

# Excellence



May 07

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

Thursday  
May 10  
ICEL

Credit  
Education  
Recognition  
Luncheon

## President's Message

D'Ann Johnson, CBF  
MedOne Medical

## All Aboard!

Are you ready? We're about to take a trip of epic proportions! Don't worry, you don't have to pack a bag, get a passport or buy a ticket. This trip is completely stress free! All the arrangements have been made.

As a youngster, my family and I traveled quite a bit. My parents adamantly showed us different historical places and talked about the significance of them. I would sit and listen to the people of the area as they spoke

easily and openly with my father about their city. More times than not, they would point out that the next stop around the bend was where we would find the REAL

story. I would listen intently, trying to memorize not only the story, but also the facial expressions of the person talking. I wanted to know what they knew and to experience what they had experienced. Later, I would replay their stories over and over in my mind and marvel at the seemingly unending wealth of knowledge these people possessed.

As I grew older, I was still an avid "people reader" but realized that you don't have to travel great distances to meet such people. Many of them sit next to you every day at work, in your car pool or on the bus. Their life is a journey and we experience what they know by listening. ICEL is part of this journey.

For some of us the journey will be fast and exciting with new experiences and surprises at every turn. We will meet new people and, perhaps, leave some of ourselves behind. Others will have a slower journey, stopping at well-known destinations and visiting old friends along the way. To those who stop to listen, words of wisdom will be exchanged.

But, whatever your course, I'm glad we will be traveling companions for a time. I'm excited about the coming year and hope you are too. Together, we will travel the next leg of our journey keeping our eye on the horizon and one hand on the GPS!

"Stop worrying about the potholes in the road and celebrate the journey." -- Fitzhugh Mullan

"Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So, throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover." -- Mark Twain.

## Congratulations! Newest Professional Designation Holders

Kelly Kunz, CBF, Martin Door Mfg.  
D'Ann Johnson, CBF, MedOne Medical  
Sara Christensen, CBF, MBCI  
Erin Doll, CBA, Mountain Contractors Supply Group

## ICEL Luncheon

Thursday, May 10

Red Lion Hotel

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

Credit Education  
Recognition  
Luncheon

### Professional Designation

#### SPEAKERS:

Sue Cummings, CCE,  
Arnold Machinery  
Erin Doll, CBA, Mountain  
Contractors Supply Group

- Learn more about education and the professional designation process
- Hear about how education has impacted the lives and careers of recent recipients
- Get motivated to start or continue your credit education goals

*Presentation of Professional  
Designation Plaques  
Credit Management Certificates  
Class Certificates of Completion*

Cost: \$22.00  
For reservations contact  
Georgette Bevan at 487-8781, ext. 116  
email: GBevan@nacmint.com



Larry and  
D'Ann

## **ICEL Spotlight Falelua Lealaitafea Kaihau Kenworth Sales, Co.**

By Caryl Nielsen, CBF  
Valley Glass, Inc.



Falelua Lealaitafea Kaihau has been working for

Kenworth Sales Co. as a Credit & Collections clerk for a little more than six months. She loves what she has learned working at Kenworth Sales and can't wait to begin school this fall. Prior to her employment with Kenworth Sales, Falelua worked as a customer service representative for Peerless Beauty Supply in Salt Lake.

Falelua graduated from Layton High School in 2003. She received two multi-cultural scholarships and attended Snow College the following year. She does not have a lot of education, but intends to change that in the near future. Falelua will be attending Credit Boot Camp and she plans to enroll at Salt Lake Community College in the Fall. She will also continue attending her weekly Toastmasters Club.

Growing up, Falelua had more nicknames than she could count. Now her friends call her Fale. For those of you who do not speak Samoan, here's how you say it: "Fall-lay." It's kind of like you FALL and you LAY on the floor. Falelua hopes this explanation will help you pronounce her name.

Fale has been married for 3 years to a wonderful man named Henry. They are in the process of purchasing their very first home, so if anyone knows of a house that a couple of poor newlyweds can afford, she would appreciate your help. Along with a new home, they hope to extend their family in the coming year.

Fale and her husband love spending time with family and friends. When they are not working, they are fishing. Fale really enjoys being outdoors in the summer, whether it's camping in the sunny San Rafael desert or sunbathing with her fishing line in Fish Lake waiting for the "big catch of the day." When she's not fishing, she's scrap-booking. That's why she'd love to be a part of ICEL's Historian Committee.

Welcome to ICEL Fale!

## **The Rewards of Earning Your Designation**

Erin Doll, CBA, Mountain Contractors Supply Group

Many of you know about the professional designation program offered by NACM. Some of you already have your designation. I recently earned my CBA. This is a great opportunity for professional and personal development.

For the CBA you need to take three classes – Principles of Business Credit, Accounting, and Understanding Financial Statements. Once you have completed the coursework, you are eligible to sit for the exam. Before I embarked on this journey, I knew almost

nothing about financial statements and was not very confident in my basic accounting skills. I had no formal accounting or finance training, just what I had learned on the job.

It seemed a little intimidating at first, having been away from school, studying and homework for some time. I was surprised how much easier the classes and the exam were than I had expected. The teachers work with NACM and are very good at explaining concepts until the class understands and is able to apply them in the real world. In addition, NACM offers an excellent study session in preparation for the exam that I would strongly recommend.

I used NACM scholarships to pay for the classes and took them in consecutive semesters. I then took the study session. I won't lie to you, there is A LOT of information. However, the study sessions help focus on key concepts.

All of the information I learned in the three credit classes helped me develop into a better employee. I now know the basics of financial statements and use that to evaluate new customer applications. I understand accounting principles better and have a good grasp on how everything flows together. Also, taking the classes and passing the exam have made me more confident as a credit professional. I am now ready to begin taking classes for the next designation, the CBF.

I hope everyone takes advantage of the scholarships offered by NACM and ICEL to further their professional and personal development. Also, commit to obtaining your professional designations. It is very rewarding and you really can do it!

# ICEL APRIL RECAP Annual Business Meeting

By Caryl Nielsen, CBF  
Valley Glass, Inc.



**07-08 ICEL Board of Directors**

ICEL's annual Business Meeting was the forum for April. This is the time of year when we say goodbye to our retiring Board of Directors and vote in newly elected Board members.

President Larry Brooks, CPA, CCE, called Councilor Bonnie Snider, CCE, to read the nominee's biographies and introduce the nominees.

The nominees included:

- Connie Johnson, CBF, BMC West
- Ailisa Wheeler, CBA, CH Spencer
- Shane Inglesby, CCE, Geneva Rock Products
- Kelley Fate, CBF, Huish Detergents
- Barbara Mackey, Intermountain Concrete Specialties
- Erin Doll, CBA, Mountain Contractors Supply Group

While ballots were being counted, Larry offered congratulations to the new professional designation holders:

## New Designation Holders

- Kelly Kunz, CBF, Martin Door Mfg.
- D'Ann Johnson, CBF, MedOne Medical
- Sara Christensen, CBF, M B C I
- Erin Doll, CBA, Mountain Contractors Supply Group

The Membership report was presented by Georgette Bevens, CCE, who reported a successful increase in membership from 95 last year to 104 this year.

The Treasurer's report was presented by Marianne Maddox, CBA. Marianne reported ICEL was in a strong financial condition.

The Auditor's report was presented by Shane Inglesby, CCE, which confirmed the Treasurer's report.

The Education report was presented by Patty Fullmer with a report of an excess of scholarship funds that have not been utilized. She then encouraged members to apply for scholarships.

The Program report was presented by D'Ann Johnson, CBF. D'Ann reported the programs as being successful. She then thanked everyone for their participation.

President Brooks announced the election results and asked the new members to stand as they were read.

## New Board members are as follows:

- Shane Inglesby, CCE, Geneva Rock Products
- Erin Doll, CBA, Mountain Contractors Supply Group
- Connie Johnson, CBF, BMC West
- Connie Steed, CCE, Rasmussen Equipment

Larry recognized the new Board members by having them stand as he called their names. He then called the retiring Board members to the stand and presented them with certificates.



Larry called D'Ann Johnson, CBF, to the podium and introduced her as the new ICEL President after which she presented him with culinary gifts.

D'Ann announced the April Board meeting for the outgoing along with the incoming members on Tuesday, April 17th at 5:30 pm at NACM to turn over records and receive instructions on new board positions.



**Believe In Yourself!**

Walt Disney said:

"Somehow I can't believe that there are any heights that can't be scaled by a person who knows the secrets of making dreams come true. This special secret, it seems to me, can be summarized in four C s. They are curiosity, confidence, courage, and consistency. The greatest of all is confidence. When you believe in a thing, believe in it all the way, implicitly and without question."

## NACM's Credit Boot Camp

May 2, 9, 16, 2007

NACM Training Center, 7:30 - 9 a.m.

7410 So. Creek Rd., Ste. 301



Boot Camp Sergeants: Dean Wangsgard, CCE; and Georgette Bevan, CCE

### May 2: Dean Wangsgard, CCE

Collection Calls: What really works!

- Essential communication skills
- Guidelines for effective collection calls
- Typical customer reactions
- You are on a fact finding mission
- Collection Policy & Procedures

### May 9: Dave Sekino, CCE

Credit Reports: Read, Interpret & Utilize  
Everything On A Report

- Where does NACM get their credit information?
- Key to good credit decisions, facts before making a decision
- What's in an NACM report?
- Bureau Express Reports

### May 16: Scott Lee, CCE

Credit Policy & Credit Application, Company Protection

- Credit applications, tax certificates
- Terms and conditions of an open account
- Personal guarantee
- Refusing credit
- Policies and Procedures Manual:  
Your weapons arsenal

## Are YOU Prepared? It's a Credit & Collections Battle Out There!

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

- Essential communication skills
- Guidelines for effective collection calls
- Personal guarantees
- Refusing credit
- Collection policy & procedures
- Terms & conditions of an open account

Contact Georgette Bevan, CCE  
801-487-8781, ext. 116

## 2007-2008 ICEL Board of Directors

### President

D'Ann Johnson, CBF  
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