

Excellence

June 09

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

Thursday
June 11
Red Lion
Hotel
11:45-1:15

**Simple
Truths For
Living A
Happier
Life**

Take The First Step—Go Back To School

President, Erin Doll, CBA, Mountain Contractors Supply Group

This past month was our Education Recognition Luncheon. That got me thinking about achievement. Samuel Johnson (British author 1709-1784) says “life affords no higher pleasure than that of surmounting difficulties, passing from one step of success to another, forming new wishes and seeing them gratified.” That pretty much sums up what it takes to earn your professional designations.

First you have to take a chance on yourself and enroll in class. Then, as you complete the homework and pass the quizzes and exams, you succeeded in completing the first course. Suddenly, it is not as difficult to take the next class and then the third. The next big challenge is studying and sitting for the CBA, CBF or CCE exams. Hopefully, Georgette will then be calling you to say that you have three little letters behind your name!

I know it is hard to take that first step. I know it's hard to go back to school. I know it is hard to sacrifice personal time and family time for homework and studying. There will be times when you will struggle and want to quit. Trust me, I know! But let me tell you this, it is so worth it in the end. You will gain confidence, knowledge, experience and most importantly, you will be so proud of yourself for your achievement. There is plenty of help along the way. Take a chance and start the process, you won't regret it. Someone once said “If Columbus would have turned back, no one would have blamed him. Of course, no one would have remembered him either.” You can't achieve greatness without trying first. Like the Chinese proverb says, “The journey is the reward.”

Simple Truths for Living a Happier Life

Speaker: Lois H. Anderson

In today's troubled waters with all of the problems in the economy, job losses and so many adversities, life can be difficult. As individuals, we can make a difference in our lives and the lives of our family, friends and co-workers if we will remember some simple truths that will make life happier. These simple truths will help us develop our human touch, help us to burn brightly without burning out, and keep us hanging on during challenging times.



Lois began her career as a teacher of business and marketing at Olympus High School where she received the “Teacher of the Year” award for vocational education in the Granite School District. She later moved into administration for the district and then worked in the Utah State Office of Education as a State Education Specialist. She co-authored the textbook *Business and Personal Law* published by McGraw-Hill Publishing Company and has given presentations to conferences throughout the United States as a platform speaker for McGraw-Hill's Speakers' Bureau. Lois has also been a speaker at Brigham Young University's Education Week and Women's Conference.

Plan to join us for what is sure to be an enlightening lunch presentation.

May ICEL Luncheon Re-cap "Dare To Achieve"

by Carolyn Thompson, Meadow Gold Dairies

This month's meeting, the 2009 Credit Education Recognition Luncheon, was to honor the students who had attended credit classes for the past year and those who achieved their professional designations. Janae Jeffs, CCE, opened the meeting and thanked everyone for attending.

There were three student speakers who achieved their professional designation awards: Jamie Siglin, CBA, Interior Window Design; Amanda Doyle, CBA, Hajoca, Corp.; and Eric Wright, CBF, Spectrum Engineers, Inc.

Scott Lee, J.D., CCE, Vice-President, NACM Business Credit Services then handed out the Credit Management Certificates to: Lana Harris, Burton Lumber; Jo Anne Mills, CBA; Deseret Book Company; Laura Constantin, H & E Equipment Service; Amanda Doyle, CBA, Hajoca, Corp.; Krista Miller, CBA Intermountain Electric; Babette Julius, Mountain States Marketing and Sales; Crystal Leavitt, Roofers Supply; and Georgann Hansen, Young Electric Supply.



Amanda Doyle, CBA, selected to speak at the Education Awards Luncheon

Dean Wangsgard, CCE, President, NACM Business Credit Services, presented the Professional Designation Awards as follows:

CBA's: Wendy Bradley, Affiliated Metals; Jo Anne Mills, Deseret Book Co.; Krista Miller, Intermountain Electric; Amanda Doyle, Hajoca, Corp.; Crystal Leavitt, Roofers Supply; Andrew Carstensen, Rosi Office Supply; Whitney Davidson, Sunroc, Corp.; Clark Smith, Young Electric Sign Co.; Stacy Nance, Zellerbach; and Jamie Siglin, Interior Windows Design.

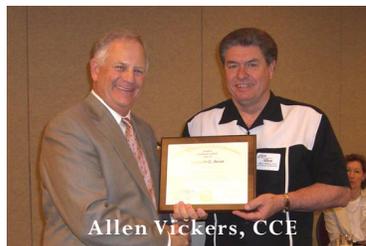
CBF's: Deanne Addis, Progressive Plants; Erik Wright, Spectrum Engineers; DeAnne Stock, Sunroc

CCE: Allen Vickers, A & K Railroad Materials

The NIC instructors then gave out the Certificates of Completion. Financial Accounting was presented by Larry Brooks, CPA, CCE; Business Credit Principles was presented by Goergette Bevan, CCE; Financial Statement Analysis I was presented by Susan Lujan, CCE., and Credit Law was presented by Scott Lee, J.D., CCE.

Those who attended left with a better understanding of how important it is to gain credit knowledge and to pursue professional credit designations.

*Dean Wangsgard,
CCE, President
NACM BCS, pre-
senting awards to
ICEL members*



Allen Vickers, CCE



Crystal Leavitt, CBA



Whitney Davidson, CBA



Krista Miller, CBA



Andrew Carstensen, CBA

June Spotlight Kim Pool, Steelco

by Shanna Sorge, CBA, Easton Technical Products

Kim started at Steelco in 1997 as a receptionist, then a billing clerk and sales rep. After hard work and dedication she was promoted to AR & Credit Manager. Prior to Steelco she worked as a kindergarten school teacher at a private school and before that she worked at Mervyn's in the men's department. She also volunteered three years at a children's center while going to school.

Kim graduated from East High in 1992 with honors. She attended the University of Utah during 1991-1993 for her teaching degree. Since 2004 she has taken several continuing education classes provided by NACM and ICEL. She has also spent two years at Salt Lake Community College working toward her Credit and Finance degree.



Kim Pool

Kim is the fourth of five children and is married with one 16 year old daughter. She loves watching her daughter play soccer and spending time with family and friends. She loves anything to do with crafts and really enjoys working with people and meeting new friends.

ICEL is Holding a Christmas In July "March of Dimes Baby Shower"

The March of Dimes maintains a Teddy Bear Den where women can stock up on supplies in exchange for meeting health goals, such as getting prenatal care and not smoking.

These are tough times! Donations at the March of Dimes have dropped by half and the number of clients has increased by half. Can YOU HELP?

ICEL will collect clothes, diapers, wipes and other supplies to help women with little income. It needs diapers for newborns and sizes 2 through 5, as well as wipes, lotion, shampoo, baby powder and diaper rash cream. New or hand-made baby items only, no food or formula items. Cash donations also accepted. You may also donate by calling 801-746-5540 or drop off items at 757 E. South Temple, suite 120, from 9 a.m. to 4 p.m. Monday through Friday.



COMING UP: ICEL's July 9 Meeting – "TEST YOUR KNOWLEDGE" – a fun interactive credit management game with prizes!!!

NACM Secured Transactions

Speaker: Scott W. Lee, J.D., CCE

Monday, June 8

NACM Training Center: 7410 So. Creek Rd., Ste. 301 (1130 East)

8:30 a.m. - 10:00 a.m.

Cost: \$25

This Secured Transactions Seminar will teach you about...

- The advantages of securing a debt
- What a security interest is
- How to obtain a security interest
- What a security agreement is
- What a financing statement is
- What priority is
- And, you might ask, what is perfection?

COME AND FIND OUT!



If you are a credit manager and some of these terms sound unfamiliar; or if you can only say "that term rings a bell", you need this class. Will you need it every day? No, but there will come a day in your life when you will. And if you don't know about secured transactions, you won't even recognize that day or know that you just lost your shirt and didn't have to.

To sign up contact Georgette at 801-433-6116 or email GBevan@nacmint.com

IT'S THAT TIME AGAIN!

2009-2010 ICEL Committees are forming NOW!

Here's your chance to participate

Dear Member:

It's time to form ICEL committees. A solid and active committee program is vital to a successful ICEL administration. We call upon you now to sign up for the new year!

Keep in mind that you earn two (2) Roadmap points toward your professional designation for each year you serve on a committee. That's in addition to the fun & networking you'll get out of it.

Let's keep our committees and programs going strong by signing up now.

Very truly yours,

Erin Doll, CBA
President, ICEL

Please count on my active participation. You may call upon me to serve on the following committee(s).

I have marked "1" as my first choice and "2" as an alternate.

Education _____ Historian/Ways & Means _____ Membership _____ Programs _____

I'll help on any Committee _____

Signed

Company Name & Member No.

Phone No.

Return to Georgette at FAX 801-484-1891



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