

Excellence

June 07

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

Thursday
June 14
ICEL

Email
S.O.S.

Your Inbox
Lifeline!

Don't miss this
information
that affects
everyone

(details pg. 4)

President's Message

D'Ann Johnson, CBF
MedOne Medical

Soap Box

As many of you know, this past week we honored those that have achieved accreditation in the credit field as well as those who have completed classes designed to guide them along the path to accreditation. I applaud these people and their instructors for this great achievement. I know if someone hadn't put the "bug" in my ear, I would not have pursued my accreditation and would have missed out on what has proven to be one of my most exciting and worthwhile personal achievements. Without that push, I would not have had the confidence to move on to the next leg of my journey.

When I started my new job, I promised myself that I would be more reserved. The day before our May ICEL luncheon, I was sitting in the lunch room at Med One, looking out the window at the beautiful western valley view thinking of all the people who have been instrumental in helping me. A young man I work with sat down at the table next to me. He had some questions about financing and thought I looked like someone who might have the answers.

He was a young man wanting to be more independent of his family and was wondering if I thought buying a house would be a good investment for him at this time. I asked him what he felt the purchase of this house would give him. He immediately said, "Financial security! I will own something of value. Plus, I would be making a commitment for my future."

Then I asked him if he thought he could handle the monthly payments, taxes, insurance, etc. and he indicated that he thought he could as long as he made the money he was making right now. But, he did have concerns that, if something happened to his job, he would be hard pressed to keep things going.

I asked him if he had thought of investing that money in himself. This brought a puzzled look to his face. "Like what? Purchasing stocks or something?" No, I replied, "Investing in yourself means taking that same money you would use for the down payment on that home and getting your education."

The next thing I knew, I was standing (quiet comfortably) atop my soap box telling him about the advantages of education. I told him knowledge, once gained, can never be taken away. People with an education or a degree are usually the first people to be interviewed and

the first to be hired, even in a depressed job market. By spending the money on himself now and getting his education, he would secure the rest of his life. Houses, cars, all those things come and go, but an education and a belief in yourself are permanent.

I glanced at the clock on the wall and realized I'd been on my soap box for almost 45 minutes! I apologized to him for taking up so much of his lunch hour and hoped that he didn't think I was a crazy person.

He was silent for a moment and then he said, "Well, you ARE kind of crazy, but you make sense. I'd never thought of investing in me, but it makes sense. I'm at a cross roads right now and was wondering what I should do next, but now I think I know."

For the next 15 minutes we discussed different colleges and programs, both traditional and internet based, that were available along with his interests. He's now getting information on attending the University of Utah this fall to obtain a business degree.

I guess my soap box isn't so bad after all.

"Education isn't the filling of a pail, but the lighting of a fire."

William Butler Yeats

ICEL Spotlight Debbie Morgan Burton Lumber

By Caryl Nielsen, CBF
Valley Glass, Inc.

Debbie Morgan has been working for Burton Lumber for the last 2 years.



Prior to her position with Burton Lumber, she worked for PST Trucking, Granite Furniture, and Provo Craft.

In 1980 Debbie attended Utah State University for approximately 1 year.

Debbie is the Chairleader of the Utah County Contractor Suppliers Industry Group. She has also attended Western Region Credit Congress in Las Vegas.

Debbie is married and has 3 sons. Her oldest graduated last year, and she has 14 year old twins.

Debbie loves the outdoors. Her hobbies are her kids, football, baseball, and gardening.

Come On Down!!!

By Janae Jeffs, CBF
Muir Copper Canyon Farms

These words were heard throughout the popular game show "The Price is Right." Now that the host, Bob Barker, is retiring from the game show, he is being honored and is reflecting on his career. We should do the same for our own.

As a part of ICEL, you understand the importance of education and the need to keep your skills sharp. Another aspect of ICEL is getting involved. If you haven't signed up to be on a committee and you want to be a part of something meaningful and fun, then call, email, grab a member of the Board or Georgette Bevan and get involved. You will make new friends, network and learn what it takes to keep a great organization running. If you have signed up, then THANKYOU. Your skills and knowledge are needed.

Remember, roll up your sleeves and get to work to make this year the best year ICEL has ever had !!!! Your committee chairs are depending on YOU. So "Come On Down" to ICEL

May ICEL Luncheon Recap

By Erin Doll, CBA
Mountain Contractors Supply Group

This month's meeting was a credit education recognition luncheon. Everyone who completed a certification course or who earned their designation was recognized for their achievement. Larry Brooks, CPA, CCE, served as the MC.

Dean Wangsgard, CCE, presented the professional designation plaques and Danny Wheeler, CCE, presented the Credit Management Certificates.

We had two speakers who spoke about their experiences. Erin Doll, CBA, Mountain Contractors Supply Group, addressed those who either had just begun their journey or had not yet started. She spoke of how credit courses, NACM & ICEL, and other credit professionals encouraged her along the way. She also said that completing her designation made her more confident and that she no longer feels like a credit survivor but a credit professional. She said that everyone can do this and that there is a lot of support available.

Sue Cummings, CCE, Arnold Machinery, spoke of her challenges and rewards in achieving her CCE designation. She said it took 3 tries to pass but she was determined and it paid off. She said she could not do her current position without her designation. This process has led to both monetary and professional growth. It was a lot of hard work but worthwhile. She said if you are in the process of working toward your designation, do not be afraid to ask for help. She also said the best reward was earning the respect from senior management which far outweighs any monetary rewards.

Both NACM and ICEL offer numerous scholarships to help pay for tuition. Both offer support and encouragement to members. It takes hard work and determination to achieve your designation. But, these efforts truly do reap rewards.

For those traveling to Las Vegas for Credit Congress, here are some "funnies" for the trip!

Actual comments/conversations with Travel Agents:

I had someone ask for an aisle seat so that their hair wouldn't get messed up by being near the window.



A client called in inquiring about a package to Hawaii. After going over all the cost info, she asked, "Would it be cheaper to fly to California and then take the train to Hawaii?"

A man called, furious about a Florida package we did. I asked what was wrong with the vacation in Orlando. He said he was expecting an ocean-view room. I tried to explain that is not possible, since Orlando is in the middle of the state. He replied, "Don't lie to me. I looked on the map and Florida is a very thin state."

Another man called and asked if he could rent a car in Dallas. When I pulled up the reservation, I noticed he had a 1-hour lay-over in Dallas. When I asked him why he wanted to rent a car, he said, "I heard Dallas was a big airport, and I need a car to drive between the gates to save time."

A woman called and asked, "Do airlines put your physical description on your bag so they know who's luggage belongs to who?" I said, "No, why do you ask?" She replied, "Well, when I checked in with the airline, they put a tag on my luggage that said FAT, and I'm overweight, is there any connection?" After putting her on hold for a minute while I "looked into it" (I was actually laughing) I came back and explained the city code for Fresno is FAT, and that the airline was just putting a destination tag on her luggage.

"A woman called and said, "I need to fly to Pepsi-cola on one of those computer planes." I asked if she meant to fly to Pensacola on a commuter plane. She said, "Yeah, whatever."

A business man called and had a question about the documents he needed in order to fly to China. After a lengthy discussion about passports, I reminded him he needed a visa. "Oh no I don't, I've been to China many times and never had to have one of those." I double checked and sure enough, his stay required a visa. When I told him this he said, "Look, I've been to China four times and every time they have accepted my American Express."

Have a GREAT TRIP!

No Financials No Business Credit Report



*Credit
Clinic
June 27*

How To Read TAX RETURNS & Use CONSUMER CREDIT REPORTS

NACM Training Center,
7410 So. Creek Rd., Ste. 301
(1130 East), Sandy, UT
7:30 – 9 a.m., \$25/NACM Member

Instructors:

Scott W. Lee, JD, CPA, CCE,
Vice President, NACM BCS
Amanda Martindale, NACM
Marketing Representative

Each tax return is different. Learn how to look. Returns can reveal:

- *Business structure*
- *Profit/Losses & Assets*
- *Debt*
- *Attitude*
- *Employee Benefits*

Dealing with small business?

Tax returns are a good substitute for financial statements!

Personal Guarantees?

- *What's It Worth?*
- *When can I use a consumer (personal) credit report?*
- *What do I need to obtain a consumer credit report?*
- *How do I read a consumer credit report?*

Sign Up:

Georgette, 801-433-6116

June ICEL Luncheon
Thursday, June 14
Red Lion Hotel
11:45 a.m. - 1:15 p.m.
Email S.O.S.
Your Inbox Lifeline
Paula Ruffey
International MBA

This interactive workshop will include in-depth discussions of the issues and practical email functions found in email software. Learn how unprofessional emails can put you and your

employer at risk. We will discuss professional ethics and etiquette to write, reply to and forward emails. We will learn how email correspondence differs from traditional business writing and what three parts each email should contain. We will also learn how to format email for clarity and convenience.

Paula has 25 years of experience in consulting and project management. She has led international project teams in Russia, Finland and the U.S. and has advised executives in a wide range of industry sectors. Paula currently works at Salt Lake Community College where she

works in the Custom Fit Department. This department partners with private sector businesses in Salt Lake County to assist in selecting trainers to help businesses in meeting their training needs.

Plan to join us for what is sure to be a highly informative meeting.

2007-2008 ICEL Board of Directors

President

D'Ann Johnson, CBF
MedOne Medical, 619-6727
djohnson@medonemedical.com

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

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

Vice-President

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

Connie Johnson, CBF
BMC West, 565-3506
conniejohnson@bmcwest.com

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

Erin Doll, CBA
Mountain Contractors Supply Group
484-8885, edoll@mtncornet

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

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

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

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

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