

# Credit Line

A MEMBER NEWSLETTER

JULY, 2006

## Step Seven: Timelines

by April Tanner

### Kimball Equipment

*This is the seventh in a series of articles on Preparedness In The Work Place.*

Did you find out last month that you had never thought about how much you could be relied upon by other departments in an emergency? Learning more about other employee responsibilities is never a bad thing.



Now to timelines... It is the time to sit back and look at all you have done and organize a timeline to go with it, what needs to change, who is to perform the change and when to do the changing. For example, if you were killed by a stray bullet while attending a local performance of "Annie Get Your Gun" when would changes start and who would start them. If you are the sole credit person, who makes the call to your emergency backup and when? If your emergency backup is a temporary, who does the hiring of the replacement and how long should this take? How long should training of the new hire take? This may depend on how much time your emergency replacement has to give.

Other things on the timeline should be 1) notifying professional agencies like banks, NACM and other credit agencies, CPA firms, legal firms, etc. Pass words, signature cards and security codes may also need to be changed quickly at one or more of these places. When and how should your customers and vendors be notified? When should your email account be terminated or just remain "rolled over" to your replacement? Who would have access to your Outlook or other computerized calendar? Who would give your replacement access to your spreadsheet and word processing files?

On a more personal note, when should your desk be cleaned out and who should do it? Who would handle personal items... email, letters, files etc? Who knows you well enough at work to read your personal emails and letters

and forward them if they are important? Who would go through your Rolodex? If your family is allowed to help in this process, who will call them and tell them when to come in?

I know that all of this can be hard to think about and take seriously at times, but it will matter and it does happen.

Next month – togetherness.



**National Award**  
**Susan Lujan, CCE**  
**Kenworth Sales**

**"The Enabling Excellence Award"**  
**"Improving your business through credit"**



Susan Lujan, CCE

This national contest was open to any NACM member nation wide. Susan won FIRST PLACE with her article on categorizing, quantifying, and solving disputes. By getting everyone involved two times each month, including management, the Credit Department has expanded it's role in improving business through credit.

Three things have greatly improved: customer service, collections, and communication. It is no longer the 80/20 rule—20% of problems taking up 80% of the time.

Congratulations Susan!  
*p.s. Susan is presenting this topic to ICEL in September*

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# Credit Congress, 2006

## NACM Credit Congress Nashville May 2006

by Marianne Hadden  
Allwest Sales & Service

"This was a great experience getting to meet so many people and learn so much. The speakers were excellent and the instructors were great and knowledgeable.

I just wish it could have been a day or two longer so I could have fit in all the educational sessions. There is a phenomenal amount of information at Credit Congress. I am going to make it a point to be there again next year.

My goal is to be able to take the exam review at the next credit congress.

Thanks NACM for making my job easier."

## Strength In Numbers Credit Congress

by Sandra B. Brown  
Schmidt Signs

"NACM's 110th Credit Congress was held in Nashville, TN, the country music capital of the world. We had an awesome time and learned a lot.

The super session was done by Albert Mensah and he was fabulous. His topic was "OK means opportunity knocking or making the most out of every chance encounter."

Opportunity is all around us. Albert's definition of opportunity is



Susan Archibeque, CCE; Brett Ferguson, Clark Smith, Bonnie Snider, CCE; Tyler Steeblik, CBA; Sandra Brown, Lisa Keller, CBA; Susan Lujan, CCE; and Tammi Russell, CCE



Shane Inglesby, CCE; Shane's wife Carol, Doug Darrington, CCE; Tyler Steenblik, CBA; Cyndie Keetch, CBA; and Clark Smith

"The gift that God gave us to have a full-tilt boogie life! To make it in this world, regardless of what we do for a living, regardless of our goals, we have to know how to 1) take advantage of the opportunities around us, and 2) create opportunities where none exist. Opportunity is everywhere."

Sometimes the greatest opportunities are the ones you don't see coming. There is no shortage of opportunity. Learn to listen. Opportunity could be knocking at your door very softly. Each opportunity only knocks once, ready or not, open the door.

Albert left us with this poem:

*The American Dream is not dead  
That's just a notion in your head  
Wake up, the American Dream is alive  
and well  
Can't you hear the Liberty Bell?  
Ringing, constantly ringing  
It might as well be singing:  
What do you want to do?  
It's up to you, who do you want to be?  
Seize the opportunity*

All of the classes I took were really good. But, the best part was the networking with all of the new people that you meet and hearing their side of the credit issue and how they solved the problem. You make new friends from different parts of the country. Credit Congress is big and the exhibit hall is filled with a lot of vendors. Just mingling is a real experience.

But, remember Western Region Conference is coming up in October in Las Vegas and I highly recommend that you go. There are fewer vendors and a great selection of sessions to attend. Of course there are networking opportunities and new friends to make.

So remember, when opportunity comes calling and you hear that knock on the door, you had better get 'hauling' for you know what that knock is for.

## COLLECTION DEPARTMENT NEWS FLASH!

# Equifax Business Credit Reports Are Great!

by Nancy L. Land, ISC BioExpress

“I love the Equifax website and the Equifax Business Credit Reports.

1. It saves me time.
2. I can print it right off my computer.
3. The report gives me all of the information that I need—credit scores, banking information, trade & service ratings.
4. It also gives me the Equifax risk rating.
5. The report has a breakdown of available credit and the percentage that is being used.
6. It lists how many employees the company has which gives an idea of how large the company is.
7. On the report there is a SIC code and an explanation of the code and also the listing of all public record accounts.
8. Best of all, it saves my company money!



Nancy Land

This is my favorite report that I use every day in our business. It has everything that I need to establish credit limits and get a general feel about the company that wants to

open an account with our company. Like it says on the report “Business at a Glance” and it is definitely that. I would recommend this report to any of NACM members that want a quick, easy and economical report. Saving time and money is very important to my company. Try it and you will love it too.”

**It has everything that I need to establish credit limits**

## NACM Credit Reporting Department

**801-487-8786**

**Give Amanda a call and she will set you up to pull Equifax Business Credit Reports, ext. 118**

## Ernie Daigle, CBA Joins NACM Collection Department



**Ernie Daigle, CBA**

What a great new addition to the NACM Collection Department.

Ernie comes to NACM with years of collection experience. While he was with Unisource, he received the “Beyond the Call of Duty Award.”

Ernie was the Chairman of NACM BCS and the ICEL President 2004-2005. He has served as Chairman of several Credit Industry Groups and on many NACM committees.

In 2005 Ernie received the NACM National Designation of Excellence Award.

Much could be said about Ernie. He is one special person and has joined the NACM BCS Collection Department.

Get YOUR past due accounts on fast track with NACM Collections Department. Ernie is frosting on the cake to an already aggressive and professional collection team.

# Strength In Members Call Barbara with your referrals!

## NACM Credit Boot Camp

Basic Combat Training  
In Credit Survival Skills  
July 12, 19, and 26

Morning Sessions !  
7:30 – 9:00 a.m.  
NACM Training Center



FEAR IS NOT AN OPTION!

July 12

Collection Calls:  
What really works!

July 19

Credit Reports:  
Read, Interpret & Utilize  
Everything On A Report

July 26

Credit Policy &  
Credit Application:  
Protection For  
Your Company!

To enlist, call your local  
NACM Boot Camp Recruiter Today!  
Georgette Bevan, 487-8781, ext. 116  
GBevan@nacmint.com

### Welcome New Members

**Concrete Solutions #5544**  
3596 So. 500 West  
Salt Lake City, UT 84115  
Industry: Concrete Products Supplier  
Rep: Gary Snyder

**United Service & Sales Inc. #5545**  
2808 South Main St.  
Salt Lake City, UT 84115  
Industry: Power Equipmnet Sales  
Rep: Annette Cretsinger

**House of Pumps #5546**  
3534 So. West Temple  
Salt Lake City, UT 84115  
Industry: Industrial Equipment  
Rep: Michelle Johnson

**FORMCO INC. #5547**  
4128 W. Nike Drive  
West Jordan, UT 84088  
Industry: Concrete Construction  
Rep: Erik Ring

**AWA Inc. #5548**  
3295 W. California Ave.  
Salt Lake City, UT 84104  
Industry: Wholesale Kitchen Cabinets  
Rep: Dan Roberts

**Durham Enterprises #5549**  
1837 So. 4130 West Suite B  
Salt Lake City, UT 84104  
Industry: Scrapbook Mfg.  
Rep: Jeff Durham

**West Valley Tire Inc. #5550**  
1975 So. 1045 West  
Salt Lake City, UT 84104  
Industry: Tire Sales & Service  
Rep: Rick Robinson

**K J Equipment #5551**  
1963 Falconhurst Ct.  
Sandy, UT 84092  
Industry: Restaurant Equipment Rental  
Rep: Pat VanBibber

**AMI Semiconductor Inc. #5552**  
2300 Buckskin Rd.  
Pocatello, ID 83201  
Industry: Semi Conductors  
Rep: Rick L Pence

**Dixie Read-Mix LLC #5553**  
925 So. 1900 East  
St. George, UT 84771  
Industry: Concrete Mfg.  
Rep: Vikki Wilde

**GCR Tire Center #5554**  
3350 West 2100 South  
Salt Lake City, UT 84119  
Industry: Tire Distributor  
Rep: Jared Wonacott

**Peck Striping Inc. #5555**  
5255 West 4700 South  
Kearns, UT 84118  
Industry: Striping, traffic control  
Rep: Tamara Thueson

**Bear River Assoc. of Governments #5556**  
170 No Main St.  
Logan, UT 84321  
Industry: Business loans & rental programs  
Rep: Shellie Cook

### Member Changes

Company and Rep. Change/or addition  
Making Memories Wholesale Inc., 4853  
Kim Silva  
Meadow Gold Dairies, 5332  
Carolyn Thompson  
Wasatch Supply & Barrel, 5481  
Mandy Sexton  
Medsource Direct, 5476  
Justin Leavitt  
Excel Graphics, 5520  
Amanda Baker

Membership Department  
Barbara O'Brien  
801-487-8781, ext. 104  
BObrien@nacmint.com



# Code

Black : Industry Credit Groups

Red: Other events

# July, 2006

## NACM BUSINESS CREDIT SERVICES



WWW.NACMINT.COM

# Calendar of Events

Sat./Sun.	Monday	Tuesday	Wednesday	Thursday	Friday
1/2	3	4 <b>INDEPENDANCE DAY NACM CLOSED</b>	5	6 Hardware & Lumber	7 Steel & Welders
8/9	10 Fine Paper	11 Food & Restaurant  Regional Contractors	12 Contractors  <b>CREDIT BOOT CAMP</b>	13  <b>ICEL SUMMER PARTY RED LION HOTEL 5:30 P.M.</b>	14 Concrete,Paving, Excavating & Waterworks  South West Region Material Suppliers
15/16	17 Masonry & Wholesale Landscaping  Heating & Plumbing	18 Automotive & Truck Suppliers  Printers of Utah  Floor Covering	19 Advertisers, Media  <b>CREDIT BOOT CAMP</b>  Ut. County Contr.	20 Electrical  Industrial Supply  Whsle Florists	21 Diesel Engines  So. Utah Contr.  Ogden Contractors
22/23	24  <b>PIONEER DAY NACM CLOSED</b>	25 Equipment Dealers	26 General Service Roofers & Siding  <b>CREDIT BOOT CAMP</b>	27 General Contractors	28 Engineering
29/30	31				

## Looking Ahead

July 13: ICEL Summer Social, 5:30 p.m., Dinner & Bingo, Red Lion Hotel

July 25: Professional Designation Exam

July 12, 19, 26: NACM Credit Boot Camp, NACM Training Center

Aug 9: Conducting the Credit Investigation, NACM Training Center, Kevin Luing, CBA

Aug 16: Mechanic Liens for Dummies, NACM Training Center, Lisa Keller, CBA

Aug 18: NACM Member Summer Outing, Wasatch State Golf Course

Aug 23: Fall Semester begins

Oct 4-6: Western Region Credit Conference (Monte Carlo) Las Vegas

Sept 25: Application Deadline for Professional Designation Exam (Nov 6 Exam)

# NACM BCS Board of Directors, 2006-2007

## BOARD OF DIRECTOR OFFICERS:

Patty Fullmer  
Chairman  
BMC West

Susan Lujan, CCE  
Vice-Chairman  
Kenworth Sales Co.

Tyler Steenblik, CBA  
Treasurer  
Young Electric Sign Co.

## NACM OFFICERS:

Dean Wangsgard, CCE  
President  
NACM BCS

Scott W. Lee, JD, CCE,  
Vice President & Secretary  
NACM BCS

## BOARD OF DIRECTORS:

Allen Vickers  
A & K Railroad Materials

Bonnie Snider, CCE  
Alder Sales Corp

Lisa Keller, CBA  
Butterfield Lumber

Shane Inglesby, CCE  
Geneva Rock Products

Barbara Mackay  
Intermountain  
Concrete Specialties

Cyndie Keetch, CBA  
Mountain Contrs Supply Grp

Susan Archibeque, CCE  
Nicholas & Company

Connie Steed, CCE  
Rasmussen Equipment

## COUNCILOR:

Doug Darrington, CCE  
Councilor  
Altaview Concrete, Inc.

## Don't Miss These Super Summer Events!

### ICEL Cool Summer Celebration

Thursday, July 13, 2006  
Red Lion Hotel, 151 West 600 South  
5:30 - 7:30 p.m.



**Bingo  
Buffet  
Friends**

Casual  
Dress

Spouses  
& Friends  
Welcome

Come join your friends and colleagues in a fun-filled evening at the Red Lion Hotel. Good food and most everyone takes home a prize.

Cost: \$20 Members  
\$25 Non-ICEL Members  
For reservations contact  
Georgette Bevan at 487-8781, ext. 116  
email: GBevan @nacmint.com

### NACM Summer Outing Friday, August 18th Wasatch Golf Course



**BARBEQUE  
& BINGO  
Come Early  
Have Fun!**



NETWORKING

**You don't need to play golf to have fun at the NACM Summer Outing!**  
2005 1st time attendee Tammy Pfoutz  
Lakeview Rock Products

**A Break From The Traditional  
Plus New Award Categories!**

**Experience  
The Putting Challenge  
Prizes Awarded For:**

*Handicappers  
Men's  
Women's  
Non-golfers*

1st Tee Time 11 a.m.,  
Social Period 5:00 - 6:00, Dinner 6:00  
Golf only \$52 Dinner only \$25  
Golf & Dinner \$72

Sign Up With Georgette at 801-487-8781, ext. 116  
email GBevan @nacmint.com