

Excellence

July 07

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



Thursday
July 12
ICEL
SUMMER
SOCIAL!



**SHIVER ME
TIMBERS!**

**It's a Caribbean
Pirate Getaway**

President's Message

D'Ann Johnson, CBF
MedOne Medical
Mentorship

Recently, I had the privilege of attending "30 Women to Watch" hosted by Utah Business Magazine. For those of you who may be unfamiliar with this event, local business, as well as Utah Business Magazine, honor 30 women who have excelled in business while continuing to give back to their community.

Listening to the vignettes of these successful and talented women, I noticed one word that kept popping up in varying context over and over again—mentor. Many spoke of people in their past who were great mentors to them, passing on nuggets of wisdom regarding business and relationships. Some spoke of mentoring others and how important it was to create a bond between themselves and their team by showing them the ropes.

One woman, in particular, caught my attention. She spoke of having many great mentors in her life and the impact they had. She spoke of those she had mentored in the past and what those relationships gave back to her. She spoke of those she has currently taken under her wing

and how their successes, great and small, are her biggest joy.

Then she said something odd. She said, "I try to be a good mentor to those who I know are watching, but an even better mentor to those that I don't know."

I thought about this comment during the remainder of the luncheon and again the next day. I wondered what she meant by being an even better mentor to those she did not know. If she has no contact with them, how can she mentor them? After all, doesn't mentoring infer teaching?

Then it hit me. Simply by being who she was, staying true to herself and dealing honestly with those around her, she was mentoring those she did not know.

How do you mentor someone you don't know? Here are some tips.

- Be enthusiastic
- Model best practice
- Listen
- Smile, laugh, have fun.
- When scanning a room, make eye contact and smile

You never know who may be watching!

July ICEL Summer Social



**SHIVER ME
TIMBERS!**
It's a Caribbean Pirate Getaway
Thursday, July 12
NACM Training Center, 5:30 p.m.

**In the climatized comfort of the
NACM Training Center**



**BINGO BOOTY
OF TREASURE
OF INCREASED VALUE!**

**Friends & Companions
Welcome!**

A BOUNTY OF A MEAL!

Land Lubber's Plunder
Chicken & Ribs
Swashbuckling Secret BBQ Sauce
Land Lubber Lumps-Mild
Steamed Onions
Plank Walk'n-Rolls & Butter
Barnacle Bill's-Baked Beans
Pirate's Gold-Tater Salad
Seaworthy Cole Slaw
Rich Dark Treasure-Mud Pie
& Whipped Cream & Hot Fudge

Cost: \$25.00
For reservations contact
Georgette Bevan at 433-6116
R.S.V.P. Required
email: GBevan @nacmint.com

ICEL Spotlight

Michelle Erickson

Rosi Office Supply

By Erin Doll, CBA
Mountain Contractors Supply

We would like to welcome one of our newest ICEL members, Michelle Erickson.

Michelle is the accounts receivable manager at Rosi Office Supply. She has been there for almost 3 months. Before joining Rosi Office Supply, she was the accounts receivable manager at Arco Packaging for 2 years. Prior to Arco Packaging, she was the office manager for Code Fabrication. Michelle said she continues to work for Code Fabrication part-time for them as needed.

Michelle graduated from Bountiful High School in 1989. She also went to beauty school during high school and received her cosmetology license. She worked as a hair dresser for approximately 10 years before deciding to change careers. Michelle said she needed more stability and a job with benefits (health and dental), because there are absolutely no health and dental benefits offered in the hair industry. She went back to school at Salt Lake City Community College to learn office skills. After Salt Lake City Community College, she was hired by a temporary company. She was then hired by Burton Lumber, where she worked for 2 years. That is where she received most of her experience in accounts receivable.

Michelle has two children. Her son is 11 and her daughter is 12.

Michelle says she still loves doing hair. Her customers are family and friends. She considers it her hobby now instead of her job. She said her son wants blue streaks put in his hair right now but that is not going to happen!

Welcome to ICEL, Michelle!!

June ICEL Meeting Recap

By Caryl Nielsen, CBF
Valley Glass, Inc.

Paula Ruffy, International MBA, was this month's guest speaker. During the past 20 years, Ms. Ruffy has developed customized training for adults in a wide range of professional topics. She currently serves on the Executive Board of the Utah Chapter of the American Society for Training and Development. Her presentation was titled "Email S.O.S. Your Inbox Lifesaver."

Ms. Ruffy started her presentation with a formula designed to show us how many emails you send and receive per year. If you receive/send an average of 50 emails per day, this would average 12,500 emails/year. If you had 149 employees, this would average to 1,862,500/year.

Pretty staggering numbers. Failure to respond to time sensitive emails can hurt your company. If you are over-loaded with email you probably will not open most

of them. Try to cut down the number of emails you receive by being direct, timely, and always professional.

What you print in your email can be used against you and your company. Why should you care? Many people have gone to prison or have been terminated due to inappropriate email.

The SEC has mandated that any publicly traded companies must save their emails for 3 years. If you email someone, they can use your words in court. You can help protect yourself by the following:

**DO NOT EMAIL ANYONE
ANYTHING YOU WOULD NOT
SEND TO YOUR MOTHER!**

How is email different from regular correspondence? Here are some responses from the members:

Pros

1. You can attach a file
2. They are date stamped
3. Not hearsay
4. Emails can be broadcast

Cons

1. There is no emotional contact
2. They are traceable
3. They can accidentally be sent to the wrong person
4. There is no guarantee of delivery

Email etiquette is very important. Always be direct and formal in a business environment. Always consider the company and the person connected to the email. The tone of the email is very important. They can't see your face or body language. Your email will be more effective if these guidelines are followed:

1. Timely - within a 24 hour response time
2. Relevant – content should add value
3. Complete – respond to all points
4. Courteous – greetings, please and thank you
5. Tone – Formal and supportive
6. Direct
7. Spelling, grammar check, proof read.

A person is more likely to read what you send them if it is well written and professional. Remember, you are representing your Company.

This year, Credit Congress was held in Las Vegas. There were fifty attendees from our affiliate. It was a great chance to get to know each other better outside the office, building relationships and having fun. I know what you're thinking, but yes, credit people can have fun. Credit Congress is also a good place to meet the NACM National Board members, express our views, and to let them know what we need from the organization. The exposition is a good place to meet with vendors and find out what products and services are available to help do your job more efficiently.

If you haven't had the opportunity to go to an NACM Credit Congress, I highly recommend that you find a way to attend the next one! Not only do they offer classes on numerous topics and for every level of experience, but it's a great place to network with other credit professionals. You have an opportunity to meet with people that do the same thing that you do, and often have ideas or tips on how you can do your job better. The education, the relationships, the skills learned, are all invaluable and aren't available in any other setting. At one conference I attended, I learned a tip by talking to a credit manager from Texas. By trying it when I got home, I literally saved our company thousands of dollars over the next year. My boss definitely got his money's worth on that trip!

This fall, there is a Western Region Credit Conference being held at the Monte Carlo Resort and Casino in Las Vegas, October 17-19. Next year, the NACM Credit Congress will

be held in Louisville, Kentucky, May 18-21. There are scholarships available through NACM and ICEL. Don't be held back! Mark your calendar and join us for the next Credit Conference or Congress. We hope to see you there.



Elvis with Susan Archibeque, CCE;
and Sandra Brown
Yes, even credit managers can have fun!

2007 Credit Congress

By Nina Flurer, CCE
H&E Equipment Services, Inc.

If you haven't had the opportunity to go to an NACM Credit Congress, I highly recommend that you find a way to attend the next one! Not only do they offer classes on numerous topics and for every level of experience, but it's a great place to network with other credit professionals. You have an opportunity to meet with people that do the same thing that you do, and often have ideas or tips on how you can do your job better. The education, the relationships, the skills learned, are all invaluable and aren't available in any other setting. At one conference I attended, I learned a tip by talking to a credit manager from Texas. By trying it when I got home, I literally saved our company thousands of dollars over the next year. My boss definitely got his money's worth on that trip!

Fall Semester Begins August 22nd!

No money? ICEL scholarships are available!

Afraid? You won't be alone.
Lifelong friendships are forged in these classes!

Remember, it only takes 3 classes to be qualified for the CBA exam. What are you waiting for?

**Education is
the BEST
Investment
you can make!**





A rare opportunity to get a great credit foundation FAST!

One Day Credit Boot Camp Report For Duty

Wednesday, July 11, 2007

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

Contact Georgette at 801-433-6116

Here's The Drill:

7:30 – 9 a.m.

Collection Calls:

What really works!

9:15 – 10:45 a.m.

Credit Reports:

Read, Interpret & Utilize
Everything On A Report

11 – 12:30 p.m.

Credit Policy & Credit Application:
Protection For Your Company!

Are YOU Prepared?

It's a Credit & Collections
Battle Out There!

- Develop Your Collection Courage
- Conquer Business Credit Reports
- Master Applications & Policy

Instructors:

Dean Wangsgard, CCE; David Sekino, CCE; Scott W. Lee, CCE; Amanda Martindale

Basic training in the fundamentals of credit & collections for new credit staff. Fast track your Credit & Collections Department with indispensable information to protect and improve your bottom line. This series of Credit Basics is repeated quarterly.

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