

# Excellence



October 07

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

Thursday  
October 11  
ICEL

**Clutter FREE  
Forever! The  
Streamlined  
Advantage**

Speaker:  
Alice Fulton-  
Osborne



Alice Fulton-Osborne

## President's Message

D'Ann Johnson, CBF  
Roofers Supply

### Trick or Treat!

The leaves are changing, there's a crispness in the air, and the sunshine seems golden. Soon it will be time for the little ghosts and goblins (and princes and fairy princesses too!) to come to your door with empty bags and hopeful hearts chanting the time honored "Trick or Treat!"

In deference to this time-honored event, I thought we could take a respite and enjoy the season! Here are some fun things for your Halloween treat!

#### Top Ten Signs You're Too Old To Trick or Treat

10. You make up a story about having a sick child (that's your excuse for Trick or Treating).
9. You have to have a child chew the candy for you because it gets caught in you dentures.
8. You ask if they have any "high fiber" candy.
7. When someone drops a candy bar in your bag, you lose your balance and fall over.
6. People complement you on your great Keith Richards mask, but you're not wearing one.
5. When the door opens, you can't remember why you are there.
4. By the end of the night, you have a bag full of restraining orders.
3. You're the only Power Ranger in the neighborhood with a walker.
2. You avoid going to the house where your ex lives.

And the number 1 sign you're too old to trick or treat?

1. Two houses and twenty minutes later, you're ready to call it a night!

Why do Jack-O-Lanterns smile? If someone scooped the inside out of your head, you'd have a stupid grin too.



**ICEL Luncheon, Thursday, October 11, Red Lion Hotel, 11:45 - 1:15 p.m.**

**Clutter FREE Forever! The Streamlined Advantage**

Speaker: Alice Fulton-Osborne

#### The plan:

Fill life with quality rather than quantity. Create living and working surroundings that encourage, support and facilitate goal achievement (becoming the best we were meant to be) remove the clutter and junk and you have the advantage...the STREAMLINED ADVANTAGE

The process: Use the "8 Streamlining Steps" to decide what to get rid of, what to keep, and where to put the remaining "keepers." The main point is to eliminate certain things BEFORE doing any organizing. The result: Find a better way to manage your space and things. Get cooperation and help from family members in keeping the home looking its best. Find new energy and enthusiasm for mastering all other aspects of your life as well. You'll have the advantage...the STREAMLINED ADVANTAGE.

Cost: \$13.50, For reservations contact Georgette Bevan at 433-6116, email: GBevan @nacmint.com



**Vote For Susan Lujan, CCE  
Western Region Director**

October is Nat'l Director election month!  
The paper ballot will be included with the  
Oct. issue of Business Credit magazine.

**We need YOUR support**

Susan Lujan, CCE, Corporate Credit Manager, Kenworth Sales is running for Western Region Director. She is extremely knowledgeable and passionate about business and credit management. CAP & ACAP Instructor, Western Region and Credit Congress speaker.

**From Barbara Mackay:** Please vote for Susan, one of our own. If you don't know her, trust me, she is GREAT! She would be a tremendous asset as a national director!

# ICEL Spotlight, Joanne Martin, CCE, LKL Associates, Inc.

By Caryl Nielsen, CBF  
Valley Glass, Inc.

Joanne Martin, CCE, is currently the Accounts Receivable/Credit Manager for LKL Associates, Inc. and has been employed there for the last 4 years. LKL sells drywall, stucco & stone to sub contractors. She handles the high maintenance accounts. Prior to LKL Associates, she worked for BMC West, ABC Supply, and Bartile. She has worked as a credit manager in the building industry for approximately 15 years. Joanne loves working in this industry. She says there is never a dull moment and contractors can be very interesting. She thinks the best part of being a credit manager is working through problems. And, of course, collecting money.

Like most of us when she began working in credit she knew nothing. Joanne was introduced to NACM and their educational opportunities. She began taking classes at SL Community College and attended every NACM seminar she could. She knows she could not have succeeded in her job without the help & encouragement from NACM & ICEL. She continued over the years to take credit classes and obtained her CBA designation and then her CCE designation in 1998.

Joanne has been a member of NACM & ICEL for as long as she has been employed in the credit field. She has had the opportunity to serve on the ICEL Board of Directors and on the NACM Board of Directors. She has also served on various committees including the Legislative & Entertainment Committees.

Joanne has been married to her husband Chuck for 14 years. She has 3 grown daughters & 10 Grandchildren, four of which she has raised for the last 17 years. Her youngest is now 17 so she's almost finished!!

Joanne loves to garden in her spare time. She also loves to do decorative painting.

## September ICEL Recap

By Erin Doll, CBA  
Mountain Contractors Supply Group

This month's meeting was about Crucial Conversations. Mark Carpenter was our guest speaker. He coached us on how to react and respond when faced with a crucial conversation. Crucial conversations are defined as having three criteria:

- 1) high emotions,
- 2) opposing viewpoints,
- 3) high stakes.

Crucial conversations can happen at work or at home and usually catch us off guard.

Examples of these crucial conversations are:

- 1) having to approach an employee about a hygiene problem,
- 2) telling your boss he/she did something wrong,
- 3) dealing with your teenager,
- 4) budget talks with your spouse,
- 5) discussing differing philosophies about disciplining your child with a family member, friend or day care provider.

Mark said we have two basic instinctual reactions in these situations – we either fight (violence, but not necessarily physical) or flight (silence). With violence we use intimidation or seek to punish the other party. With silence we retreat and/or accept what the other party says. He suggested that neither of these reactions is productive. They are counter-productive because neither addresses the issue at hand or seeks to resolve the problem.

Mark showed us that we need to seek cooperation through communication. We need to approach the other party with our concerns in a non-threatening manner. For example, restate the issue from your perspective. "As I understand what you have said, the problem is..." We need to be careful how we phrase things so they do not sound like accusations but rather our interpretation and/or our feelings. By approaching the conversation in this fashion, we are more likely to have the conversation progress further and find resolution.

I personally had an opportunity to use the techniques Mark showed us in real life only days later. This was an incredible luncheon and just one example of the many helpful tools offered by ICEL at the monthly luncheons! Hope to see you there next month!

# Are You a Credit Professional or a Credit Hag?

By Caryl Nielsen, CBF  
Valley Glass, Inc.



During my employment with Valley Glass, Inc. I have had the unique opportunity to work dual positions. My main position is the Corporate Credit/Collection Manager.

One of my unique opportunities led me to managing our largest division, the Window Manufacturing Plant. During my reign within this division, I had the great pleasure of experiencing the other side of the Credit Profession. I was now on the opposite side of the Credit world. I, as a "CUSTOMER," now had the same responsibilities of our customers to get the product paid for within terms, or receive a telephone call from a fellow colleague requesting payment. It was a very eye opening experience for me.

The Window Manufacturing Plant's motto is "You will receive a quality product, on time, every time." With that motto you had to be on top of your product at all times. This meant having a very good relationship with suppliers, and ensuring payment within their terms to ensure timely shipments. Not receiving timely shipments caused severe chain reactions within the Division and with our customers.

My eye opening experience began one day when I placed a very large order with one of our suppliers that we had been doing business with for a very long time and had a very strong business relationship. We were in our highest manufacturing month and it was imperative that we receive the shipment on time. This was made very clear during the placement of the order. I requested notification if there were any delays in the shipment. I was assured the order would be received on time; and if there was a problem with back orders etc., I would be notified immediately.

The receiving date came and at the end of the day we still had not received the product nor was I telephoned. I placed a call to the order desk and requested the status of our order. I was then informed, very apologetically, that our account had been placed on credit hold the day the product was due to ship. I asked why and I was referred to their Credit Department.

Before I placed my call to the Credit Department, I requested the payment history for this Vendor from our Accounts Payable Department. I reviewed it and realized that there had to be a huge mistake somewhere, because we owed them ZERO dollars. They were paid in full and had been paid well within their terms.

So, I placed my call to the Credit Department and was transferred to their NEW Credit Manager, who had a very angry disposition. I stated my reason for the call and gave her the payment information on the invoice in question and asked her to please check her records and remove our account from credit hold. I received the following response:

"I do not have to check my records! I have not received your payment. I will not remove your account from credit hold! Do you think I rolled out of the cabbage patch yesterday? I have heard all this before! You should really try to find a new tactic to receive product without paying for it!"

I was SHOCKED! In all my years of credit I have never spoken to a customer like that even when the circumstances warranted it. I am a credit professional!

I requested to speak to her superior. I was met with this response, "I'm it. I'm all you will get. There is no one higher up than me. Send the money and I'll release your order!" My response was "I wonder how your CEO will respond to the loss of a long time 6 figure a year customer." She hung up on me!

I immediately called back and requested the CEO or owner of the company. I was transferred to the CEO who was a very nice man. I explained my problem and shared with him my experience with his new Credit Manager. He sounded very upset and asked me to please give him a few minutes to get to the bottom of this situation, and he would call me right back.

I received a telephone call 20 minutes later from the CEO. He told me that he had just fired the CREDIT HAG! Those were his exact words. He had found our check, along with many others, sitting on her desk. He also spoke to the other employees in that department and found out that she had been treating all of their customers poorly. He was very surprised that other customers had not taken the time to contact him or yank their accounts. He thanked me for bringing the problem to his attention and informed me that he would immediately take my account off credit hold. He would ship my product the fastest way possible and extend to me a 25% discount off that order. He also hoped that I would not pull my account from them.

I assured him that I would not and thanked him for taking care of the problem. He then asked me if I knew of an agency that could supply him with a CREDIT PROFESSIONAL. I shared my NACM and ICEL experience with him, and although they are not a temp service they might be able to help him. He thanked me and we hung up.

I no longer manage the Window Manufacturing Plant and have moved on to another dual role. But, I will never forget this experience. When I speak with our customers, I am a CREDIT PROFESSIONAL... ARE YOU?

# The **Art** Of Getting Paid

## Barry J. Elms

October 26, 2007

\$125/Attendee, 8:30 a.m. - 4:30 p.m. (Buffet Lunch Included)

Red Lion Hotel, 151 West 600 South, SLC, UT

### America's Most Acclaimed Collection Skills Seminar

#### Program

- The 4 real benefits of getting paid quickly and how to make them happen
- The 3 keys to creating a truly confident and effective collection personality
- The 8 communication skills that will get you paid and keep customers happy
- The 6 reasons all past due customers pay bills and how to use them to your advantage
- How to overcome all customer excuses and delaying tactics
- How to negotiate payment when the customer has cash flow problems

"One of the best speakers you will ever hear!"

*April Tanner, Kimball Equip.*

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