



Southwest Business  
Credit Services

**Announcing the 15<sup>th</sup> Annual  
Southwest Business and  
Construction Credit  
Conference**

**April 9th and 10th, 2015**

Presented by  
**Southwest Business Credit Services**  
[www.swbcs.com](http://www.swbcs.com)

602-252-8866  
[creditinfo@nacmaz.org](mailto:creditinfo@nacmaz.org)

**Sheraton Phoenix Airport Hotel**  
1600 South 52<sup>nd</sup> Street  
Tempe, Arizona 85281  
480-967-6600  
[www.sheratonphoenixairport.com](http://www.sheratonphoenixairport.com)

*Our 2015 Platinum Conference  
Sponsor is BICA, the  
Building Industry Credit Association*

**BICA**  
EST. 1903  
NATIONAL CONSTRUCTION NOTICES



# The Southwest Business & Construction Credit Conference

Thursday & Friday, April 9th & 10th, 2015.

**Lien, bond and notice information will be presented by attorneys practicing in these states:**

- Arizona
- California
- Nevada
- Utah
- Colorado
- New Mexico
- Texas
- Idaho
- Wyoming
- Montana
- Oregon
- North Dakota
- Washington

**PLUS**

- ***Experts in Collections, Lien, Bonds and Notice Issues for all 50 States***

**Business credit topics**

**include:**

- Bankruptcy briefing
- Arizona prompt payment
- Bankruptcy reclamation & preference defenses
- Effective collection methods & techniques
- Credit application basics
- Collecting from bankrupt or insolvent customers
- A conversation with the Registrar of Contractors
- Business Ethics
- Electronic documents: What you must know
- Leadership & Conflict Resolution
- Business Fraud Prevention

*Presented by Southwest Business Credit Services*

Now in its 15th year, this is the premier educational event in the Southwest for business credit managers in all industries, and for those who supply construction materials or lend money for construction projects of any kind. Among the conference highlights are:

- *34 information-packed sessions.*
- *Lien, bond and construction law sessions covering 13 Western States. We bring the experts to you.*
- *Vendor's Exposition featuring new services and products of interest to credit professionals.*
- *CEU's are available for professionals seeking NACM certification and re-certification.*

**The Sheraton Phoenix Airport Hotel & Conference Center**

1600 South 52nd Street, Tempe, Arizona 85281

480-967-6600

[Click here for hotel information](#)

Registration both days begins at 8:00 am. Refreshments at registration times as well as lunch both days, all conference materials, and CEU/CCE re-certification documents provided at no additional cost.

**Who should attend:**

Credit managers, controllers, CFO's, attorneys, business owners, credit analysts, bank lending officers, contractors and collection professionals.

**Discounted tuition for early registration is now available.**

Reserve your place before March 10th and save !



**Refer 3 non-members and you attend for FREE !!**

**TUITION**

	<u>SWBCS Members</u>	<u>Non- Members</u>
• Before March 10th	\$ 330	\$ 385
• After March 10th	\$ 350	\$ 405
• At the door	\$ 375	\$ 425

(10% discount for 3 or more attendees from same company)

***Our 2015 Platinum Conference Sponsor is BICA, the Building Industry Credit Association***





**Schedule of Events**  
**The 2015 Southwest Business & Construction Credit Conference**  
*Presented by Southwest Business Credit Services*  
*Our Platinum Sponsor is BICA—The Building Industry Credit Association*

**THURSDAY, APRIL 9TH**

8:00 AM	<b>Registration &amp; Continental Breakfast</b>				
8:30 AM TO 10:00 FIRST SESSION	<b>Credit Application Basics</b> <i>Session 1500</i>  James B. Reed, Esq.	<b>Oregon Lien Law</b> <i>Session 1501</i>  Michael Halligan, Esq.	<b>Texas Lien Law</b> <i>Session 1502</i>  T. Ragon Richey, Esq.	<b>California Lien Law</b> <i>Session 1503</i>  Joseph Hanna, Esq.	<b>Financial Statement Essentials</b> <i>Session 1504</i>  Chris Buls, CFO
10:00 AM	<b>Break &amp; Expo</b>				
10:15 AM TO 11:45 SECOND SESSION	<b>Ethics</b> <i>Session 1510</i>  Tracy Bullock	<b>Arizona Lien Law</b> <i>Session 1511</i>  Michael Holden, Esq.	<b>Colorado Lien Law</b> <i>Session 1512</i>  Mark Gruskin, Esq.	<b>New Mexico Lien Law</b> <i>Session 1513</i>  Mike Menicucci, Esq.	<b>Protecting Your Cash Flow</b> <i>Session 1514</i>  Jill Smith
11:45 AM	<b>Lunch &amp; Expo</b>				
1:00 PM TO 2:30 THIRD SESSION	<b>Understanding the Legal Process for Collections</b> <i>Session 1520</i>  Mark Kirkorsky, Esq.	<b>Washington Lien Law</b> <i>Session 1521</i>  Michael Halligan, Esq.	<b>Colorado Lien Law</b> <i>Session 1522</i>  Mark Gruskin, Esq.	<b>New Mexico Lien Law</b> <i>Session 1523</i>  Mike Menicucci, Esq.	<b>Transaction Privilege Tax Changes</b> <i>Session 1524</i>  Mike King, Esq.
2:30 PM	<b>Break &amp; Expo</b>				
2:45 PM TO 4:15 FOURTH SESSION	<b>Building Rapport to Get You Paid</b> <i>Session 1530</i>  Tracy Bullock	<b>Advanced Arizona Lien Law</b> <i>Session 1531</i>  Michael Holden, Esq.	<b>Credit Tools &amp; Products</b> <b>United TranzActions &amp; Southwest Business Credit Services</b> <i>Session 1532</i>  Dean Middleton and Michael Williams		<b>Bankruptcy Update-The Hot Issues</b> <i>Session 1533</i>  Mike King, Esq.
4:15	<b>Hosted Social &amp; Happy Hour Compliments of TBA</b>				

**FRIDAY, APRIL 10TH**

8:00 AM	<b>Registration &amp; Continental Breakfast</b>				
8:30 AM TO 10:00 FIRST SESSION	<b>Arizona Lien Law</b> <i>Session 1540</i>  James B. Reed, Esq.	<b>Idaho &amp; Wyoming Lien Law</b> <i>Session 1541</i>  Dana Farmer, Esq.	<b>How to Hit 850 ! Your Credit Score</b> <i>Session 1542</i>  Pat Nelson	<b>Small Business Data Breach Best Practices</b> <i>Session 1543</i>  Mark Pribish	<b>Conflict Resolution</b> <i>Session 1544</i>  Larry Barkan
10:00 AM	<b>Break &amp; Expo</b>				
10:15 AM TO 11:45 SECOND SESSION	<b>Lien Foreclosures &amp; Lien Priority Issues for Credit Managers</b> <i>Session 1550</i>  Gregory P. Gillis, Esq.	<b>Montana &amp; North Dakota Lien Law</b> <i>Session 1551</i>  Dana Farmer, Esq.	<b>Arizona Registrar of Contractors</b> <i>Session 1552</i>  John Dempsey	<b>Small Business Data Breach Best Practices</b> <i>Session 1553</i>  Mark Pribish	<b>Leadership Skills for Changing Times</b> <i>Session 1554</i>  Larry Barkan
11:45 AM	<b>Lunch &amp; Expo</b>				
1:00 PM TO 2:30 THIRD SESSION	<b>Selling to and Collecting From Bankrupt Customers</b> <i>Session 1560</i>  Gregory P. Gillis, Esq.	<b>Utah Lien Law</b> <i>Session 1561</i>  Dana Farmer, Esq.	<b>Nevada Lien Law</b> <i>Session 1562</i>  Brian Pezzillo, Esq.	<b>Effective Collection Techniques in Challenging Times</b> <i>Session 1563</i>  Mark Kirkorsky, Esq.	<b>Litigation-Preserving and Using Your Electronic Records</b> <i>Session 1564</i>  Dennis Daniels, Esq.

# 2015 Southwest Business & Construction Credit Conference

## Schedule of Events

### Thursday, April 9th

- 8:00 –8:30am **Registration & Continental Breakfast**
- 8:30—10:00am **Concurrent Educational Sessions**
- 1500. Credit Application Basics
  - 1501. Oregon Lien Law
  - 1502. Texas Lien Law
  - 1503. California Lien Law
  - 1504. Financial Statement Basics for Credit Managers
- 10:00—10:15am **Break & EXPO**
- 10:15—11:45am **Concurrent Educational Sessions**
- 1510. Ethics
  - 1511. Arizona Lien Law
  - 1512. Colorado Lien Law (repeated session 1522)
  - 1513. New Mexico Lien Law (repeated session 1523)
  - 1514. Protecting Your Cash Flow
- 11:45am—1:00pm **Lunch & EXPO**
- 1:00—2:30pm **Concurrent Educational Sessions**
- 1520. Understanding the Legal Process for Collections
  - 1521. Washington Lien Law
  - 1522. Colorado Lien Law (encore of session 1512)
  - 1523. New Mexico Lien Law (encore of session 1513)
  - 1524. Transaction Privilege Tax (TPT) Law Changes
- 2:30—2:45pm **Break & EXPO**
- 2:45—4:15pm **Concurrent Educational Sessions**
- 1530. Building Rapport to Get You Paid
  - 1531. Advanced Arizona Lien Law
  - 1532. Credit Tools & Products
  - 1533. Bankruptcy Update—The Hot Issues
- 4:15pm **Hosted Social & Happy Hour**

### Friday, April 10th

- 8:00 –8:30am **Registration & Continental Breakfast**
- 8:30—10:00am **Concurrent Educational Sessions**
- 1540. Arizona Lien Law
  - 1541. Idaho & Wyoming Lien Law
  - 1542. How to Hit 850! Your Personal Credit Score
  - 1543. Small Business Data Breach Best Practices (repeated session 1553)
  - 1544. Conflict Resolution—Everyone Wins !
- 10:00—10:15am **Break & EXPO**
- 10:15—11:45am **Concurrent Educational Sessions**
- 1550. Lien Foreclosures & Lien Priority Issues
  - 1551. Montana & North Dakota Lien Law
  - 1552. Arizona Registrar of Contractors
  - 1553. Small Business Data Breach Best Practices (encore of session 1543)
  - 1554. Leadership Skills for Challenging Times
- 11:45am—1:00pm **Lunch & EXPO**
- 1:00—2:30pm **Concurrent Educational Sessions**
- 1560. Selling to and Collecting From Bankrupt Customers
  - 1561. Utah Lien Law
  - 1562. Nevada Lien Law
  - 1563. Effective Collection Techniques in Challenging Times
  - 1564. Litigation-Preserving and Using Your Electronic Records

Ask for a demonstration of our all new  
**SWBCS Construction Report!**

**All of this information in one report:**

Trade Credit Data  
Mechanics Liens & Lien Releases  
Judgments  
Bankruptcy Filings  
Tax Liens  
Ability to View Filed Public Documents

**Thursday Morning, April 9th**

**8:30—10:00am**

**1500. Credit Application Basics**

*Speaker: James B. Reed, Esq.,  
Baird, Williams & Greer, LLP, Phoenix, 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 to protect your company's rights and interests.

**1501. Oregon Lien Law**

*Speaker: Michael Halligan, Esq.,  
Sussman Shank, LLP, Portland, Oregon*

This session will focus on and examine the critical notice and statutory requirements essential for those supplying materials to construction projects in Oregon. Mike Halligan will provide information essential to help get your company paid.

**1502. Texas Lien Law**

*Speaker: T. Ragon Richey, Esq.,  
Thomas, Feldman & Wilshusen, LLP, Dallas, Texas*

Statutes, notice requirements and regulations are different in each State. In this sessions, Texas attorney Ragon Richey explains what material suppliers need to know to secure lien rights and get paid when working on projects in Texas.

**1503. California Lien Law**

*Speaker: Joseph M. Hanna, 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 Joe Hanna explains what material suppliers need to know to secure lien rights and get paid when working on projects in California.

**1504. Financial Statement Essentials**

*Speaker: Chris Buls, CFO,  
B2B CFO, Phoenix, Arizona*

This session will provide a clear understanding of what critical information can be gleaned from a customer's financial statements, how to interpret that data, and how to use it in a credit decision.

**10:15—11:45am**

**1510. Ethics**

*Speaker: Tracy Bullock, President  
Bullock Training & Development, Phoenix, Arizona*

Ethics is often mentioned, but seldom defined and explained. In this discussion of ethics in business, Ms. Bullock defines why it is important to apply ethics in business, and uses specific case situations to illustrate the point.

**Thursday Morning, April 9th**

**10:15—11:45am cont.**

**1511. Arizona Lien Law**

*Speaker: Michael Holden, Esq.,  
Holden Willits, PLC, Phoenix, Arizona*

Mike Holden will cover the basics of Arizona lien, bond and notice statutes that all material suppliers and contractors must be aware of in order to secure payment rights.

**1512. Colorado Lien Law**

This session is repeated in session # 1522  
*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.

**1513. New Mexico Lien Law**

This session is repeated in session # 1523  
*Speaker: Michael Menicucci, Esq.,  
Calvert Menicucci, P.C., Albuquerque, New Mexico*

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

**1514. Protecting Your Cash Flow**

*Speaker: Jill Smith,  
CreditSuppliers, Phoenix, Arizona*

There may be financing options available to your customers that will enable them to pay you faster, and allow suppliers greater security and a verified source of funding. This session examines some of those options.

**11:45am-1:00pm Lunch**

**Thursday Afternoon, April 9th**

**1:00—2:30pm**

**1520. Understanding the Legal Process for Collections**

*Speaker: Mark Kirkorsky, Esq.  
MAK Collections, Mesa, Arizona*

Knowing how the legal process works once you place an account for collection can arm you with the proper tools and legal documents that will make collection faster and easier when your attorney or collection agency gets involved.

**1521. Washington Lien Law**

*Speaker: Michael Halligan, Esq.,  
Sussman Shank, LLP, Portland, Oregon*

This session will focus on and examine the critical notice and statutory requirements essential for those supplying materials to construction projects in Washington state. Mr. Halligan will provide information essential to secure your lien rights and comply with notice requirements.

**Thursday Afternoon, April 9th**

**1:00—2:30pm**

**1522. Colorado Lien Law**

This is an encore of session #1512

*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 get your company paid.

**1523. New Mexico Lien Law**

This is an encore of session #1513

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

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

**1524. Transaction Privilege Tax (TPT) Law Changes**

*Speaker: Michael R. King, Esq.,  
Gammage & Burnham, PLC, Phoenix, Arizona*

On January 1, 2015, changes in the TPT law took effect. Contractors and their suppliers are affected, and reporting and licensing requirements have changed. This session will update you on the latest interpretations of these changes and how your company is effected by the new law.

**2:45—4:15pm**

**1530. Building Rapport to Get You Paid**

*Speaker: Tracy Bullock  
Sandler Training, Phoenix, 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.

**1531. Advanced Arizona Lien Law**

This session is an advanced version of session #1511

*Speaker: Michael Holden, Esq.,  
Holden Willits, PLC, Phoenix, Arizona*

Mr. Holden expands on his basics program in session #1511 and delves into greater technical and legal detail.

**1532. Credit Tools & Products**

*Speakers: Dean Middleton, President,  
Michael Williams, Vice President,  
United TranzActions, Miramar, Florida  
Mary C. Hannon, Account Executive,  
Southwest Business Credit Services, Phoenix, Arizona*

In a constantly changing business environment, you need to be armed with the latest tools of your trade. This session presents the latest in electronic funds management, payment solutions, check guaranty, as well as showcases the SWBCS Trade Credit Report and the all new SWBCS Construction Report.

**Thursday Afternoon, April 9th**

**2:45—4:15pm**

**1533. Bankruptcy Update —The Hot Issues**

*Speaker: Michael R. King, Esq.,  
Gammage & Burnham, PLC, Phoenix, Arizona*

Veteran attorney Mike King will present highlights of any changes in bankruptcy law that credit grantors must be aware of, as well as offer strategies in dealing with bankrupt customers.

**Friday Morning, April 10th**

**8:30—10:00am**

**1540. Arizona Lien Law**

*Speaker: James B. Reed, Esq.,  
Baird, Williams & Greer, LLP, Phoenix, Arizona*

Jim Reed will explain what material suppliers must know to secure lien and bond claim rights in Arizona from A to Z in this session, including a review of lien waivers and other forms.

**1541. Idaho & Wyoming Lien Law**

*Speaker: Dana Farmer Esq.,  
Smith Knowles, P.C., Ogden, Utah*

This course will focus on and examine the critical notice and statutory requirements essential for those supplying materials to construction projects in Idaho and Wyoming. Mr. Farmer, who is admitted to practice law in several western states will provide information essential to help get your company paid.

**1542. How to Hit 850! Understanding Your Credit Score**

*Speaker: Pat Nelson  
New Start Credit Consulting, Phoenix, Arizona*

The FICO score influences the cost and availability of credit and insurance for consumers. In this session, learn about credit scoring, how you can improve your score, and how your credit score determines the cost you pay for credit.

**1543. Small Business Data Breach Best Practices**

This session is repeated in session # 1553

*Speaker: Mark Pribish,  
Merchants Information Solutions, Phoenix, Arizona*

Today more than ever, companies large and small must take extraordinary measures to protect confidential data from hackers and thieves. Learn what your company should be doing to protect vital data, what protocols should be in place to safeguard customer financial data and what to do if a breach occurs.

**1544. Conflict Resolution**

*Speaker: Larry Barkan, Author  
The Pivotal Factor, Tempe, Arizona*

Larry Barkan is the author of "Everyone Wins! Playing the Game of Conflict Resolution In All Your Relationships", and "Conflict Resolution Training: 10 Rules and 8 Steps To Resolve Every Conflict Every Time". In this session, Larry discusses how to apply the concept of "Everyone Wins!" to the world of credit management, both in dealing with customers and co-workers.

**Friday Morning, April 10th**

**10:15—11:45am**

**1550. Lien Foreclosures & Lien Priority Issues**

*Speaker: Gregory P. Gillis, Esq.,  
Nussbaum, Gillis & Dinner, P.C., Scottsdale, Arizona*

Once a lien is filed, there is a process that can lead to a foreclosure of the lien in cases where the act of filing alone does not cause payment. The process of foreclosure, together with issues of lien priority and other requirements are discussed in this interesting session.

**1551. Montana & North Dakota Lien Law**

*Speaker: Dana Farmer Esq.,  
Smith Knowles, P.C., Ogden, Utah*

This course will focus on and examine the critical notice and statutory requirements essential for those supplying materials to construction projects in Montana and North Dakota. Mr. Farmer will provide timely information and arm you with the knowledge to help get your company paid.

**1552. Arizona Registrar of Contractors**

*Speaker: John Dempsey  
Office of the Arizona Registrar of Contractors, Phoenix*

An experienced staff member of the Arizona Registrar of Contractors will review the regulatory and enforcement powers of the Registrar and offer insights into how suppliers may seek assistance from the Registrar in dealing with less than scrupulous contractors.

**1553. Small Business Data Breach Best Practices**

This is an encore of session #1543  
*Speaker: Mark Pribish,  
Merchants Information Solutions, Phoenix, Arizona*

Today more than ever, companies large and small must take extraordinary measures to protect confidential data from hackers and thieves. Learn what your company should be doing to protect vital data, what protocols should be in place to safeguard customer financial data and what to do if a breach occurs.

**1554. Leadership Skills for Challenging Times**

*Speaker: Larry Barkan, Author  
The Pivotal Factor, Tempe, Arizona*

Experienced trainer, professional coach and author (*Everyone Wins! Playing the Game of Conflict Resolution In All Your Relationships*) Larry Barkan offers time tested leadership skills you can take back to work.

**11:45am-1:00pm Lunch**

**Friday Afternoon, April 10th**

**1:00—2:30pm**

**1560. Selling to and Collecting From Bankrupt Customers**

*Speaker: Gregory P. Gillis, Esq.,  
Nussbaum, Gillis & Dinner, P.C., Scottsdale, Arizona*

With the right knowledge and with sound documentation and legal representation, learn how to successfully continue to sell

**Friday Afternoon, April 10th**

to debtors in possession. Moreover, in this session Mr. Gillis discusses means and methods of collecting from bankrupt customers when a reorganization fails or a liquidation is filed.

**1:00—2:30pm**

**1561. Utah Lien Law**

*Speaker: Dana Farmer Esq.,  
Smith Knowles, P.C., Ogden, Utah*

This course will focus on the critical notice and statutory requirements essential for those supplying materials to construction projects in Utah. Mr. Farmer will provide information essential to secure your lien and bond claim rights

**1562 Nevada Lien Law**

*Speaker: Brian Pezzillo, Esq.,  
Pezzillo Lloyd Law Firm, Las Vegas, Nevada*

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

**1563. Effective Collection Techniques in Challenging Times**

*Speaker: Mark Kirkorsky, Esq.  
MAK Collections, Mesa, Arizona*

This seasoned collection attorney and collection agency owner will share his expertise in extracting money from difficult debtors in this session that will offer tips, tricks of the trade, and insights that collection industry professionals use.

**1564. Litigation: Preserving and Using Your Electronic Records**

*Speaker: Dennis Daniels, Esq.  
Snell & Wilmer, L.L.P., Phoenix, Arizona*

All forms of electronic customer records—e-mails, letters, billing documents, etc.— will immediately become electronic evidence if a lawsuit is filed. This session focuses on what critical steps you must take to preserve records and potential evidence once you learn that a suit may be filed.

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support of our sponsors.  
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 **Accurate Lien**

# **REGISTER HERE !**

This is the only conference offering experts from 13 Western States presenting the latest essential lien law information that material suppliers, contractors, lenders and all others who extend credit in the construction industry need to know.

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

There's plenty offered for you as well ! Refresh your skills and those of your staff in 18 other credit and collection related sessions ranging from entry level to executive.

For those attendees desiring to book a room at the Sheraton conference hotel, a special conference room rate from \$ 142 per night has been negotiated. Contact the Sheraton at 480-967-6600 and refer to the Southwest Business & Construction Credit Conference for the special rate, or you may book your room on-line by [clicking on this link](#).

**To register for the conference, [click here](#) to register on-line, or simply complete this form and fax to 602.257.5188, or mail to the address below. Questions ? 602.252.8866 or [creditinfo@nacmaz.org](mailto:creditinfo@nacmaz.org)**

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.)

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charge to credit card:      VISA                  MasterCard                  AMEX

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

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

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

Fax to 602.257.5188 or mail registration and payment method to:

**Southwest Business Credit Services  
P. O. Box 11274, Phoenix, Arizona 85061-1274**

**Cancellations must be received 72 hours prior to the event to avoid full price billing.**

**No-shows will be billed at full price.**