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## Turkel joins N.Y. Produce Trade Association as exec. director

By JOEL GEBET

BRONX, NY — Michele Turkel said that joining the New York Produce Trade Association as its executive director is like finding a glove that fit her hand.

Ms. Turkel brings 35 years of experience in the credit industry to the organization, whose main function is to screen and approve lines of credit for the thousands of customers that buy from its 41 members that are located here at the Hunts Point Terminal Market.

The association, which was founded when the terminal opened here in 1967, also receives and distributes the thousands of pieces of mail that come into the terminal each day, including all the checks from people outside the market.

It also notifies its members when it hears of "insufficient funds" checks and other incidents at the terminal, which, due to the current state of the economy, are increasing in

frequency.

Because of this, Ms. Turkel said that the association is more and more acting "like a detective agency. We will look at companies' *Blue Book* ratings and PACA licenses" before giving them lines of credit.

She said that the association has created a new credit committee made up of board members, credit receivable staffers and credit managers, and they have implemented a new credit policy, which includes now looking at credit bureau reports.

"We used to use Dun & Bradstreet, which is self-reported information, but this new policy gives us very intense information," she said.

Ms. Turkel said the organization, which she likened to "the center of a wheel that disseminates information to everyone," was in the midst of implementing a "new complex database," developed by Waudware Inc. that would allow prospective buy-

ers to fill out a credit applications on-line and, most important, enable companies to see how much financial exposure certain buyers have at any given time in the market.

The new system will monitor the amount of dollars spent in the market, Ms. Turkel said. Only the association will know where the information came from, but when an individual member looks at the system, they can see the total amount

that a buyer has outstanding at the market. It will send bulletins to association members when a buyer's purchasing volume goes higher than normal or they start to build up too much debt.

"With the database, the association will get very sophisticated reporting and it will minimize risk for our members," she said.

### Credit where it is due

Ms. Turkel also credited Jo Ann Taylor, the association's manager,

for much of organization's successes.

"She has been here for 23 years and is one of the most well-informed when it comes to the inner workings of how things get done at the market," Ms. Turkel said of Ms. Taylor, who runs the association's day-to-day operations, including acting as a notary public, managing accounts receivable and payable, and the mail room.

"She's like the Energizer Bunny, and she keeps me in sync."



Michele Turkel and Jo Ann Taylor of the New York Produce Trade Association. (Photo by Joel Gebet)