

# Excellence

August, 2006

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

Thursday  
August 10  
ICEL  
Luncheon  
*Red Lion*

**Make The  
Best of  
What You  
Have**

## President's Message

Larry Brooks, CPA, CCE  
ARUP Laboratories Inc.

## Why Bother?

It seems that no matter how good a job we do on the front end approving new credit accounts, we still have some problem accounts—those that don't pay in a timely manner or don't pay at all. I believe that is the reason that most of my articles regarding our profession are geared toward the collection end of the business.

Do you ever have those days when you don't feel up to the task? Do you wonder if you are really making a difference? Especially in the collections area, it is sometimes hard to stay upbeat. The job is usually difficult without adding a negative attitude to the mix.

I created an acronym a couple of years ago which I will share with you. Hopefully, it will make a (positive) difference in your attitude. The acronym is WHY BOTHER? It was made with collections in mind but can be adapted to anything we are trying to accomplish which we perceive as a difficult task.

(W)hat do you want to say?  
Be prepared before you make your calls.

(H)ow is my message best communicated? Some people never answer their phone, but they will answer an email.

(Y)es. Getting an affirmative response from debtor.

(B)est effort. Having the satisfaction which comes from giving your "best shot."

(O)thers are depending on you, company, family, etc.

(T)each others by your example. Peers, supervisors, and subordinates can be strengthened and reinforced by proper example.

(H)elp others wherever help is needed.

(E)arn the respect you deserve. No "free throws." You have to earn it.

(R)espect will follow. Others may not always agree with you. But, if your motives and methods are appropriate and reasonable, and you show by your actions that you are committed, you will be respected.

Why bother? Because you CARE.

(C)an  
(A)lways  
(R)aise the level of your  
(E)ffort.

## ICEL Luncheon Thursday, Aug 10

**Red Lion Hotel**

**11:45 a.m. - 1:15 p.m.**

**Make The Best of  
What You Have**



Alice has seven children, a BA from BYU, almost an MA from George Wythe College and a best-selling book on clutter and streamlining.

She's a former grade-school and college teacher, hospital commissioner, spokesperson for the American Paper Recycling Institute and BYU Education Week lecturer. She was a guest on GOOD MORNING AMERICA, was the TV spokesperson for the bathroom cleaning product, 2000 FLUSHES, and host of "Your Home Specialist" on ABC TV's NORTHWEST NOW. Her former radio talk-show, "Lemonade Life," encouraged listeners to always make the best of what life handed them. She's been consulting and speaking on why "less is best," "bigger isn't always better," and how to make the best use of what space we have, for over 20 years.

Cost: \$13.50  
For reservations contact  
Georgette Bevan, CCE  
at 487-8781, ext. 116

## Recap July 13 ICEL Summer Social

By Caryl Nielsen, CBF  
Valley Glass, Inc.

The ICEL SUMMER SOCIAL was held at the Red Lion Hotel this year. It's a time for all ICEL members and their significant others or friends to come together each July and participate in a night of great food and fun.

Sandra Brown went all out this year. She created magnificent centennial table accents and wonderful prize bags. She also called a mean game of BINGO.



Bingo Babe, Sandra Brown

Connie Johnson, CBA with KSTU/FOX 13, was on hand to present Bonnie Snider, CCE, Alder Sales Corp, 2005-2006 ICEL President with the Presidents History Book. They did a great job of putting it together.

We all enjoyed a great summer buffet made up of salads, sandwiches, and cookies for dessert.

Bingo was the game of the evening, and I'm here to tell you that you have not played bingo until you have played LOSERS BINGO. It was a blast!!! We played until every member won a prize.

This was my first summer social and I highly recommend that everyone attend. It was FUN! FUN! FUN! So, members that were unable to attend, pencil it in on your calendar for next summer. It is a function you won't want to miss again.



A Night of Great Food and FUN!



Bingo bonanza winner,  
Patty Fullmer



The life of the party-April Tanner  
and Julie Ockler

Thanks to Nina Flurer, CCE, ICEL Historian,  
for taking photos at the Summer Social.

## ICEL Spotlight

by Connie Johnson, CBA

KSTU Fox 13

### Andrea Pearson

Reagan Outdoor Advertising

Andrea started working for Reagan Outdoor Advertising as an Accounts Receivable Specialist in February, 2006. Prior to Reagan, she worked



as a Paralegal & Collection Specialist for Richard Frandsen, as a Sales Associate at Meier & Frank, and as an Artist for Oquirrh Productions.

Andrea first got into credit while doing collection work for Richard Frandsen in 2002.

She graduated from Skyline High School in 1997 and has successfully completed all general coursework at the University of Utah.

Andrea is the proud owner of a blue 2 year old Weimaraner (that's a dog) named Blue. She also has 4 nieces and 2 nephews that she loves to spoil.

Andrea loves camping, hiking, fishing, and riding quads and dirt bikes in Southern Utah. She enjoys swimming, mountain biking, movies, reading, eating, and playing with Blue and her nieces and nephews. She also loves to draw.

Andrea is a new member to ICEL and we would like to take this opportunity to welcome her.

## Looking Ahead:

Aug 4: Scholarship deadline

Aug 9: Conducting the Credit Investigation, NACM Training Center, Kevin Luing, CBA

Aug 16: Basic Mechanic Liens, NACM Training Center, Lisa Keller, CBA

Aug 18: NACM Member Summer Outing, Wasatch State Golf Course

Aug 23: Who Is Your Customer? NACM Training Center, Steve Elggren, Attorney at Law

Aug 23: Fall Semester begins

Oct 4-6: Western Region Credit Conference (Monte Carlo) Las Vegas

Sept 25: Application Deadline for Professional Designation Exam (Nov 6 Exam)

Western Region  
Credit Conference  
October 4-6  
Monte Carlo Hotel  
Las Vegas, NV

Affordable Credit Training!  
Don't miss this opportunity!

## 2006-2007 ICEL Board of Directors

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

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D'Ann Johnson, CBA  
Kenworth Sales, 412-4309  
djohnson@kenworthsalesco.com

Nina Flurer, CCE  
Beehive Glass, 474-2153  
nina@beehiveglass.com

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

Dave Hall  
XPEDX, 974-4203  
david.hall1@ipaper.com

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

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

Caryl Nielsen, CBF  
Valley Glass, 801-399-5625  
caryl@valleyglass.com

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

Secretary & Membership  
Sandra Brown  
Schmidt Signs, 486-0193  
pinneylady@hotmail.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

# Credit Clinics



## Conducting The Credit Investigation

Aug 9: **What information do I need to make a good credit decision & how do I find it?**

**Instructor Kevin Luing, CBA, of Reliance Metal Center,** focuses on credit investigations by matching the customer (size, industry, etc.) with information that is truly valuable and cost effective. Kevin reveals where, when and how to obtain this information. Are there sources of information you may not be utilizing?

## Basic Mechanic Liens

Aug 16: **New to the construction supply industry?**

**Instructor Lisa Keller, CBA, of Butterfield Lumber,** hosts a step-by-step walk through the mechanic lien process. Who can file, what information is needed to file, how, when, and where to file.

## Do You Know Your Customer?

Aug 23: **Who are you selling and who is liable for payment?**

**Instructor Steve Elggren, Attorney at Law,** defines and clarifies the legal forms of business organization including the critical elements we must understand to work in credit: authority, agency, guarantees, and who is ultimately liable for debt. Do you understand the ramifications of your customer's form of business?

Wednesdays  
7:30 - 8:30 a.m.  
*Continental Breakfast  
Included*

NACM Training Center  
7410 So. Creek Rd., # 301  
(1130 East)  
Sandy, UT

Each Clinic:  
\$25/Attendee  
\$35/Non-NACM Member

To sign up:  
Georgette Bevan, CCE  
GBevan@nacmint.com

For more information  
801-487-8781, ext. 116