

MACRS 11P™
**CREDIT CONGRESS
& EXPO** Residential
MAY 19-23, 2025

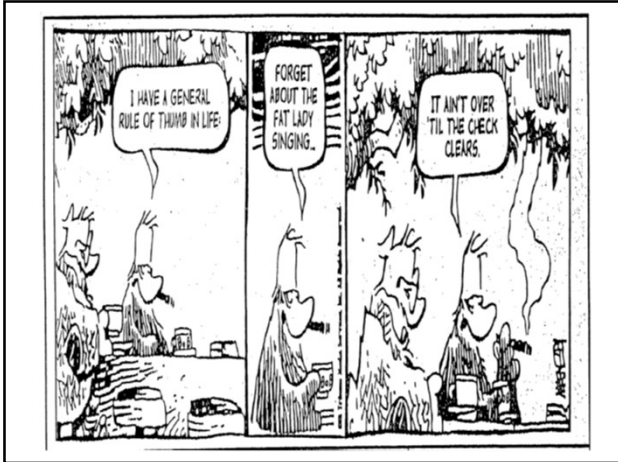
An Old Man Looks Back – Lessons from a Retiring Credit Manager

Presented by: Shane B. Inglesby
Date: May 21, 2025
Session: #37085

Background

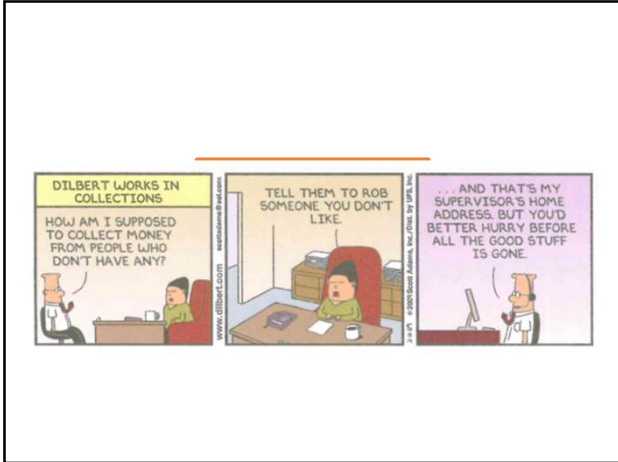
The background section displays a collection of logos for various organizations. On the left, there is a photograph of a building with a sign that reads 'U OF U' and '7000'. The logos include: The University of Utah, Fidelity Investments, D&B, TEAM MECHANICAL (with the tagline 'THE WAY WE WORK IS THE WAY WE LIVE'), MIBCI, GENEVA ROCK, and CLYDE COMPANIES.

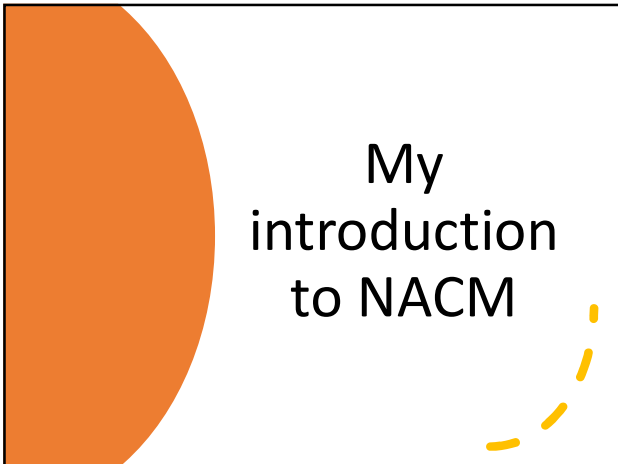
A cartoon strip with four panels. The first panel shows a man with a speech bubble that says "I'M TIRED OF WORKING MY BUTT OFF AND I GO OTHER PEOPLE CAN GET THE CREDIT!". The second panel shows a man with a speech bubble that says "WHAT DO YOU DO FOR A LIVING?". The third panel shows a man with a speech bubble that says "I'M A CREDIT MANAGER". The fourth panel shows a dog.











The Power of a Rubber Chicken Lunch

- Lunch was the great competitor to D&B
- I learned about the NACM designation program
- My employer understood the importance of industry trade group meetings but would not support me in my quest to obtain my designations
 - I began looking for a more supportive employer

Do not underestimate the power of the networking opportunities available at NACM.

- Industry trade group meetings
- Seminars
- Classes to work towards designations
- Committee assignments
- Board opportunities
- Write articles
- If you are more "seasoned," look out for the new kids on the block
- Aggressively seek after these opportunities

You will love what you serve



- The Beatles got it right
 - "And in the end, the love you get, is equal to the love you make."
- You get what you give

The interview that changed my life

- That's the power of networking!
- Many growth opportunities since.

Lessons from Credit Congress

- Update your voicemail daily
 - Communicates availability
 - Desire to respond
- Dynamic presenter from Brother International Corporation

Building and Strengthening a Team

- Combined my desire to be better read by sharing this vision with my team
 - Have reading assignments with assigned books
- It has become known as our "book club"



Book Reviews at a Glance

- Skip
 - Optimal Thinking – Rosalene Glickman
 - Good to Great – Jim Collins

Books Worth Your Time

- Just Listen – Mark Goulston
- Can I Have Your Attention? – Curt Steinhorst
- Influencer – Patterson, Grenny, Maxfield, McMillan, Switzer
- The Five Dysfunctions of a Team – Patrick Lencioni
- Everyday Bias – Howard J. Ross
- Start with Why – Simon Sinek
- Daring Greatly – Brene Brown
- The Servant – James C. Hunter
- The Speed of Trust – Stephen M.R. Covey
- Change Anything – Patterson, Grenny, Maxfield, McMillan, Switzer

Books Worth Your Time (cont.)

- The 7 Habits of Highly Effective People – Stephen R. Covey
- Leadership and Self-Deception – The Arbinger Institute
- Are You Fully Charged – Tom Rath
- Fred 2.0 – Mark Sanborn
- The Power of Habit – Charles Dunigg
- How to Win Friends and Influence People – Dale Carnegie
- Fish! – Stephen C. Lundin, Hary Paul, John Christensen
- Train (Your Brain) Like an Olympian – Jean Francois Menard

Books Worth Your Time (cont.)

- Five Secrets You Must Discover Before You Die – John Izzo
- Radical Leap – Steve Farber
- Choosing Civility – P.M. Forni
- Compelling People – John Neffinger, Matthew Kohut

Books You Will Not Forget (and may read again)

- Blink – Malcolm Gladwell
- Atomic Habits – James Clear
- What to Say When You Talk to Yourself – Shad Helmstetter
- How Full Is Your Bucket? – Tom Rath & Donald O. Clifton
- The Fred Factor – Mark Sanborn
- Man's Search for Meaning – Viktor Frankl
- How to Stop Worrying and Start Living – Dale Carnegie
- Who Moved My Cheese – Spencer Johnson
- Getting Things Done – David Allen

OVER 15 MILLION SOLD

THE 7 HABITS OF HIGHLY EFFECTIVE PEOPLE

Powerful Lessons in Personal Change

With a New Foreword and Afterword by the Author

"A wonderful book that could change your life."
—Tom Peters, bestselling author of *In Search of Excellence*

Stephen R. Covey

The Seven Habits

- Be proactive
- Begin with the end in mind
- Put first things first
- Think win/win
- Seek first to understand, then to be understood
- Synergize
- Sharpen the saw

What conversation did you have with yourself this morning from the time you woke up to the time you arrived at the first session of Credit Congress?

Some intimidating facts

- 50% of all internal conversations are in place by the age of five.
- 80% of all internal conversations are in place by the age of eight.
- 95% of all internal conversations are in place by the age of eighteen

The Scary Thing

- Behavioral research scientists have learned that up to 75% of everything we think is negative, counterproductive and works against us.

Are YOU your own worst enemy?

“Human beings are like water, we take the path of least resistance.”

“The problem is that most of us learn to rely on external motivation when we should be learning **self-reliance instead.**”
-Shad Helmstetter

Keys to taking charge of 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.
 - “This is the ME I want YOU to create for me.”
- Be specific
 - Self-talk is more than one specific phrase.
 - Leave no stone unturned.
 - Fix the problem

“...we have not yet learned to manage the one part of our lives which is the heart and substance of everything we will ever do. We have not yet learned to manage our own minds.”
 --Shad Helmstetter

Takeaways

- Changing the conversation within requires discipline
- It is not a casual endeavor
- Focus is required
- Highest of recommendations for this book!

Getting Things Done
 the art of stress-free productivity

from the New York Times bestselling author

David Allen

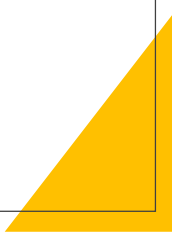
An all-new updated edition




Insights from Getting Things Done

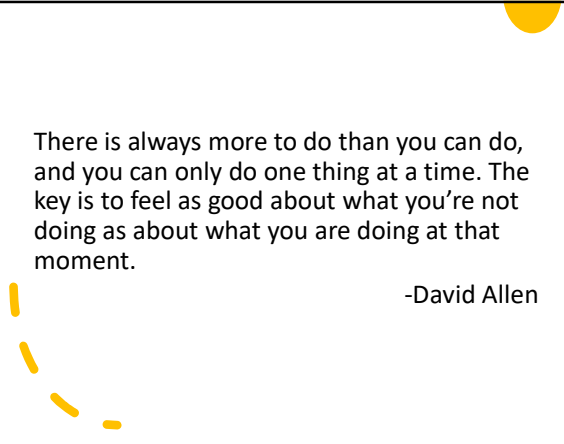
Rule your mind or it will rule you.
-Horace

- You must use your mind to get things off your mind.
- Planning
 - Big picture
 - Monthly
 - Weekly
 - Daily



There is always more to do than you can do, and you can only do one thing at a time. The key is to feel as good about what you're not doing as about what you are doing at that moment.

-David Allen



When people do more planning, informally and naturally, they relieve a great deal of stress.

-David Allen

A failure to plan
is a plan to fail.

Project Management

When
overwhelmed...
...what is the next step?

The two-minute rule

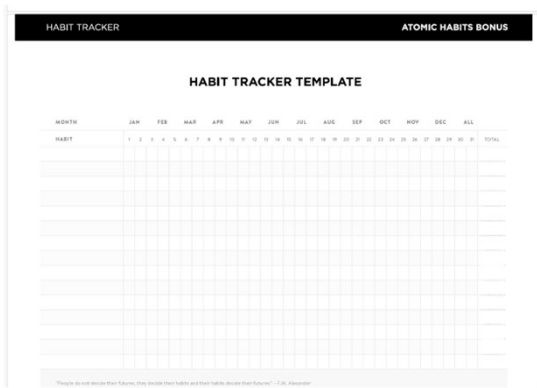
If you come across a task that will require less than two minutes to complete – do it now.

Favorite quotes from Atomic Habits

- Habits are the compound interest of self-improvement.
- Time magnifies the margin between success and failure. It will multiply whatever you feed it. Good habits make time your ally. Bad habits make time your enemy.
- Really successful people feel the same lack of motivation as everyone else. The difference is that they still find a way to show up despite the feelings of boredom.


Putting Atomic Habits into practice





My guide to better habits during retirement





Simple Lessons/Simple Thoughts

- Never underestimate the power of a tidy desk



Time Management & Email

“I receive mail, therefore, I am.”



Adages I try to live by

Attitude is everything, pick a good one.

Nothing ventured, nothing gained.

Aspire!!!

- Have a career plan
 - Don't let the jerks beat you down
 - Be your own advocate
 - I have always wanted to be somebody, I should have been more specific.

-Lily Tomlin

- If you plan to have a career in credit
 - Get your designations!!!

Because life is worth planning.

Gratitude

- Appreciate and express appreciation
- Collaborate
 - You do not have all of the answers
 - Learn from your team
 - Seek their knowledge and insights
 - Brainstorm
 - Do not dominate conversations

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There is joy in your
journey!

Look for it.
