

Excellence



March 2010

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

Thursday

March 11

Red Lion Hotel

11:45-1:15

**"The Power To
Change
Anything"**

Speaker:

Mark

Carpenter

Blarney or Fact: St. Patrick's Day Lore

President, Erin Doll, CBA, Mountain Contractors Supply Group

When I think about March, green is the first thing that comes to mind. Spring is coming. Trees are starting to bud. Flowers are starting to spring up. Grass is growing and St. Patrick's Day is coming on Wednesday, March 17th.

St. Paddy's day was always a fun holiday when I was a kid. We would hide the smallest green item on our person so we could trick people into pinching us so we could punch them back. Our favorite was to pin a short piece of green yarn somewhere inconspicuous. The rule was it had to be visible. There are surprisingly quite a lot of places you can "hide" green where it is technically visible but still hard to see. I decided in honor of St. Patrick's Day, I would share some facts and fiction with you.

We all know St. Patrick was Irish, right? Nope. He was actually British aristocracy. Sounds like he was a devout Christian. Actually, he had no interest in Christianity and was a slaveholder. According to National Geographic, Patrick's world changed when he was 16. He was kidnapped and sent to Ireland as a slave to tend sheep. He began hearing voices telling him to escape back to England and then again these same voices told him to go back to Ireland. He became ordained as a priest and spent the rest of his life trying to convert the Irish to Christianity.

Well, at least the part of the story where he banished the snakes is true, right? No again. There were no snakes in Ireland to banish. Is St. Patrick's Day just a made-up holiday? Professor Philip Freeman says the holiday was essentially created by Irish-Americans. During the Revolutionary War, Irish-American soldiers held St. Patrick's Day parades to reconnect with their Irish roots. Charitable organizations in Irish communities in America held celebrations to honor the patron saint of Ireland. However, in Ireland until the 1970's, St. Patrick's day was only a minor religious holiday where families would eat a big meal and acknowledge the saint but that was about it.

So what about the wearing of the green? As the parades and celebrations grew in popularity in America, the wearing of the green came to symbolize solidarity with Ireland. In 1962 this show of solidarity took a famous leap when organizers of the annual parade in Chicago decided to dye the Chicago River green. As for beer, it is estimated that on any given day 5.5 million pints of Guinness are consumed in the world. On St. Patrick's Day, that estimate explodes to 13 million pints.

Today the parades, celebrations, wearing of the green and all the games and fun we associate with American St. Patrick's day traditions have been adopted by the Irish in Ireland. Ireland realized that the popularity of the holiday could boost tourism so they began adopting the American celebrations. Isn't it funny how a holiday meant to honor the patron saint of Ireland originated in America? It's also funny that until about 30-40 years ago, Ireland didn't really celebrate the day. Whether or not you enjoy participating in the famous "green day" and eating some corned beef and cabbage and maybe a pint of Guinness and being Irish-for-a-day, I wish you a Happy St. Patrick's Day!

ICEL would like to thank all of our NACM friends that came to the February ICEL luncheon with Aric Krause. We would like to invite you back to our March luncheon with Mark Carpenter. Join US !

On The Road To Recovery?

by Erin Doll, CBA, Mountain Contractors Supply Group

Everywhere you turn, you can't escape hearing about the economy. It's on the news constantly. It's talked about around the water coolers. People are talking about it at work, home, church—everywhere. Some people say we are recovering and things are picking up. Some say we will recover but aren't there yet. Others are pessimistic and don't see much light on the horizon.

We hear "experts" on television or radio commenting on how some statistic or another shows that we are recovering. Then we hear other "experts" use the same statistics and say the opposite. Which is right? Are we on the road to economic recovery or not?

I must begin by saying, this is an editorial. I'm not an expert so I don't claim to know. What I do know is how my life is affected on a daily basis both at work and at home. I see budget cuts at work and at home. I see management scrambling to change policies and procedures to meet ever-changing goals. I feel the pinch every time I go to the store for groceries or to the pump for gas. Personally, I don't really care what the so-called "experts" are telling me. What matters is the reality for my family's day-to-day activities. I don't know about you, but I saw this "economic collapse" coming years and years ago.

As many of you know, I am from California. I left there for two reasons—politics and housing. In the 90's and 2000's it was impossible to buy a house unless you either bought what you could not afford or were wealthy. Housing prices were insane and we knew that eventually the bubble would burst. I waited years and years for the market correction which didn't happen so I moved. Well, the bubble did burst, but not just in CA but everywhere. It didn't take experts to tell us it was coming. Those of us struggling to find a way to buy a house knew it was coming long before the media reported it. My grandparents paid about \$30,000 for their home after WWII. My parents paid about \$60,000 for their home in 1976. When I graduated from college, housing prices in the same area as my parents and grandparents were \$200-300,000 for a dump! And, when I left CA, housing prices were insane at \$600-800,000 for a small older house. How they got so inflated I will never understand, but over-inflated housing prices and poor lending practices were the straw that broke the camel's back. Not to mention the fact that the national deficit is climbing exponentially each year and is well over a trillion dollars!

Historically in the United States, every generation has increased the standard of living over the previous generation. That was true until the 1990's. My generation, Generation X, is the first generation in America to see a decrease in the overall standard of living from our parent's generation. That is the reality—not what the experts say on TV. What's more is that Americans have seen a continued decline in the standard of living. So unless things change, and I mean really change, that means our children and grandchildren will continue to have lower standards of living than we did. I don't know about you but that scares me! I don't want my son to struggle like I have. I don't want my grandchildren to not know the joys of leisure time with family and friends. This leaves the question of "What do we do?"

If you attended our luncheon with Dr. Aric Krause, you learned a lot about the economy and the problems we face. It was excellent, although a bit depressing, and I urge you to read the recap. I think Americans have been given a wake-up call and we now have the opportunity to fix what has been broken for years. The question is, will we as a country heed the warning and take the necessary steps? Will we demand our leaders address the problem and not just the symptoms or will we continue to do as we've always done and just bandage up the problem and hope it goes away?

March SPOTLIGHT

Dana Farmer, LienCounsel

by Carolyn Thompson, Meadow Gold Dairies

Dana Was Born in Idaho Falls, Idaho. After school he married Amber Toone and now lives in Mountain Green, UT. He has three children—Oliva, Harrison and Jackson.

Dana received his education at Utah State University with a BS in Hydrogeology and his Juris Doctorate at the University of Idaho, College of Law, 1997. Dana is currently working toward a post-doctoral fellowship in fatherhood at the School of Hard Knocks—courtesy of Oliva Farmer age 7, Harrison Farmer age 6, and Jackson Farmer age 2.

Dana's work history is as follows: Associate Attorney, Holden Kidwell Hahn & Crapo, Idaho Falls, 1994-1998; Law Clerk, Utah State Third District Court, 1998-2000; Attorney, Smith Knowles, PC 2000-present.

In his spare time he enjoys backpacking, fishing, reading, and being a dad. He says his claim to fame is that he once walked across a street behind Harrison Ford in Jackson Hole, Wyoming. Turns out he has sandy blonde hair and is a lot shorter than he looks in the movies.

Dana proudly says his claim to obscurity is that he is the first male in his family, since 1865, that did not work for the railroad.

Thanks Dana for your humorous look into your family and life. Welcome to ICEL we hope you become an integral part of the group.

ICEL Executive Appreciation Luncheon

Thursday, March 11, 11:45 a.m.—1:15 p.m.

Red Lion Hotel, 161 West 600 South, SLC

ICEL Members \$16, Non ICEL Members \$26

TOPIC: The Power to Change Anything, Speaker: Mark Carpenter, People Smart Solutions

The ability to influence change in ourselves and others is one of the most powerful capacities human beings possess. Yet, we're often not very good at creating lasting change in areas that matter most to us. We're stuck with poor productivity, low quality, lack of cooperation and other problems at work. Sometimes we even have a hard time getting ourselves to change personal behavior to improve our health, strengthen relationships, and reach personal goals.

Based on the book and training "*Influencer: The Power to Change Anything*," this session will tap into the skills used by influence experts around the world to succeed where others have failed at making lasting change. We'll apply these skills to your world to get you started on influencing what matters most to you. Join us for an interactive session that will change the way you look at the world and demonstrate how you can influence positive change.

Books will be available for sale after the meeting for the price of \$20 each (including tax).

ICEL February 2010 Meeting Recap—The U.S. Economy

by Shanna Sorge, CBF, Easton Technical Products

Dr. Aric Krause was our February speaker. His teaching at Westminster College has been somewhat limited recently as Aric is constantly traveling abroad including plans to visit China six times this year. Prior to Westminster, Aric taught for a year at Clarion University of Pennsylvania and at Colorado State University. He received a Ph.D. in Economics while at Colorado State University in 1998, a Master's Degree in Economics from DePaul University in 1993, and a Bachelor's Degree in Economics from Illinois State University in 1989.

Dr. Krause stated that he has no idea where the economy will go from here since we are facing uncharted waters with too many variables in place. If you look at this from a weather man's approach, as Aric did, we have a 50/50 chance everything will be okay in the end. A question Aric asked us about our economy was that when nothing has changed for the past 20 years how are we going to improve?

Aric reviewed the U.S. "Human Condition": 13% of US citizens are living in poverty which equals around 42 million with many having no health insurance, 13 million Americans are at least one month behind on their mortgage payments, unemployment is at 9.7%, and household wealth is off 45%. So, how can we improve the economy? American households are still poor and the government is still in debt. Nothing has changed.

There are a lot of unknowns for 2010 as we are still facing many foreclosures, commercial real estate is still down 20%, almost 600+ banks are on the FDIC "watch list", income is lagging, and lending/leasing and factoring limit corporate cash. Inflation is at 1.2-1.8%, GDP is at 1.5-2.5% net of inflation, and household income has increased only 1.3-2.1%. As we look at 2010 and beyond, the structural problems leading us to the last several years aren't being repaired.

In spite of this rather negative news, Aric ended saying that he was still optimistic that things will improve. He feels that Americans are very inventive and will step up to the plate. He also joked that another solution would be to have another planet buy all of our stuff.



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