, Demont Daniel

Ballroom 2 CEU: 0.1 CCE Recertification CEUs: 0.1

Even though businesses promote and market their brands within the social space, it’s really about listening and engaging with customers, vendors, colleagues and friends. Understanding the social, open & interest graphs, as well as what influences people and tracking those metrics.

Leading, Guiding and Directing Others, Kurt Weiland

Ballroom 3 CEU: 0.1 CCE Recertification CEUs: 0.1

When was the last time you—or someone around you—observed, “We’re living in a ‘Dilbert’ cartoon.” We need leadership skills now more than ever, but we grow frustrated because we don’t have those skills. Among other things, this session explores two leadership models (good leaders and bad leaders), to leadership imperatives (what every leader must do), and three leadership components (three areas for self-examination).

Take Action!

- Visit the Sponsors and have your Sponsor Card stamped.
- Write down the CEU codes on your Continuing Education Earnings Record.
- Wear your name badge and network!
- Go to nacmwrcc.com after the conference for event pictures.
- Our next conference is October 17-19, 2012 at the Golden Nugget in Las Vegas.

Action! for Friday Afternoon

11:30 pm - 12:30 pm Networking Lunch

12:30 pm - 1:45 pm Sessions

Bankruptcy Alternatives, Greg Garner & Mike Joncich

Ballroom 1 CEU: 0.125 CCE Recertification CEUs: 0.125

Learn how an out-of-court workout can be much more effective than a Chapter 11 bankruptcy. Greg and Mike have extensive experience with non-judicial alternatives to business bankruptcy. This session will focus on the advantages of the out-of-court process and how creditors can maximize their recovery from troubled customers.

Ask the Experts Panel Discussion, Moderated by Roy Stout

Ballroom 2 CEU: 0.125 CCE Recertification CEUs: 0.125

In this session, the panel of subject matter experts assembled will be provided with questions submitted by the audience to ensure that topics are timely and topical. Join us for a lively discussion where anything goes! Not only will we hear from the panel experts, but we'll encourage the audience to share their knowledge and experiences, along with their successes and failures.

What You Can Do About Your Employment Security, Susan Lujan, CCE

Ballroom 3 CEU: 0.125 CCE Recertification CEUs: 0.125

If you work in credit, this is a must see presentation about the difference between employment security and job security. You should be aware of: The 3 stages of employment; The 2 factors impacting employment in the credit arena and 10 must-have elements that are crucial to you today and tomorrow. We'll also examine one of the biggest and most damaging employment myths and will re-define your skill set.

2:00 pm - 3:00 pm Action! Conference Closing Session

Sponsored by Oscar Sponsor Experian

Compete Better Now for the Best Performance of Your Life!, Deborah Gardner, CMP

Ballroom 4 & 5 CEU: 0.1 CCE Recertification CEUs: 0.1

Buckle your seatbelt! Watch as Deborah Gardner boldly unveils the most in-depth business topic in this humorous high-energy program.

The world of competition breeds winners. To become a winner, you must perform. Yet, do you really know how to compete, consistently win or do you merely co-exist? Do you ignore the competition? Do you know who your biggest competitor is? Competition is part of every facet of our lives ... in business, in our families, in dating, in our daily activities and even within ourselves. Everyone's goal is to win!

And, every decision you make says something about YOU.

Hear real-life business case studies with relevant practices on losing and winning. Discover your performance level in what easily moves you into positive action.

Get ready for the new language of business by experiencing the true meaning of competition and find out, are you going to win or are you going to lose?

Conference Closing with a Cash Drawing by Brian Atteberry, CMA Chairman of the Board

\$500 in cold hard cash will be awarded at the close of the conference. A fully stamped Sponsor Card is your submission into the cash drawing (drop them off at the registration desk). 5 winners in total - Two \$50 winners, Two \$100 winners and 1 \$200 winner.

*Thanks for attending.
We look forward to seeing you next year!*

nacmwrcc.com



Credit's **got Talent**

Thursday, October 6, 2011 6:00 pm - 10:00 pm
Dinner, Talent Show & Dancing - Ballroom 4 & 5

Preregistration required. Tickets are included in your packet and required at the door.
Extra tickets are available for \$85 each at the Registration Desk.

Showcase your talent during the
Credit's Got Talent show to win an iPad2.

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