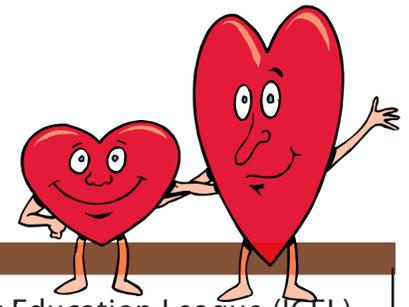


# Excellence



February 08

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

Thursday  
February 14  
ICEL

**Business  
Etiquette  
by Karl Childs**

**Red Lion  
Hotel**

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## President's Message Back To Basics

D'Ann Johnson, CBF, Roofers Supply

Now that the holidays are over and the decorations are (hopefully) put away for another year, it's time to get back to the business of business.

There is a lot being said and reported about the down turn in the economy. The housing market is in a slump, the mortgage industry is suffering from self inflicted woes, gas prices continue to increase and a presidential election looms large in every paper, newscast and magazine across the nation.

Here in my little world, I know that I can't control what happens, but I can control my reaction to it. Here are some steps that Roofers is taking to be proactive in the face of what could turn out to be a recession.

UPDATE CUSTOMER FILES. Yes, I know how time consuming this is but taking the time to go through your customer files may save you money on the back end. Here are some things to keep in mind when you are looking through your files:

- 1) Do you have a signed credit/trade application? How recent?
- 2) How current is the credit report? It would be beneficial to run another NACM or D&B report. A new report should be run if the account is past due or there has been a change in the ownership or removal of the personal guarantor (the latter two would require new applications). Laws have changed, does your application reflect those changes?
- 3) If there is a personal guarantor on the account, do you have a signature?
- 4) Is the account still active? If there has been no activity on the account in 12 or more months, you may consider putting together a list for your sales team to follow up, then move the inactive files to a separate filing cabinet or store them.
- 5) Do you have duplicate files for the same customer? You may be able to condense them into one.

Another suggestion, while going through your customer files, is to make copies of any tax exemption certificates that you have received and place them alphabetically in a binder. As you receive new or additional exemption forms, place a copy of the original (that you would keep in the customer file) in the binder. This allows quick and easy access to these documents if your customer is a repeat purchaser or (gulp!) in the case of an audit!

Now is also a good time to review what is needed when opening a new account or increasing credit on an existing account. What risks can your company afford to take? Under what conditions would they be able to take the risk?

Tough times don't mean that you can't sell, you just need to be more proactive in your approach and diligent in your paperwork.

## **ICEL Spotlight, Darla Bohn, Herrick Industrial Supply**

by Caryl Nielsen, CBF, Valley Glass, Inc.

Darla has had the wonderful experience of working for Herrick Industrial Supply Company for the last 28 years of her career. During this time she has grown and learned many important skills that have and will benefit her for years to come. She's the accounts receivable manager—less than a quarter percent of their receivables have been written off.

Darla graduated from high school and has attended many seminars. She has taken classes periodically to improve her knowledge and skills.

She has been affiliated with NACM for 28 years. Josephine Herrick and Linda Herrick Sheppard were also very active members. She has enjoyed her association with NACM. Integrity means a lot to her and she feels NACM's high standards are the best in the nation.

She has two children, a son and a daughter. They look like the three bears and spend many happy hours together.

Darla has been embroidering since she was four years old. She still has her first teddy bear cloth. She enjoys sewing, knitting, crocheting, reading, square dancing, dancing, speech festivals, creating parties with themes like pirates complete with a treasure hunt. Darla feels like this is just plain FUN! She also likes sightseeing, walking, games and taking life as it comes with a sense of humor.

## **ICEL Needs You!**

by Shane Inglesby, CCE, Geneva Rock

In April our association will have the opportunity to elect individuals to replace our outgoing board members that have diligently served us for the past two years. Although it is always difficult to bid farewell to retiring board members that have given so much of their time and talents, the change presents an opportunity to learn from new board members and to seek their input as to how our association can better serve our members.

This is where you come in! As much as the board strives to find members that are willing to serve on the board, we worry we may overlook some individuals that may be interested in serving our association. Please let us know if you would be interested in serving on the board!

ICEL board members serve a term of two years. Board members elected during our April meeting will serve from April 2008 to April 2010. Minimum requirements to be nominated require the individual be a member of ICEL for at least one year and nominees are required to have attended at least 80% of the monthly ICEL lunch meetings.

The Intermountain Credit Education League is a grassroots organization and it depends heavily on the efforts made by its board members to ensure our association's continuing success. As a result, those elected to serve on the board are asked to attend a monthly board meeting which is typically held at 5:30 p.m. on the Tuesday after our monthly lunch meetings.

Board members fulfill a variety of responsibilities ranging from tracking the finances of the association to programs, publicity and planning assignments. Board members are also asked to write at least one article a year during their term for this newsletter. This assignment helps our members learn from those serving on the board.

Serving on the ICEL Board provides a wonderful opportunity to exert your influence in our association and to help give back to an association that strives to help you in your career. If you are interested in being nominated, please do not hesitate to let it be known! You can contact Larry Brooks, who is serving as the counselor to the ICEL Board and the head of the ICEL Nominating Committee, to express your interest by calling 584-5139. If he is not available, please leave a detailed message.

Do not hesitate to pursue the opportunity of serving on the ICEL Board! Your help, knowledge and expertise will help to ensure our continued success as an association.

# January ICEL Luncheon Re-cap

By Erin Doll, CBA, Mountain Contractors Supply Group

This month we heard from brothers who traveled to England to swim across the English Channel. David and Richard Barnes shared their story with us. They showed us their grueling training in the months leading up to the swim. They discussed the challenges of the swim. Swimming the English Channel is considered the Mount Everest of the swimming world. Thousands and thousands have attempted the swim but very few have succeeded.

The channel is only 21 miles across but it is bitterly cold (60 degrees at its warmest) and the strong currents pull west for about 6 hours, then change directions and pull east for about 6 hours. They never pull toward land. In addition, the English Channel is one of the busiest shipping lanes in the world. While there are no sharks, there are jellyfish. Swimmers must navigate themselves through this bitter cold, ever changing treacherous water wearing nothing more than a swimmers cap, goggles and a Speedo. They are allowed to coat their bodies with "channel grease" which helps with chafing. In addition, swimmers must hire a guide boat and crew. This boat and its captain make sure the swimmer stays on course. They also allow the swimmer to take brief (less than 1 minute) breaks to eat and drink along the way. If the swimmer is unable to cross, the boat will ferry them back to England. The swimmers are not allowed to touch the boat at any point during their swim. Once they touch the boat, they are quitting the swim.

In order to even do the swim, they must perform a trial open water swim that must last at least 6 hours and be in open water (lake or sea) that is cold. The Barnes brothers completed this task in the Jordanelle Reservoir in temperatures close to that of the English Channel.

The brothers anticipated (based on their speed and the times of other successful crossers) their swim would last about 12 hours. Swimmers leave land (a rocky beach known as Shakespeare Beach) whenever the conditions are favorable. The Barnes brothers left the beach in the wee hours of the morning when it was pitch black. Their guide boat captains quickly separated them for safety purposes. Both brothers experienced sickness along the swim. After more than 6 hours, David gave in and climbed aboard the boat. Richard was able to successfully swim the English Channel. The swim took much longer than planned but the conditions were not good. Swimmers are given a 5 day window to complete their swim. The Barnes brothers swim was on day four of their window. Conditions were passable but not very favorable, so the swim was more difficult than planned. Even though David did not make it across on this attempt, his bravery, stamina and drive to compete makes him a success. David went back the following year and was successful in his second attempt. He joked that although he was not the first Utahn to cross the English Channel (Richard was), he was the fastest (he beat Richard's time by a few hours).

The Barnes brothers showed us that determination and training make us successful in life. Whatever our goals may be, if we train and dedicate ourselves to accomplishing them, we will be successful. Their story was emotional at times and very inspirational. If two brothers from Utah can swim the English Channel, the Mount Everest of swimming, what is holding us back from achieving our goals?

## A Word From Your Board of Directors

Connie Steed, CCE, Rasmussen Equipment

Your Board of Directors and Program Committee has been very committed this past year in bringing high quality speakers and instructors to our monthly meetings. We hope everyone is pleased with the programs provided.

In order to maintain this high quality and attract good speakers and to continue to provide funds for scholarships, we believe it is in our best interest to make a small increase in member dues and luncheon prices.

Dues will increase to \$20 each quarter and monthly lunches will increase to \$16.00. We hope this will be accepted by our members as a necessity to keep ICEL a great organization. If you have questions or concerns, please contact Georgette Bevan, CCE, or any of the Board of Directors and please remember, this is your organization and your input and suggestions are ALWAYS WELCOME!

# February 14, ICEL Luncheon

## Business Etiquette

### Speaker: Karl Childs

Red Lion Hotel, 11:45 - 1:15 p.m., Cost: \$13.50

For Reservations or to come as a guest, contact Georgette Bevan, CCE, 801-433-6116



You have 3 seconds to make a good first impression! Clients, customers, peers and managers base their perception of you quickly - are you professional, trustworthy, and capable of handling yourself and your business? Business etiquette is the proper way to interact and do business. In this presentation, we'll talk about the most accepted methods of business etiquette on the phone, in person, through email, in meetings and at business luncheons.

Karl Childs has worked in professional business environments and cultures for over 20 years. While he may not look his age, he has been around long enough to make plenty of mistakes and learn the hard way when it comes to proper business etiquette. He has worked for and contracted with several well-known companies, including ZCMI, Utah State University, Novell, Hitachi Data Systems, Sento, Clyde Companies, and Hewlett-Packard. Plan to join us for what is certain to be an informative and helpful lunch presentation!

## 2007-2008 ICEL Board of Directors

### President

D'Ann Johnson, CBF  
Roofers Supply, 266-1311, ext 537  
dgjohnson@roofers.cc

### Vice-President

Janae Jeffs, CCE  
Muir Enterprises, 908-1072  
jjeffs@muir-roberts.com

Erin Doll, CBA  
Mountain Contractors Supply Group  
484-8885, edoll@mtncm.net

Connie Steed, CCE  
Rasmussen Equipment, 978-2811  
connies@rasmussenequipment.com

Shane Inglesby, CCE  
Geneva Rock Products, 281-7916  
singlesby@genevarock.com

Nina Flurer, CCE  
H & E Equipment, 908-4306  
nflurer@he-equipment.com

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

Counselor  
Larry Brooks, CPA, CCE  
ARUP Laboratories, 583-2787  
brookslm@aruplab.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  
toni.horsinaround@gmail.com