

## COLLECTING THAT HARD EARNED DOLLAR

(from page 21)

himself or for leverage when he knows the job will be a slow-pay one. Don't let yourself get pinched! Make sure **your** contract is with the person who will pay **you**.

Also make sure that you will get paid for your work **regardless** of any circumstances. Don't enter into any "you'll - get-paid - when - I - do" deals unless you can afford to lose your shirt if he loses his. Many small landscape and tree service contractors have gone broke by getting in too deep on a big job that went bankrupt.

Even when you do all the precautions possible to avoid payment problems, most everybody in this business will run into some difficulty in collecting the money due them for their work. (Some guys have a hard time just **asking** for their money.)

Even if you are shy, mild-mannered type, there should be nothing embarrassing about asking to get paid. After all it's not like asking for a hand-out.

Don't forget you have earned it, every cent of it!

Of course, no one wants to offend a customer, and there are some tactful, candy-coated ways of saying "I'd like to get paid now."

One way that has always made it easier for me is to have the customer "check out the job" just before we finished. That way I knew he was satisfied before I left, and 90% of the time **he** will bring up the matter of payment.

Another way I found successful (especially if the person who was paying me wasn't home) was to say something like "I'll stop back after dinner to see if everything was satisfactory with Mr. Jones." That

was enough to imply I'd be collecting and believe me if anything wasn't satisfactory I'd hear from "Mr. Jones" before I had a chance to stop back.

Which brings us to the case of the Never-Satisfieds, and they exist.

I once had a case where we did a tree take-down job for about \$225.00 during the winter. We made a short tire rut on the lawn with our brush chipper. I promised to fill the rut with topsoil and re-seed it as soon as the weather permitted. And I was sincere. But this Never-Satisfied was going to withhold the entire \$225.00 till I completed the job to his satisfaction, which meant about a six week wait before I could get my money.

My reply?

"Mr. Jones, my men and I have done \$225.00 worth of work for you and trusted you to pay us when we got done. We didn't ask for a nickle in advance. That sod job is worth, at-the-most \$25.00. If we trusted you for the \$225.00, I think you should trust us for \$25.00 don't you?"

He agreed.

Try that reply next time somebody is giving you a hard time about a small detail which you can't take care of right away. It usually works.

Slow-pay customers can cause much grief and sometimes they are hard to prod without offending. Try giving them a good reason why you need the money soon and a definite time when you want it. Such as: "I'll have a large payroll this week and my funds are pretty short, can I pick up the check for your job this Thursday?" This way they don't feel hounded, also they have time to get the money even if they have got to jiggle some other bills.

The genuine Deadbeat is, fortunately, a rare breed. In the final analysis they'll come out ahead of you almost everytime. Even if you

## — classifieds —

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take them to Small Claims Court, or a magistrate, at best all you can get out of them is a **promise** that they'll pay. The magistrate may get a few dollars in "costs" but that won't make **you** any richer. In fact, it will **cost** you money to get a summons served.

If you belong to a credit service, you might get their future credit blackballed but if they're real Deadbeats that's probably already happened. Ruining their credit rating still won't pay their overdue bill.

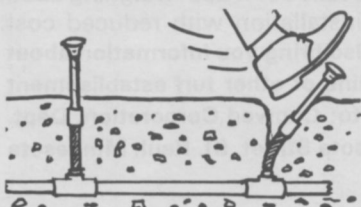
Make sure you have appealed to both mates in the family, (Maybe one is more conscientious than the other).

I once had a situation when the woman told me she didn't know when her husband would pay me . . . and when I called he was never there. I met him one morning on his way to work, and found out he had given his wife my money not once, but three times, and each time she said she had paid me but later told him she bought clothes etc. He gave me \$25.00 on the spot and paid me the rest himself two weeks later.

Most people don't pay on time for one of these three reasons. 1. They are not satisfied. 2. They forgot. 3. They don't have the money. Numbers 1 and 2 you can remedy. As for No. 3, well, you'll have to help them find a solution to their problem before you can solve yours. Happy Collecting.

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