

# Excellence

August 07

A newsletter for the members of Intermountain Credit Education League (ICEL)

Thursday  
August 9  
ICEL

Danny  
Wheeler, CCE

Learn all about  
NACM Graduate  
School of Credit  
& Financial  
Management

## President's Message

D'Ann Johnson, CBF  
Roofers Supply

We haven't even been traveling together that long and already I've taken a detour.

Detours are commonly thought of as a nuisance, just another delay and endless amounts of construction. These unexpected turns don't always have to turn into a less than desirable waste of time. The next time you find yourself wandering down the road less traveled, take a moment to look around. You might just find yourself pleasantly surprised.

I took a position at a company that worked mainly in consumer goods, not much for the credit side, but the collections aspect was still there. There were also the small claims filings, the aging reports and spread sheets. Things that we, as credit people, do on a daily basis.

I was happy in my new position and the people were wonderful; like being on vacation at a five star resort—my every whim was fulfilled. For instance, my chair broke. But, rather than giving me another chair or repairing my current chair, they purchased a brand new chair for me. When my

computer refused to boot up one morning, I called the IT department to request some assistance and was brought a brand new computer! A girl could get used to this!

As time went on, the detour kept taking me further and further from credit. Collections were still there, but soon I found myself doing accounts payable, payroll, and then office manager/business consultations. Pretty soon I found myself so far removed from real credit that I was beginning to wonder if I remembered how to even pull a credit report let alone read one!

I realized that was not where I really wanted to be. I needed something more than sitting behind a desk creating spread sheets and reports all day. That's when I saw the final detour sign, flashing brightly on the side of the road, encouraging me to make the turn and get back on the right road of personal satisfaction. So I took a look around, a last moment to appreciate the lessons that I had learned and the opportunity this detour had given me, and with a deep breath, I turned the wheel and hit the gas!

Now I'm back on the right road or at least the right road for now. Life is full of detours

and sometimes we get to choose which ones we want to take. They give us an opportunity to experience something different, trying it on, seeing if it fits. But, they also afford us the choice of returning to a deeply satisfying career.

So, on we go. I hope you're enjoying the ride as much as I am. And if you take a detour, it's okay. We'll still be here when you get back.

## August ICEL Luncheon Red Lion Hotel

**Speaker:**  
Danny Wheeler, CCE  
Credit Manager, Hoyt  
Archery Co.

Danny will review his recent experience at the NACM's Graduate School of Credit & Financial Management.

This is a great opportunity to find out how to fine tune your credit skills at a graduate level.

- How graduate school would benefit members
- Review of classes and topics
- Building professional relationships
- Specific topic discussion
- How you can get involved
- Q & A Session

Cost: \$13.50  
For reservations contact  
Georgette Bevan at 433-6116  
email: GBevan @nacmint.com

## ICEL Spotlight Linsay Steiger Wheeler Machinery Co.

By Caryl Nielsen, CBF  
Valley Glass, Inc.

Linsay Steiger has been working for Wheeler Machinery Co. for last 3 years in the credit department. This is her first experience working the collection side. She has gone from entry level to a seasoned collector. She enjoys working with her customers and hopes to continue gaining more knowledge and experience in this area.

Linsay has a high school diploma and plans on continuing her education in the future by taking some college courses. Linsay has taken the first step to continuing her education by becoming a member of ICEL in March, 2007.

She comes from a family of 5. Linsay has one brother and one sister. They are a very close family that loves spending time with each other.

Linsay loves camping and being outdoors and spending time with her family. Her hobbies include volleyball, going on car trips, watching movies, visiting family members out of state, having her nails done and getting pedicures. She also loves driving in the mountains.

## July Summer Social Recap

By Erin Doll, CBA  
Mountain Contractors Supply  
Group

This month was our Summer Party. Our theme was Pirates of the Caribbean. It was held at the NACM offices in the evening. We had yummy BBQ ribs & chicken and all the fixings from Joe Morley's, with delicious Mud Pie for dessert.

Before dinner we had a fun game of pin the eye-patch on the pirate. Fun prizes like pirate rings, sword pens, and skull suckers were awarded to those who were able to get their eye-patch on the pirate. Everyone also received a pirate treasure bag that contained yummy candy, pirate tattoos, a pencil and some other fun stuff.

After dinner it was time for B-I-N-G-O. Prizes ranged from gift cards to Starbucks, Jamba Juice and other food places to Target, Megaplex and gas cards. There were also two packages from the Hilton. The grand prize was a stay at the Hilton plus a \$50 gift certificate to Gastronomy!!

The gathering was lots of fun! It was an evening to socialize, relax and enjoy the festivities. Hope to see you there next year!



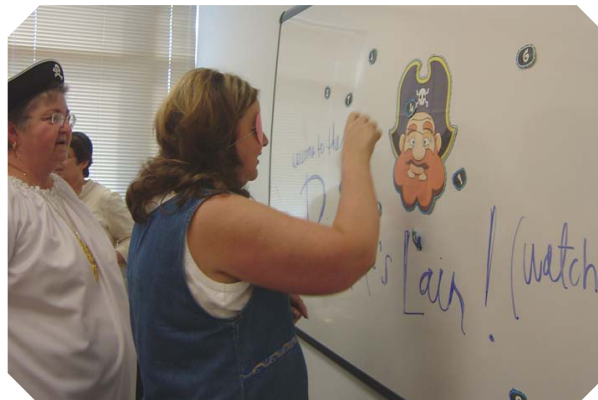
Sandra Brown and Kim Pool  
Just walk straight ahead!



Scott Lee and Allen Vickers  
Thank you Scott for all your help with  
the decorations



Erin Doll, Brenda Martinez  
and Georgette Bevan enjoying  
goodies and great company



Sharon Lake looks right on target for the Pirate's nose

## It's About Time

by Larry Brooks, CPA, CCE  
Credit Manager, ARUP Laboratories

I attended a meeting last week where we were reminded of the following fact. Although we each have different income levels, live in different homes and neighborhoods, and drive different vehicles, we all share one thing in common. What is that? Of course, it is the amount of time that we have. Regardless of any other differences, each person has 24 hours per day, 7 days per week, and 365 days per year.

While the full 24 hours per day may not be entirely discretionary (after all, most of us have to work, require a certain amount of sleep, etc.), there are periods of available time where we can choose how it is spent. We can spend our (non-mandatory) time on hobbies, go on trips (vacations), just plain relax or goof off, or use it for educational pursuits.

Oh, did I say "educational pursuits?" Yes, I did and I make no apology. The way we spend our time today could very well dictate how much arbitrary time we have available in the future. It is the same principle as investing money. If you squander your money now, it will be unavailable in the future.

The wise use of your time now (education, for example) could produce results, which could give you more optional time in the future. Please, allow me to illustrate. If obtaining more education resulted in a higher paying job, investing the additional \$\$ wisely could make your retirement more comfortable. It might mean not having to get a part-time job to "make ends meet." Instead, you might have more open time to spend as you choose.

Here is an acronym that each of us can use to help remember to use our **TIME** wisely.

### **To Involve Myself Educationally**

And, you don't have to be enrolled in school classes or sitting for certification exams to be involved. For those who have already obtained a degree(s), certification(s), you can still be involved educationally. You can avail yourself of the opportunity to assist others in their educational endeavors. For instance, ICEL provides the forum for helping those in pursuit of their professional certifications. If you would like to help, please contact any board member or Georgette at the NACM office.

In conclusion, please remember to use your "TIME" wisely. The payoff might be much greater than you think.

## Fall Semester Begins August 22nd!

In the July/August 2007, Vol. 109, No. 7 of the *NACM Business Credit Magazine*, there was an article on page 32 titled, GROWTH ECONOMY BOOSTS DEMAND FOR CREDIT PROFESSIONS. The article went on to say that economic growth is driving strong demand for credit and collections professionals. Across the country, recruiters report that companies are expanding their teams to support revenue growth and capitalize on new business opportunities.

Don't wait to get on the credit professional bandwagon. Sign up for fall semester by contacting Georgette Bevan,

No money? ICEL scholarships are available!

Afraid? You won't be alone. Lifelong friendships are forged in these classes!

Remember, it only takes 3 classes to be qualified for the CBA exam. What are you waiting for?

**Education is  
the BEST  
Investment  
you can make!**



**Congratulations!  
To Our Newest CBA's**

**Patty Fullmer, CBA**  
BMC West

**Brenda Martinez, CBA**  
La Point Automotive

## Congratulations! 2007 National Honors Award Program Recipients!



Barbara Mackay and Janae Jeffs, both national award recipients at the 2007 Credit Congress in Las Vegas

### Barbara Mackay

The National Association of Credit Management (NACM) and Robert Half Finance & Accounting and Accountemps honored

Barbara Mackay with the NACM/Robert Half Finance & Accounting and Accountemps Student of the Year Award. Barbara is the credit manager for Intermountain Concrete Specialists. Mackay was chosen as Student of the Year for taking on the hard work of higher education, compounded with work, family, NACM and civic responsibilities. She took this responsibility head-on with a positive attitude and a determined focus.

### Janae Jeffs, CBF

Janae Jeffs, CBF, is the credit manager of Muir Enterprises. She received the CBF Designation of Excellence Award at the 2007 National Credit Congress in Las Vegas.

As a CBF Designation of Excellence Award recipient, Janae has shown that she is moving forward in her profession through continuing education and is devoted to the credit community as she strives to excel.

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