

Excellence

April 08

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

Thursday
April 10
Red Lion
Hotel
11:45-1:15

**ANNUAL
BUSINESS
MEETING AND
ELECTION OF
OFFICERS**

ICEL Is All About Its Members

D'Ann Johnson, CBF, Roofers Supply

The sole purpose of ICEL is to educate and promote education for those in the credit and credit related fields. Who makes up ICEL? You of course! And, who decides what programs, seminars and speakers are presented each year? Again, YOU!

Want to take a class? ICEL has a scholarship to assist you. Is there a seminar that peaks your interest? ICEL has got you covered! Simply contact one of the board members and make the suggestion or, better yet, volunteer to work on a committee where you can make your suggestions in person. Is Credit Congress calling you? ICEL is ready to help you answer that call with scholarships for either Regional or National Credit Congress.

Maybe you're more-low key, just want the basics. ICEL has you covered too! The ICEL Programs Committee does a phenomenal job of putting together premier speakers that motivate, educate, and provide information on topics that are timely and applicable to the credit individual, regardless of the industry you are currently in.

While all these things are terrific, let's not forget the very best part of ICEL... the ICEL members! The experience each and every one of you brings is what makes this organization great!

This is my last article as President of ICEL. When we started out a year ago, I told you we were starting a journey together and I have so enjoyed my time with you. I'd like to thank all the board members past and present, I've learned so much from each of you and I am truly grateful for your support. I'd also like to thank all the ICEL members. Serving as your President has been a wonderful experience and I appreciate each and every one of you!

So, now it's time to step out and let someone else into the driver's seat. But, while I'm no longer "driving the bus," I'll still be here, riding along side you, looking up the road. I hope you're as anxious as I am to see what's around the next bend!

Annual Business Meeting and Election Of Officers April 10, Red Lion Hotel, 11:45 - 1:15

Make sure that you plan on attending this important meeting. Your vote will determine the direction of ICEL for several years. Talk to the individuals running for the Board. If you have some great ideas for speakers or suggestions that will help ICEL improve, let them know. Get involved.

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

Nominees For ICEL 2008-2009 Board of Directors

Larry Brooks, CCE, A R U P

Nina Flurer, CCE, H & E Equipment

Mary Jane McIntosh, CBA, Henderson Wheel

Barbara MacKay, Intermountain Concrete Specialties.

Falelua Kaihai Kenworth Sales Co.

Kelley Kunz, CBF, Martin Door Manufacturing

Sharon Lake, CBA, MESCO

Penny Williams, Midwest Floor Coverings

Larry Brooks, CCE, CPA
ARUP Laboratories



Larry says he was born before the Civil War.

He attended Brigham Young University (or was it an Academy) where he received his B.S. degree in Accounting. Larry is a CPA licensed in Utah and earned his CCE in 2003. He has served on the ICEL Board and was the President in 2006-2007.

Larry was the Spelling Bee Champ in 1963—Kingsbury School, Memphis, TN.

Larry was chosen NACM BCS CCE of year. He is also Adjunct Faculty at Salt Lake Community College. In his spare time Larry likes to bake.

Nina Flurer, CCE
H & E Equipment



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. She is a member of ICEL and has served on the board the last two years where she is currently serving as the Treasurer. She is a member of NACM Intermountain and NACM Colorado. Nina has served on the Education Committee. She has participated in various Industry Credit Groups: Advertisers, Construction Suppliers, Equipment Dealers, Regional Construction Suppliers and the Food & Bever-

ages group in San Diego. Nina has earned her CCE designation and is currently the Regional Credit Manager for H&E Equipment Services. She has worked in Credit for the last twelve years.

Nina is a single mom, crazy busy, and has to travel for work too much. She loves to read and go camping when she has free time.

Mary Jane McIntosh, CBA
Henderson Wheel



Mary Jane started her career in 1973 working for Baskin Robbins scooping ice cream. She then moved to the automotive parts business in 1974 where she has worked ever since. She worked in the Jeep parts department of Hayes Brothers Buick/Jeep beginning the summer of '74 and in January of 1975 she began working at Henderson Wheel & Warehouse Supply where she is still employed today as the Credit/Office Manager.

She served on the Board of Directors for NACM BCS from 2005-2007 and enjoyed that experience very much. She remains very active with NACM and has served on several committees. She is also a member of the Automotive Group and has served as their Chairman.

In April of 2006 she received her CBA designation and continues to attend classes and seminars to increase her knowledge.

Mary Jane has been married to Clark for 30 years this September. She has a daughter and a son, who are both married. But, the best is her granddaughter, Addison.

This past year Mary Jane served on the Education Committee for ICEL. If she is elected to serve as a member of the Board of Directors she will do her best to continue to provide quality educational luncheons, scholarship opportunities, and continued networking opportunities.

Barbara Mackay
Intermountain Concrete Specialties



Barbara attended the Salt Lake Community College taking general business and accounting. She later took the first class toward achieving her CBA.

Before working for Intermountain Concrete Specialties, Barbara worked for Blue Cross and Blue Shield for 13 years and later for two general contractors doing payroll, A/P and A/R. When Barbara became the credit manager of Intermountain Concrete Specialties, she soon became a very dynamic part of NACM BCS. Barbara has volunteered to serve on various NACM committees and is known for her reliability and support. Barbara is an active member of FIVE (5) Industry Credit Groups and has served as Industry Credit Group Chair and Co-Chair. She has also served on the Board of Directors for NACM BCS and ICEL. Barbara is a frequent attendee of NACM Western Regional Conferences, National Credit Conference and NACM educational seminars.

Barbara was honored as the NACM Business Credit Services Industry Credit Group Person of the Year in 2006.

In 2007 Barbara was selected the Robert Half Student of the Year.

In addition to working full time and going back to school, and after raising her step daughter to adulthood, Barbara and her husband have adopted and are raising her grand-niece, Monique.

Barbara is a hard worker and feels she would bring experience and reliability to the ICEL Board of Directors.

Falelua Kaihai
Kenworth Sales Co.



Falelua has been with Kenworth Sales Company for just over a year.

She has been a member of ICEL for a year and has enjoyed it tremendously, especially the monthly luncheons. Falelua would like to help with ICEL.

She has many hobbies, but scrapbooking is her favorite and would like to help make a scrapbook of all the activities involving ICEL. She has been married to a wonderful man for almost 4 years! They purchased their first house last August in Tooele and love it! She is currently enrolled in her first accounting class and plans to continue her education! She is also a member of ToastMasters! Falelua would like an opportunity to be part of the ICEL Board.

Kelley Kunz, CBF
Martin Door Manufacturing



Kelley has been employed at Martin Doors 22 years where she started in the Accounting Department, AR, AP, then Assistant Credit Manager. As the Credit Manger she is continuing to do AR and AP. NACM and ICEL have been a large part of her education. She has been able to take advantage of scholarships and make lasting friends by sharing the same goals.

In addition to the support that ICEL provides, ICEL has supported her and encouraged her to continue with education and designation programs. This is a benefit for her employer and is big confidence boost for her. Kelley has been able to achieve many goals the past few years.

She would be privileged to help other member achieve their goals. One way would be to serve on the Board of Directors for ICEL.

Sharon Lake, CBA
Mesco



Sharon has worked for Mesco, an equipment rental yard, for the past 18 years as their Credit and Office Manager. She takes care of just about everything in the office except for making coffee. She said she has to draw the line somewhere!

Sharon has been a member of ICEL and NACM for at least 15 years and enjoys attending meetings and is always learning something new. As a recipient of several scholarships, which she used to earn her CBA, Sharon feels it is her obligation to pay back the organization by volunteering her service whenever possible. She has previously served on the ICEL Board of Directors and has been the Chairperson for the NACM Spring Banquet and Chairperson for the Equipment Group.

Volunteering is in Sharon's blood. She feels that what she gets out of volunteering far outweighs the many hours she spends. Currently she volunteers her time as the Judges Chair for the Miss Sandy Pageant and is also a Field Director for seven pageants within the Miss Utah Scholarship Pageant program. Sharon has been honored by the City of Sandy as "Citizen Volunteer of the Year." She is a member of "Northern Utah Alumnae Panhelleni," an organization comprised of alumnae sorority women from across the country living in Utah.

If elected, Sharon will do her best to encourage others to continue their education. Sharon feels that you are NEVER too old to learn.

Penny Williams
Midwest Floor Coverings



Penny has been the credit manager for Midwest Floor Coverings for over 30 years.

She has been the Chairleader of the Lumber and Hardware Industry Group more than once and the Chairleader of the Floor Covering Industry Group several times.

She is an avid fan of industry groups and is continually referring non-member companies to NACM.

Penny has served on the NACM BCS Board of Directors. She was chosen as the 2007 Industry Credit Group Member of the year. She is also an active member of ICEL.

Penny and the team from Midwest Floor Coverings are regular winners at the NACM Summer Golf Outing.

She is a true Ute and never misses basketball games.

Penny feels that she has a lot to offer as a Board member for ICEL. She believes with the help of ICEL and NACM, and her day-to-day exposure to difficult business and credit decisions that she has a good understanding and education for what it takes to become a good credit manager and a large asset for any company.

April Credit Boot Camp Report For Duty

Wednesday, April 9

7:30 a.m. – 12:30 P.M.

NACM BCS Office, 7410 Creek Rd., Ste. 301 (1130 East), Sandy, Ut.

\$50 Members/\$60 Non Members



7:30 – 9 a.m.
Collection Calls:
What really works!

- Essential communication skills
- Guidelines for effective collection calls
- Typical customer reactions
- You are on a fact finding mission
- Collection Policy & Procedures

9:15 – 10:45 a.m.
Credit Reports:
Read, Interpret & Utilize
Everything On A Report

- Where does NACM get their credit information?
- Key to good credit decisions, facts before making a decision
- What's in an NACM report?
- Bureau Express Reports

11 – 12:30 p.m.
Credit Policy &
Credit Application:
Protection For
Your Company!

- Credit applications, tax certificates
- Terms and conditions of an open account
- Personal guarantee
- Refusing credit
- Policies and Procedures Manual:
Your weapons arsenal

Are YOU Prepared?

It's a Credit & Collections Battle Out There!

- Collection Calls–Tactical Offensive
- Business Credit Reports–Intelligence
- Credit Policy & Applications–Defensive

Basic training in the fundamentals of credit & collections.
Fast track your Credit & Collections Department with indis-
pensable information to protect and improve your bottom line.

To Enlist Contact Georgette at 801-433-6116

March ICEL Luncheon Re-cap

By Erin Doll, CBA, Mountain Contractors Supply Group

March's luncheon was our annual Boss's recognition meeting. Our speaker was Jake White. He spoke about Taming Anxious Organizations. He said there are three basic premises: 1) an organization has a life of its own with its own character, culture and identity; 2) an organization is a system of interconnected "parts" so a change in one part results in a change in another part; and 3) survival has always been an anxious business which is why the workplace drips with anxiety. The basic problem is our response to anxiety usually results in more anxiety because we tend to do dumb things when we are anxious. This anxiety then spreads to others in the system.

Jake then explained "Bowen Systems Theory." He said this is a multigenerational systems theory of emotional maturity that provides a framework we can use to improve our level of emotional maturity. Emotional maturity means we have "intellectual independence" from others in the group without sacrificing emotional closeness in those relationships. In other words you need to be able to approach things objectively without severing emotional ties with other people. In times of crisis instead of reacting emotionally, we should approach the situation intellectually while maintaining our relationships with others involved in the situation. This will tame anxiety.

In business, leaders can calm anxiety within their system/organization by: 1) being a non-anxious leadership presence; 2) assuming the "I position" (I instead of you, this sets the tone); and 3) navigating relationship triangles by remaining neutral (avoid taking sides and maintain contact with all parties in the triangle).

Jake recommended the following books for those interested in learning more about this topic: *The Anxious Organization* by Miller; *A Failure of Nerve* by Friedman; *The Dance of Fear* by Lerner; *Family Ties that Bind* by Richardson; *Extraordinary Relationships* by Gilbert; and *Social Intelligence* by Daniel Coleman.

Please join us next month for our annual election of ICEL board members.

ICEL Spotlight, Andy Carstensen, Rosi Office Supply

By Caryl Nielsen, CBF, Valley Glass, Inc.

Andy's first job out of high school was a shop helper in a steel fabrication shop. While there he learned how to weld and fit. Andy left there to be a driller's helper with his brother-in-law. He went from drilling man holes in streets 8' in diameter, to building bridge support columns, and then on to the big steel power poles. Andy moved on to another steel shop for a short time and then left due to school schedule conflicts. He ended up back at his first place of employment as a welder/fitter. Andy moved to another steel shop to be their inventory controller and thereafter became a truck driver, driving a 45 foot flatbed trailer for a new oil refining process company. He was laid off from this job and decided it was time to go into business for himself. Andy and his father opened a garage door company. Andy's duties ranged from sales and service to bookkeeping, taxes, payroll, collections, advertising and licensing. After 10 years of being in business for himself, Andy went to work for Rosi Office Products as the accounts receivable/credit manager. Andy was promoted within 9 months to his current position of general manager.

Andy graduated from high school and has a certification in Computer Programming. He has completed the necessary courses for the CBA designation and just needs to sit for the exam. In the Fall Andy plans to continue working toward the CBF designation.

Andy has been a member of ICEL since he began his employment with Rosi Office Supply.

Andy has been married to his high school sweetheart for 15 years. They have two boys, ages 9 and 11 and live in West Jordan. He loves to spend time with his family, camping, hunting, fishing, boating, and riding ATV's. He loves to cheer for his kids while they are participating in their sports. Andy also loves to coach and has coached soccer, baseball, basketball, and helps with football. He also plays on a men's softball team.

2007-2008 ICEL Board of Directors

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