

How Would Confucius Collect a Past Due Invoice? How Would Donald Trump?

Tim Paulsen

Imagined creative receivables techniques from Confucius, Donald Trump, Nelson Mandela, Mother Teresa, The Mafia, Jesus of Nazareth, Sigmund Freud, Dale Carnegie...and others

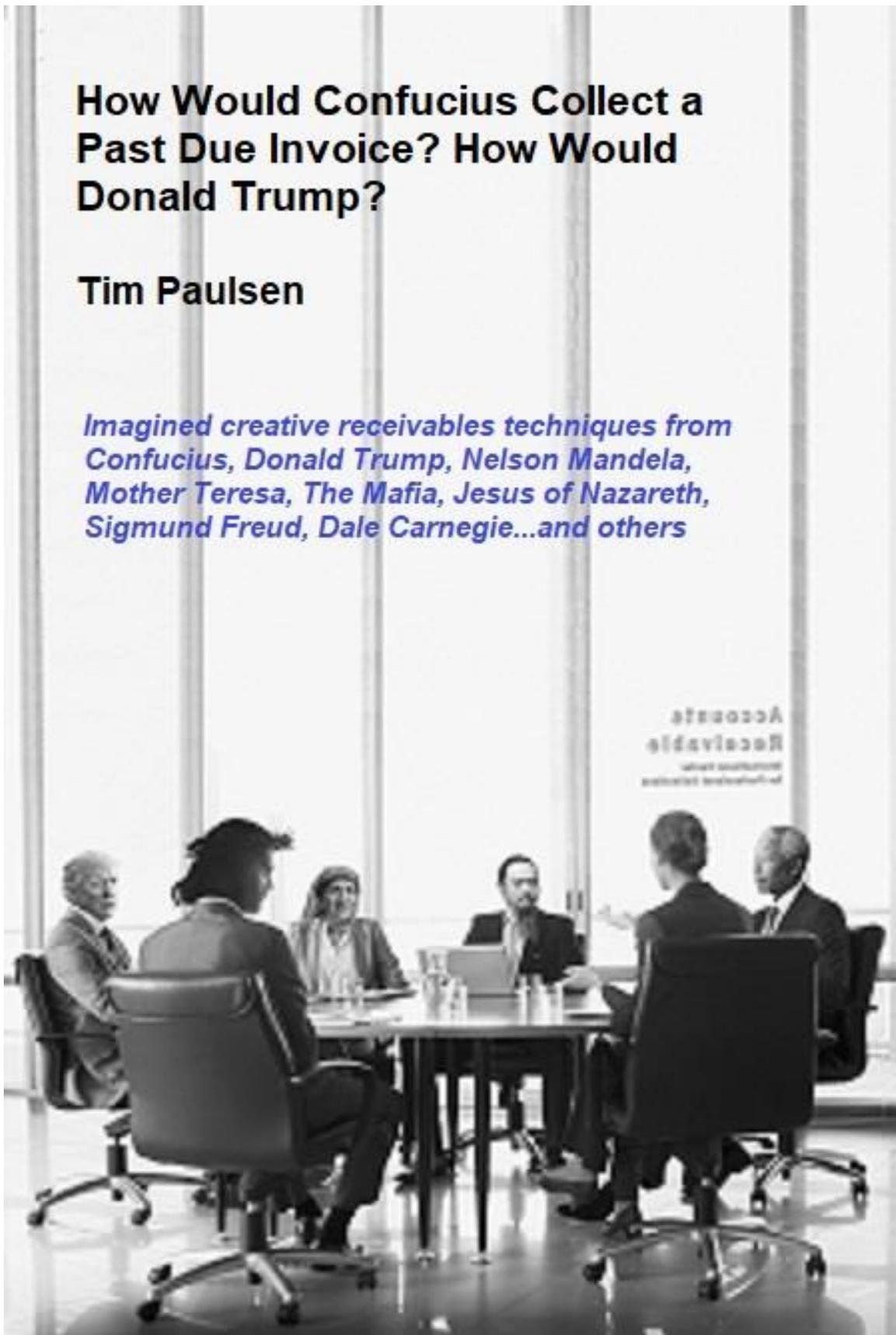


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How Would Confucius Collect a Past-Due Invoice? How Would Donald Trump?

By: Tim Paulsen

Imagined Collection Techniques from: Rogues, Scholars, Captains of Industry and non-commissioned officers and privates in the war on debtor amnesia.

How Would Confucius Collect A Past-Due Invoice?



First and most importantly, Confucius would rejoice. He might even do his 'happy dance'. Why? Because he would be involved in a situation where he and his firm may want something that TOS (the other side) does not want to give.

If you don't think that sounds like good news, you don't know how Confucius thinks. He believed the source of all creativity and innovation is a result of dynamic tension. In other words, anyone can collect a past due invoice from a firm or individual who has money and is willing to pay. It takes the very best of what we are and what we can become, to deal with situations where

the client may not have the funds or the willingness to pay. Sometimes the lack of money **and** the will, which is even more fun, eh?

The long-term objective will be to get TOS (The Other Side) to 'come around', to your way of thinking and to your side of the table. When you are successful, it becomes *their* idea to pay, you just get out of the way.

Gather information, both facts and opinions. Review the agreements, details and who approved within their organization. How have they paid you in the past? When did the payment pattern change? How do they pay their other suppliers now and what has changed? Has anything changed within your organization and how you invoice and follow up for payments? What about your sales team? Check them not only for information, but for recommendations. How about the economy and changes in the market for them and for their clients?

When, *and only when*, you have gathered information, set up a discussion/meeting with

your client. You are still in the fact-finding phase and your objective is to listen with an open mind. Confucius would spend whatever time is needed to let the client know there is a situation that the two of you will be hoping to resolve. The client is becoming a member of the committee tasked with the objective of resolving the past due invoice. You are not making demands at this point, but asking for their help.

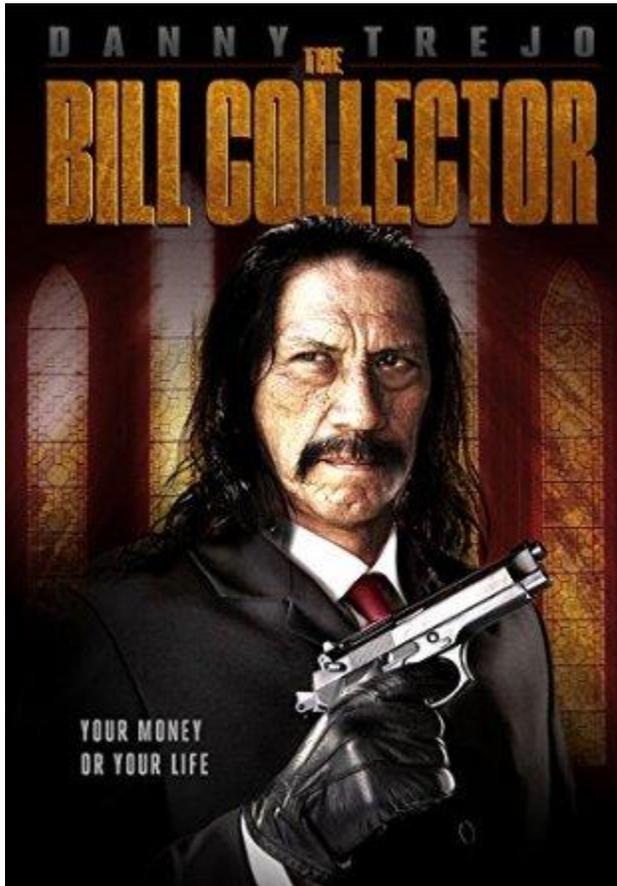
They may propose a repayment plan that is acceptable, but you should be prepared with one of your own. It should reflect the ability of the firm, be achievable, and naturally enough, with fast results. Some flexibility may be called on your part. While you prefer the more ambitious repayment plan, you prefer one less so, if it will include commitment by your client.

Once they have agreed, better yet, they have proposed, and you have agreed, document and send by letter or email. Ensure that you follow up with reminders as well as thanks, where and when appropriate.

Confucius, as Carol reminds us in her book, says that the person who is brusque in their movements will not obtain co-operation and if they ask for something without first establishing relations, it will not be given.

So, how would Confucius collect a past due invoice? He would become the 'partner' who clients want to pay.

How Would the Mafia Collect a Past-Due Invoice?



1Photo used with permission of Cristobal Krusen, Producer, Director of "The Bill Collector", 2018

“As I was talking, I noticed him looking at me with more than just the usual eye contact. He kept staring at me, never blinking, never looking away, and holding an artificial smile curled across his face. After a moment, the stare grew more intense and the smile started disappearing ever so slowly. His posture went from being relaxed to sitting up straight and leaning in towards me.

Like a volcano, he erupted and with his forearm, backhanded the coffee tray with such force, our cups smashed against the wall, shattering them into hundreds of pointed shards, and blinding me for an instant, I screamed, ‘DONT KILL ME!’”

The above describes an encounter between Steven Gan and a member of the Yakuza, an organized criminal syndicate in Japan. Steven survived the encounter as well as other adventures in his foray into establishing a collection agency in Japan. ([Making It & Breaking It in Japan](#))



In my training seminars I tell people not to do anything illegal, immoral or that goes against their company policy. For criminals and their organizations, it is a different story. They do not concern themselves with Federal, State or Provincial laws or rules. The Collection Agency Act? Please! Same goes for keeping information private. Their message, we’ve all seen the movies haven’t we, delivered so well by the actor Danny Trejo in the movie [‘The Bill Collector’](#). “I’m here to collect and I’ll do anything and in case

you're wondering, I don't mind going back to jail. Check that poster at the beginning of the article. Do you want to be the one telling him that you are 'a bit short right now'?¹

However, violence is not their preference. They don't *really* want to break thumbs, a leg or an arm or fit someone for cement shoes. Costs money and takes time. Many people conveniently forget that one of the most loved heroes of the big screen, Rocky Balboa, was employed as collection 'muscle' by Philly loan shark Tony Gazzo. Rocky once refused Gazzo's orders to break the fingers of one debtor and instead, collected a partial payment. When Gazzo asked him why he didn't follow orders, Rocky protested that if he broke the mans fingers, he would not be able to work and earn money to pay the rest of the debt. His boss was more concerned about overall reputation than possible collection from one 'day late, dollar short' gambler. He told Rocky, "*Leave the Thinking to me!*"

Not their preference, but they will use it if necessary. Al Capone was an infamous gangster from the Chicago area. He said, "*It's funny, but you can get more from a person with a kind word....and a gun, than with just the kind word alone.*"

Another gangster, this one out of the New York area, was Arthur Flegenheimer, better known as "The Dutchman", or "Dutch Schultz". He was a small man, soft spoken with good features. Dutch may have spoken softly but carried a murderous reputation along with a big stick. The alternatives for non-payment or compliance may not even be spoken aloud or in a riddle, "*swim with the fishes*", yet the meaning is clear.



A few years ago, when I worked in the collection department of a Trust Company, there was a relatively small balance I was trying to clear with a fast-talking Real Estate agent, is there any other type, out of Calgary. He avoided our calls for some time and when I finally pinned him down at a house showing, he was direct. "*Look, I'm in business and you're in business and I know you're not going to take legal action for just a couple of hundred dollars, so why don't you ...quit bothering me.*" Only, he didn't say, 'quit bothering me'.

I said, "*You're a smart guy. I get that. You're right, most times a firm our size would let it go, write it off and forget about it. But, on occasion, we decide it is worth it for us, in the long run, to make an example for the rest of our customers who may be in a similar situation such as yourself. We don't want to spend two dollars to collect one, but we will on occasion and this happens to be one of them. We won't do anything illegal to collect and while it is possible you won't pay, at least for some time, I guarantee you that you will wish you had.*"

If you say you are going to take action, make sure that you do. Nobody, nefarious or otherwise, likes to get the wrong reputation.

¹ The sub-title for the movie is "Your Money or Your Life". An entertaining and potentially valuable training film for everyone in the collection business. Writer and director Cristóbal Krusen really does cover the good, bad and the ugly aspects of collection techniques in his unique road to redemption story.

Any lessons to be learned?

With creativity, persistence and time, you can collect from *most* people.

- *Most* customers intended to pay you on time, as agreed. What happened? Something came up, a reduction in money in, or increase in money out or a combination of the two.
- There are *some* people who never intended to pay you from the get go. They are crooks, not customers. Don't waste your time. Identify them, get them off your books and do what you can to make their future attempts with you and others miserable and wasteful. You want them to think twice before they try to take advantage of you again. Collections is not the challenge here, but credit granting. You want to shut the bar door before the next horse makes a run for it.
- Stick to the rules. It seems unfair at times and there will often be others, perhaps competitors who play fast and loose with legalities. There are penalties for such behavior. In Japan, firms avoid using the Yakuza to collect debt for them because a few weeks or months after the successful collection, one of their representatives will visit, looking for additional commission fees. Fair? Of course not, but you're dealing with a criminal organization. Spend enough time looking into the abyss and you just know the abyss will be looking back. It is not a pretty sight.

Legal or other action should be a last resort, but you do need to ensure your customers know it may be an option of yours and you value your reputation.

There has always been some fascination with gangsters. One actor said that playing one of them is great. They usually dress sharp and it seems you have a license to pretty much bully just about anybody. He added that it can be intoxicating but he wouldn't try it at home. His wife would give him a back hander.

You have a good product or service and deserve to be paid. There is effort needed along with the creativity mentioned. Older debts 'tend' to be harder to collect, yet time may be on your side because financial circumstances change. Catch your breath, back into the ring, 'cause as they say in the Rocky movie, "*It ain't over till it's over*".

P.S. By the way, the original article was titled '*How would Al Capone collect a past due invoice*'. I decided some of our younger readers may not be familiar with the gangster from Chicago and even less so with someone like '*Machine Gun Kelly*', or '*Baby Face Nelson*'. I settled on the well-worn but better known 'mafia', a group familiar to us all.

How Would Donald Trump Collect a Past-Due Invoice?



Hear the call, please [click here.](#)

Some people make a name for themselves and others make themselves a name. Donald Trump has been on a mission for quite a few years with his name and although ‘not politically incorrect’ may not begin to accurately describe his approach and comments and even though his best friends and family might like to wrest twitter use away from him, nobody can argue that he has not put the name of Trump front and foremost at every level of reporting and news in North America and beyond.

When working at the Trump Tower in earlier years, his first task of the day was to review all news reports that mentioned the Trump name. Some people claim that Donald Trump is not consistent. If putting the name Trump on hotels, towers and people’s lips has been his mission, he has been consistent and very effective.

There have been numerous reports about Donald Trump and his habits and philosophy of paying his bills. If the reports are to be believed, there are many businesses, particularly in the small and medium range, who report delays and then often, not being paid in full. Some reports call it, “The Trump Discount”. What does Mr. Trump say? He will tell you that an aggressive style is necessary for success and as far as non or delayed payment, he does not apologize. “If they do not finish or do a good job, I will deduct from their contract.”

However, all of those reports concern accounts payable, an area I sometimes refer to as ‘the dark side’. This chapter and the book deals with how Donald Trump, and others, would handle a situation when they are owed money. It isn’t as though Donald Trump has no experience in accounts receivable. When collecting rents for apartments back in the early years of business, he said it was a good idea to stand to the side of

the door after you knocked, just in case the tenant would toss some hot water when they open the door.

Most of the time, when I teach collection techniques, I recommend that it is best to keep it professional and not take it personally. Most of the time. All of us might prefer a win/win in negotiations and collections.

Donald Trump, I believe, considers it a greater success the more he wins. Trump would consider non or delayed payment to him as an intention to do harm and he takes great pride in being a counter puncher. He would take steps to collect in full...and more. You might expect a single call and then it would be in the hands of his attorneys. Another reputation for Donald Trump is being litigious. The lawyers, his and probably yours, will make money. Maybe a lot.

Getting even is one thing, but I believe he would go beyond. He would want you or anyone else who owed him money to think very long and hard before you did not pay as agreed in the future. After all, 'you started it', by not paying him on time in the first place.

Pithy Quote of the Month: "Revenge is sweet and not fattening." - Alfred Hitchcock (But, tweeted by Donald Trump.)

How Would Jesus of Nazareth Collect a Past-Due Invoice?



I recall a comedian once said that all he wanted was a clear sign or message from God, like a large deposit in his name in a Swiss bank.

With respect, if he were here today, how would Jesus collect on a past due invoice? The problem, for me, is that he is not going to come out with a simple statement like *'God wants you*

to pay your bills on time.' Instead, he is going to use a parable, he's going to tell a story and with any luck, the person on the other end of the telephone is going to 'get it'.

Perhaps he would share the parable of *'The lost coin'* and the joy of the woman who finds it. Somehow, I can even see the parable of *'The Unjust Judge'* being woven into a story of persistence and not giving up.

Why a story? Why a parable?

People do not readily use logic when paying or not paying their bills. Most of our debt is not incurred based on logic. *'Wouldn't you look great in this car, this suit, this house?'*

There is pressure on us in the business of Accounts Receivable. The less time we spend with our clients and customers, the more we shift towards logic vs emotions. Take a walk in their shoes (or sandals in this case) and try to make more time for the latter.

If it's late in the day and there is pressure to make a deadline, Jesus might be talking about how it is not your money and 'render' it to who it is owed, and if you get on the wrong side of him in a conversation he might just say, *'if you don't pay, I'm gonna' tell my dad!'*

A special thanks to those kind enough to test my 'quirky' sense of humor and provide valuable suggestions on this chapter. It is not my intention to offend.

How Would Sigmund Freud Collect a Past-Due Invoice?



We move from a receivables expert who threatened to tell his father to one who wants to know about your relationship with your mother!

Born in 1856 in Austria, Sigmund Freud was the founder of psychoanalysis. Today, we take it for granted that there are some hidden motives in what we do. This was not always the case. Scientists have struggled with ‘why do humans act the way they do’, what is normal and abnormal behavior.

Thanks to Freud, modern thought is that there is an unconscious that has a coherent structure. Not only is there ‘A lot of ‘stuff’ going on beneath the conscious level, it is not open to criticism.

Early in his career, Freud was a likely to prescribe cocaine (legal at the time) to resolve a patient’s challenges. He considered his own mind and body suitable for experiments and tested cocaine on himself. What seemed like a miracle drug later paled in side effects and addiction. We should be thankful that he was not enamored of the drug for a long period. Last thing any of our clients would need is a recommendation to partake in ‘the devil’s powder’.

In time, Freud developed a treatment called ‘talk therapy’ and the image in our minds is the way the process was used in his Vienna office: the patient lying on a couch, the analyst in a chair, out of site, listening and taking notes. Freud listened, and he watched. He disciplined himself into being a master observer. *“If their lips are silent,”* he said, *“they will gossip with their fingertips”*.

At least well into middle age, Freud was plagued by depression, irritability, dizzy spells and feelings of worthlessness. The latter was a bit surprising for a man who was so full of himself. The man who popularized the word ‘ego’, had a rather large one himself. There was a time when Freud put himself into psychoanalysis – with himself. He spent part of each day on the couch, thinking about his own childhood, dreams and memories.

I can’t help but think of the comedian who said a person had to be nuts to go see a psychiatrist. (And, if that psychiatrist is you?)

My theory is that his childhood confusion and feelings not ‘being one of the gang’ would have more to do with his name than dreams or what was going on in the unconscious. His full name was Sigismund Schlomo Freud. I tell ya’, I’d have some serious questions and doubts about my mother and father if they saddled me with the name of ‘Schlomo’.

Still, at the very least, a large part of his ego was well deserved. Freud is still thought of as one of the great, if not the greatest pioneer of psychoanalysis. He said and would have strongly believed, *“We have the means to cure what you are suffering from.”* He not only believed the individual could be treated, but the ego to further believe that he, and perhaps only he, had the ability to treat them.

So then, how would he go about collecting a past-due invoice?

Attitude before action

While he may have harbored some doubts about the source of his melancholy, Freud would have little if any doubt of his ability cure a past due debt. A positive attitude, on its own is of little value, but coupled with his talent, it becomes a formidable advantage. Nobody wants a doctor, psychoanalyst, financial advisor who is not sure of themselves.

Freuds would bring the attitude to the negotiation table (or couch if you prefer) not that the debtor is going to pay, he will already have decided that, but rather working out the final details of when and where.

Determine the reason

It would be Freud’s belief that the reason given by the client or the customer is more often nonsense, even if at times they believe it themselves. The reason the account is still out-standing is not because it hasn’t been approved, the cheque signed, invoice not received or a dispute concerning the service. The real reason, the one that may prevent the customer from ever being A1, paying in full, on time, in the future is deeper. Some may feel more comfortable (again, even if they do not know it) with a more chaotic environment. Some people win by losing.

Freud would believe you may be able to resolve a single invoice by dealing with the open and conscious reason given by the customer, but if you continue to sell to them on credit, you can count on them being delinquent again until you are able to go deep and resolve.

Listen hard – and observe

Many of us believe we are good listeners, but we are not. Why? It’s hard work. Maybe that’s why we pay so much for someone to sit beside us, listen and take notes. Nobody listens hard for free.

Freud would listen to what is said, what isn’t and how. That is not only the words and inflection, but body language too.

Summarize and review

At the end of a session with a debtor, Freud would review and summarize his notes. He would determine next actions and start his preparation for the call/visit.

Our lessons from a visit to the good doctor's office

- One must study and be a good investigator and communicator, but it all starts with a positive attitude. We will collect! But, we are not naïve. Even though we may not collect this invoice, we need to get back up off the floor, believe in our self and the fact that we will collect the next one.
- Decide if we are going to collect “a single invoice” or try to dig deeper and resolve the reasons for a client *always* being a day late and a dollar short
- We may not have the luxury of always being in the same room as our clients when we are trying to resolve a debt, but if the balance is high enough and the customer of value, forget the telephone. Get in the car or arrange a flight and go visit with your client.
- Listen hard, take notes during and afterwards. Plan your next steps.

Perhaps we do not have the talent, time or even the inclination to go deep with our debtors. Yet we can and should listen and observe better than we do at present. Also, if what we are doing is not working – do something else! For I am sure Mr. Freud may have said, *“Ve do not know und definition vor sanity, but insanity ees doing zee same thing und expecting different results.”*

How Would Peter Drucker collect a Past-Due Invoice?

Author's note:

Most of the imagined contributors in this book, Freud, Jesus of Nazareth, Donald Trump and of course, Confucius ⁽²⁾, I could be reasonably assured, would be known to most readers. Peter Drucker? Perhaps not so much. So, allow me if I may: 'Peter Drucker was an Austrian-born American management consultant. The author of many books on management, his writings contributed heavily to the philosophical and practical foundations of the modern business corporation.'

So, how would Peter Drucker collect a past-due invoice?

He wouldn't.

At least, he would not collect or attempt to collect himself. The author of many books on Management, including the classic of the same name, about 495 pages as I recall, Peter's forte was 'management'. It is only expected he would direct an individual or a group, never pick up a telephone or send an e-mail to a client who was 30 days past due.

Drucker had a lengthy experience of working with non-profits, like charities. When he was asked if he taught charities how to fund raise, he said, "No, I know nothing about fund-raising. I taught them how to manage."

I have little doubt that when it comes to 'receivables management' Peter Drucker would focus on the last word. Just like any other aspect of an organization, 'receivables' needs effective management. He would not teach anyone how to collect, "I know nothing about it," I can hear him say with his German accent, "but I can help you with management."

First, he would want to know what it is you are trying to manage. What is your business? If he was to ask that question to receivables managers, most would hesitate for a few seconds, maybe longer, before saying, "Our business is to collect."

Shaking his head, Drucker would disagree. "Collecting money may be what takes up a lot of your time, but I contend your business is to maintain a customer relationship. A lot of money and effort has been expended to bring a customer to purchase your product or service. You want the customer to pay you of course, on time as agreed, but you want them to return and deal with you again and even if it should get to the point of more serious or even legal collection efforts, you want them to speak well of your organization. That, my friend," he would conclude, "is the business of effective receivables management."

If Peter was consulting with you, he would have a lot of questions. He was fond of saying, 'getting the right answer, is a matter of asking the right question'. He might ask what you are trying to improve in your organization and perhaps more particularly, how you would measure success. "You can't manage what you can't measure and if you can't measure it, you can't improve it." In most collection departments, our measurements are on delinquency, daily sales outstanding, amount and percent of

² Yes, I'm as surprised as you to find those three names in the same sentence.

write-offs – all measurements that may be achieved at the cost of sales! No wonder we're sometimes referred to as 'the sales prevention department'.

Is your best collector the one who brings in the most past-due dollars or saves the most customers?

Finally, Peter would say that you need to know your customers, yourself and your team. If you know your customers well, you can be on your way to developing a strategy where they almost collect themselves. For you and your team, answer the question 'what are you good at?' This will lead you to the next question of: 'what do you need to learn so that you and the team get the full benefit of your strengths?'

Few of us ever ask this question.

How Would Marshall McLuhan Collect a Past-Due Invoice?



(Note: If you are not familiar with Marshall McLuhan, please go to the end of this chapter.)

For most of us in the receivables business, there is a message we want to deliver to our customers and clients who are past-due. The emphasis will change, but in general it includes:

- Hey! Did you know your account/invoice hasn't been paid?
- Please pay now
- Can't? Please contact
- ...or else!

The delivery of the message will vary based on consumer vs. commercial accounts, the balance and the age of the debt. In early stages, it may be as simple as a stamp on an invoice mailed to a customer "PAST DUE!" As a debt ages, delivery may range include e-mail, letters, telephone calls and personal visits to the debtor site/location.

Typically, we tend to base the delivery of our message on cost and convenience of the creditor, in other words, how we want to contact the debtor, and what message do we want to deliver.

Marshall McLuhan would no look at it the same way. I should mention that McLuhan's work is often debated. It was interesting when he made a cameo appearance in the movie comedy 'Annie Hall', telling a 'know it all' professor from Columbia who taught a course on media, 'You know nothing about my work!'. It is possible I could be off the mark, but I believe if Marshall McLuhan was in charge of the receivables department, he would propose that the media *itself*, rather than the message delivered, should be the focus.

The recipient is engaged in different ways, and sometimes barely engaged at all. Such engagement may run from 'hot' to 'cold'. If I want to get in touch with some younger relatives of mine, I have learned not to call them on the telephone or send an email. If I want an immediate response, I send an SMS. Some

of our younger audience is almost ‘offended’ that we try to take up their time, making contact in any other method than SMS. Also, let’s face facts. If you are a delinquent customer, do you *really* want to talk to your creditor? Why not give them better options? Better by the way, for you too.

Once the contact is made, make the media ‘hot’ by offering their engagement to pay by clicking a link, or contact if needed or desired.

Hot? How about smokin’ hot!

Perhaps your firm is already deeply involved in effective media with SMS, but if not, we can help, including determining cell phone vs other for your customers, legal and best contact, scoring (don’t sent a message if they will/won’t pay, or at the very least, a different message) and when you do need to make personal contact – use the most effective collection and negotiation techniques.

Simply send me an e-mail if you would like to discuss. Or better yet, how about an SMS to (416) 702-4581.

Who?

For many of the contributors to this book via the fertile and quirky imagination of Timothy Paulsen, we did not feel any biographical information was needed. There are others who might have been household names to an earlier generation, but to others, not so much.

In the end, we decided to include at least a short bio for each of the imagined contributors. After all, many years from now, there may be readers who will say, ‘Who was Donald Trump?’ (One can only hope.)

Marshall McLuhan:

He was a Canadian philosopher, specializing in media theory. He worked most of his life at the University of Toronto. Perhaps he is best known for coining the phrases, ‘the medium is the message’, and ‘global village’. He had predicted the world wide web almost 30 years before it was invented.

How would Nelson Mandela collect a Past-Due Invoice?



(Who is that standing next to Tim Paulsen?)

I had a dream, not only to meet Nelson Mandela but to appear on the same platform. Well, it will have to remain a dream. With his passing some years back, I will never have the chance to meet this exceptional man. Maybe it is for the best.

Why?

Zelda La Grange, a private secretary to Mr. Mandela wrote that he was attentive to people's weight and health. On more than one occasion, he would ask someone to stay back for a private discussion. He would point to their tummy when others left and tell them they 'have to reduce'. Zelda and other staff would have tried to discourage the person from staying, but who is *not* going to stay for a private discussion with Mr. Mandela? Not me! I am a veteran of the Battle of the Bulge, have been ever since

about grade five. The horror! Mr. Mandela asks me to stay for a private conversation, what am I going to tell my friends or family afterwards? If I was quick enough on my feet, I might say the conversation was confidential, I just don't see how I could tell them Mr. Mandela said I was a 'porker' and would 'have to reduce'.

In almost every other area, Nelson Mandela was much more diplomatic and even circumspect. While a prisoner in South Africa, he learned the language and the culture of his jailers. He became somewhat of an expert on the sport of rugby, in particular the Springboks, greatly supported by the white minority in South Africa. When you can have a conversation with your jailer and others about sports and other aspects of culture, the negotiating table evolves from square to round.

So, how would Mr. Mandela collect a past-due invoice?

- Who is on the other side?

What is their profile, likes and dislikes? This holds true for commercial accounts also, where the person on the other end of the telephone or across the desk from you, may not owe the money out of their own pocket, but they represent the organization. In short, whether a government or an International firm, you ALWAYS deal, face to face, belly to belly.

- Why don't they pay you?

This is not the same as why they *say* they don't pay you. You only need listen to find out what they say, 'out of work', 'waiting for an invoice', 'our customer hasn't paid us', but this may not be the same as the real underlying reason of your not being paid. For some of your customers, they are not paying you because they are practising cash management, with your money, and they don't want to pay you!

- Learn the Lingo:

Hopefully, you read books such as "Paid in Full" in order to find out successful collection techniques. All well and good, but when was the last time you read a book or an article on how to avoid paying a bill? The books and articles are out there on the emotional aspects of not paying debts, are you a member of a debt management group?

- A debt – not a deadbeat:

Best way to obtain co-operation? You make other people feel important and you do that by being genuine and humble. Please do not misunderstand me. I do not mean that once you can learn how to fake being genuine, I mean some serious distance 'walkabout' in the other person's shoes. Any of us, or any of our organizations, could wind up in financial difficulties.

"I never lose. I either win or I learn."

Nelson Mandela
