

Intelitech Quarterly Review

Consultants to the Debt-Recovery Industry

July through September 2000

Bite-Sized Training

It Can Be As Easy As Driving A Car

When people are given too much knowledge in too short a time period, panic sets in. Faced with new information, everyone needs to practice new skills to see which areas fall into place and which don't. New knowledge is much easier to absorb when a clear picture of a goal is presented. Dr. John Lee, a leading management expert, demonstrates this in his workshops by giving groups of participants a 70-piece puzzle to assemble. One group views a picture of the completed puzzle; the other groups put theirs together without knowing what the finished product will look like. Consistently, the group with the picture finishes first. Why? They already know their goal. They have the advantage of possessing a blueprint for success which they tackle one bite-sized piece at a time.

Can you remember when you first learned how to drive a car? Before you learned how, you were in the "ignorance" stage. You did not know

how to drive the car and you didn't even know why you didn't know how to drive it. When you first went out with an instructor to learn how to drive you arrived at the second phase: awareness. You still couldn't drive, but because of your new awareness of the automobile and its parts, you were consciously aware of why you couldn't. At this point, the "awareness" stage, you at least realized what you had to do to acquire the competency to drive. You may have felt overwhelmed by the tasks before you too,

"The longest journey on earth begins with a single step."

-Anonymous

but when these tasks were broken down one by one, they weren't so awesome after all. They became attainable. Step by step, familiarity replaced fear.

Similarly, in Phase 2, your people need to feel the exhilaration of small successes interspersed with the inevitable mistakes which they must make while acquiring new concepts and skills.... One step at a time. How can a manager move an employee from Phase 1 to Phase 2? Books, cassettes,

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in:*

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Strategy

Modeling &
Scoring

Check Services

Business
Communication

Contact us at
www.intelitechgroup.com

In This Issue

- ◆ Migrating to an ASP
- ◆ Performance Workflow
- ◆ C.A.R.E. Innovation
- ◆ Client Profile - J&L
- ◆ Book Review - WOW!
- ◆ In the News
- ◆ New Clients

Continued on page 6



Check Services

Migrating to the Next Levels of Service and Technology

The Intelitech Group is pleased to announce the newest editions to our Check Services products. In addition to running the Intelitech-SCAN software (ISC) in a host mode, our clients now have two new options.

Intelitech Server

Our smaller users, or those who do not want to maintain a system administrator, can now have The Intelitech Group host the ISC software on our server. Take advantage of the same tools used in the ISC system without the expense of servers, the

worry of down time or system backups. We perform all the administrative functions. This will free up resources. Then focus can be on the core business of recovering bad checks.

Application Service Provider (ASP)

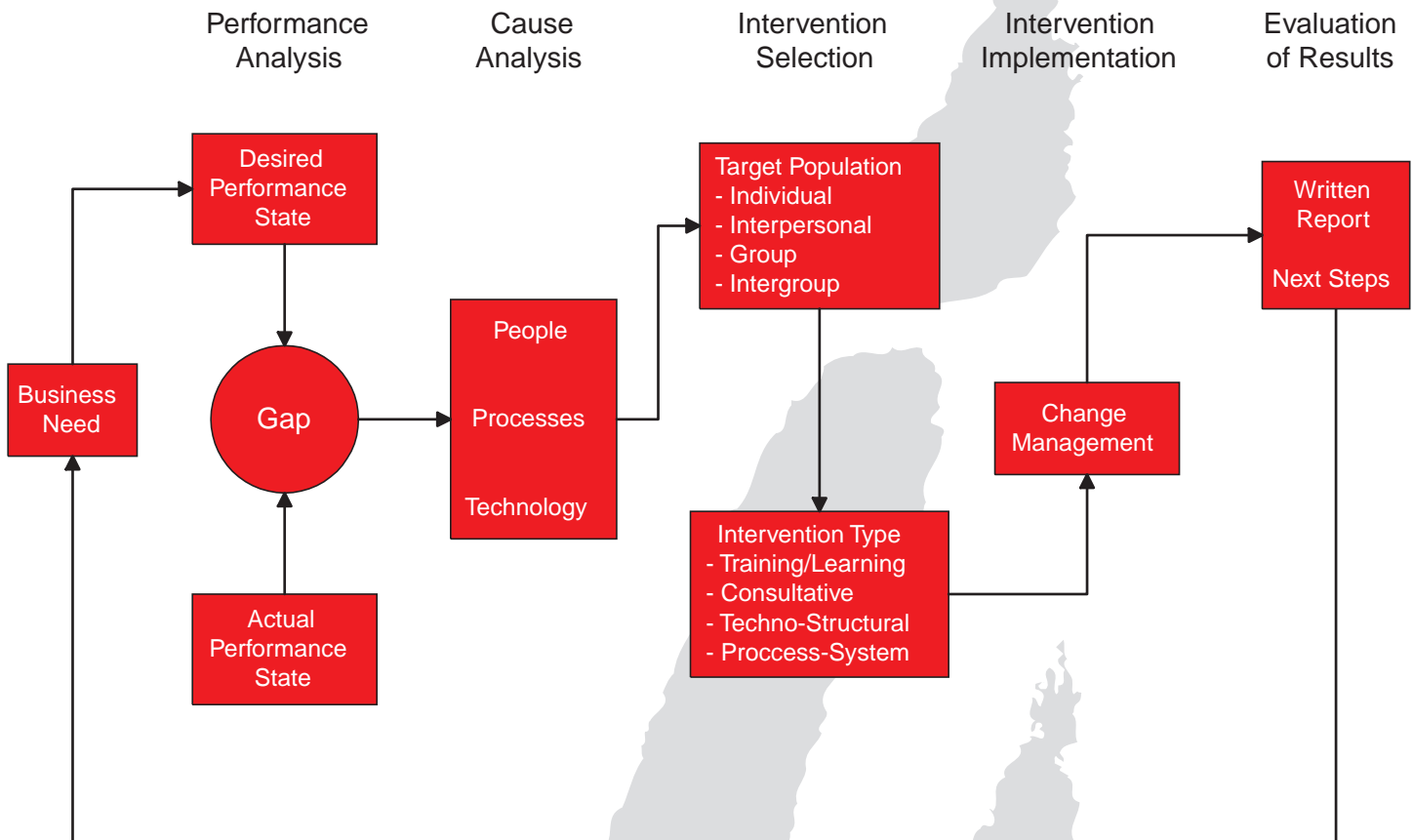
The newest wave to hit the software application industry, our ASP solution gives you the ability to have leading-edge software without all the worries of hardware, networks, databases, connectivity, updates, upfront costs, etc. The Intelitech Group will provide

a complete system, with complete security, available through the Internet. The system will have on-line helps and training available. You can also request data entry, letter generation, and other tasks be outsourced. Logon through your Internet browser and begin collecting your checks. We take care of all the other details.

The chart below will help you evaluate the three options and which one will best meet your needs. If you need further assistance or have other questions please contact us by phone or e-mail.

	ISC System	Intelitech Server	ASP
IT/Technical Skills Needed	High	Moderate	Low
Technical Staffing Needs	High	Low	Low
Cost of Entry	High	Moderate	Low
Cost of Ownership	High	Moderate	Low
System Training Required	High	Moderate	Low
Maintenance & Upkeep	High	Low	Low
Flexibility/Easily Customized	Moderate	Moderate	High
Hardware Independence	Low	High	High
Customizable Reporting	Moderate	Moderate	High

Performance Improvement Workflow



Most companies know what they want, the difficulty lies in how to get it done, where to start, what needs to change and how to measure the effectiveness of their actions. Just as it can be difficult, if not impossible, to proofread a personal term paper, having someone come in to see your company, analyze your situation, is the best way to find solutions and increase performance. The Intelitech Group utilizes a simple step-by-step process called a Performance Improvement Workflow.

First, we need to determine a specific business need. One way this can be accomplished by performing a needs analysis. Once a need is determined we can begin the process.

The first stage is the Performance Analysis. The actual and desired performances are quantified and the gap between them is the needed

improvement. Not only is the level of desired improvement known but also the basis by which success can be determined and measured.

Then we move to the second stage or the Cause Analysis. In which area is improvement needed? If the desired performance is increased sales - is training needed for the sales staff, a sales funnel process put in place or investment in a contact management program? These are the kind of questions that will be answered during this phase.

Next, we determine which is the target population and what type of intervention is needed. Using this focused method of intervention has been proven to be very effective. Now it is possible to invest exactly the right amount of resources in the correct way and in the right areas.

The most challenging aspect of any change is its implementation. One definition of insanity is doing the same thing over and over again expecting a different result. This can be the case during the implementation phase. It takes time to break old habits and form new ones. To know something must be done, and then actually doing it, is the key to success.

Lastly, we supply a written report of our findings and suggest what the next steps might be.

Allow us to assist you in finding a clear path to your business objectives. We are confident that our analysis and techniques can improve your bottom line, properly allocate precious resources and help you to achieve success. *ib*

Clarify Roles, Simplify Process

Innovate with C.A.R.E.'s Unique Features Give Teams the Profile Advantage

- ◆ Self-directing scoring and interpreting process that actively engages learner in context of personal experience
- ◆ Simplifies complex issues to increase understanding and applicability
- ◆ Focuses on assessing personal strengths and approaches to team and innovation processes
- ◆ Increases understanding of contributions of other team members
- ◆ Creates a common, non-judgemental language for dealing with team goals, process and responsibilities
- ◆ Based on current research, meeting highest standards of instrumented learning reliability and validity
- ◆ Cost-effective and flexible resource that can be administered separately or within a broader program

Successful team members don't do the same thing at the same time. They do the right thing at the right time. And while team members work together toward a common goal, individuals still must play their individual parts in the process.

As organizations rely more and more on teams to innovate, problem-solve, produce and compete at the speed of change, clearly understanding and capitalizing on individual approaches to group process is the bottom line on creating high performance teams.

Discover the Right Roles for the Right People on Your Team

The *Innovate with C.A.R.E. Profile* helps individuals work from their strengths by identifying their most natural team role. This awareness also helps team members value the characteristics and contributions of others. The five C.A.R.E. roles include:

Creator: generates original concepts and ideas that often defy generally accepted rules. Recognizes alternatives and perceives the big picture and is not constrained by fear of failure.

Advancer: recognizes new ideas in the early stages and helps move them toward implementation using insightful planning based on past experience and proven methods.

Refiner: challenges concepts and ideas, often playing "devil's advocate". Methodically

Creator: Generates original concepts. obvious and sees
Hands off tasks

Advancer: Recognizes in early stages and promote and mo
implementation. H
Refi

Facilitator: Monitors process along. Ens
done and handed o

Refiner: Challenges to detect potential p
ideas and plans ba
Creator before ha
Exec

Executor: Manages f
paying attention to d
quality ou

and Maximize Innovative Performance

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analyzes things to uncover potential problems and suggest solutions.

Executor: lays the groundwork for implementation, manages the details and moves the process to completion and quality outcomes.

Facilitator: monitors the contributions of all team members and makes sure tasks are handed off at the right time in the process.

Capitalize on the “Z Process” and Do the Right Thing at the Right Time for Team Results

Don't get stuck with too many team members playing the same role at the same time. Create a successful team by identifying individuals who can perform each of the five C.A.R.E. roles and do the right thing at the right time. The *Innovate with C.A.R.E. Profile* maps this process as people define tasks, do their part, then “hand-off” tasks to the next person.

In this relay process tasks are passed from *Creators* to *Advancers*, from *Advancers* to *Refiners* and from *Refiners* to *Executors*. Facilitators make sure the hand-offs are made at the right time.

The Innovate with C.A.R.E. Profile and its unique Z Process help you begin at the beginning and end with success in meeting the team challenge. It's a proven way to clarify roles, simplify process and maximize individual contributions for total team results

Discover and Capitalize on Individual Strengths for Total Team Performance

- ◆ Identify individual approaches to innovative teamwork
- ◆ Clarify individual strengths and roles on the team
- ◆ Reinforce and appreciate the contributions of others
- ◆ Encourage team innovation and problem solving
- ◆ Discover an effective team process to reduce project cycle time and increase productivity
- ◆ Foster trust and build mutual support
- ◆ Reduce team stress and conflict
- ◆ Enhance individual and team performance for maximum results

videotapes, films, weekly meetings, speeches, seminars, workshops and other learning aids can ease employees into awareness. Then, of course, the managers need to ensure that the newly found awareness (input) sticks.

With some additional practice and guidance, you were able to become competent in driving the car through recognition of what you had to do. However, you had to be consciously aware of what you were doing with all of the mechanical aspects of the car as well as with your body. You had to be consciously aware of turning on your blinker signals well before you executed a turn. You had to remember to monitor the traffic behind you in your rearview mirror. You kept both hands on the wheel and noted your car's position relative to the centerline road divider. You were consciously aware of all of these things as you competently drove. This third phase is the hardest stage - the one in which your people may want to give up. This is the "practice" stage. Your employees will make mistakes here. People tend to feel uncomfortable when they goof, but this is an integral part of Phase 3. Human beings experience stress when they implement new behaviors, especially when they perform imperfectly. As their manager, you must realize that they'll want to revert to old, more comfortable behaviors, even if those behaviors are less productive.

As their manager, you can play a crucial role by helping your team over the rough spots. It's all right for them to make mistakes. In fact, it's NECESSARY so they improve through practice, practice and more practice.

Encourage them over these hurdles, and you and they will reap the harvest of your perseverance. Your job as manager is to assist them by again following up their new knowledge with concrete skill development.

This can take various forms, according to the needs and wants of the group. Some examples for follow-through can be role playing; joint sales calls; exposure to repetitive messages, such as listening to instructional tapes en route to work; informal workshops to encourage skill development; or coaching and counseling the employee to assist in the growth process.

Returning to our car analogy, think of the last time that you drove. Were you consciously aware of all of the actions that we just mentioned above? Of course not! Most of us, after driving awhile, progress to a level of "habitual performance". This is the level where we can do something well and don't have to think about the steps. They come "naturally" because they've been so well practiced that they've shifted to automatic pilot. This final stage, then, is when practice results in assimilation and habit.

Our example holds true for your use of professional training through the first three relatively uncomfortable processes of ignorance, awareness, and practice in order to get to the blueprint for success - the highest level of "habitual performance". Then they can use the training techniques naturally and effectively. If you can get your people to that level, you should see an increase in their productivity. However, you and your staff must pay a price to get to this level of competence: repetition and more repetition.

When you were learning to drive the car, you acquired your competency through practice. The same holds true for work skills. New skills will probably require a change of behavior from your team's present method of working. If this is the case, expect to see an initial decrease in productivity. This is a common occurrence in behavioral change. However, as they approach the automatic level of working through persistence and practice, their productivity will increase beyond its previous level and reach a new and higher plateau.

This four-phased model for success can help you and your people break out of the rut most of us dig for ourselves. By experiencing success and encouragement at each level, change can be exciting instead of intimidating. The bottom line is this: skills and attitudes will both improve by taking one step at a time with you, as manager and trainer, implementing support systems and skill development sessions along the way. *l*

Check Services Tip

Question: How do I reverse a payment that was misposted?

Answer: In the posting screen, at the account # prompt, type "C" (for correction) and enter either the account number or the transaction number. This is where the posting can be reversed. Usually the reason is "INPUT ERROR".



Client Profile

J&L Collections

J&L Collections opened their doors for business on April 1, 1990. Located in the Heart of Silicon Valley, California, owners Don Johnsen and Mike Lamont have built a company that has enjoyed steady growth each year. Both Don and Mike have deep roots in the collection industry. Don has been in debt collection since 1971 and Mike since 1980. Both began their careers as collectors on the “front line” and worked their way up the ladder to where they are today: running their own agency.

J&L’s primary focus is medical receivables. They pride themselves in never losing a client due to poor performance. “If we are number one

in performance it is hard to get fired”, Mike states. They attribute their success to, “Knowing each of our clients, making communication and excellent service our top priority and



ensuring they are happy. Many of our clients have been with us since the beginning... even through change and transition we have proven we can get the job done.”

J&L has been a client of The Intelitech Group for the last few months. In that time, they have had the best production in their 10-year history. Mike attributes some of that success to implementing The Intelitech Group’s Collectability Scoring model. “When you have the right people, clients and tools it is easy to be a success. We look forward to a prosperous and continued involvement with The Intelitech Group.”

J&L Collections are members of the American Collectors Association, California Association of Collectors, Better Business Bureau, and their local Chamber of Commerce. ♪

Book Review



Tom Peters, *The Pursuit of WOW!*, says it all. This man knows how to hit the nail on the head when it comes to business. At a time when many people are struggling in the business world, this book gives a concise and simple way to succeed. How can this man know so much about success? How can we stand aside knowing the answers are here and not changing the way we run our business? This book takes you from how to be successful to finding out what makes you the happiest. He knows how to lead your business to the top, read it and know yourself. His key points on what you can do as a manager to get

employees to think and be successful plus so many other topics that will help you and your business like never before. This book was exciting till the very end. I wanted more and more. Gluing you to your seat he tells you in his own exciting and bouncy way that success is easy, and it is! This man has the right tools and knows what works and what wont. A “MUST” if you want to lead your business to the next level. Read it! *The Pursuit of WOW!*, makes you laugh, cringe, shout, and think about how you can redo your job, product and life so that you and those around you can look and say “WOW!” ♪



In The News

Intelitech Unveils a New Webpage

In an effort to improve communications with our clients and to provide additional services, The Intelitech Group has created a new website.

Visitors can now see the services and products that we provide. On our **Homepage** we have current events, news and our registration page. Once registered, we are providing a complementary Points of View session which

enables visitors to take a careful look at thoughts and feelings in a specific situation by having responding to a series of phrases. A report containing personalized feedback designed to help will then be received, assisting in perception awareness.

The **People** tab offers product descriptions and other items that pertain to the people component of business.

The **Processes** tab will allow a walk

through our Powerglass and Performance Improvement Workflow.

The **Products** tab contains DISC, Collection Scoring and Recommended Reading, most of which can be ordered on-line using our shopping cart.

In the **Client Area** tab, clients will be able to view Service Logs and our FAQ (Frequently Asked Questions).

Please feel free to visit our site and for more information contact us at consult@intelitechgroup.com.



Introducing Ken Graebener

Ken comes to Intelitech as a Programmer focusing on customer support for our Check Services clients.

Ken has been in the programming industry for over 17 years. He has been the primary programmer on projects for companies as diverse as

Automatic Data Processing, Avon of China, SEH America and Shaklee Malaysia. Currently he lives in Gresham, Oregon with his wife, Margie and his ten-year-old daughter Theresa. His oldest daughter Marie is 21, and works at the LSI Logic chip plant in Gresham where his wife also works. His interests are varied and include photography, coin collecting, stained glass, and working on the homestead.

The **Quarterly Review** includes information that educates clients and prospective clients on the cutting edge of the collection industry. It is published by:

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