



## **CREDIT & COLLECTION SEMINAR**

**“EVERYTHING YOU WANTED AND NEED TO KNOW”**

**Thursday, June 20, 2019  
The Petroleum Club  
8620 North New Braunfels, Suite 700  
San Antonio TX 78217  
(210)824-9014**

***MEET YOUR SPEAKER:***

**David Balovich is the Northern Region Credit Manager for Holt Cat. Prior to assuming his present position with Holt, David operated a successful credit consulting and training business for over 25 years. A long standing member of BCMS, David is the co-author of Credit & Collections Policy and Procedures for Small to Mid-Size Business and is adjunct faculty at the Dallas Community College system. David’s articles are often featured in our monthly newsletter and he has written our on-line education courses.**

**This is the seminar you always wanted to attend!!**

**We will discuss it all:**

**Policy & Procedures \*Applications \*Direct & Indirect Credit Investigation \*Credit Analysis \*Financial Analysis \*Non-Financial Analysis \*Negotiable Instruments \*Security Devices \* Creditors Rights \*Credit Reports \*Collection Agencies \*Collection Procedures \* Collection Problems \*Bankruptcy \*Justice Court \*Judgments & Receivers \*And more.**

**Bring your questions – they will be answered.**

**Our presenter is David Balovich, with over 45 years in the credit profession he has been witness to the evolution of credit from privilege to necessity. Get a fresh perspective on how to better address the daily challenges of the second oldest profession.**

**Our seminar will focus on the activities we perform every day and how we can innovate and be dynamic.**

**SEMINAR:**

The morning session begins promptly at 9:00 AM and ends promptly at noon. The afternoon session begins promptly at 1:00 PM and ends promptly at 4:00 PM.

**PRICE**

The cost is \$179.00. A handout is included, continental breakfast and lunch will be provided.

**REGISTRATION**

Due to limited space, registration is on a first registered basis. The earlier your registration is received guarantees you a seat at the seminar.

**WHO SHOULD ATTEND?**

This seminar is designed for not only credit personnel but every employee who is responsible for the continuing operation of your business. Bring your boss, bring your peers, bring your management!

**ATTIRE**

We believe seminars should be fun and relaxed. We suggest casual business attire and that you bring a sweater as the temperature may vary.

**REFUND POLICY**

Refunds only on cancellations received in writing by June 19, 2019. Substitutions permitted at any time.

Please complete the registration form below and return before June 19, 2019

————— CUT & RETURN —————

BCMS Inc. - 4407 Walzem Rd #205 - San Antonio, TX, 78218

Phone (210) 225-7106 Fax (210) 225-1777

E-mail: [bcms@bcmstx.com](mailto:bcms@bcmstx.com)

Please register the following person(s) for the:

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

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

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

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

Phone: \_\_\_\_\_ \$ 179.00 Registration Fee \_\_\_\_\_ person(s)

\_\_\_\_\_ Check enclosed \_\_\_\_\_ Bill Company \_\_\_\_\_ Credit Card # \_\_\_\_\_

Expiration Date: \_\_\_\_\_ Security Code# \_\_\_\_\_

\* NOTE: ALL CHECKS MUST BE MADE PAYABLE TO BCMS INC.