BDA Tool Ten — **Preparatory meditation and writing for conference registrants:**

Please read BDA Tool Ten in the BDA Tools pamphlet, then spend 15-20 minutes meditating on the details below. Are you willing to put principles before personalities in your business or workplace?

BDA Tool Ten: "We separate ourselves from difficult personalities and poor-paying clients and place principles before personalities.

Jumping into poor-paying clients first, based on our experience, we encourage every business owner to do the following or to delegate these steps:

- ✓ Set the terms within which we expect to be paid for our products and services, including discounts for positive client behavior if we're offering any
- ✓ Communicate our payment terms to our clients, both verbally and by letters of agreement
- ✓ Invoice within the timeframe we've promised, or risk nullifying our terms, possibly even nullifying our entire agreement
- ✓ Provide proper follow-up and deliver consequences, such as stopping work processes, if payments are late or missed
- ✓ Learn from our mistakes and from the mistakes of our clients and address those lessons in all letters of agreement that follow

Only when we've done our part, as described above, should we consider indulging our desire to blame our customers for slow payments. More often, we've created a breakdown, usually in the areas of clear communications or late invoicing. Our clients cannot read our minds and any assumptions that they'll understand "industry standard" or any unspoken expectations of any kind are paths to unpaid invoices.

We know one DA and BDA member who worked successfully in payment collections for many years — before he joined DA — without need for threats or other negative communication. He simply started every collection relationship purposely assuming that customers wanted to pay their bills and that those who weren't paying needed help, not browbeating nor punishment. He would put on his customer service hat, and he would make his calls. If there were real obstacles to payment, within the organization he was doing collections for, he helped to resolve those obstacles. If clients had over-promised and needed more time to pay, he worked with them, as long as they were willing to make a weekly or monthly payment, any weekly or monthly payment. He never spoke badly to or about folks we might now guess were compulsive debtors. He never intentionally caused pain, yet his collection rate was consistently 95-98% on the amounts of the past-due invoices that reached his desk.

For this collector, avoidance of judging clients' actions and staying only on his side of the relationship allowed him to serve both his client businesses and their clients and customers with detachment and to effectively collect nearly every dollar owed. Part of over-attachment, or codependence, in a situation like financial collections is over-engagement in other people's problems. Stand clear, stand free, disengage, detach ...

BDA Tool Ten — Preparatory meditation and writing for conference registrants — continued:

The same is true for difficult personalities, whether they're engaged with our businesses as customers, vendors, employees, contractors, colleagues, or any other roles. Detachment is the key. While BDA Tool Ten speaks of "separating ourselves," we think that detachment from personalities and outcomes should come first. If we've truly got a "difficult personality" on our hands — that is, someone with whom we cannot reason or discuss solutions — separation may be the only reasonable path, but let's not rush to writing others off, especially if they're productively providing our businesses with revenue and profits.

Let's list just a few of the difficult personalities we mean such as narcissists, passive-aggressives, gossips, and anger addicts. There are probably thousands of personality lists like these. This list is ours, purposely kept to our — the writer and editors of these conference materials — four most difficult personality types; feel free to make your own list. If we recognize ourselves in any of the personality types listed, we can consider sharing this with our sponsors and Higher Powers, and then we might "dig deeper." <u>We can change if we want to.</u>

Before labeling any of the people with whom we interact in our business or workplace as difficult personalities or negative personality types, we must first look at ourselves. Who are we? What are we contributing to our interactions with these people? Have we become the people we want to be?

To "dig deeper" within ourselves before confronting anyone else about their behaviors is to begin the practice of principles before personalities. To set proper boundaries, making suggestions and requests, rather than demands and ultimatums, is to be detached. We have our role; other people have theirs. Let's let them play their roles. And let's say goodbye when that's the best course of action.

Please use the lines below to list some of the personality types you find most difficult to work with. Then add some action steps you can take and principles you can practice — such as deep breathing and counting to ten — when you encounter them.