

The 23rd Annual CMA Southwest Business & Construction  
Credit Conference will be presented virtually  
May 9th through 12th.



- 28 Sessions-Attend them all if you wish.
  - Lien Law for 11 Western States.
- On-Demand replay at your command.
- Thousands of dollars of legal advice.
- Downloadable forms and documents.
- Best conference value anywhere !

In this virtual format, you can attend every session if you wish! No more needing to choose between 2 or more sessions when you want to see them all!



Registration is open.

***Member/Client Rate***

\$149 full registration per person

*All others \$199*

**Ways To Register:**

- Email us at [creditinfo@swbcs.com](mailto:creditinfo@swbcs.com)
- Call us at 602-252-8866, ext. 1004
- Use the form attached and email it to [creditinfo@swbcs.com](mailto:creditinfo@swbcs.com)

See the schedule that follows for the dates and times of each session. Once you register, we will provide Zoom credentials.

*Brought to you by our outstanding sponsors:*



**2023 CMA Southwest Business & Construction Credit Virtual Conference  
Schedule of Events at a Glance – All Times Shown Are Arizona/Pacific**

Session	Tuesday, May 9th Sponsor of the Day, Mountain States Commercial Credit Management	
8:00 am to 8:20 am	Virtual Coffee & Credit featuring Mountain States Commercial Credit Management	
8:30 am to 10:00 am	Credit Card & Check Fraud, and Other Scams #0901 Michael Williams	Using UCC's & Liens to be a Payment Priority #0902 Jerry Bailey
10:15 am to 11:45 am	Texas Lien Law #0903 T. Ragon Richey, Esq.	Collection Best Practices #0904 Creditors Adjustment Bureau- CAB
12:15 pm to 12:45 pm	Lunch Break	
1:15 pm to 2:45 pm	Utah Lien Law #0905 Jason Robinson, Esq.	Credit Application Essentials #0906 James B. Reed, Esq.
3:00 pm to 4:30 pm	Nevada Lien Law #0907 Daniel Hansen	Processing the Credit Application #0908 Panel Discussion
Session	Wednesday, May 10th Sponsor of the Day, NCS Credit	
8:00 am to 8:20 am	Virtual Coffee & Credit featuring NCS Credit	
8:30 am to 10:00 am	Colorado Lien Law #1001 Mark Gruskin, Esq.	Construction Bonding: A Surety's Perspective #1002 Andrea Windish
10:15 am to 11:45 am	New Mexico Lien Law #1003 Mike Menicucci, Esq.	Public Bonds, Little & Big Miller, P3 Projects #1004 James B. Reed, Esq.
12:15 pm to 12:45 pm	Lunch Break	
1:15 pm to 2:45 pm	Credit Granting & Credit Policies #1005 Creditors Adjustment Bureau-CAB	Battle of the Forms & Contract Issues #1006 Chris Ng, Esq.
3:00 pm to 4:30 pm	Oregon Lien Law #1007 Ben McDonnell, Esq.	Best Practices with Credit Agreements #1008 Chris Ng, Esq.
Session	Thursday, May 11 Sponsor of the Day, Creditors Adjustment Bureau -CAB	
8:00 am to 8:20 am	Virtual Coffee & Credit featuring Creditors Adjustment Bureau -CAB	
8:30 am to 10:00 am	Arizona TPT Annual Update #1101 Chris Hering, Esq.	Quiet & Quick Quitting-Where are the Workers#1102 Tracy Bullock
10:15 am to 11:45 am	California Lien Law #1103 Michael Murray, Esq.	Building Communication to Improve Results #1104 Tracy Bullock
12:15 pm to 12:45 pm	Lunch Break	
1:15 pm to 2:45 pm	Wyoming Lien Law #1105 Jason Robinson, Esq.	Conflict Resolution Strategies #1106 Tracy Bullock
3:00 pm to 4:30 pm	Arizona Lien Law #1107 James B. Reed, Esq.	Credit Jeopardy #1108 Ginger Kaladas, Jeri Joachim, & Melanie Morcelle
Session	Friday, May 12 Sponsor of the Day, United TranzActions	
8:00 am to 8:20 am	Virtual Coffee & Credit featuring United TranzActions	
8:30 am to 10:00 am	Washington Lien Law #1201 Thomas Larkin, Esq.	Doing Business on Native Lands #1202 Judith Dworkin, Esq. and Katya Lancero, Esq.
10:15 am to 11:45 am	Idaho Lien Law #1203 F.J. Hahn, Esq.	My Customer Filed Bankruptcy-Now What ? #1204 Randy Nussbaum, Esq.
12:00 pm	End of Conference – Thank You for Your Participation	

2023 CMA / Southwest Business & Construction Credit Virtual Conference  
Meet Our Industry Expert Speakers



Jerry Bailey



Melanie Morcelle



Chris Ng



Daniel M. Hansen



Jim Reed



Mike Menicucci



Jason H. Robinson



Michael Murray



Katya Lancero



Ben McDonnell



Ginger Kaladas



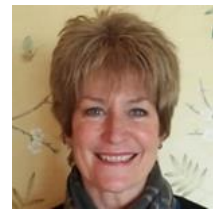
Michael Williams



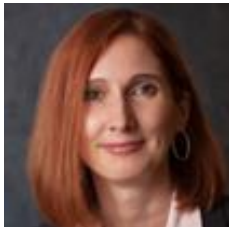
Judith Dworkin



Chris Hering



Mary Hannon



Andrea Windish



T. Ragon Richey



Randy Nussbaum



Tracy Bullock



Thomas Larkin



LuAnn Bertrand



Mark Gruskin



Frederick Hahn, III



Jeri Joachim



Grayba.R  
Jennifer Blend

## Virtual Educational Sessions, 2023 CMA Southwest Business & Construction Credit Conference

### 0901. Check Fraud, Credit Card Fraud and Other Scams in 2023

Speaker: *Michael Williams, Sr. Vice President*  
*United TranzActions, Miramar, Florida,*

According to the Association of Financial Professionals, US businesses still pay over half of their bills with a paper check. Check and Credit Card Fraud is on the rise again in a big way despite anti-scam efforts. In this session, you will learn about the many guises of credit card and check fraud and how it is accomplished. Michael will discuss how to avoid losses, and be able to identify fraudulent schemes.

### 0902. Using UCC's and Mechanics Liens to Make Yourself a Payment Priority

Speaker: *Jerry Bailey*  
*NCS Credit, Highland Heights, Ohio*

Join Jerry Bailey for a lively discussion on how to use the Uniform Commercial Code and Mechanics Liens to become the "squeaky wheel" that gets paid, avoids losses, and finds more options for work-out situations. This session explains the details you need to know to succeed.

### 0903. Texas Lien Law

Speaker: *T. Ragon Richey, Esq.,*  
*T.R. Richey Law Firm, PC, Dallas, Texas*

Statutes, notice requirements and regulations are different in each State. In this session, Texas attorney Ragon Richey explains what material suppliers need to know to secure lien rights and get paid when working on projects in Texas. In addition, Ragon will discuss oil, gas and mineral liens.

### 0904. Collection Best Practices

Speaker: *Melanie Morcelle*  
*Creditors Adjustment Bureau, Sherman Oaks, California*

The art of effective collection methods is rooted in time tested best practices. No one knows this better than the professionals at Creditors Adjustment Bureau. Veteran credit professionals and those new to credit will benefit from this presentation and will take away tools that can be put into practice immediately to improve cash flow and reduce losses.

### 0905. Utah Lien Law

Speaker: *Jason Robinson, Esq.,*  
*Babcock Scott & Babcock, Salt Lake City, Utah*

This course will focus on and examine the critical notice and statutory requirements essential for those supplying materials to construction projects in Utah. Mr. Robinson, a Utah construction law expert with many years experience, will provide information essential to secure your rights and help get your company paid.

### 0906. Credit Application Essentials

Speaker: *James B. Reed, Esq.,*  
*Udall-Shumway PLC, Mesa, Arizona*

Your credit application can be one of the most important tools you have, both to extend credit as well as collect your accounts. This session will examine the essential points all credit applications must have. Mr. Reed will provide examples of effective application templates you can put into use.

### 0907. Nevada Lien Law

Speaker: *Daniel M. Hansen, Esq.,*  
*Gibbs Giden Attorneys at Law, Las Vegas, Nevada*

Statutes, notice requirements and regulations are different in each State. In this session, Nevada attorney Daniel Hansen explains what material suppliers need to know to secure lien rights and get paid when working on projects in Nevada.

### 0908. Processing the Credit Application-Getting it Right From the Start.

Speakers: *A Panel of Expert CMA Members*  
*Moderated by Mary Hannon*

Even the best credit application cannot safeguard your accounts receivable unless all of the information it contains is verified to be factual. Join CMA's Mary Hannon and a group of veteran Credit Executives as they discuss the steps necessary to thoroughly process each credit application from start to finish.

### 1001. Colorado Lien Law

Speaker: *Mark Gruskin, Esq.,*  
*Senn Visciano Canges, P.C., Denver, Colorado*

This course will focus on and examine the critical notice and statutory requirements essential for those supplying materials to construction projects in Colorado. Mr. Gruskin will provide information essential to help secure your rights and get paid.

### 1002. Construction Bonding: A Surety's Perspective

Speaker: *Andrea T. Windish*  
*Lockton Companies, Scottsdale, Arizona*

Hear from a surety and bonding industry expert what suppliers, contractors and construction lenders need to know about bonding. Ms. Windish will share what's available to help get your company paid, and what you must do to be protected.

### 1003. New Mexico Lien Law

Speaker: *Michael Menicucci, Esq.,*  
*Calvert Menicucci, P.C., Albuquerque, New Mexico*

Statutes, notice requirements and regulations are different in each state. In this session, veteran Albuquerque-based attorney Mike Menicucci explains what material suppliers need to know to secure lien rights and get paid when working in New Mexico.

### 1004. Public Bonds, Big and Little Miller Act and P3 Projects

Speaker: *James B. Reed, Esq.,*  
*Udall-Shumway PLC, Mesa, Arizona*

Statutes, notice requirements and regulations are different for each of these public project situations. Jim Reed will clarify what is needed to meet complicated notice requirements to secure payment rights in these projects.

### 1005. Credit Granting & Credit Policies: Staying Ahead of Your Credit Decisions

Speaker: *Melanie Morcelle*  
*Creditors Adjustment Bureau, Sherman Oaks, California*

A well written and thoughtful credit policy is your roadmap to efficient and effective credit granting. The 2 are inseparably connected, and should be published and enforced by senior management. This session explores the how and why of developing and implementing a sound credit policy, and how to use it to guide your credit management.



## Virtual Educational Sessions, 2023 CMA Southwest Business & Construction Credit Conference

### **1006. Battle of the Forms & Contract Issues for the Credit Professional**

*Speaker: Chris Ng, Esq.,  
Gibbs Giden LLP, Los Angeles, California*

Navigating Credit Agreements, Purchase Orders, Online Terms and Conditions, and other Contract Documents can be challenging for even the most experienced Credit Professionals. The Devil's in the details so they say! Join seasoned collection and construction attorney Chris Ng as he walks through all the in's and out's of these issues, and shows how to win the battle of the forms.

### **1007. Oregon Lien Law**

*Speaker: Benjamin J. McDonnell, Esq.,  
Piskel Yahne Kovarik, Spokane, Washington*

Statutes, notice requirements and regulations are different in each state. In this session, Oregon-admitted attorney Ben McDonnell explains what material suppliers need to know to secure lien rights and get paid when working on projects in Oregon.

### **1008. Best Practices with Credit Agreements and Guarantees**

*Speaker: Chris Ng, Esq.,  
Gibbs Giden LLP, Los Angeles, California*

Sometimes, a few words can make the difference between getting paid, and taking a loss. The language in the forms and documents used to evaluate and extend credit and enforce collection if necessary is critical. Learn what's needed to protect your receivables and effectively use guarantees.

### **1101. Arizona TPT Annual Update**

*Speaker: Christopher L. Hering, Esq.,  
Gammage & Burnham, PLC, Phoenix, Arizona*

The TPT law is subject to legislative change. Contractors and their suppliers are affected, and reporting and licensing requirements can change. This session will update you on the latest interpretations of these changes and how your company is affected by the new law.

### **1102. Quiet & Quick Quitting: Where Have All The Workers Gone?**

*Speaker: Tracy Bullock  
Bullock Training & Development, Scottsdale, Arizona*

With "Help Wanted" and "Now Hiring" signs nearly everywhere, workforce and training expert Tracy Bullock examines the phenomena known as "Quiet Quitting" and "Quick Quitting". Tracy offers insights into what the future may hold for the workplace and workers, as well as how to attract and retain them.

### **1103. California Lien Law**

*Speaker: Michael Murray, Esq.,  
Lanak & Hanna, Orange, California*

The State of California has among the most intricate lien and notice statutes in the nation. In this session, California attorney Michael Murray explains what material suppliers need to know to secure lien rights and get paid when working on projects in California.

### **1104. Building Communication to Improve Results**

*Speaker: Tracy Bullock  
Bullock Training & Development, Scottsdale, Arizona*

Customer relationships are equally important in credit as in sales. This session will sharpen your communication skills and provide valuable insights into building lines of communication and getting you paid.

### **1105. Wyoming Lien Law**

*Speaker: Jason Robinson, Esq.,  
Babcock, Scott & Babcock, Salt Lake City, Utah*

This course will focus on and examine the critical notice and statutory requirements essential for those supplying materials to construction projects in Wyoming. Mr. Robinson will provide information essential to help get your company paid for projects subject to Wyoming statutes.

### **1106. Effective Conflict Resolution Strategies**

*Speaker: Tracy Bullock  
Bullock Training & Development, Scottsdale, Arizona*

Relationships inside and outside of the company can become strained, especially when there are credit and payment related issues involved. Experienced business coach and trainer Tracy Bullock will outline time tested methods of resolving conflict.

### **1107. Arizona Lien Law**

*Speaker: James B. Reed, Esq.,  
Udall-Shumway PLC, Mesa, Arizona*

Statutes, notice requirements and regulations are different and specific in each State. In this session, veteran Arizona construction attorney Jim Reed explains what material and labor suppliers need to know to secure lien rights and get paid when working on all types of Arizona construction projects.

### **1108. Virtual Credit Jeopardy Hosted by Creditors Adjustment Bureau!**

Just like the famous game show, but business credit focused ! Can you say "what is....."? Then you can play for prizes ! Join this session to learn and have fun !

*Hosts: Ginger Kaladas, Jeri Joachim and Melanie Morcelle*

### **1201. Washington Lien Law**

*Speaker: Thomas A Larkin, Esq.,  
Stewart Sokol & Larkin LLC, Portland, Oregon*

This course will focus on and examine the critical notice and statutory requirements essential for those supplying materials to construction projects in Washington State. Mr. Larkin, admitted in Washington and widely experienced in Washington statutes will provide timely information and arm you with the knowledge to help you get paid.

### **1202. Doing Business on Native Lands**

*Speaker: Judith M. Dworkin, Esq. & Katya M. Lancero, Esq.,  
Sacks Tierney, P.A., Scottsdale, Arizona*

Tribal lands are sovereign and special care and attention to the statutes, contracts and even Tribal customs are important considerations when considering these projects. Learn how to get paid when these opportunities arise and set yourself apart as an expert in this area.

### **1203. Idaho Lien Law**

*Speaker: Frederick J. Hahn, III, Esq.,  
Hawley Troxell, Idaho Falls, Idaho*

This course will focus on and examine the critical notice and statutory requirements essential for those supplying materials to construction projects in Idaho. Mr. Hahn, will provide information essential to help get your company paid for projects subject to Idaho statutes.

### **1204. My Customer Filed Bankruptcy! Now What ?**

*Speaker: Randy Nussbaum, Esq.,  
Sacks Tierney, P.A., Scottsdale, Arizona*

Experienced attorney Randy Nussbaum answers that critical question that most Credit Managers regularly face. Moreover, in this session Mr. Nussbaum discusses means and methods of collecting from bankrupt customers when a reorganization fails or a liquidation is filed.

All sessions will be available for on-demand replay after the live presentations at no additional cost to registered attendees.

# **REGISTER HERE !**

This unique conference offers experts from 11 Western States presenting the latest essential lien law information that material suppliers, contractors, lenders and all others who extend credit or provide materials or labor in the construction industry must have.

## **Not a construction industry credit professional ?**

There's plenty offered for you as well ! Refresh your skills and those of your staff in 17 other credit and collection related sessions ranging from entry level to executive.

### **Ways to Register**

- *E-mail us at [creditinfo@swbcs.com](mailto:creditinfo@swbcs.com)*
- *Complete this form, scan and email to [creditinfo@swbcs.com](mailto:creditinfo@swbcs.com)*
  - *Call us at 602-252-8866, ext. 1004*
- *Feeling Nostalgic ? Mail this form to the PO Box shown below.*

Name(s): \_\_\_\_\_

*list additional attendees on next line*

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

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_ Phone: \_\_\_\_\_

E-Mail address: \_\_\_\_\_ (We respect your privacy. We do not sell or share e-mail addresses.)

payment enclosed: \$ \_\_\_\_\_

bill member account: \_\_\_\_\_

charge to credit card:      VISA                  MasterCard                  AMEX

Card number: \_\_\_\_\_ Expiration date: \_\_\_\_/\_\_\_\_/\_\_\_\_ CVV number: \_\_\_\_\_

Cardholder Name: \_\_\_\_\_

Card billing address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_ Zip: \_\_\_\_\_

Scan and email to [creditinfo@swbcs.com](mailto:creditinfo@swbcs.com), or snail mail registration and payment method to:



**Credit Management Association**  
**Southwest Business Credit Services**  
**P. O. Box 5824, Mesa, Arizona 85211-5824**  
**Cancellations requested 72 hours**  
**prior to the event.**

