

# Business Credit News

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

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## **“ATTENTION: ONE OF OUR C’s IS MISSING”**

As an aspiring credit professional several decades ago, I was trained and constantly reminded of the importance of the Three C’s of Credit. Those C’s were Character, Capacity, and Capital. I was taught the most important of the three C’s was Character, because character was the key component in not only operating a business ethically, with integrity and honesty, but it was also instrumental and a key component in maintaining customers and positive business relationships. Requiring a high level of character from all employees and business partners helped set a business apart from others and lead to the development of trust within the community.

### **Character Matters**

Character in the workplace set the tone for how a business operates. When considering character and the impact it may have on a business, we examined the core values often related to character. This included operating in a trustworthy manner, demonstrating respect at every opportunity and taking responsibility for their actions. Beyond these, showing concern and doing the right thing, even when difficult, represented characteristics found in those businesses operating in an ethical manner.

### **Setting the Tone**

Businesses who operate in an ethical manner and hire employees who have and practice the same values lies at the heart of maintaining good character in the workplace.

All levels of the organization should hold the characteristics related to character as important and expected. Often, organizations develop what they consider core values to help align the actions of their employees with the values and beliefs of the organization. Businesses, owners and management often set the example and make decisions that follow these moral and ethical standards. Treating employees with respect and mentoring them to follow the principles related to character promotes a teamwork environment and also provides a positive overall experience for employees, customers, and vendors. Requiring the same level of character from all vendors and business partners should be the emphasis for successful businesses.

### **External Impact**

Setting an example as a good corporate citizen represents another important component of character. This includes examining the impact every decision will have on the community -- and sometimes choosing to do the right thing even at the cost of the business. Choosing positive advertising messages and volunteering to support the community represent just a few of the other ways character has had a positive impact.

### **Where Did Character Go?**

The simple definition of character reads, “the aggregate of features and traits that form the individual nature of some person or thing”. One of our C’s has disappeared and the question often asked is “where did Character go”?

Character has abandoned not only the workplace but the business community. Trustworthy, being honest and reliable to do what was agreed to. Respect, treating others with respect even when disagreeing with one another. Responsibility, the accountability for words and actions. Fairness, play by the rules and not take advantage of others. Caring, expressing appreciation for the other guy. Citizenship, cooperating and obeying the rules.

These six components of character have all but disappeared from the playing field. Not only in business but also academics, politics, and society as a whole.

Isn't it time that we stop what we're doing, find Character, and bring it back?

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

\*\*\*\*\* **OCTOBER 2015** \*\*\*\*\*

Day	Date	Group	Location	Time
Tues	6	Austin Construction	Texas Land & Cattle, 6007 N IH 35 & Hwy 290, Austin TX	11:30
Thurs	8	SW Food Credit Group	Las Palapas, 4802 Walzem Rd, San Antonio TX	11:00
Tues	13	Coastal Bend Group	Holt Cat, 1319 S Padre Island Dr. Corpus Christi TX	11:30
Wed	14	Rio Grande Group	302 N Mile 2 ½ East, Mercedes TX	11:30
Thurs	15	Ad Media Credit Group	Phone Conference Meeting 1-800-791-2345	2:00
Fri	16	SW Electrical Group	Onion Creek Country Club, 2510 Onion Creek Pkwy, Austin TX	11:30
Tues	20	Austin Construction	Texas Land & Cattle, 6007 N IH 35 & Hwy 290, Austin, TX	11:30
Wed	21	Victoria Credit Group	Sky Restaurant, 236 Foster Field, Victoria TX	11:30
Thurs	23	HVAC Credit Group	Texas Air Products, 11122 Gordon Rd, San Antonio TX	11:30
Thurs	23	Fuel & Lube/Heavy Eq.	Phone Conference Meeting 1-800-791-2345	2:30
Tues	27	SA Construction	Las Palapas, 4802 Walzem Rd, San Antonio TX	11:30
Wed	28	Laredo Credit Group	Phone Conference Meeting 1-800-791-2345	2:30

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**NACM COLLECTION SERVICE**

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**NACM On-Line Reports**

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**We still have some Bond & Lien Booklets available for purchase. If you are interested in obtaining one please give us a call at (210)225-7106.**