

# Excellence

May, 2006

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

Thursday  
May 11  
ICEL  
Luncheon  
*Red Lion*

**Credit  
Education  
Recognition  
Luncheon**



Bonnie passing the gavel to new President, Larry Brooks

## President's Message

Larry Brooks, CPA, CCE  
ARUP Laboratories Inc.

## Preparation For The All-Star Game

Now I've succeeded in getting your attention. At least, I presume so, by the fact that you've read this far. "What kind of an All-Star Game am I talking about?"

As you know, the name of our organization is the Intermountain Credit Education LEAGUE. Only one of the definitions in the Webster's Dictionary I consulted, for the word "league," refers to sports teams. The one applicable to us, states that a league is "an association of . . . . individuals for common action."

I submit that each and every one of us is just as much a professional in our setting as the "major leaguers" are in their respective sports. We have gone through many hours of training, in the form of education (monthly ICEL meetings, Credit and Education classes, etc.) and experience (on-the-job training, work experience, life experiences). We have also participated in other worthwhile endeavors all designed to make us better players. Some examples are: Giving service as a mentor, being mentored, attending Industry Credit Group

meetings, serving on the Board of Directors and/or serving on any of the various committees.

The point I would like to make is that we don't know when (or where) the All-Star game is going to take place, or what position we are going to be asked to play. I'm suggesting that we should be doing all we can to prepare ourselves so when the moment arrives, we'll be ready.

Ideas of some possible "all-star plays" are as follows. It may be collecting that delinquent account that others were unable to collect. It may be denying credit to that unworthy potential customer that would have only added to your collection problems. It may be explaining to the sales department why granting credit in certain instances is not a good idea. It may be contributing to others' success by teaching them what has helped you. It may be listening to what others are trying to teach you to help your situation. It might even be preparing to accept that promotion and taking on additional responsibilities. Occasionally, you may be the only one who realizes a big play was made or the importance of your actions. That's okay. You can have the assurance that you came in prepared, gave it your "best shot," and that the outcome was the best it could be under the circumstances.

In 1992, a movie was produced about an all female baseball league entitled, 'A League of Their Own.' One of the movie's taglines was "To achieve the

incredible, you have to attempt the impossible." I believe that each of us can help contribute to the success of ICEL, making it a "league of our own." We can do this by looking around for ways to increase our own abilities and also by taking the opportunity to help others.

**ICEL Luncheon**  
**Thursday, May 11**  
**Red Lion Hotel**  
**11:45 a.m. - 1:15 p.m.**

## Credit Education Recognition Luncheon

**Professional Designation  
SPEAKERS:**

D'Ann Johnson, CBA,  
Kenworth Sales Co. Inc.  
Kelly Kunz, CBA, Martin  
Door Mfg.

- Learn more about the education and professional designation process
- Hear about how education has impacted the lives and careers of recent recipients
- Get motivated to start or continue your credit education goals

Presentation of Professional  
Designation Plaques  
Credit Management Certificates  
Class certificates of Completion

Cost: \$20

For reservations contact  
Georgette Bevan at  
487-8781, ext. 116  
email: GBevan @nacmint.com

## Recap April Business Meeting

Connie Johnson, CBA  
KSTU Fox 13

April's luncheon was ICEL's Annual Business Meeting with Bonnie Snider, CCE, President, presiding. This is the time of year when members of ICEL elect their new Board of Directors.

The Treasurer's Report was given by Lisa Keller, CBA; the Auditor's Report by Shane Inglesby, CCE; the Education Report by Patty Fullmer, the Program Report by Larry Brooks, CPA, CCE; and the President's report by Bonnie Snider, CCE.

President Bonnie Snider presented Larry Brooks as the new ICEL President with the changing of the gavel and Larry reciprocated with the "gavel plaque" and thanked Bonnie for all the work she's done over that past year.

Congratulations to our new board members!

Nina Flurer, CCE, Beehive Glass  
D'Ann Johnson, CBA, Kenworth Sales Company  
Caryl Nielsen, CBF, Valley Glass, Inc.  
Dave Hall, XPEDX

And a very big THANKYOU to our retiring Board members!

Ernie Daigle, CBA, Councilor  
Lisa Keller, CBA, Treasurer, Butterfield Lumber  
Sharon Lake, CBA, Programs Assistant, MESCO  
Barbara Mackay, Publicity & Historian, Intermountain Concrete Specialities

Please remember to support your Board of Directors and volunteer for committees. It's a great way to meet people in the industry and a great way to get your name on the ballot for next year's election.

### 2005-2006 ICEL Board of Directors



back row L to R: Nina Flurer, CCE; Larry Brooks, CPA, CCE, President; David Hall; Patty Fullmer; Connie Johnson, CBA; D'Ann Johnson, CBA; front L to R: Councilor, Bonnie Snider, CCE; Marianne Maddox, CBA; and Caryl Nielsen, CBF

### 2004-2005 Retiring Board of Directors



2004-2005 President, Bonnie Snider, CCE; Ernie Daigle, CBA, Councilor; Lisa Keller, CBA, Treasurer; Barbara Mackay, Publicity & Historian; and Sharon Lake, CBA, Programs Assistant (not pictured)



2004-2005 Councilor, Ernie Daigle, CBA, presenting Bonnie Snider, CCE, with an award for her outstanding job as President



We all appreciate Georgette Bevan, CCE, for the many hours of service she gives to ICEL

## Working With Challenging Debtors

Connie Johnson, CBA  
KSTU Fox 13

At a recent ICEL Luncheon the question of how to deal with hostile debtors came up. Here are some ideas I'd like to share.

Your #1 objective is to defuse the debtor! Two people can't have a reasonable discussion if one of them is angry.

### Let Them Vent (then work to redirect the conversation)

Ask debtor questions like "and what else bothers you about this situation" until they run out of things to say. You may find a very cooperative person on the other end of the phone.

### Sympathize With the Debtor's Situation and Empathize With Tough Situations

Overwhelming debt can make reasonable people unpleasant and hostile. Reacting to hostility with hostility is adding gasoline to a fire.

### Be Professional and Show Respect

You get more bees with honey . . . and more money too! A debtor may be sensitive to your opinion of their character. Always maintain a professional tone and an

attitude of respect, even when it's not reciprocated.

### Remove Communication Barriers

We are all human. Find something you have in common like work, family, hobbies or interests. Get the debtor to identify with you. Keep notes of personal information you learn. Next time you call ask "how is your new puppy, car or child?"

### Redirect the Conversation

Tactfully redirect the conversation to the reason for the call.

### Prepare to Collect

Be as familiar as possible with the debtor. Ask sales personnel about individuals and situations. Find out everything you can to help you defuse and win over this debtor.

### Get to the Bottom Line

Do you have the money? Why won't/can't you pay? Learn to recognize stalls and untruths by visual or audible clues.

### Be the Solution

When you've done all that you can do to disarm the debtor, negotiate. If you need more expertise in negotiating, read a book! There are terrific negotiation books through NACM. Negotiate to find the win-win solution.

### Be Prepared to Compromise

You and the debtor will probably

both make concessions to find the solution. If the debtor is slow in catching on to the "negotiations game" try being up front and state, "Ok, I've shown you that I'm willing to work with you, now it's your turn!"

### Offer Options

"Can you pay the entire amount today, or would 1/2 today and 1/2 next Wednesday work better for you?" Clearly state consequences and be willing and able to impose them.

### Be Firm and Businesslike!

Don't state anything you are not prepared to do. Be precise. "If your payment is not received within 5 days, I will have no alternative but to (state your options)."

### Know When It's Time To Move On

There is a point when profit margin is exhausted. At this point your time is better spent on valuable and profitable business. Turning the debt over for collection is the most profitable option for your company.

Try NACM Collections, you might find you like it.

## 2006-2007 ICEL Board of Directors

### President

Larry Brooks, CPA, CCE  
ARUP Laboratories, 583-2787  
brookslm@aruplab.com

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gbevan@nacmint.com

Newsletter, Toni Larsen  
NACM BCS, ext. 101  
hm. FAX 277-5498  
horsinaround@sisna.com

## ICEL Spotlight

Barbara Mackay  
Intermountain Concrete Specialties  
by Caryl Nielsen, CBF, Valley Glass

Barbara started her working career with Blue Cross/Blue Shield in November of 1969 and was employed there until December, 1982. She worked for two general contractors doing various AP, AR, Payroll, and secretarial duties. She started with Intermountain Concrete Specialties in October of 2000. She thoroughly enjoys her work and all that this career has brought with it.

She is a graduate of South High, Class of 1969. She attended SLCC in Accounting and Business Management. She has also been taking classwork toward her CBA certification and plans to continue this fall.

She is married to John who is a motorcycle fanatic. They are raising Barbara's 9 year old grandniece, Monique and share time with John's daughter and grandson.

Both John and Barbara are extreme UTAH JAZZ fans and follow the NBA. This time of year is fun as they watch to see who will be the NBA champions. They are also big U of U fans, especially football.

Barbara continues to work with her church on several fairs and carnivals during the year. She was recently asked to coach Monique's softball team which will be a new challenge for her.

On weekends, John and Barbara enjoy taking trips to see family in Hailey, ID.

### **Congratulations to ICEL's Newest Professional Designees:**

Sharon Lake, CBA, MESCO  
Nina Flurer, CCE, Beehive Glass

## Looking Ahead:

May 20 – 23  
NACM Credit Congress & Expo,  
Nashville, TN  
June 12  
Professional Designation Paperwork  
Deadline (July 25 Exam)  
June 13  
Designation Kwik-Start  
July 13  
ICEL Summer Social, 5:30 p.m.  
Dinner & Bingo, Red Lion Hotel  
July 12, 19, 26  
NACM Credit Boot Camp  
July 25  
Professional Designation Exam  
Aug 18  
NACM Member Golf Outing,  
Wasatch State Golf Course  
Aug 23  
Fall Semester begins  
Oct 4-6  
Western Region Credit Conference  
(Monte Carlo) Las Vegas  
Sept 25  
Application Deadline for Professional