

# Credit Line

A MEMBER NEWSLETTER

MAY, 2006

## **From Doug Darrington, CCE, Altaview Concrete, Chairman, 2005-2006, NACM BCS Board of Directors**

Three years ago, I was in the position of a newly elected member of the Board of Directors. At the time, I knew a half dozen people in the organization. I worked for a company that used very few of the services offered by NACM. At times I questioned whether paying the monthly dues was worth the membership.

I did value education and had earned my CCE, attended a few seminars, and served on a couple of committees. I also attended Credit Congress. Mostly to make sure I had enough road map points to recertify when the time came. All in all, I was in the organization, however, kept one foot out at all times, you know what I mean, just in case it turned out to be some strange cult group.

Someone on the Board at that time must have known my name because I was nominated and then elected to the Board of Directors. Going into the group, I was a little hesitant, however, willing to serve. After all, it meant a free meal or two at the Cottonwood Club. After the first couple of board meetings, I was a convert. I decided that if it was a cult, I was ready to jump in with both feet.

You might ask yourself? "How can I get more involved with NACM and, as far as the Board goes, what exactly do they do?"

As a new member of the Board of Directors, you are handed an orientation manual soon after the spring banquet and prior to the first board meeting. In essence, the role of a board member is to, "promote and build the image of NACM Business Credit Services in the business community." In addition, the role of a board member is to set strategic direction and policy for the organization. The board does not run the day to day operations of NACM nor try to micro-manage

How is this accomplished? In several ways and I will only mention a few:

1. This past year the board hired a new President. You may think this was a slam dunk for Dean. It was not. Many hours went in to the process of interviewing and hiring Dean and negotiating his salary.
2. Monthly association financial statements are reviewed and accepted by motion. This also is not a slam dunk. Questions are asked about revenue and expenses which are often pointed and not easy to explain.
3. All member applications and resignations are discussed and approved by the board. Much discussion goes into ways to build the organization and increase the member base.
4. Our relationship with the national organization is discussed at length and decisions are made that will affect our local affiliate.
5. The services offered by NACM are discussed at length. Specific departments are discussed and what is happening within each group to build revenue, lower expense, and enhance services to the membership.

The board is not a group of yes men and women established to rubber stamp what takes place. In fact, sometimes they are loud, outspoken and often boisterous almost to the point of being obnoxious.

How can you get involved? One simple word: Volunteer! In the March issue of 'Business Credit' our current national chairman, Sherry Wood, quoted a former US President as saying, "Volunteering is an act of heroism on a grand scale. And it matters profoundly. It does more than help people beat the odds, it changes the odds." As members of NACM we are in a position to change the odds, both in our careers and in our personal lives.

Volunteer to be a chairperson in an industry group or ask to be added to a committee. You can be guaranteed at least two free lunches if you volunteer to serve on one of the four standing committees. Attend a seminar, go to boot camp or take a class. Just get involved. Believe me, once you get started, you will not be forgotten. I am a product of this process.

It has been my great honor and privilege to have served on the board of directors and as Chairman of the Board this last year. I have made wonderful friends and associates that will last a lifetime. More importantly, I am still committed to serve were I can in whatever capacity I can. Thank you to the board members with whom I have served, to the NACM organization and more importantly to you as members.

*Doug just volunteered and was elected as the 2006-2007 Chairman of the Concrete and Paving Industry Credit Group.*

## Spring Banquet 2006, Gardner Village, The Gathering Place



2006-2007 Board of Directors: Cyndie Keetch, CBA; Allen Vickers; Tyler Steenblik, CBA; Susan Lujan, CCE; Bonnie Snider, CCE; Shane Inglesby, CCE; Connie Steed, CCE; Lisa Keller, CBA; and Susan Archibeque, CCE (not shown, Barbara Mackay)



Dean awarding Susan Lujan, Kenworth Sales, the 2006 CCE Designation of Excellence Award



Danny Wheeler, CCE, Easton Hoyt, Credit Executive of the Year 2006; and the 2006 Instructor of the Year Award



Patty Fullmer, the new Chairman of the NACM Board of Directors and winner of the Student of the Year Award with Tyler Steenblik, Board Member and the CBA 2006 Designation of Excellence Award



Bonnie Snider, CCE, Alder Sales Corp., won the best costume award and was elected to the Board of Directors



Dean awarding his wife, Debie Wangsgard, CCE, Stock Building, the 2006 Mentor of the Year Award



Dean awarding Connie Steed, CCE, Rasmussen Equipment, the Outstanding Achievement Award

### Our thanks & appreciation to the following members who donated cash or prizes for this event.

A & K Railroad  
 Altview Concrete  
 BMC West  
 Camco Construction Inc.  
 Codale Electric  
 Easton-Hoyt LLC  
 Geneva Pipe Company  
 Geneva Rock Products  
 Hajoca  
 Henderson "Wheel & Warehouse Supply  
 Hogan & Associates  
 Intermountain Farmers Association  
 Intermountain Concrete Specialties  
 KSL Television  
 LienCounsel Inc.  
 NACM National  
 Mountain Contractors Supply  
 Rasmussen Equipment  
 Redman Van & Storage  
 Restaurant Supply & Equipment  
 Reuel's Art & Frame  
 Roto Aire Filter  
 SOS Staffing Services  
 W R White Supply

**ENTERTAINMENT COMMITTEE**  
**Thank You For A Fabulous Evening!**



**Karaoke Fun!**

Danny Wheeler, CCE, and Brenda Martinez  
Danny—don't quit your day job and Brenda,  
American Idol wants you!

**Entertainment Committee**

Danny Wheeler, CCE, Chairman, Easton Hoyt, LLC  
Tamyra Pfoutz, Assistant Chair, Lakeview Rock Products  
Allen Vickers, A & K Railroad  
Marianne Hadden, Allwest Sales & Service  
Sue Kelvington, Atlas Sales Inc.  
Patty Fullmer, Board Rep., BMC West  
Brenda Martinez, LaPoint Automotive  
Cyndie Keetch, CBA, Board Rep., Mountainland Supply  
Boyd Ipson, Redman Van & Storage  
Sandra "Sandy" Brown, Schmidt Signs  
Tyler Steenblik, CBA, Board Rep.

**Jeris Rae Baldwin, CCE**  
**NACM/ICEL Scholarships**

*Created in loving memory of an extraordinary credit manager*



Jeris Baldwin, CCE

**Qualifications:**  
Must be an active NACM member who has been enrolled and successfully completed at least 2 business credit classes for certification within the last two years and/or an ICEL

member with at least 80% attendance at ICEL meeting in the last year.

**JERIS RAE BALDWIN CBA JUMP-START SCHOLARSHIP:**

Applicant must have completed, or be currently enrolled in the 3rd required course for CBA

Scholarship includes:

NACM National Registration	\$160.00
NACM CBA Exam Fee	\$210.00
NACM BCS Review Classes	\$ 75.00
	<u>\$445.00</u>

*Jeris Baldwin Scholarship winner:  
Whitney Davidson, Roofers Supply*



*She was also the \$500 Grand Prize Winner*

*What a night to remember!*



Minnie Pearl, AKA Sandra Brown, Schmidt Signs—a regular on the Entertainment Committee



Cyndie Keetch, CBA, Mountain Contractors Supply. A new TV and elected to the Board of Directors



Tonya Eastman, KWAL Paint, First Time Attendee Winner



2007 Credit Congress Las Vegas winner Mashelle Kaholoa from Hogan & Associates

# Be Prepared!

## Step Five: Helpers by April Tanner

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

I know many of you are still training others to take your place, as well you should be. Please keep up the training for as long as necessary. As stated before, for some of you, this will take months. However, it is time for the next step—helpers.



Who can help you in a time of crisis, too much to do and not enough hours in the day/week/month to get it all done.

In many cases, this would be the loss of an Assistant Credit Manager. Who would you rely on for help to get the job done with minimal interruption to your customers. This could be one person or many. If you don't know who it would be, find out and document it. If no one knows, do some evaluation of who would be best to help you. You may just need someone to send faxes and file and do the basics while you concentrate on the hard stuff. In many cases this is still carefully guarded information so it just can't be anyone. If they have enough experience they may be able to help you with collection calls, but make sure they know the rules before they contact customers and what you expect from them. Then listen in on the calls, make sure you like what you hear, if not make corrections. This can be vital if you have a crisis during an especially busy time. Your helper may not be the person chosen to replace you if you were no longer there. The helper could be the Controller, CFO, Clerks, In house Counsel, Accounts Payable, or someone who has able hands and mind to help when you need

it. Now, document who that is and what they would need to know in case they were needed to help you, not cover for you.

Keep in mind that people and companies outside your office can help. For example, I have used NACM to help me find qualified candidates for replacing my Assistant Credit Manager. Also, keep in mind that at some point, if your Assistant Credit Manager took your place, he or she now needs to hire their own replacement. I also know many people who use NACM demand letters when they get too overwhelmed and let them do some cost effective collection work. Your company may also have a temp. firm they work with that could supply a secured, short term person to file, fax and copy. All of these resources should be documented.

Next month – other emergencies.

### **NACM Committees for 2006-2007 Are Forming NOW! Your Voice, Ideas, & Participation Shape Our Association**

Serving on a committee is a GREAT way to get involved and provides networking opportunities. Don't be shy or hesitant in volunteering. You will not be asked to give more time than you have to offer. Please review the committees listed below.

**Entertainment  
Education  
Legislative  
Membership**

To volunteer for a committee give Georgette a call at 801-487-8781, ext. 116 or email [GBevan@nacmint.com](mailto:GBevan@nacmint.com)

### **Congratulations to our newest Professional Designees:**

Sharon Lake, CBA, MESCO  
Nina Flurer, CCE, Beehive



Sharon Lake, CBA  
MESCO



Nina Flurer, CCE  
Beehive Glass

# May, 2006

## NACM BUSINESS CREDIT SERVICES Schedule Of Events



### Code

**Black:** Industry Credit Groups  
**Red:** Other events

Sat./Sun.	Monday	Tuesday	Wednesday	Thursday	Friday
	1	2	3	4 <b>CHAIRLEADERS APPRECIATION LUNCHEON</b>	5 Steel & Welders  Hardware & Lumber
6/7	8 Fine Paper	9 Food & Restaurant  Regional Contractors	10 Contractors	11 <b>CREDIT EDUCATION RECOGNITION LUNCHEON RED LION HOTEL 11:45 A.M.</b>	12 Concrete, Paving, Excavating & Waterworks
13/14	15 Masonry & Wholesale Landscaping  Heating & Plumbing	16 Automotive & Truck Suppliers Printers of Utah  Floor Covering	17 Advertisers, Media  Ut. County Contr.	18 Electrical  Industrial Supply	19 Diesel Engines  So. Utah Contractors  Ogden Contractors
20/21	22	23 Equipment Dealers	24 General Service	25 General Contractors	26
27/28	29	30	31		

#### 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.
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#### NACM OFFICERS:

Dean Wangsgard, CCE President NACM BCS	Scott W. Lee, J.D., CCE Vice President & Secretary NACM BCS
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#### BOARD OF DIRECTORS:

Allen Vickers A & K Railroad Materials	Bonnie Snider, CCE Alder Sales Corp	Lisa Keller, CBA Butterfield Lumber
Barbara Mackay Intermountain Concrete Specialties	Cyndie Keetch, CBA Mountain Contrs Supply Grp	Susan Archibeque, CCE Nicholas & Company

#### COUNCILOR:

Shane Inglesby, CCE Geneva Rock Products	Doug Darrington, CCE Councilor Altaview Concrete, Inc.
Connie Steed, CCE Rasmussen Equipment	

## ICEL Luncheon

Thursday, May 11, 2006

Red Lion Hotel

11:45 a.m. — 1:15 p.m.

## Credit Education Recognition Luncheon

Professional Designation SPEAKERS:

D'Ann Johnson, CBA,

Kenworth Sales Co. Inc.

Kelly Kunz, CBA, Martin

Door Mfg.

- Learn more about the education and professional designation process
- Hear about how education has impacted the lives and careers of recent recipients
- Get motivated to start or continue your credit education goals

Presentation of Professional Designation Plaques  
Credit Management Certificates  
Class certificates of Completion

Cost: \$20, for reservations contact:  
Georgette Bevan at 487-8781, ext. 116  
email: [GBevan@nacmint.com](mailto:GBevan@nacmint.com)

## Welcome New Members

**Colonial Publisng, Inc. #5532**

201 East Bay Blvd.

Provo, UT 84606

Industry: Magazine Publishing

Rep: Kristy Sandage

**Sunfirst Bank #5533**

120 East St. George Blvd.

St. George, UT 84790

Industry: Bank

Rep: Russ Carnahan

**Wasatch Mountain Excavating #5534**

1116 W. 500 South Ste 5

West Bountiful, UT 84087

Industry: Excavation Contractor

Rep: Frank Aiello

**Vision Publishing Inc. #5535**

29 E Bay Blvd.

Provo, UT 84606

Industry: Magazine Publishing

Rep: Kristy Sandage

**Colonial Building Supply #5536**

530 N. 400 West

Centerville, UT 84014

Industry: Building Materials

Rep: Clark Noble

## Member Changes

Company and Rep. Change/or addition

Reagan Outdoor Advertising, 2357

Andrea Pearson

A-Core Concrete Cutting Inc., 3236

Lorelie Mejia

H & E Equipment Services, 5348

Monica Paczkowski

## Looking Ahead:

May 20-23—NACM Credit Congress & Expo, Nashville, TN

June 12—Professional Designation Paperwork Deadline (July 25 Exam)

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

Aug 18—NACM Member Golf 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)



**P.O. Box 460**  
**Midvale, UT 84047-0460**  
**(801) 487-8781**  
**(800) 977-6226**  
**[www.nacmint.com](http://www.nacmint.com)**