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# Business Credit News

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## JANUARY 2021

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### “LIFE LESSONS”

*By: David Balovich*

It has been 64 years since my first job that involved collections. Ironically, there was no credit application required and no credit investigation was conducted. All the customer was required to do was fill out a three by five card listing their name & address and marking a box indicating whether they wanted daily or weekend service. That was it. Once received that information was given to me and the next day I began delivering the Los Angeles Times to the subscriber.

At the end of the month the customer was sent a bill to the address provided and at the end of the month if they had not paid their name and address appeared on a printout provided to me and it was by job to collect the money owed the paper and me. Did I mention that I received no compensation for my labor until the customer paid and that I was not permitted to stop delivering the paper until told to do so by my route manager?

When I began working as a paper boy and for those readers who are unfamiliar with the term “paper boy” in the olden days, as my kids refer to my early years, newspapers were the primary source of news and advertising and the two primary methods of obtaining a newspaper was to purchase it from a news stand situated on street corners or have it delivered to your home by a paper boy. Newspapers were printed several times a day, every day and delivered either in the early morning before work or in the late afternoon. This was prior to the advent of television news. My father gave me what he called the “Life Lessons” of business. I have referred back to these throughout my career and I believe they have been an integral part of my success through the years.

As we enter into the second year of the current pandemic I once again reviewed these lessons and shared them with my grandkids who are now at the age when they were first given to me. And as long as I was sharing thought I would share them with you also. I hope they are as helpful to you as they have been for me. Please keep in mind these were written for a ten year old. The word in parenthesis was not included in the original list and added by me.

Never set aside what you can do now for another time. Seize the opportunity to complete all your work today so you will have fewer worries and more time to do the things you want to do. (Procrastination)

The best job you do today will not be good enough tomorrow. You must always find ways to do the job better than the same job you did yesterday. (Complacency)

Learn from your mistakes. If you don't know what you did wrong you will keep making the same mistake.

Don't be a problem identifier be a problem solver. People like those who solve problems instead of pointing them out to them. (Complainer)

When something goes right tell them who helped you. When something goes wrong tell them it's your fault and you will fix it. (Accountability)

Admit the things you don't know. You can't use what you know successfully unless you understand the things that you don't know.

Never stop learning. It's not enough to know what you learned. You have to keep learning what you don't know.

Getting someone else to do help you with your work can mean more work for you. Know what the other person can do well and what they can't do. (Delegation)

Ask the hard questions. The answers to the hard questions will help you to not only do a better job but do it right the first time.

Never promise more. Always promise less than what you are asked to do and then do more than what you promised to do. (Over Promise)

I wish you well!

\*\*\*\*\* **JANUARY 2021** \*\*\*\*\*

Day	Date	Group	Location	Time
Thurs	14	SW Food Credit Group	Phone Conference Call Meeting	11:00
Tues	19	Corpus/Victoria/La/RI	Phone Conference Meeting	11:00
Wed	20	SA & AC Construction	Phone Conference Meeting	11:00
Wed	20	Fuel & Lube/Heavy Eq.	Phone Conference Meeting	2:30
Thurs	21	HVAC Credit Group	Phone Conference Meeting	11:00
Fri	22	SW Electrical Group	Zoom Meeting	1:30

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*Our Business Credit Reports are reliable, easy to use and a great value. We have introduced Credit Scoring on our Business Credit Reports. This free service has been added in addition to our already free “Watchdog Alert Service”.*

*The Credit Scoring and our Watchdog Alert which automatically sends out by e-mail or fax when any derogatory information is reported will help members by:*

- *Providing a Quick Snap Shot*
- *IMPARTIAL Credit Rating*
- *Accurate and Reliable information*
- *Staying on top of accounts*
- *Notifying members of information changes*
- *Giving members more time to effectively manage their accounts*

### **GETTING STARTED:**

*All you have to be is a BCMS Member to access our on-line reports. Call BCMS at (210)225-7106 or 800-256-5306 to receive your password and allow us to show you how easy it is to access Business Credit Reports. There are no search fees while accessing our data and you are given the number of trade lines available on a report before you order the report.*

*The report trade lines come from our groups, diskettes, past due lists and trade references that our members provide to us, therefore our credit information is more reliable than trade that you have no idea where they came from.*

### **VIEW SAMPLE CREDIT REPORT**

*Please visit us at [www.bcmstx.com](http://www.bcmstx.com) and go to Reports.*

**Why Wait? You're “A Click Away” from Credit Scoring & Business Credit Reports**