
Business Credit News

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**FEBRUARY 2015 Chairman: Terry Ludzenski
Holt Cat**

“THE HABITS OF INEFFECTIVE PEOPLE”

You may be familiar with Stephen Covey’s *The 7 Habits of Highly Effective People*. Since it was first published in 1989 it has sold more than 17 million copies. For those of you not familiar with the writing the book describes those common attributes that separate the successful from the unsuccessful in almost any endeavor. The book has become one of the most influential business management books ever published and has been the foundation of many seminars and presentations on successful management techniques.

Unfortunately, most of us work outside the world of those who write and conduct motivational topics designed to energize our spirits and drive to succeed. We reside in the real world of apathy and indifference. And that got me to thinking about the largely *ineffective* people whom have already been hired and whom many of us inherited in our present positions. I’m speaking of those who seem unable or unwilling to leverage the talent or experience that led to their hiring or promotion in the first place. You know them – the congenial subordinate who just manages to “hang on”, disguising activity as work, offering suggestions that have nothing to do with their work but often the work of others, the first to decorate their cubicle for whatever holiday is approaching. They make up a large and frustrating pool of experience that remains mired in mediocrity in spite of new training, incentives, and new opportunities.

If anything these employees can be “career killers” for managers who place high values on creativity, dynamics, and innovation. Unfortunately, these employees tend to hang around, creating allies instead of new customers and setting the standard for new hires in contrast to the company strategic plan.

So, with apologies to Stephen Covey, let’s identify the seven habits of largely **ineffective** people and ways to identify them if you have not already.

I-WIN-YOU-LOSE-THINKING – If someone does a better job or knows more than me, they win and I lose. It is never, “Wow! If she maintains her performance we will all be better off”. Ineffective people see themselves as heroes and others as goats. They never share a great idea and always find a way to take credit for any success. They are not willing to play a supporting role and are always looking for a way to be the center of any team success.

Ask them how a coworker improved his/her output/performance.

SELECTIVE COMMUNICATION – that leads to mistakes and misunderstanding. Failing to return phone calls or reply to emails promptly, or lack of good listening skills, ineffective people are notable for relaying the same information to different people with totally different understandings on the part of each. This can be attributed to not only poor communication skills but also their way to avoid responsibility.

Ask the employee to write a simple one paragraph memo notifying the team of an impending change of a current procedure based on his/her preference and nothing else.

PASSING THE BUCK – instead of taking responsibility. Ineffective people view themselves as helpless victims of the unsuccessful people they are forced to work alongside, or the unreasonable bosses who they report to. They have a tendency to blame things (economy, equipment) or people (sales, billing, customer) instead of themselves.

Ask them how others have helped them succeed – at anything. Then ask them to describe their biggest failure and what they learned from it. The answers should not surprise you.

FOGGY GOALS – that do not address core issues or reflect reality. Ineffective people do not believe that goals can be met so they never break goals down into simple steps that can be executed, monitored, changed as required, and achieved incrementally. Pressure to “clean up” old work is met with the excuse of “not having enough time”, having “too much work”, or needing “additional people”.

Have the employee write a business plan detailing how they will contribute to company goals in the areas of profit and revenue growth and employee development.

LACK OF SELF DISCOVERY – and in its place an attitude of acceptance. Because they feel they know everything and that they can accept any outcome because they are always right and it was unseen, uncontrollable forces that was responsible for any failure they experienced. They never analyze their previous work to help prevent repetition because acknowledging that they were wrong conflicts with their belief that they are always right.

Ask them what they have learned during the past six months about the job and themselves.

FRATERNIZING – they know who to call to either inform or learn of the latest company rumor; they know everyone’s personal email, facebook, twitter, etc.

LACK OF LEARNING – comes from their belief that what they do is so different from everything else that only immersion into the nuts-and-bolts of the job can prepare them for success. As the job changes they work harder, relying on old information, outdated skills and ineffective methodologies that management too often accepts as seasoned experience.

The daily routine and priorities of ineffective people does not reflect the marketplace or the changing needs of the company. The things they learned years ago no longer matter and they are highly qualified today for a position that no longer exists. They usually do not read or accept new ideas. Their only outside influence comes from a small circle of friends, same-thinkers, and family who already know how difficult their job is and agree that it is a permanent situation for which they go unrecognized and are unappreciated. They believe that others who are moving up are underserving because they have not been around as long as they have and do not know as much as they do.

The ineffective, fortunately, will never advance to the top and will never be on the bottom either. Unfortunately, they are firmly entrenched in the middle where they do the most harm.

David Balovich is an accomplished author and public speaker. He is presently the North Region credit manager for Holt Cat.

***** **FEBRUARY 2015** *****

Day	Date	Group	Location	Time
Tues	3	Austin Construction	Texas Land & Cattle, 6007 N IH 35 & Hwy 290, Austin TX	11:30
Tues	10	Coastal Bend Group	Holt Cat, 1325 South Padre Island Dr, Corpus Christi TX	11:30
Wed	11	Rio Grande Group	Victoria Palms Resort, 602 N. Victoria Rd. Donna TX	11:30
Thurs	12	SW Food Credit Group	Las Palapas, 4802 Walzem Rd, San Antonio TX	11:00
Tues	17	Austin Construction	Texas Land & Cattle, 6007 N IH 35 & Hwy 290, Austin, TX	11:30
Wed	18	Victoria Credit Group	Sky Restaurant, 236 Foster Field, Victoria TX	11:30
Thurs	19	Austin Ad Media	Phone Conference Meeting 1-800-791-2345	2:00
Fri	20	SW Electrical Group	Onion Creek Country Club, 2510 Onion Creek Pkwy, Austin TX	11:30
Tues	24	SA Construction	Las Palapas, 4802 Walzem Rd, San Antonio TX	11:30
Wed	25	Laredo Credit Group	Phone Conference Meeting 1-800-791-2345	2:00
Thurs	26	Fuel & Lube/Heavy Eq.	Phone Conference Meeting 1-800-791-2345	2:30
Thurs	26	HVAC Credit Group	Texas Air Products, 11122 Gordon Rd, San Antonio TX	11:30
