

Intelitech Quarterly Review

Consulting Services Division

Volume 1 Issue 1 September 1999

*Specialists
in:*

**Improving
Profitability**

**Cost
Reduction**

**Increasing
Collectability**

**Employee
Retention**

Increasing Effectiveness by providing solutions to everyday challenges

During the past 15 years tremendous technology gains have occurred in our industry. It is unimaginable to consider running a collections operation today without an automated collection system, predictive dialer, skip tracing tools, and ... the list goes on and on. Clearly, these tools have made us more efficient.

izes in services discussed in this newsletter. Two is Retail Recovery which focuses on check recovery.

With over 100 years of combined experience in the debt recovery industry, The Intelitech Group is uniquely qualified to analyze, evaluate, and recommend solutions

and tools that ensure both efficiency and effectiveness.

The underlying question that some of us may not want to ask is "have these tools made me more

"...our specialty is to help you and your company to be more effective and thereby more profitable."

effective?" Sure I can call 300 debtors in a day now! But has my profitability increased as well? Am I making more money?

These questions, and others closely related to them, were the motivation behind the formation of The Intelitech Group. Simply put, our specialty is to help you and your company to be more effective, and thereby more profitable.

We have two divisions within Intelitech. One is Consulting Services which special-

lives have had a mentor, a coach, a teacher or someone we trusted who helped us with a challenge we faced. They provided a different perspective or idea. They may have helped us to focus on a solution that was right in front of us, but we could not see it. The Intelitech Group functions much the same way. Experience woven together with knowledge in providing solutions to everyday challenges is the edge we offer. The Intelitech Group will increase your effectiveness and your efficiency and your bottom-line. Period /

Most of us at sometime in our

In This Issue

- ◆ **Why Use Intelitech?**
- ◆ **How We Can Help You**
- ◆ **Intelitech Associates**
- ◆ **The Insight Profiler**
- ◆ **Collection Scoring**
- ◆ **Industries Served**



Why Use Intelitech?

Our purpose is simple, to assist you as an organization to enhance your performance. Some of our clients understand what they need and in what areas. Others in the upper levels of the organization have goals and direction that has not filtered down into the company or is misunderstood by those that work for them. Still others are looking for a new or different perspective to assist them in moving to the next level.

Once, in a meeting, a participant stated that they would get much more done and be much more efficient if people (customers) would just stop calling them. When you go to your bank why is it the lowest paid

and least knowledgeable person is the one on the front line assigned to provide you

“The tools and strategies we have developed will assist you to have delighted clients, stronger profits and lower costs.”

with excellent service? Why is it that just when your employee understands their job and begins to earn their keep they are hired by another company, even your competition? Have you had an employee that has reached the top of the income range in their position and are the best at what they do

desire to move into a managerial or supervisory position... and fail miserably? Now the options are to demote them which will be demoralizing or even let them go.

If these or other issues plague your company we will assist you by recommending solutions that are custom-made for you and the situation. Can one company be everything you need, to be all you want to be? Not likely. That is why we thoroughly look at your company BEFORE we provide a solution. “Prescription before diagnosis is malpractice”. The tools and strategies we have developed will assist you to have delighted clients, stronger profits and lower costs. *li*

Seven reasons why clients use our services:

1. To save time, money and resources.
2. To provide an objective viewpoint.
3. Completion of short-term projects without adding to staff.
4. To provide specialized expertise.
5. To provide imaginative solutions for complex problems.
6. To provide development opportunities for existing staff members.
7. To act as a catalyst between internal groups or departments.



How We Can Help You

Phase I



Needs Assessment

We interview the upper and mid level management team and the front line. We review company trends, employee turn-over, company policy and other income and loss centers for potential issues. This can be done remotely or on-site at your location.

Phase III



Delivery of Training, Services, or Products

Most of our training is on-site at your locations for maximum impact and convenience. Our services or products may be administered remotely or require on-site expertise. All of which we will provide or train your staff for.

Phase II



Design / Development

Once we understand your needs we go to work finding solutions for your specific issues. We have resources in technology, custom programming, personnel development, recruitment, training and access to other industry specific tools and services.

Phase IV



Follow-up, Evaluation and Next Step

As we treat your company holistically, we set up mileposts to measure progress. Once your initial goals are met, another level will be waiting for you to reach it. Often, other issues or opportunities that were clouded are now clearly visible.



R. Fred Houston is the President and Chief Executive Officer for The Intelitech Group. Fred worked for fifteen years at Columbia Ultimate Business Systems, most recently as vice president. Founded in 1979, Columbia Ultimate Business Systems has

grown with sales in excess of \$20 million annually. Its primary product, The Collector System, has proven to be a powerful tool in accounts receivable management. He is a member of the International Association of Business and Financial Consultants as well as a Certified Financial Independence Consultant. He was also inducted into Oxford's Who's Who in 1992. His direct e-mail is fredh@intelitechgroup.com.



Don Snow is the Vice President at The Intelitech Group. Graduated from BYU with a major in Economics and dual minor in Business Management and Accounting. Worked 6 years as a classroom school teacher and then assistant principal on

the Oregon coast. Worked as General Manager and Corporate Officer of a furniture manufacturing company for 10 years in Oregon. Started with Columbia Ultimate as the 14th employee back in 1986. Worked as an installer, then promoted to Installation Manager and Head of Training before being appointed in 1996 as Division Manager over the Professional Services Division in SLC. His direct e-mail is dons@intelitechgroup.com.



Brigham Young University, Mark oversees development used within clients. His markb@intelitechgroup.com.



Mission Statement The Intelitech Group is dedicated to helping This is accomplished by utilizing advanced t



Christine M. Wright is a widely recognized lecturer, author, and seminar leader. Chris has taught seminars on financial education to audiences that number in the thousands. Her message is one of particular interest to women and families. Chris graduated from

Brigham Young University, Magnum Cum Laude, with her degree in Business Management. She owns her own successful business, Wright Angle Ventures, which specializes in financial education and consulting. She has authored the financial planning kit "How to Turn Your Debt into Wealth" and numerous magazine articles. Her direct e-mail is chrisw@intelitechgroup.com.



Charles Boling is a Programmer/Analyst for The Intelitech Group. He has eighteen years of programming experience working in a variety of computer and business environments. Charles assists with the development and enhancement of the

Retail collector system. His direct e-mail is charlesb@intelitechgroup.com.



various Intelitech products customer service. nancyd@intelitechgroup.com

Mark Beirdneau is the Chief Information Officer at The Intelitech Group. He has worked at Columbia Ultimate as the Special Projects Manager and was the Director of Contingent Systems for National Revenue Corporation. His degree is in Information Management from University. At The Intelitech all information systems at the company and by our direct e-mail is markb@intelitechgroup.com.



Kory Wright is a Senior Consultant at The Intelitech Group. He worked for ten years with Columbia Ultimate in a variety of areas including sales, sales management, and administration. For over twelve years Kory has worked in many business areas some of these are business management, operations, marketing, finance, administration, and personnel. Kory has a Business Management Degree from Brigham Young University. All of these experiences allow him to bring a thorough understanding of business operations and management to The Intelitech Group. His direct e-mail is koryw@intelitechgroup.com.



Ray Cox is a Senior Consultant at The Intelitech Group. He has twelve years experience in the finance and banking industry. He is also a Financial Independence Consultant, a speaker and teaches money management courses. Ray is the Collectability Scoring Specialist for The Intelitech Group. His direct e-mail address is rayc@intelitechgroup.com.

debt recovery organizations achieve a higher level of effectiveness.
Technologies enabling clients to maximize profitability while controlling costs.

Nancy De Leo is a Programmer/Analyst for The Intelitech Group. She was a Special Projects Programmer for several companies, and has worked at NASA and General Dynamics. She has a degree in Computer Science from Rollins College. Nancy analyzes and develops code for clients as well as help with projects. Her direct e-mail is nancyd@intelitechgroup.com.



Gary Harris started his collection career in 1964 at The Adjustment Bureau, Sacramento, CA. Gary worked at Northwest Creditors service for 10 years as senior legal collector and in 1978 co-founded Foothill Collection Service, Inc. Always in the forefront and on the cutting edge of technology, Foothill Collection Service grew to be the largest locally owned collection agency in Sacramento. In 1997 FCS was sold to Equifax Risk Management Services, a division of Equifax Credit Information Services. Gary remained with the office in the position of General Manager until January 1999. His direct e-mail is garyh@intelitechgroup.com.



Helen Harris co-founded Foothill Collection Service in 1978. As President/CEO, Helen was responsible for the direction and growth that enabled FCS to become one of the largest collection agencies in Northern California. She established and managed a branch office in Placerville, California, for 8 years. After the sale of FCS to Equifax Risk Management Services in 1997, Helen remained as the Location Manager until March 1998. Her direct e-mail is helenh@intelitechgroup.com.



The Insight Profiler

The Intelitech group provides training and skill development in the area most needed in today's business, how to deal effectively with others. Many times, people in the business world assume that adults will naturally work together effectively. Anyone that has been in business for more than two minutes knows that this just is not so. The Insight Profiler is designed to improve individual and organizational productivity by teaching "measurable" people skills. People are people. Each has

"people skills". It is just assumed that somehow we will know how to work with others. The good news is that these skills can be taught!

The Insight Profiler is actually made

"Your employees will build a powerful team, which in turn will strengthen your business."

up of four suites that all work together in making your business better.

These suites are; Sales and Customer Service, Leadership and Management, Human Resources, and Strategic Profiler, each of these plays an important part in helping any business to accomplish their goals.

Sales and Customer Service Suite

The Sales and Customer Service Suite is divided into two different modules. The first of these is the Sales Training Module, which teaches salespeople how to get better results by increasing their ability to identify the behavioral pattern of prospects and then utilize closing skills specifically targeted for a prospect's behavior type. The second module, the Customer Service Module, helps establish a standard of excellence and then teaches representatives critical skills such as non-verbal communication, telephone usage, listening skills, and dealing with difficult clients. How to deal with each of the behavioral patterns is thoroughly covered.

Leadership and Management Suite

In the Leadership and Management Suite there are four modules that work together to form a powerful team. The first of these is the Leadership Module that focuses on the key skills of building trust, communications, listening and questioning, team building, delegation, motivation, and goal setting. The skills are taught within the framework of the four behavioral patterns and how to deal with each. This is followed by the Productive Meeting Module, an important instrument that specifically targets the time wasting meetings we all suffer through. In this suite there is also the managing progression

module. This module helps organizations effectively plan for change and uncertainty and how to deal with conflicts resulting from

these changes. Finally there is the Performance Appraisals

Module that teaches managers new techniques in evaluation and performance rating. Helps elevate the tension and frustration caused by unclear expectations and performance criteria.

Human Resources Suite

The Human Resources Suite consists of four modules, beginning with the Placement Resources Module and it encompasses all aspects of hiring, placement, and reassignment of personnel. This module includes four dynamic assessment tools designed to increase the probability of hiring the right person for the right position, the first time around. In this suite there is also the Time and Self Management Module which focuses on the causes and cures of ineffective time use and teaches the how and why of time management and life leadership. The Team Power Module enables managers and employees to be unified in the achievement of common goals and objectives. Participants learn how to eliminate roadblocks while empowering the team to understand behavioral patterns, develop plans and priorities, and establish benchmarks to measure results. The Human Resources Suite is completed with the Dealing with People Module, which is actually the basis for all modules. This program teaches participants how to work more effectively with all kinds of people through understanding behavioral patterns, how to communicate with the four behavior types, and provides "hands-on" training that increases learning experiences.

How would you like to:

- ◆ Reduce staff turnover by 70%
- ◆ Double your sales in just one year
- ◆ Increase business by 125% in two years
- ◆ Hire the right person the first time

their own way of looking at things. They each have their own baggage they carry with them. We do not see the world the way the world is; rather we see the world as we are. The Insight Profiler teaches how to improve your employee customer relationship, as well as increase the closing ratio of your sales force. Motivating your employees to perform to their peak and conducting productive meetings that actually accomplish goals, are two more obstacles overcome by using the Insight Profiler. Your employees will build a powerful team, which in turn will strengthen your business. Each of us looks at life through a set of glasses that are tinted by our relationships, education, culture, and hundreds of other experiences. Few of us are ever taught



Collection Scoring

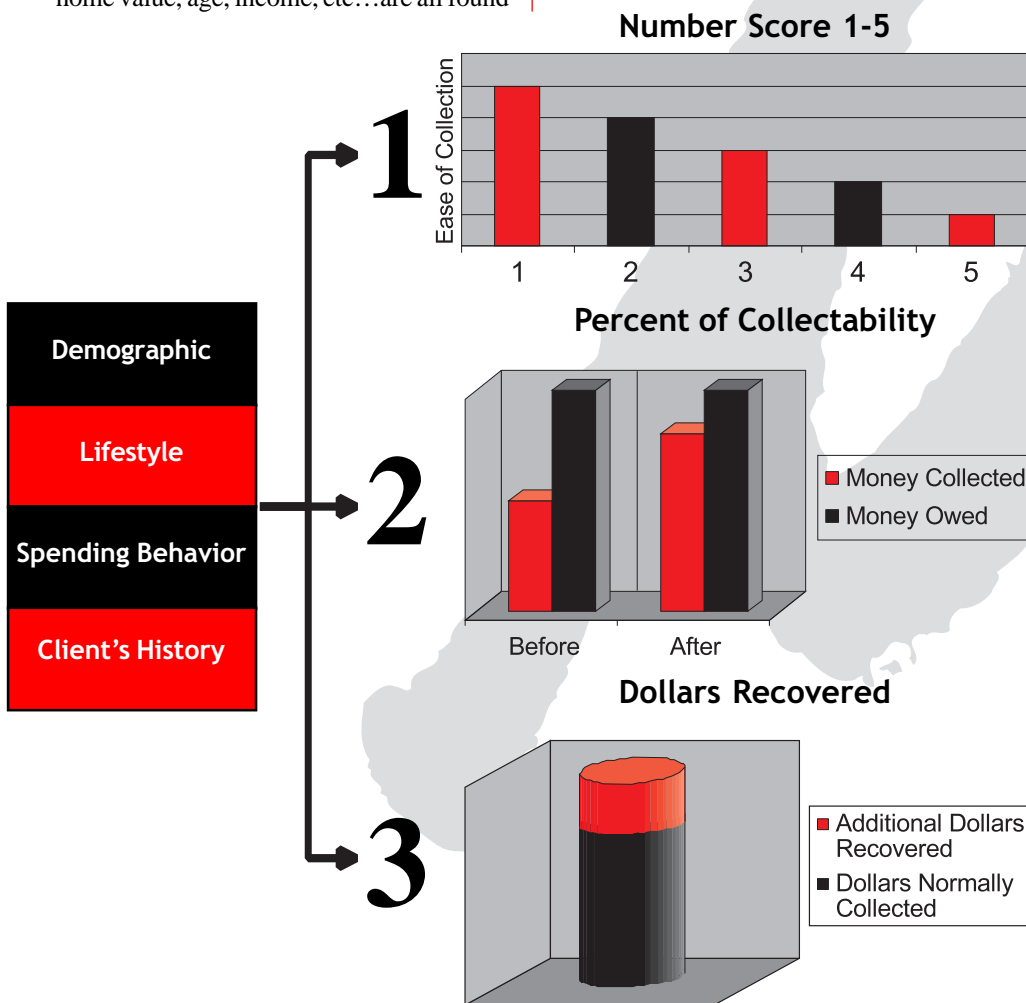
Collection Scoring... What is it?

With Collectability scores, agencies can determine how much or how little collection effort to expend for each individual account. The score predicts which accounts are most likely to be collected and when. The score helps agencies to manage, prioritize, and maximize the effectiveness of their collection efforts by using the best collection strategy for each account in your portfolio.

Data is combined from four primary databases to provide the most effective industry specific scores for each account. The first of these the Geo or demographic account, is based upon where the individual lives and works. An individual's demographics based on employment, activities, family size and type, homeowner, home value, age, income, etc...are all found

in the Lifestyles Database. In the third or spending behavior database, individual spending habits are examined. They effect how, when and if they are likely to pay a debt, and how they will prioritize them. In the final or Clients Historical Database, twelve to eighteen months of historical data is needed to validate the model. As well as understand your specific collection strategy. How an account is collected will affect the collectability of the account.

Three components make up the score results returned from Intelitech. The first of these, a number score of one through five, categorizes the individual based upon the ease of collectability. The second is the dollar amount you are expected to collect. The final component is the likely recovery percentage of the debt.



Benefits of Collection Scoring

- ◆ Intelitech's models start out more accurately. Proprietary data mining techniques take advantage of potentially hundreds of data elements for each receivable. Other scoring models typically use only six to twelve variables.
- ◆ Intelitech's dynamic models do not become obsolete. The models reside on our servers and Intelitech continually updates the logic of the models to reflect your ever-changing collections environment and strategies. Most models are static – their performance may deteriorate as an agency changes in collection strategies.
- ◆ Intelitech provides its scores as a service rather than as a product residing on your system so that we can continually upgrade the logic of the model to reflect changes in your collections environment.



Industries Served

Retail
Financial
Publishing
Technology
Medical

Computer Services
Associations
Real Estate
General Business
Education

Emergency Services
Utilities
Government
Judiciary
Debt Recovery

RETAIL

Pier One Imports
Krogers
Shopko
Pet Foods
Clothes Unlimited

FINANCIAL

First Interstate Bank
First Security Bank
Rainier Bank
Columbia Daily Income Company

INSURANCE

First FarWest Insurance Companies
State of Oregon Accident Insurance Fund
Baldwin United
Blue Cross/Blue Shield

PUBLISHING

The Oregonian
The Tacoma News Tribune
R. R. Donnelley
The Sacramento Bee
The Modesto Bee

TECHNOLOGY

Tektronix, Inc.
General Electric (GE)
International Business Machines (IBM)

MEDICAL

Woodland Park Hospital
United Foundations for Medical Care
Puget Sound Health Care Cooperative
Capitol Health Care

COMPUTER SERVICES

Acer America Corporation
Automatic Data Processing (ADP)
Digital
Management Science America
Software international
Open Systems, Inc.
Greyhound Computer Services
Altos Computers

ASSOCIATIONS

United Medical Review of America
National Center for Court Administrators
Oregon Nurses Association
Data Processing Managers of America

REAL ESTATE

Coldwell Banker
Century 21

GENERAL BUSINESS

American Business Machines
Coopers & Lybrand
Allstate Leasing
Cummins Diesel
PACCAR
Chrysler Corporation
Cronin Corporation
Gulf Oil
Arthur Andersen and Company

EDUCATION

P. T. A.
High Schools
Colleges
Universities

EMERGENCY SERVICES

International Fire Chiefs Assoc.
Washington State Patrol
Fire Chiefs of Oregon
Arson investigators of America

UTILITIES

Washington Natural Gas
Bonneville Power Administration
Montana Power and Light

GOVERNMENT

UNITED STATES: Army, Air Force, Dept. of Transportation, Dept. of Commerce

STATES: Oregon, Washington, California, Arizona, Utah, Texas, Kansas, Oklahoma, Missouri, Montana, Georgia, Virginia, Maryland, New Mexico, Ohio, Colorado, New York, Michigan, Illinois, Minnesota, District of Columbia

CITIES: Concord, Chula Vista, Escondido, Los Angeles, Newport Beach (California), Eugene, Portland, Salem (Oregon)

JUDICIARY


United States Supreme Court
Canadian Supreme Court and Judicial Department
Justice Departments in the following states: Oregon, Washington, California, Texas, Illinois, Kansas, Montana, Idaho, Utah, Arizona, Florida, Arkansas, Virginia

DEBT RECOVERY AGENCIES

United Collections Bureau
J&L Collections
Business and Professional Services

Continued from page 6

Strategic Profiler

This tool enables collection agents to determine a debtor's behavioral style and use the information to determine the approach to the debtor, which corresponds to their behavioral pattern. A custom script can be tailored to lead the agent in the collection approach most likely to produce results. Letters and correspondence can also be customized by behavioral type. 

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

The Intelitech Group
11912 N.E. 95th Street
Suite 370
Vancouver, WA 98682
Phone: 360-260-9780
Fax: 360-260-9781
Web Page: www.intelitechgroup.com