

Bernie's Brainers

A publication of Commercial Collection Corporation of NY
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The holiday season offers us a special opportunity to extend our personal thanks to our friends, and our best wishes for the future.

We were searching for some special way to express our good wishes to you for the upcoming holidays, but discovered that there are some things in life that cannot be improved upon. So, please accept our very best wishes to you and your family for a Happy Holiday & New Year from the Management of Commercial Collection Corp. of NY and our dedicated staff.

HAPPY HOLIDAYS,

Joseph Grieco, Exec. VP

Bob Ingold, President

Judith Mattioli, Sr. VP



Tom Young – Sales Supervisor

I'm now approaching my 3rd anniversary with Commercial Collection Corp. I have 15 years sales management experience at Olan Mills Inc. and 4 years as sales manager for the NCO Group, commercial agency division. As an active member of the Forum of Credit Executives in Toronto, Canada and the NACM, Cleveland, Ohio Division, I have the opportunity to meet and work with numerous credit executives from these areas.

My interests range from being a Buffalo Bills football and Buffalo Sabres hockey fan to league bowling. I'm also an active member of the Lions Club aiding blind adults and children, as well as an executive member of the United Irish American Assoc....Parade Committee. Working with Commercial Collection for the past 3 years has proved to be very rewarding. I find not only the management but also the entire staff of this agency to be totally dedicated to the best possible customer service. It's a real pleasure to be a part of CCC's continued growth and success.

From all us in the Sales Department, please accept our deepest wishes for a Happy & Healthy Holiday Season.

New Addition –

As we travel around this country collecting for and meeting our customers, it is not uncommon to be questioned about matters within the collection industry. We often hear great questions and thought it might be helpful to all to begin putting some of these questions in our newsletter along with our responses. If you have something to contribute or a different thought, please e-mail our Exec. VP, Joseph Grieco at jgrieco@commercialcollection.com. We welcome any questions on subjects you may have.

One of the great advantages of this profession is that we are in a subjective business. While there are fast rules, much of what we do evolves, and there are many ways to do the same function.

If you're thinking about a particular subject within our industry, chances are others are as well. Knowing that, please turn to Page 2 and read our new section, which we call "Questions We've Heard." Let us know what you think!

Holiday Gift



We've enclosed a little holiday gift for you. This Calendar Strip for the New Year can be placed across the top of your monitor for your convenience in seeing the months and dates at a glance. Don't worry about getting it off at the end of the year...it easily peels right off. Have a Great 2006!



QUESTION'S WE'VE HEARD

Peggy Raveling of Fresh Produce asks...

“Where can I find the law for handling credit from Canada, Mexico and the Caribbean?”

International collections are one of the fastest growing areas in our industry and the term “global economy” is becoming common to so many US companies. Fortunately, the three areas mentioned are close to us but are as unique as China or Brazil. The quickest way to get a question answered on one of these countries is to ask your collection agency. CCC has extensive collection experience and has an attorney network in each area to provide quick, thorough collection information for our customers. I don't, however, want to turn this into an ad for CCC; so if you intend to sell a great deal in any foreign market, I would encourage you to join your local FCIB. This is an arm of NACM and their focus is on international credit. Much can be learned by reading their literature, participating in their seminars and meetings which would give you in-depth information relative to any market.



Rebecca Seidener of Budget Truck asks...

“Does the collection agency pursue NSF items within each state relative to the state's requirements and, if applicable, add treble damages to the check?”

Each state is different and has laws that vary relative to the amount of the check, method of return (NSF, account closed, etc.) and allowable damages. When the debt is derived from a bounced check, CCC will determine the state's requirements relative to time, notice and damages. We will then pursue the debtor for that amount and if settlement is arranged for anything less than that amount, we will do so with your full authority. If you choose to sue the file, it will be conveyed to the attorney in that area and a lawsuit will be started for the amount of the check and damages. In some states, like California and Colorado, the amount can be substantial and we have been successful in collecting.

Special Holiday Drawing.....\$100.00 Gift Card

On December 30th we will have a drawing for anyone submitting the correct answers to our Holiday Fun Quiz. **All answers MUST be written or typed on the front of our CCC Fax-O-Gram included with this special Holiday edition of Bernie's Brainers.** Don't delay...get your answers in the mail or fax them to us by December 29th to be eligible for the drawing. What a great way to help with the holiday shopping bills! (If your company has a “no gift” policy, we will gladly donate the \$100.00 to your favorite charity.) We will also draw 10 additional names to receive a consolation prize. So now you have 11 chances to be a WINNER. Study the following and decipher the hidden meaning of each set of words:

Example:	NO WAYS IT WAYS	Answer: No two ways about it.
#1.	I + T < WHOLE (10 word answer)	#2. [INCOME] (3 word answer)
#3.	JJJ BBB (4 word answer)	#4. CCCCCCCC (2 word answer)