

# Excellence



October, 2006

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

Thursday  
October 12  
ICEL  
Luncheon  
**Red Lion**

**CLEAR CUT  
COMMUNICATION**



Georgette Bevan, CCE

## President's Message

Larry Brooks, CPA, CCE  
ARUP Laboratories Inc.

## QUOTES Part II

Look at a day when you are supremely satisfied at the end. It's not a day when you lounge around doing nothing; it's when you've had everything to do, and you've done it.  
*Lord Acton*

I rate enthusiasm even above professional skill.  
*Edward Appleton*

When one door closes another door opens; but we so often look so long and so regretfully upon the closed door, that we do not see the ones which open for us.  
*Alexander Graham Bell*

There are two kinds of companies, those that work to try to charge more and those that work to charge less. We will be the second.  
*Jeff Bezos*

Do more than is required. What is the distance between someone who achieves their goals consistently and those who spend their lives and careers merely following?  
The extra mile.  
*Gary Ryan Blair*

It's easy to make a buck. It's a lot tougher to make a difference.  
*Tom Brokaw*

Take care of those who work for you and you'll float to greatness on their achievements.  
*H. S. M. Burns*

Most of the important things in the world have been accomplished by people who have kept on trying when there seemed to be no hope at all.  
*Dale Carnegie*

There is an enormous number of managers who have retired on the job.  
*Peter Drucker*

Time is the scarcest resource and unless it is managed, nothing else can be managed.  
*Peter Drucker*

Most of what we call management consists of making it difficult for people to get their work done.  
*Peter Drucker*

Real riches are the riches possessed inside.  
*B. C. Forbes*

And, last but not least...

Happiness does not come from doing easy work but from the afterglow of satisfaction that comes after the achievement of a difficult task that demanded our best.  
*Theodore Isaac Rubin*

## ICEL Luncheon

**Thursday, Oct. 12**  
**"Clear Cut Communication"**

**Red Lion Hotel**

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

**Featured Speaker:**  
**Georgette Bevan, CCE**  
**NACM BCS**

Have you ever put your heart & soul into delivering your finest dialogue, only to realize that the faces on your target audience have an "ozonic glaze?"

Have you ever listened to someone who has information you want, but after a few seconds you realize that they lost you and you aren't willing and/or able to hang in there long enough to glean the information out of the maze?

When you understand the purpose of your message and your target audience, you are more likely to hit your target successfully and effectively. There are simple ways to structure your communication to ensure that people will listen, pay attention and understand your communications. If you love the 5 C's of Credit, I hope you'll enjoy the 5 C's of Clear-Cut Communication.

Cost: \$13.50  
For reservations contact  
Georgette Bevan, CCE  
at 487-8781, ext. 116

## HUMOR—The All Natural Stress Reliever

D'Ann Johnson, CBA  
Kenworth Sales Company

In 1992, the United Nations dubbed stress the “20th -century epidemic” costing US corporations \$300 billion a year in lost productivity. Many companies have implemented “stress relievers” such as on-the-job yoga, meditation and message therapists which have been proven to boost morale and relieve office tension.

But, unless you’re a master yogi or are married to a masseuse, chances are you don’t have these options readily available to you at work or at home. So, what do you do when stress levels hit maximum levels? Humor is affordable and readily available.

Medical studies have proven that laughter has an immediate effect, lowering blood pressure, oxygenating blood and increasing energy levels. (Laughing 200 times burns the same amount of calories as 10 minutes on a rowing machine!) Laughter also gives all internal systems a workout and has been shown to increase a body’s T-cells which help fight illness. Laughter, as the old saying goes, “really is the best medicine.”

So, why is laughter not readily recognized for its stabilizing effect in the work place? The mind set of most corporate Americans is if you’re laughing you’re not doing your job because we all know that there is absolutely nothing funny about our jobs. We hold serious jobs with important goals that are essential to the company, our customers and our self preservation. But, a recent study at a Canadian financial

company found that managers who used humor often facilitated the highest level of employee performance and goal achievement in comparison to their counterparts that did not use humor.

During a recent phone conversation with a manager at our newest location, he was “venting” about the issues he was having with learning the new system and how confusing it was. As the conversation progressed, he became more and more agitated over his inability to assist his customers because of perceived road blocks that were out of his control. At one point in the conversation, he stated that all this stress was going to drive him insane! I told him I could recommend a couple of good hotels once he gets there...

Dead silence on the other end of the line...

“Excuse me?” he asked timidly.

“I can recommend a couple of nice places once you get to Insanity,” I said lightly. The people there are nice and you get all those colorful little pills in one cup so you don’t have to pick which one you like best.”

“Really?” he laughed. “You’ve been there before?”

“Oh, yes! You can get a room with mattresses on the walls so you can sleep standing up if you want. And if you fall over, it’s okay! There are mattresses on the floor too!” I extolled, “The coat gets a little uncomfortable though.”

“The coat?” He was laughing a little harder now.

“You know the coat? White’s not really my color and the buckles in the back make it really hard to get out without assistance. It’s a real pain when your nose itches.”

By using humor, he was able to pull back from the situation emotionally. Once he was calmed down, we were able to address his concerns, walk through the trouble spots and make him feel better about what he was doing and, more importantly, why he was doing it.

Stress can be a road block to productivity. Humor, when used appropriately, will allow the stressed person to relax and be more receptive to what is being said or explained.

Is humor always appropriate in every situation? No, you should think about what you’re going to say and how it’s going to be received. But allowing our “inner clowns” to work their magic is sometimes the best way to turn back the tide of stress or at least ride the waves to shore!



## Recap September 14 ICEL Luncheon

by Caryl Nielsen, CBF  
Valley Glass, Inc.

The speaker for the ICEL Luncheon held on September 14, 2006 was Susan Lujan, CCE, Kenworth Sales.

Susan is one of ICEL's most requested speakers. Her topics are always unique, educational, interactive, and very entertaining. Susan's topic was titled "Change Your Business by Changing One (1) Thing"

Susan opened her presentation with the following questions and answers:

"What prompts change?" Change is brought about when a situation is no longer acceptable. So, we must first discover the reason behind the unacceptable situation and find a way to resolve it.

Collection is about discovery and resolution. Why debtors don't pay is the discovery question you should ask yourself. The three

reasons debtors don't pay are as follows:

1. Can't – No money 5%
2. Won't – Will eventually 60%
3. Shouldn't – There is a problem 35%

The third reason requires internal intervention. As a resolution, you can pass it on to another person only to find that the person to whom you passed it, does not solve the problem and it eventually ends back on your desk.

Fred Smith founder of Fed Ex states that "Success in business boils down to 3 things that you must have in place":

1. A viable product, service or compelling strategy
2. Efficient "Management System"
3. Team leadership

To examine where a problem occurs, ask the following questions:

1. Where is the problem
2. What is the problem
3. When did we become aware of the problem
4. Who is responsible to fix it
5. Why is it a problem – Details
6. How do we fix it if we can

Susan then instructed attendees holding envelopes containing reasons for non payment to open them and read the problems. Non payment problems varied from one industry to another.

Susan showed everyone the Excel spreadsheet she designed. It listed all of the activity relating to non payment and who was responsible for "dropping the ball." She also noted that within her company there is now competition to stay off this list.

Susan reminded us that while you may risk rejection for helping to solve problems, it is only by sharing ideas that issues are resolved. By helping isolate where the dropped balls were occurring and who was responsible, Susan made the Credit Department a KEY PLAYER in this process.

## ICEL Spotlight

by Connie Johnson, CBF  
BMC West Building Materials  
**Connie Steed, CCE**  
Rasmussen Equipment



Connie has been the credit manager at Rasmussen Equipment Company for the past 10 years, and has over 30 years of experience in credit. She earned her CCE designation in 1990.

Connie has been a long time member of both NACM and ICEL. She joined ICEL in 1989 when it was known as Credit Women. Connie is a very active member. Her long list of contributions include serving as NACM Board Member off and on since 1993, as ICEL Board Member for 2 terms, and President of CFDD from 1994-1995. Always willing to help, she has been a mentor to many. Connie has taught credit designation review classes and is the resident expert on secured transactions. In addition to all of this, she was Credit Executive of the year for 1994-1995.

Connie's hobbies include reading and gardening. She is a master at stained glass and does beautiful counted cross-stitch.

Connie is a super, super friend and will do anything for anybody. She has been battling cancer but wants everyone to know that she recently was diagnosed as cancer-free.

Congratulations Connie!

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## Credit & Sales Seminar Improving Cash Flow

Speaker: Susan Archibeque, CCE  
Nicholas & Company  
Wednesday, October 18, 1:30 – 4 p.m.  
NACM Training Center, NACM Member \$65

### Seminar Topics:

- Strategic planning—developing a plan
- Selling your plan to sales/upper management
- Gaining upper management support
- Implementing the plan—impact on sales
- Customer retention—impact on the customer
- Process improvement strategies
- Maintaining a winning team



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## Looking Ahead:

- Oct 4-6: Western Region Credit Conference, Monte Carlo, LV
- Oct. 11, 18, 25: Credit Boot Camp  
NACM Training Center
- Oct 18: Credit & Sales Seminar  
NACM Training Center
- Oct 26: Mechanic Lien Seminar  
Ogden, UT
- Dec. 7: Industry Credit Group  
Appreciation Seminar  
Red Lion Hotel