

# An Old Man Looks Back

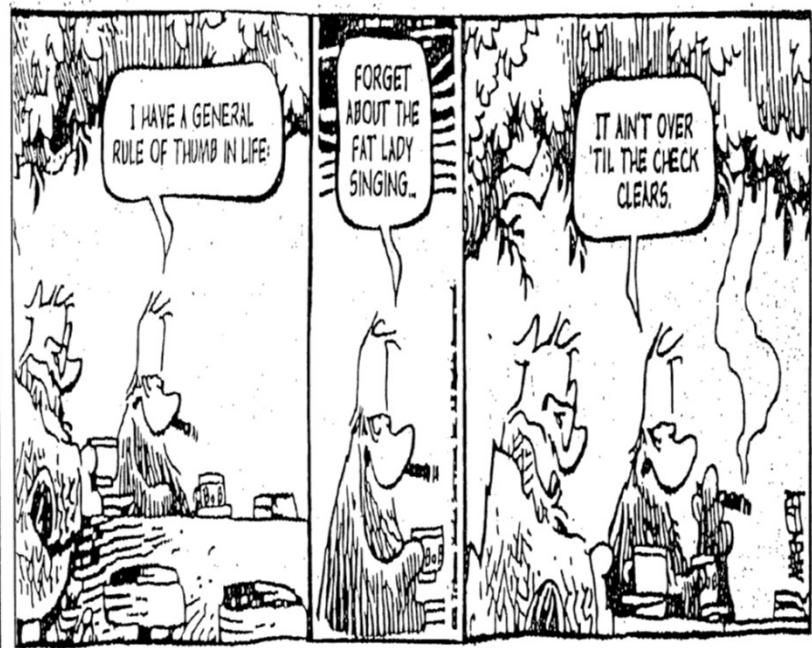
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## Lessons from a Retiring Credit Manager

Presented by: Shane B. Inglesby, CCE  
January 8, 2026

### Background

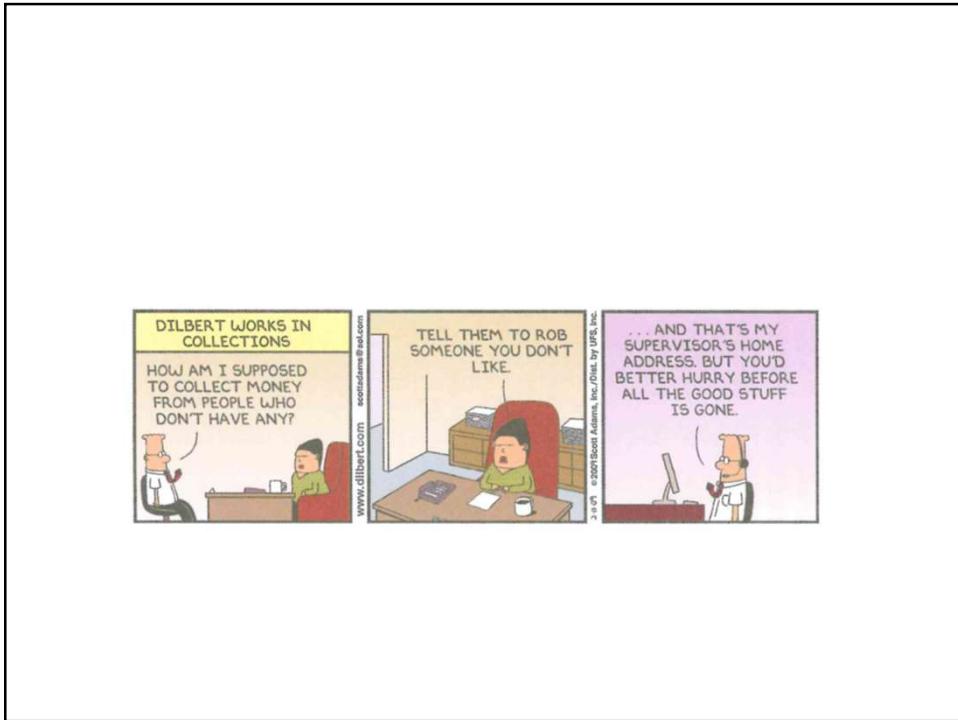






"The word 'invoice' is too soft and friendly.  
We need a new word that means 'pay up or die'."





## My introduction to NACM

## The Power of a Rubber Chicken Lunch

- Lunch was the great competitor to D&B
- I learned about the NACM designation program at industry trade group meeting
  - Visit with my Dad
- 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 under-  
estimate 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

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- 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.)

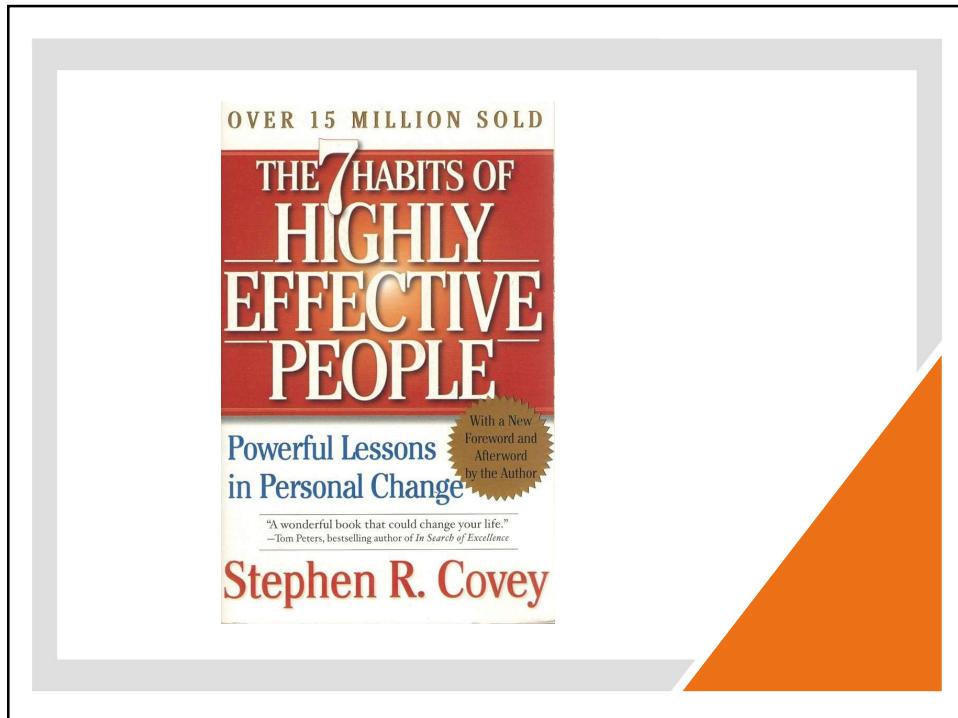
- Leadership and Self-Deception – The Arbinger Institute
- Are You Fully Charged – Tom Rath
- Fred 2.0 – Mark Sanborn
- The Power of Habit – Charles Duhigg
- How to Win Friends and Influence People – Dale Carnegie
- Fish! – Stephen C. Lundin, Harry Paul, John Christensen
- Train (Your Brain) Like an 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

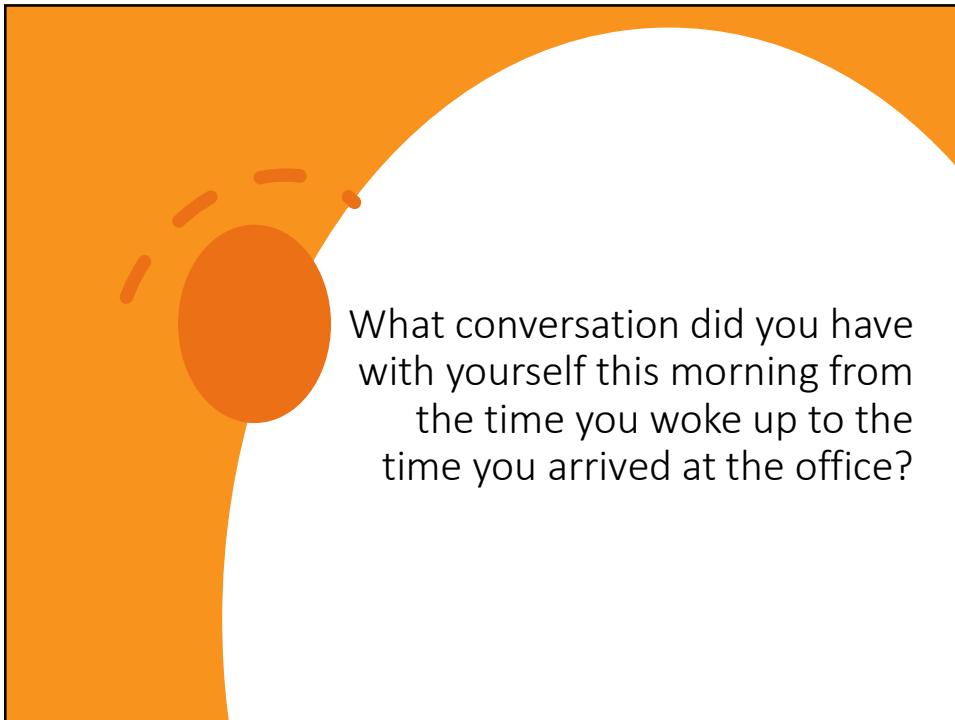
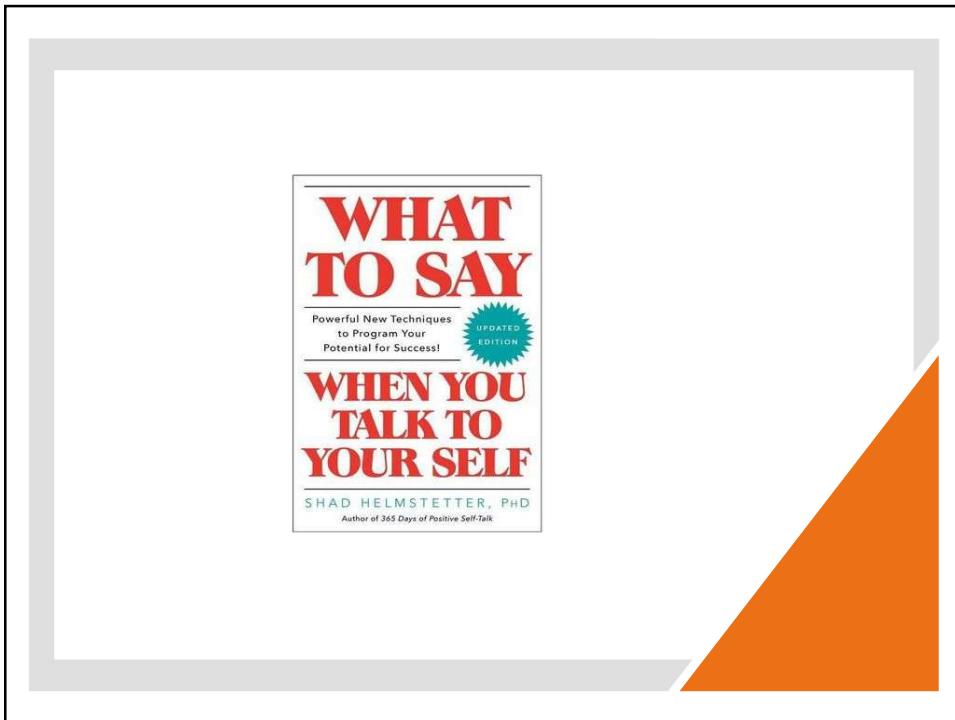
## Books You Will Not Forget (and may read again)

- The 7 Habits of Highly Effective People – Stephen R. Covey
- 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



# 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



## Some intimidating facts

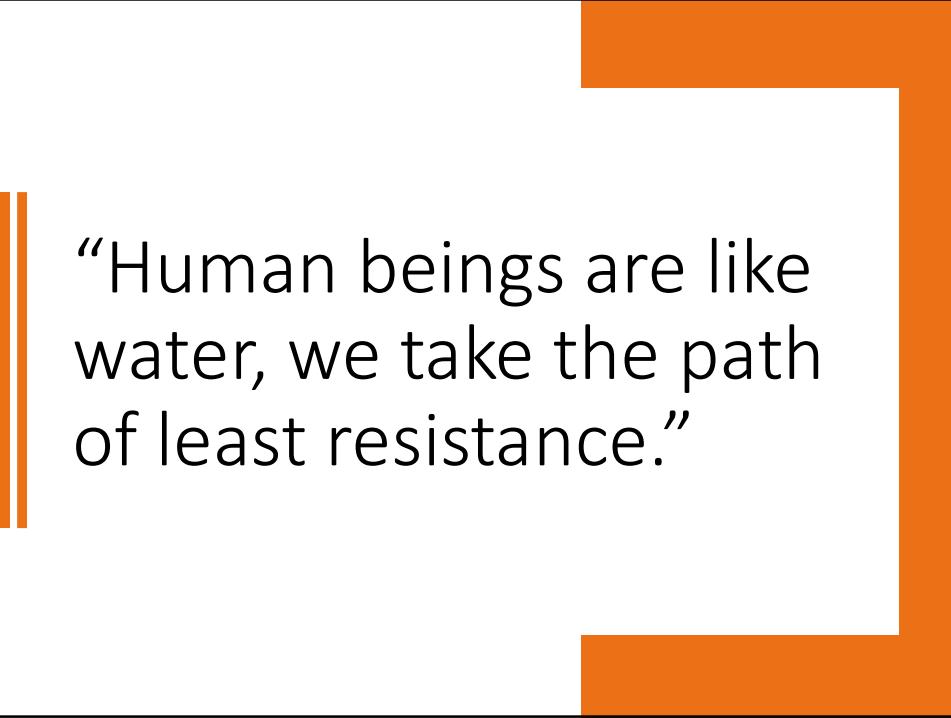
- 50% of all internal conversations are in place by the age of five.
- 80% of all internal conversations are in place by the age of eight.
- 95% of all internal conversations are in place by the age of eighteen

## 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



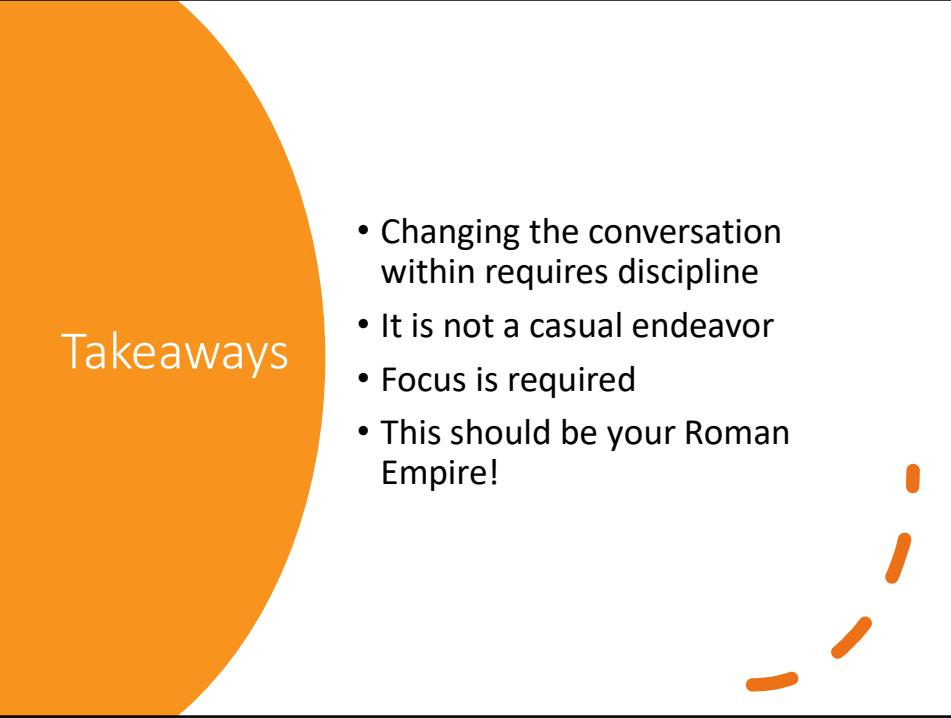
## Keys to taking charge of the conversation within

- 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
- This should be your Roman Empire!

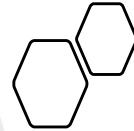
# Getting Things Done

## 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

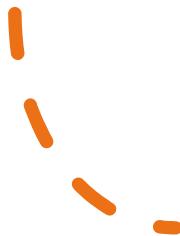
Rule your mind or it will rule  
you.

—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



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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.

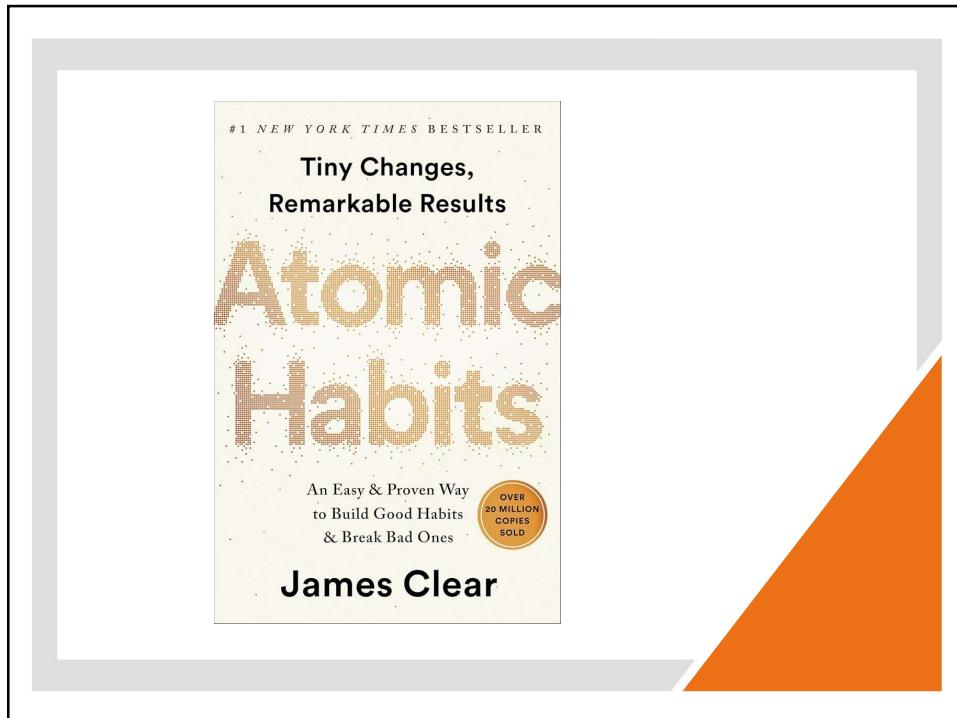
Project  
Management

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.



## III 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

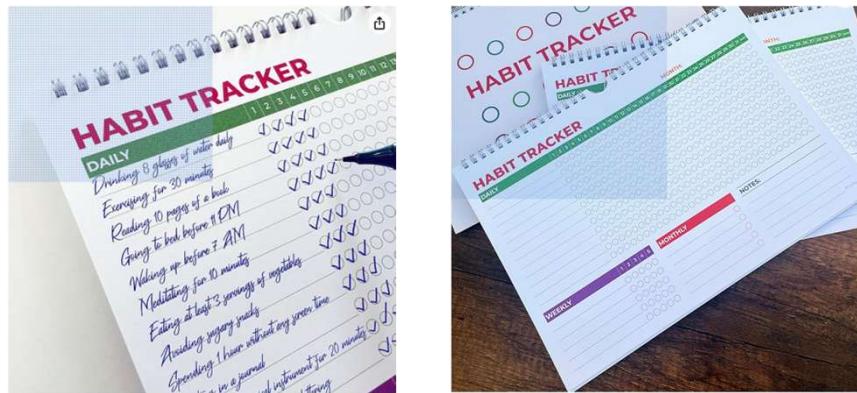


HABIT TRACKER

ATOMIC HABITS BONUS

## HABIT TRACKER TEMPLATE

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

Nothing  
ventured,  
nothing gained.

Attitude is  
everything, pick  
a good one.



Aspire!!!

- Have a career plan
  - Don't let the jerks beat you down
    - Job interview
  - Be your own advocate
    - I have always wanted to be somebody, I should have been more specific.
- If you plan to have a career in credit
  - Get your designations!!!

-Lily Tomlin



Because life is worth planning.

## Gratitude

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



- My contact information
  - Shane Inglesby
  - **REACH OUT TO NACM FOR THIS INFORMATION**





Photograph by J & C Creative Co.

There is joy in your  
journey!

Look for it.

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