

# Excellence

September, 2006

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

Thursday  
September 14  
ICEL  
Luncheon  
**Red Lion**

**CHANGE YOUR  
BUSINESS BY  
CHANGING 1  
THING**



## President's Message

Larry Brooks, CPA, CCE  
ARUP Laboratories Inc.

## QUOTES

For this month's article, I decided to share with you a compilation of quotes. Some of the quotes are from famous persons, and some are from the not so famous. One of the things that they have in common is that they apply to each and every one of us, regardless of our employer or job title. They cover such subjects as business, change, attitudes and management. Hopefully, they will cause you reflection and perhaps even inspire you.

Letting your customers set your standards is a dangerous game, because the race to the bottom is pretty easy to win. Setting your own standards--and living up to them--is a better way to profit. Not to mention a better way to make your day worth all the effort you put into it.

Seth Godin, Seth Godin's Blog,  
07-28-06

In the business world, the rear-view mirror is always clearer than the windshield.

Warren Buffett (1930 - )

They always say time changes things, but you actually have to change them yourself.

Andy Warhol (1928 - 1987), The

Philosophy of Andy Warhol

It's not that some people have willpower and some don't. It's that some people are ready to change and others are not.

James Gordon, M.D

I am still determined to be cheerful and happy, in whatever situation I may be; for I have also learned from experience that the greater part of our happiness or misery depends upon our dispositions, and not upon our circumstances.

Martha Washington (1732 - 1802)

The greatest discovery of my generation is that a human being can alter his life by altering his attitudes of mind.

William James (1842 - 1910)

Management is nothing more than motivating other people.

Lee Iacocca (1924 - )

## September Is Bring A Guest Month!

What a great month to bring a non-member guest! They will be totally sold on ICEL and it's benefits.

ICEL will pay for both lunches!

Contact Georgette to bring a guest

**ICEL Luncheon**  
**Thursday, Sept. 14**  
**Red Lion Hotel**  
**11:45 a.m. - 1:15 p.m.**

**Featured Speaker:**  
**Susan Lujan, CCE**  
**Kenworth Sales**



Susan Lujan, CCE

It is a treat to go to one of Susan's seminars. She has the respect and admiration of everyone who has heard her speak.

- Learn that success sometimes depends on the process, not the talent and see what changing '1' thing can do.
- Examine the 2006 e-credit award winning "Enabling Excellence" entry developed to deliver information in a format to achieve positive results.
- Understand and promote your value in credit while improving your business.
- Get the credit department on your business 'team'.

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

## Recap August 10th ICEL Luncheon

by Connie Johnson, CBF  
KSTU Fox 13

The speaker at our ICEL August meeting was Alice Fulton-Osborne, author of the best-selling book "It's Here...Somewhere." The topic of the day was "Make Things Happen."

Alice was an entertaining speaker who shared with the group several ideas on how to live your life on purpose. Alice says there are three reasons most people don't attempt anything special which are: 1) waiting for conditions to be perfect, 2) believing faulty paradigms, such as "It could be worse," and 3) they are in a hole (or a rut).

Alice's life changing question is, "Why can't it get better?" which is much more empowering than, "It could be worse."

She also shared with the group three steps to initiating change: 1) Assess: Until you assess, solutions to change remain beyond your notice, 2) Hunt for solutions and avoid people who want to tell you how hard it is, and 3) Commit to putting solutions to work.

It is Alice's belief that you never feel really badly when you've given something your best shot.

Her parting thought: Do something for nothing...give of yourself and experience the "Law of the Harvest."

**ICEL Has  
Scholarships!**

**Do You Have A  
GOAL?**

Contact Georgette, CCE,  
about Spring Semester &  
PLAN AHEAD!  
801-487-8781, ext. 116

## Effective Meetings

by Patty Fullmer  
Area Credit Manager  
BMC West

I received an article not too long ago concerning "Effective Meetings" by Tom Gegax. In the article he reminds us the value of having good meetings that have agendas, goals and parameters. Why are we having meetings? They are meant to tap the power of brainstorming, tamp down turf wars, and get everyone on the same page. It is a good way to leverage your time and impart vital information.

He gives 7 steps to "Effective Meetings"

1. **Get Ready:** Ask yourself whether you really need a meeting or is there a better way. Invite only "Key players". Make sure you have a meeting room reserved and the necessary equipment available.
2. **Set:** Get the agenda out before the meeting with date, time and place. Include time limits for presentations and discussions. Appoint a time sheriff to signal whenever people run long. Designate someone to take notes and action plans.
3. **Go:** Always start on time! Take a 60 second quiet time to catch your breath to get focused on the task at hand. Devote 30 seconds to the meeting's objective and importance. Quickly review the agenda, and then ask for late-breaking additions or deletions.
4. **Pick up the Pace:** Firmly, but tactfully, bat away remarks that stray from the meeting's target. To keep the meeting going stick to purpose and focus. Drawn out

discussions make it hard to wrap up any issues. Bring it to a head and give a time limit to solve the problem.

5. **Stretch Run:** The leader's opinion influences others' opinions so keep yours to yourself until the discussion has been completed. Get everyone involved in the discussion by asking questions. Secret balloting may be used in serious issues requiring a vote. Remember to ask open ended questions, you are sure to get thoughtful answers. Stand and stretch every hour or so to keep people engaged and focused.

6. **Finish Line:** Close out every issue by defining action plans. Ask the group what they liked about the meeting and what would help make it more effective. Finally, schedule the next meeting.

7. **Cooling Down:** Thank all attendees and show appreciation for thoughtful input. Ask the note taker to send all group members an outline of items discussed and action plans. Also have the note taker list items to discuss in future meetings.

Remember good meetings generate two powerful side effects. First, you teach participants by example how to have good productive meetings. Second, you send a message to your organization that you value efficiency and teamwork.

## Have You Heard About ICEL?

by Shane B. Inglesby, CCE  
Geneva Rock Products

A seemingly simple question but when was the last time you asked it of one of your peers? I believe, without fail, any member that is actively participating in ICEL would tell you how important this organization is in serving their needs and interests as a credit professional.

In the eight years that I have attended the monthly meetings provided by ICEL, I have learned so much from the variety of speakers that have presented topics ranging from formulating credit policies, improving communication skills and reducing stress.

ICEL has provided me with an opportunity to network with other credit professionals who have not only provided experience to draw from but friendships that I know I will cherish for years to come. I have called upon many of my peers for assistance when I have been working in new, uncharted territory. I have celebrated the accomplishments of many who have received their designations through NACM. I have also mourned the loss of ICEL members that earned a special place in my heart.

Some ask, "Why are you so passionate about ICEL?" I am pas-

sionate because I honestly believe that it has helped make me the professional that I am today. I rub elbows with the best of our profession and I have learned so much as a result of this association.

I have had the opportunity to give back a little bit of what ICEL has so generously given to me through service on the ICEL Board and its committees. I will always treasure the moments "behind-the-scenes" where seemingly normal accomplishments were really last minute miracles pulled off by a group of dedicated ICEL members.

I have been the beneficiary of a network where my involvement with ICEL has literally, and I am not exaggerating, helped me get to where I am today. Opportunities for service have impressed employers by enhancing my resume and, more importantly, references provided by fellow members have helped "seal the deal" for new employment.

I hope that as you have read my words that you have also found yourself identifying with my experience. If so, my question is... What have you done to inform others within the NACM organization of ICEL's existence?

Call it what you may, but I have taken upon myself the challenge to talk one-on-one with various members of industry trade groups. I attend to see what, if anything, they

know about ICEL. The name is familiar to many but little else is known about our "mystery" organization. I then explain about the monthly lunch meetings that address topics pertinent to credit professionals, our newsletter and the networking opportunities provided by ICEL. I even discuss costs! (\$14.00 per quarter plus the cost of the meal at the monthly meeting.)

To top it off, I let the person know that they can attend as a guest, free of charge, to see if our association could help them as a credit professional. I have been pleased by the responses and, ultimately, by the results. The interesting thing about this "pitch" is that no one I have approached has taken offense in me taking an interest in helping them become more informed.

We are part of a truly amazing organization if you will but allow yourself the opportunity to become involved. Reading this newsletter and participating in monthly meetings is a great start; however, there is so much more. Reach out to those you eat with once a month and do not be shy about asking what makes them tick. Serve on a committee. But, most importantly, let others know about who we are, it's a morsel of information that promises great returns to those who choose to invest.

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## ICEL Spotlight

by Caryl Nielsen, CBF  
Valley Glass Inc.

### Erin Doll

Pella Windows & Doors



Erin has worked in the credit field for approximately 10 years for quite a few different industries. Pella Windows and Doors is Erin's first experience within the Construction Industry and finds it by far the most challenging. Despite the challenge, Erin enjoys it immensely.

Erin holds a BA in History and International Relations and a MA in International Affairs. She is currently working towards her CBA designation through NACM.

Erin moved to Utah from California 2 years ago and

loves it here. She has a German/Australian shepherd mix named Corky who is "her daughter". Corky thinks she is human and is incredibly smart, sweet, and stubborn.

In her spare time she works on her home-based business with Xango.

Erin is a new member to ICEL and attended her first meeting in August. Welcome Erin!



#### NEWEST PROFESSIONAL DESIGNATIONS:

Connie Johnson, CBF, KSTU/Fox 13  
Ailisa Wheeler, CBA, CH Spencer

## Welcome New ICEL Members!

**Erin Doll**  
Pella Windows & Doors

**Cathy Kizerian**  
Calply

## Looking Ahead:

- Sept 22: Mechanic Lien Seminars  
NACM Training Center
- Sept 25: Application Deadline  
Professional Designation Exam  
(Nov 6 Exam)
- Oct 4-6: Western Region Credit  
Conference, Monte Carlo, LV
- 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