

# NATIONAL ASSOCIATION OF CREDIT MANAGEMENT

South Central Region, Inc.

## TENNESSEE DIVISION SEMINAR

TUESDAY, FEBRUARY 28, 2012



**Amerigo: An Italian Restaurant**  
1920 West End Avenue  
Nashville, TN 37203

**Networking: 5:30pm Dinner: 6:15 pm**  
*Speaker to immediately follow dinner*

**For Reservations**  
Call or Email Tracy  
800.666.6966 ext. 2459  
[tracyf@nacms-c.com](mailto:tracyf@nacms-c.com)

**Cost:**  
Member: \$45 Non-Member: \$55

### Economic Outlook for Nashville & Surrounding Markets

Speaker: Dr. J. Patrick Raines

Dr. J. Patrick Raines is both a Professor of Economics and the Dean of the College of Business Administration at Belmont University. He earned his B.A. in Economics, M.A. in Economics, and Ph.D. in Economics all from the University of Alabama, where he also played center on the football teams coached by Paul "Bear" Bryant.

Dr. Raines has published more than twenty articles in prestigious academic journals in his field of economics. His research interests include economic models of institutions of higher education, debt and deflation in the U.S. economy, and behavioral finance.

*Please join us for an evening of dining,  
networking and insightful exchange as  
we explore the economic outlook for  
Nashville and the surrounding markets.*