

# Excellence



March 09

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

Thursday  
March 12  
ICEL Bosses  
Luncheon  
11:45 a.m.

*Surpassing Your  
Competition  
Through Your  
Credit Department  
(page 2)*

Speaker:  
Susan Lujan, CCE  
Kenworth Sales  
Corporate Credit  
Director

Red Lion Hotel  
151 West  
600 South

## The Coming of Spring

President, Janae Jeffs, CCE, Muir Roberts Enterprises

Most nights my puppy and I go running. It is a habit that I am learning to appreciate and my puppy requires. It is a time that he enjoys and I burn off some needed calories. This gives me an opportunity to reflect on the day and whether I have accomplished all of my goals for the day. We go running "whether the weather be fine or foul." I have run in blizzards, wind storms and beautiful clear nights. So I notice when the seasons change. I am very glad for this winter to end. I see signs all over. No more ice on the sidewalks. The sun stays up longer and I don't have to bundle up like an Eskimo. I look forward to running with only a warm-up suit and no gloves. With the change to spring a lot of us get the urge to clean the house, garage, or office. We clear out old boxes, go after those dust bunnies and toss papers we haven't look at for months.

This is a time we should clean out our mind too, get rid of useless habits, ideas and behaviors. Put something new into our mind, learn a new hobby, or enhance job skills. ICEL is a great place to open your mind to new ideas or skills. Whether it is at our Bosses Luncheon this month, or at NACM's Educational Seminars, please take advantage of all we have to offer. To celebrate the coming of spring I found this poem:

JOY AND SPRING

BY JOAN ADAMS BURCHELL

Joy, the sunshine of the mind  
Lightening hearts of all mankind.  
Joy is spring opening the door;  
Nature's fountain of life, and more.  
Joy is comfort, hope and cheer  
Ushered in at the spring of the year.  
Spring awakens and life proceeds;  
Gladness blossoms without the weeds.  
Spring, when gloom is left behind;  
Joy, the sunshine of the mind.

## Board of Director Nominees

These ICEL members have volunteered to run for the ICEL Board of Directors. Their bios and photos will appear in the April ICEL newsletter.

Please come to April ICEL luncheon and cast your vote. And, don't forget to volunteer to serve on a committee. ICEL needs your ideas and talent!

Liliana Raddon - A-Core  
Lana Harris - Burton Lumber  
Shanna Sorge, CBA - Easton Hoyt  
Melissa Mickelsen - Geneva Rock Products  
Krista Miller - Intermountain Electric  
Falelua Lealaitafea - Kenworth Sales  
Crystal Leavitt - Roofers Supply  
Kim Pool - Steelco  
Whitney Davidson - Sunroc

# Make A Habit of Learning

By Janae Jeffs, CCE, Muir Roberts Enterprises

If you are at a point in your life where you don't know in which direction you are going or you are in a rut spinning your wheels, may I suggest you adopt the philosophy of 'Learning Every Day'. Make this a philosophy of your life.

Going to school full time is a big time and money commitment but NACM and ICEL are the perfect places to help achieve this goal. Seminars add valuable knowledge and the topics are very timely. There are Credit Boot Camps for those new in credit or those who want to brush up on specifics. There are Industry Credit Group Meetings, committees, monthly ICEL credit luncheons. These are all great ways to learn something new every month.

National Credit Congress and Western Region Credit Conference are fun ways to get in-depth information on what is happening in the credit field plus you meet other credit managers from other states and network!!

The Professional designation program to earn your CBA, CBF and CCE is the best way to swim to the top of our profession. Every where you look NACM has a way to help you learn and grow if you will just look for it. You might just find a better YOU at the end.

**ICEL Bosses Luncheon, Thursday, March 12, 11:45 a.m.**

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

**Cost: \$16, Contact Georgette Bevan, CCE, 801-433-6116 or GBevan@nacmint.com**

## ***SURPASSING YOUR COMPETITION THROUGH YOUR CREDIT DEPARTMENT***

***Speaker: Susan Lujan, CCE, Kenworth Sales Corporate Credit Director***

In any economy, but especially today's economy, businesses need to use every advantage available to them to attract and retain customers. Effective use of a trade credit is one way to do that. Credit Departments have long been overlooked in contributions to that "Competitive Advantage." This presentation is geared toward business leaders and changing the way they view and use their credit departments. The old idea that the credit department is "nothing more than a cost center" is costing business. Businesses can and will gain a true advantage when they learn what credit can do for them internally.

Susan is an instructor at Salt Lake Community College in Economics and Finance. She is a past Chairman of NACM BCS and serves as a West Region Director on the NACM National Board. Her local awards include Mentor of the Year, Instructor of the Year, Credit Executive of the Year, and CCE of Excellence. In 2008 she was awarded the Robert Half Instructor of the Year at Credit Congress.

Her credit passions are mentoring and stopping credit card fraud in her industry. She is a successful and popular speaker at her affiliate, and has been a presenter at the Western Regional Conference and at National Credit Congress. Susan has been associated with NACM Business Credit Services since 1989. During this time, she has achieved education goals and accreditation that have increased her value personally and professionally.

# February ICEL Luncheon Re-cap

By Carolyn Thompson, Meadow Gold Dairies

Shane once again proved to be the excellent speaker we have all grown to enjoy. His topic, "The Conversation Within," intrigued me and I anticipated this thought provoking topic. I was surprised to learn that by the age of 12 we had fully developed the way we talk to ourselves. I also found it very interesting that 75% of our internal conversations are negative. Shane showed us how to change our inner-conversations to a more positive nature and to have a more positive outlook on everything we do in life, both professionally and personally.

## TECHNIQUES FOR IMPROVING OUR CONVERSATIONS WITHIN

- Make mental note of negative self-talk and change it to a positive
- Listen to how to talk about yourself.
- Literally talk to yourself and keep it positive.
- Write down what you wish to say to yourself.
- Record how you should talk to yourself and listen to it regularly.
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## KEYS TO IMPROVING THE CONVERSATION WITHIN

- Keep self-talk in the present.
- Always talk to yourself as though the desired change has already taken place.
- Give your subconscious mind a completed picture
- Be Specific.
- Self-talk is more than one specific phrase
- Leave no stone unturned.
- Fix the problem.

## SITUATIONAL SELF-TALK

- The conversation within that adjusts situations by adjusting how we look at them.
- It deals with the here and now or the very near future.
- Used to overcome a momentary circumstance that does not agree with you.
- Situational self-talk does not expect you to instantly change every bad situation into a good situation. It simply gives you a way to consciously put the best outcome on any situation,
- It keeps you in control of yourself and allows you to function at your best under any circumstance.

In conclusion, Shane talked about how to motivate all parts of your life by believing in yourself and what you can accomplish. It all starts with your inner-self. Shane's presentation has strengthened my resolve to attend all the meetings that I can which will help me both personally and professionally.

If you are interested, the books Shane used for the presentation were: "*Making Work Work*" by Scott Hunter and "*What To Say When You Talk To Your Self*" by Shad Helmstetter, Ph.D.

Thank you Shane for a job well done.

**Be sure to invite your boss to the March 12th Bosses Luncheon!**  
***SURPASSING YOUR COMPETITION THROUGH YOUR CREDIT DEPARTMENT***

**Reservations are required. Contact Georgette, 801-433-6116 or [GBevan@nacmint.com](mailto:GBevan@nacmint.com)**

Grab your shorts, flowered shirts, your beach bag and your shades and head for the

# NACM Beach Party Spring Banquet 2009 April 24, 2009

The Gathering Place at Gardner Village  
\$50.00

Menu selections – Prime Rib, Salmon, Chicken Florentine  
Donations: (A good place for those few left over logo items)

Limbo contest  
Prizes

## NACM Educational Seminars

Sign up with Georgette at 801-433-6116  
or GBevan@nacmint.com

### MECHANIC'S LIEN SEMINAR

Basic & Advanced  
Tuesday, March 10, 2009  
NACM BCS Office Training Center  
7410 Creek Rd., Ste. 301  
(1130 East) Sandy, UT  
\$75/session  
\$120 combined sessions

Basic: 9 a.m. - 12 noon  
Advanced: 1 p.m. - 4 p.m.

### BARRY ELMS COLLECTION SEMINAR

Thursday, March 26, 2009  
Stonebridge Golf Clubhouse  
4415 West Links Drive  
West Vally City, UT  
Just off SR208 and Bangeter Highway  
\$125 NACM Members  
9 a.m. - 4 p.m.  
Continental Breakfast & BBQ Buffet

Discover how to move  
to the top of your customers  
payable schedule

### NACM TRAINING YOUR CUSTOMERS TO COLLECT!

Tuesday, April 7th  
Only \$15/seat  
NACM BCS Office Training Center  
7410 Creek Rd., Ste. 301  
(1130 East) Sandy, UT  
Three sessions:  
8:30-10:30, 11:30-1:30, 2:30-4:30

RSVP to Julia for preferred sessions  
and more information  
(801) 487-8781, ext. 119

## 2008-2009 ICEL Board of Directors

### President

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