

Excellence

June, 2006

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

Thursday
June 8
ICEL
Luncheon
Red Lion

**Nutrition &
The Credit
Professional**

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**Western Region
Credit Conference
October 4-6
Monte Carlo
Las Vegas**

President's Message

Larry Brooks, CPA, CCE
ARUP Laboratories Inc.

Education What Does It Mean?

Some of us have just returned from the NACM Credit Congress in Nashville, TN. What a privilege and opportunity for learning. What an experience!

Steve Farber was Monday morning's opening session speaker. He spoke about leadership and the attributes of an extreme leader. He encouraged us to close the gap between the word leader and the actions of a leader. Based on his presentation, the one thing you don't want to be called is a POSER. A poser is someone who doesn't lead, doesn't stick their neck out. In short, a poser doesn't do the things that a leader should be expected to do. They merely hold the title and "pose" as a leader. In Steve's opinion, an extreme leader is one who does the following:

Cultivates LOVE
Generates ENERGY
Inspires AUDACITY, defined as a bold and blatant disregard for normal constraints, in order to change the world (the world of your team, company, industry, family, etc.) for the better.

On Tuesday morning we had the pleasure of listening to another inspirational speaker, Albert

Mensah. Albert is the author of several best-selling books including *OK Means Opportunity Knocking*. He told of his childhood in Ghana, Africa and the impoverished conditions where he grew up. After he saw an American movie at eight years old, he set a goal of coming to the United States, a land of opportunity. His dream came true when he earned a full scholarship to college in the U.S.

We also had the opportunity of attending educational sessions to learn more about topics related to the credit field and credit management. Sessions were taught offering help to those who are pursuing the various professional designations. Regardless of your current status or situation, there were many educational offerings.

WHAT DOES EDUCATION MEAN?

"The central task of education is to implant a will and facility for learning; it should produce not learned but learning people. The truly human society is a learning society, where grandparents, parents, and children are students together."
~Eric Hoffer

"No one has yet realized the wealth of sympathy, the kindness and generosity hidden in the soul of a child. The effort of every true education should be to unlock that treasure."
~Emma Goldman

"The only purpose of education is to teach a student how to live his life-by developing his mind and equipping him to deal with reality. The training he needs is

theoretical, i.e., conceptual. He has to be taught to think, to understand, to integrate, to prove. He has to be taught the essentials of the knowledge discovered in the past-and he has to be equipped to acquire further knowledge by his own effort." ~Ayn Rand

"The aim of education should be to teach us rather how to think, than what to think—rather to improve our minds, so as to enable us to think for ourselves, than to load the memory with the thoughts of other men." ~Bill Beattie

"The one real object of education is to leave a man in the condition of continually asking questions." ~Bishop Creighton

"The central job of schools is to maximize the capacity of each student." ~Carol Ann Tomlinson

Regardless of which definition(s) you agree with, or if you have one of your own, I believe that each of us should be striving to learn more each day. We have a lot of opportunities, such as credit classes, NACM boot camps, seminars, etc. Even if we can't attend, we can "pick the brain" of those who were able to go. I challenge you to take advantage of any and all of these opportunities. You are the one who will benefit.

Recap May 11 Education & Awards Luncheon

By Caryl Nielsen, CBF
Valley Glass, Inc.

Credit Education and Recognition was the focus of the NACM/ICEL May 11th luncheon. Once each year, all members who further their credit education are rewarded with certificates, Professional Designations, and recognition for their hard work.

Bonnie Snider, CCE, 2005-2006 ICEL President conducted the luncheon.

Patty Fullmer, BMC West, presented a well deserved bouquet of roses to Georgette Beven, CCE, NACM Education Director, for her tireless efforts, support, and dedication to the continuing education of ICEL members.

April Tanner, 2005-2006 Membership Committee Chair, recognized members who referred names for new memberships. They received their lunches free, courtesy of NACM, ICEL.

Guest speakers were D'Ann Johnson, CBA, Kenworth Sales Co., Inc. and Kelly Kunz, CBA, Martin Door Manufacturing. Both speakers have just recently received their CBA designation.

D'Ann Johnson presented us with a wonderful story about the life-long educational influences she has had throughout her life. One influence stood out more than the rest. Her Great-Grandfather believed "EDUCATION ISN'T THE ONLY

THING, IT'S EVERYTHING."

Kelly's presentation focused on the importance of education in the workplace and personally. With family support and a lot of hard work, you can accomplish furthering your education. It is well worth your time and effort.

Susan Archibeque, CCE, NACM Board of Directors, presented Credit Management Certificates to the successful members who completed course requirements.

Dean Wangsguard, CCE, President NACM BCS, presented members with their recently earned Professional Designations.

Susan Lujan, CCE and Danny Wheeler, CCE, NIC instructors, acknowledged and presented members with their Certificates Of Course completion.

The Education & Recognition Luncheon is one of my favorite ICEL luncheons. It's great to see my colleagues further their education and achieve their educational goals.

Congratulations to each and every one of you.



Nina Flurer, CCE
Beehive Glass



Janae Jeffs, CBF, Muir
Enterprises



Sharon Lake, CBA, MESCO
Equipment



Georgette Bevan, CCE, receives a bouquet of roses from Patty Fuller for her untiring service to ICEL



Amy Eden, CBA, Louis &
Company



Speaker, D'Ann Johnson, CBA
Kenworth Sales

"Education Isn't The Only Thing, It's EVERYTHING!"

"I had been a General Manager with a number of years of experience in lease/vendor negotiations, A/P, A/R, H/R, collections, etc. I'd given some thought about returning to school, getting a degree, but I was too busy raising my family and taking care of the day to day things. And, I felt safe, I'd worked for the same company for 12 years. Then they decided to shut their doors and left me adrift in a sea of unemployment. While I was working those 12 years, people with bachelor's degrees, MBA's, and certifications were what employers were seeking and I had none to offer. I was 12 years older but none the wiser.

Through a friend, I met and interviewed with Susan Lujan, CCE, credit manager extraordinaire for Kenworth Sales. The rest is history. Through Susan and some gentle pushing from Georgette Bevan, CCE, I was encouraged to take up the challenge of CBA, CBF, and CCE. I was convinced "Education isn't the only thing – it's EVERYTHING!"

I've earned have my CBA and am currently enrolled in classes with plans to test for my CBF next spring with the great group of people that I've come to think of as not only my study group but my friends both inside and outside of class.

I encourage each and everyone one of you, if you aren't signed up, get signed up. If you are signed up, keep going! If you've finished, take a refresher course, attend a seminar or lecture. Get out there! Take a class, take two! Keep learning! And remember! Education isn't the only thing – it's EVERYTHING!"



Speaker, Kelley Kunz, CBA
Martin Door Manufacturing

"Education Is Worth The Effort"

"A few years back I started thinking that I would like to take a few classes and knew that NACM and ICEL offered scholarships. I wanted to know more.

After the first few classes I noticed that my confidence went up. I was much more comfortable with the review of a new account and large credit limits. I didn't second-guess what I was finding when reviewing accounts. I was excited to take more classes.

After taking the Principal of Business Credit I became very comfortable asking my customer questions. They owed money and I knew the right questions to ask. Through education, I am much more comfortable and well prepared to handle difficult accounts.

When I started taking credit classes, I found that other students had some of the same credit and collections challenges that I was having with my job. Networking is definitely a bonus of classwork.

I will be continuing with my education program and look forward to getting my CBF. I would encourage anyone who is interested to look into the program. It is defiantly worth your time.

I am very grateful for NACM, ICEL, Georgette, the instructors, and the other people in the classes that make it worth going back for more."

2006-2007 ICEL Board of Directors

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ICEL Luncheon Thursday, June 8 Red Lion Hotel

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

Nutrition & The Credit Professional

Dr. Steven Aldana returns, as one of our highest rated speakers, to reinforce the importance of proper nutrition and to help us recommit to a healthier lifestyle which will, in turn, help us be more productive employees.

Dr. Aldana has gleaned research from around the globe covering the areas of diet, disease, lifestyle, and healthy behaviors to provide a practical guide to making the changes science has proven will lead to better health and longer life. In an entertaining, easy to understand, and convincing manner, Dr. Aldana will present the evidence, recommendations and strategies

to help even the least disciplined among us achieve a better quality of life.

As a nationally known speaker and researcher, Dr. Aldana has educated and entertained audiences all over America. He has spent his career researching and teaching about the impact of lifestyle on disease and quality of life. As one who practices what he preaches, Dr. Aldana is passionate about educating people about the tremendous impact lifestyle has on disease and is devoted to helping individuals adopt and maintain healthy lifestyles.

Plan to join us for an hour that can literally change your life!

Cost: \$13.50
For reservations contact
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email: GBevan@nacmint.com

Looking Ahead:

June 12
Professional Designation Paperwork
Deadline (July 25 Exam)
June 13
Designation Kwik-Start
July 13
ICEL Summer Social, 5:30 p.m.
Dinner & Bingo, Red Lion Hotel
July 25
Professional Designation Exam
July 12, 19, 26
NACM Credit Boot Camp
Aug 18
NACM Member Golf Outing,
Wasatch State Golf Course
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)