

# Excellence

April, 2006

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

Thursday  
April 13  
ICEL  
Luncheon  
**Red Lion**

**Annual  
Business  
Meeting and  
Election of  
Officers**

## President's Message

Bonnie Snider, CCE  
Alder Sales Corp.

ICEL is a wonderful organization. The bylaws say it has been set up "to promote and advance the interests in the credit and financial field; to encourage and promote education in the duties and responsibilities of credit management; and to foster and promote the purposes and policies of the National Association of Credit Management Intermountain."

ICEL accomplishes these goals by providing a monthly speaker at our program meeting to inspire and educate us to be better at handling our credit responsibilities. By providing scholarships, ICEL encourages members to gain the knowledge needed to do their jobs as experts and earn their credit designations.

April is the month the new Board of Directors for ICEL is chosen. In this newsletter are the biographies of the seven candidates for the board. Please read the bios over and choose four candidates you would like to have serve on the new Board of Directors for the coming year.

We have a lot of talented people in ICEL. Many of you would be great additions to our board. You have great ideas and wonderful talents ICEL can use. If you want to make a difference in ICEL, please sign up to be on a committee for the coming year. If you want to be on the Board

of Directors for ICEL in the future, committees are a great place to start to be recognized as a potential candidate by the other ICEL members.

This will be my last article as President of ICEL. It has been a great year. I am so grateful to the board members and the committee members for all of their work. They provide us with great speakers for our programs and wonderful articles for our newsletters. This information increases our knowledge and our ability to succeed both personally and professionally.

Those who will be leaving the Board of Directors this year are Sharon Lake, MESCO; Lisa Keller, CBA, Butterfield Lumber; and Barbara Mackay, Intermountain Concrete Specialties. Ernie Daigle, CBA will also be leaving us as Councilor.

I would like to thank Barbara Mackay and Connie Johnson, CBA for their great work on the newsletters, Lisa Keller, CBA, and Marianne Maddox as Treasurer, Larry Brooks, CPA, CCE; Sharon Lake, Shane Inglesby, CCE; and Sandy Brown for the programs, Patty Fullmer for education and Ernie Daigle, CBA as Councilor. I would especially like to thank Georgette Bevan, CCE, NACM for all of her help as Secretary and Education Coordinator.

Remember, ICEL is what you make it. We need your thoughts and ideas. Let's keep it great by making it better. Thank you for the opportunity to serve as your President.

## ICEL Luncheon

Thursday, April 13  
Red Lion Hotel  
11:45 a.m. — 1:15 p.m.

### **Annual Business Meeting and Election Of Officers**

This is one of the most important meetings of the year. It is the meeting where you voice your opinion to choose your ICEL leaders for the next two years. Taking part in an elective process, especially where your vote really counts, is very fulfilling.

There will be a recap of the yearly events and a giant round of applause for the President and Board of Directors who have so diligently served ICEL for this past year.

Nominees for the 2006-2007 Board of Directors are:

Nina Flurer, Beehive Glass  
D'Ann Johnson, CBA,  
Kenworth Sales  
Janae Jeffs, CBF, Muir Enterprises  
Connie Steed, CCE,  
Rasmussen Equipment  
Sandra Brown, Schmidt Signs  
Caryl Nielsen, CBF, Valley Glass  
David Hall, XPEDX

Bios and photos on pages 2 and 3

Cost: \$13.50  
For reservations contact  
Georgette Bevan at  
487-8781, ext. 116  
email: GBevan @nacmint.com

**Nina Flurer, Beehive Glass**



Nina received her B.S. Degree from the University of Utah in

2003 which included some of the following classes: finance, economics, accounting, management, marketing, communications, business writing, public speaking and German.

Before taking over the reins for Beehive Glass, Nina worked for KSTU Fox 13, Arnold Machinery Company, and Sysco Food Services of San Diego to name a few. Since she has been at Beehive Glass, Nina has set up their credit and collections department.

Nina Flurer believes you need to have continuing education in this field if you want to succeed, because it is constantly changing.

The only way to be successful in an organization AND for the organization to succeed is for members to be involved! Nina would look forward to an opportunity to serve on the board and enjoys every opportunity to work with NACM and its members.

**D'Ann Johnson, CBA  
Salt Lake Credit Manager  
Kenworth Sales Company**

D'Ann is new to the world of credit.



The last company where she worked didn't pull credit reports, trusting that their customers would pay.

She then worked for twelve years for a company that gave her the opportunity to work with people from all walks of life, in all industries from all over the globe. This gave her a good sense of people and what makes businesses successful.

She started her career in credit two years ago at Kenworth Sales. Her boss, Susan Lujan, CCE, an ICEL past President and current board member of NACM) and Georgette Bevan, CCE, put her on the fast track to credit accreditation. She loved every minute of it except maybe the accounting classes. She successfully tested and pasted her CBA exam and is currently in classes to sit for her CBF in the fall. If you choose to elect D'Ann to the board at ICEL, she promises to bring her sense of humor and her "Education isn't everything – it's the ONLY thing" attitude.

**Janae Jeffs, CBF, Muir Enterprises Inc.  
dba Muir Cooper Canyon Farms**

Janae received her AAS in Accounting from the Salt Lake Community College.



She graduated Summa Cum Laude in 1990. She received her CBA in May of 2004 and her CBF in November of 2005.

She was the Credit Mgr. for Centech West Jordan 1990-1994, and Credit Mgr. for Muir Enterprises SLC from 2002 to the present.

Janae was the Co-chairman of the Food Group and then Chairman 2002-2003. She served on the Legislative Committee 2003-2004, the Education Committee 2004-2005, and attended Credit Congress last year in New Orleans.

She placed 6th in Business Principals at the National PBL competition in 1990.

Janae owns a small bookkeeping company and is a Costume Designer for Stage Right Theatre Company

As a beneficiary of many seminars, classes and industry group meetings, she feels it her duty to give back to ICEL in any way she can. By serving on the Board of Directors, she feels she can help ICEL continue to grow and strengthen. She has benefited both personally and professionally from associating with ICEL and NACM members and has gained tremendous knowledge from the luncheon speakers.

Janae is willing to commit time and energy to promote the success of ICEL, which will in turn promote the success of all member companies.

**Connie Steed, CCE  
Rasmussen Equipment Company**

Connie has over 20 years in credit management and business operations. She is a resourceful problem solver



with exceptional communication skills which allow her outstanding rapport with customers, suppliers, peers, and management. She has conducted meetings and presented seminars and training sessions. Connie is very self-motivated and well organized. She has the ability to work well under pressure and deadlines. She has worked with the Small Business Development Agency to provide programs and train new business owners regarding the importance of credit and accounts receivable management.

She has published articles in the *Credit Line* and *Credit Today*.

Connie has presented seminars on secured transactions. She is an active mentor for people working for accreditation in the credit profession. If a member has a credit question, Connie is often the 'go to' person for an answer.

Connie has been a member of ICEL since 1987 when she found out how important this organization is to its members. She credits much of her success to ICEL and wants all members to enjoy and benefit as she has. She believes that in order to benefit, each member must become active in the operation of ICEL as board members or committee members. She served as a Board Member and President in the 1990s and would like to help this great organization again if given the opportunity.

#### **Sandra Brown, Schmidt Signs**

Sandra Brown has been the Credit Manager of Schmidt Sign Service, Inc. for 30+ years, where she wears many hats, including payroll and just about everything else.



Sandy has been an active member and strong supporter of both NACM and ICEL for many years. Sandy has served on the entertainment, education & membership committees for both NACM and ICEL numerous times. Sandy has been Industry Credit Group chairman and vice chairman and has attended many credit congress & western regional conferences.

Sandy has served on the ICEL Board of Directors (ICEL President, 2003-2004). She is an excellent organizer and delegator and possesses a great love for its members.

She feels the most she can offer to the Board of Directors is her years of service in the credit field. She loves ICEL and NACM and feels membership is a privilege. She would like to pass this enthusiasm on to other members so they can appreciate all the benefits offered by ICEL.

#### **Caryl Nielsen, CBF Corporate Credit/Collection Manager, Window Plant Manager, Valley Glass, Inc.**

Caryl has been an active member of NACM since 1994. She



belongs to the Ogden Contractors and Salt Lake Contractors Industry Credit Groups where she has served as both the Co-chair and Chair. She feels the knowledge and information received by attending these groups and from her peers is priceless.

ICEL gave Caryl the support necessary to achieve her educational goals. She achieved her CBA in 2001 and her CBF in 2005 and is currently studying for the CCE designation.

In May, 2001, she was a guest speaker for the ICEL/NACM Awards Luncheon. The warm welcome and the full attention of the members was a memorable experience for Caryl.

She has been awarded the 2006 NACM BCS CBF Excellence Award and has been nominated for the National level.

Caryl is very proud to be affiliated with organizations like NACM and ICEL.

#### **Dave Hall, XPEDX**

Dave attended the Salt Lake Community College and So. Utah University



in Cedar City. He plans to sit for his professional designations.

Dave has been active in ICEL having previously served on the Board of Directors. He is an active member of NACM and has served as Chair and Co-chair of the Fine Paper Industry Credit Group which he attends regularly.

He worked at Zellerbach for 5 years before moving to XPEDX where he has worked for the past 10 years.

Dave enjoys most sports: snowboarding, baseball and softball, hiking and scuba diving. He also attended the Skip Barber Racing School in California and qualified in races all over the Western U.S.

Susan Lujan, CCE, who worked with Dave for a number of years, commented that he has a very special sense of humor and wit.

Dave feels it is an honor to be nominated and would like to serve on the ICEL Board of Directors if elected.

### **2006 Western Region Credit Conference October 4-6, Las Vegas Monte Carlo Resort & Casino**

Look for the details of Western Region Credit Conference in the mail outlining speakers, topics, registration etc. Make sure you register in time to get the NACM early-bird discount.



Price: \$45/Person  
 6-6:30: Annual Stockholders' Meeting  
 6-6:45: Social Period Cash Bar  
 7:15-8:00: Superb Dinner, Prime Rib or Chicken  
 8:00 - 9:30: Installation of Officers & Directors  
 Awards Presentation,  
 Credit Executive of the Year  
 DOOR PRIZE DRAWING

**New Location:**  
**Gardner Village, The Gathering Place**  
**1100 West 7800 South, West Jordan, UT**  
**Dress: Country Western or**  
**As Your Favorite County Music Artist**

**\$500 Grand Prize !**  
*Approximately An 85% Chance  
 Of Winning A Prize*  
**First Time Attendee Special  
 Cash Drawing!**  
**Fabulous  
 Prizes !**

To sign up, or for more information,  
 Contact Georgette Bevan, CCE,  
 801-487-8781, 800-977-6226, ext. 116

## **Jeris Rae Baldwin, CCE NACM/ICEL Scholarships**

Created in loving memory of an extraordinary  
 Credit Manager



Jeris Baldwin, CCE

**Qualifications:**  
 Must be an active  
 NACM member  
 who has been  
 enrolled and suc-  
 cessfully completed  
 at least 2 business  
 credit classes for  
 certification within  
 the last two years  
 and/or an ICEL  
 member with at

least 80% attendance at ICEL meeting in the  
 last year.

**JERIS RAE BALDWIN CBA  
 JUMP-START SCHOLARSHIP:**  
 Applicant must have completed, or be current-  
 ly enrolled in the 3rd required course for CBA

Scholarship includes:

NACM National Registration	\$160.00
NACM CBA Exam Fee	<u>\$210.00</u>
NACM BCS Review Classes	\$ 75.00
	\$445.00

**JERIS RAE BALDWIN CREDIT  
 CONFERENCE SCHOLARSHIP:**  
 \$1,000 Credit Congress Scholarship to pay  
 one full delegate conference registration,  
 and additional conference fees at recipient's  
 request. The balance of the scholarship  
 funds will be distributed in the form of a  
 credit to the member company bill or a  
 check toward conference expenses.

Winners to be announced at the Spring  
 Banquet, April 21, 2006.

Applications can be obtained at  
[www.nacmint.com](http://www.nacmint.com) under News &  
 Resources, forms, or contact Georgette  
 Bevan, GBevan@nacmint.com or  
 (801) 487-8781 ext. 116.

**Applications must be received by  
 Monday, April 17, 2006.**

# Be Bold and Volunteer!

by Lisa Keller, CBA  
Butterfield Lumber

“Whatever you can do or dream you can, begin it. Boldness has genius, power, and magic in it.”

Goethe

Boldness has many meanings in the dictionary: daring, impudent, saucy, conspicuous. We each face boldness everyday, both personally and professionally. Think about the child who boldly tells you “no” to whatever request you make, and the past due customer who does the same. Think about the driver who cut you off on the way to the office this morning, boldly switching lanes without regard to those around him. Now, think about those in our midst who have used boldness for good.

How many tries did it take before many of our modern day conveniences worked; electricity, telephones, computers – you name it, the individuals who created

these things were nothing if not bold.

We too can be bold. We must, in our jobs, be willing to meet danger and take risks. It is our association with ICEL and NACM that prepares us with the knowledge and tools to take these risks. These great Associations are nothing without terrific members like YOU.

I know it seems like a distant dream right now, but soon it will be spring, the time of year when ICEL and NACM will be looking for volunteers for committees. Why not be bold this year and volunteer. The opportunity to serve is available to anyone willing to roll up their sleeves and get involved on committees ranging from entertainment to legislative. The rewards are great, and the risk is minimal. Come on, be bold and volunteer.

# Recap on ICEL March Meeting

By Connie Johnson, CBA  
KSTU Fox 13

Craig Moody, real estate broker and political consultant, spoke on what took place beyond the issues that received headlines of the most recent session of the Utah State Legislature and how what occurred could impact your business.

Craig spoke about how having a budget surplus makes things more difficult, not less difficult.

He also touched on the following bills:

H.B. 109 Sales and Use Tax  
– Food and Food Ingredients.

S.B. 71 Consumer Credit Protection.

What you can do.

- Talk to your representatives.
- Be involved.
- Be sure to vote.

Remember the first three words of our constitution:

We the people . . . .

## 2005-2006 ICEL Board of Directors

### President

Bonnie Snider, CCE  
Alder Sales Corp 262-9700  
bksnider@alders.com

Marianne Maddox, CBA  
AchieveGlobal, 523-5581  
marianne.maddox@achieveglobe.com

Patty Fullmer  
BMC West, 565-3562  
pfullmer@bmcwest.com

Barbara Mackay  
Intermountain Concrete, 486-5311  
bmackay@ics50.com

Councilor  
Ernie Daigle, CBA  
Unisource 236-2402  
daigle01@unisourcelink.com

Secretary & Membership  
Martha Collins  
967-3071  
martybarty@aol.com

### Vice-President

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

Lisa Keller, CBA  
Butterfield Lumber, 255-4201  
lisa.keller@ubc.bz

Sharon Lake  
MESCO, 936-3890  
slake@mescoequipment.com

Connie Johnson, CBA  
KSTU/FOX 13, 536-1328  
connie.johnson@foxtv.com

Asst Sec & Ed Co-ordinator  
Georgette Bevan, CCE  
NACM BCS, 487-8781  
gbevan@nacmint.com

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

## ICEL Spotlight

by Barbara Mackay  
Intermountain Concrete Specialties

Instead of “shining” the spotlight on just one individual this month, I would like to take the time to acknowledge all of the wonderful members of the ICEL Board of Directors. I have had such a great experience being on the board because of the special talents of everyone who has served with me. Bonnie Snider is such a fantastic leader. She kept our meetings punctual, but we had a good time and got things done. Many thanks to Sharon Lake, Larry Brooks, Patty Fullmer, Lisa Keller, Ernie Daigle and Marianne Maddox for getting their articles turned into Toni Larsen on time. A big thanks to Connie Johnson for being my right hand and writing the recaps of the monthly meetings. She was attentive and got the notes we needed to report on the speakers. Last, but not least, thanks to Georgette for keeping the membership numbers, copying the agendas for the meeting and all the other things she does so well.

Thanks to all of you for making this experience a rewarding one. You’re all great!

## Featuring Basic & Advanced Sessions!

# 2006 NACM Mechanic Lien Update Seminar

April 25 & April 26  
NACM Training Center  
7410 So. Creek Rd., Ste. 301  
*Speaker: Dana Farmer  
Attorney, Lien Counsel*

### Basic

Wednesday, April 26, 9 - 11 a.m.

- What is a lien
- When to file a lien
- How do you protect lien rights
- How to use the SCR (State Construction Registry)

### Advanced

Tuesday, April 25, 1 - 4 p.m.

Wednesday, April 26, 1 - 4 p.m.

- New penalties for failure to release lien
- New lien foreclosure dates
- Liens on multiple parcels
- New rules on uniform lien waivers
- New changes to the SCR

Members \$65/session, Combined sessions \$115

Contact Georgette for more details:  
801-487-8781, ext 116, 800-977-6226