

# What's Up

In the World of Collections

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## Management Team

**Robert Ingold**  
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**Joseph Grieco**  
Exec. Vice President

**Judith Mattioli**  
Sr. Vice President

**John Chotkowski**  
VP of Collections

**Susan Landel**  
VP of Collections

**Darlene Crosby**  
VP of Operations

**Bryan Rafferty**  
Legal Manager

**Robert Landel**  
Outsourcing Manager

## ***INTERNET CRIME***

Computer crime is a general term that embraces such crimes as phishing, credit card fraud, bank robbery, illegal downloading, industrial espionage, child porn, kidnapping children via chat rooms, scams, cyber-terrorism, creation and/or distribution of viruses, spam and so on.

Some crimes committed on the Internet have been exposed to the world and some remain a mystery up until they are perpetrated against someone or some company.

The different types of Internet crime vary in their design and how easily they are able to be committed. New crimes devoted to the Internet are e-mail "phishing", hijacking domain names, virus emission, and cyber-vandalism. Crimes such as e-mail "phishing" are not known to the public until an individual receives one of these fraudulent e-mails. These e-mails are cover faced by the illusion that the e-mail is from your bank or another bank. The e-mail asks for your personal information and when people give this information away, they are financing the work of a criminal. Then the expansion of already existing crimes on the Internet starts with

*Cont'd on back*

## ***PROMOTION OF BRYAN RAFFERTY***



**Our Legal Manager is moving on up. He started with us as a Customer Service Rep. in 1998. After approximately 6 months he was moved into Collections and then promoted into the Legal Department in July of 2000. Bryan is now moving into Sales Management.**

*Let us never negotiate out of fear but let us never fear to negotiate.*

*- John F. Kennedy*

*Happiness lies in the joy of achievement and the thrill of creative effort.*

*- Franklin D. Roosevelt*



**In Business Since  
1962**

## Believe It Or Not



*Cont'd from front.*

credit card fraud. The crimes go on from there to cyber-terrorism, illegal pornography, and copyright infringements.

The statistics that have been obtained and reported demonstrate the seriousness of Internet crimes in the world. In an FBI survey, 90 percent of the 500 companies surveyed reported a security breach and 80 percent of those suffered a financial loss. A national statistic stated that four billion dollars in credit card fraud are lost each year.

The question about how to police these crimes has already been constructed, but this task is turning out to be an uphill battle. The reality is that Internet criminals are rarely caught. **Individuals can do their best to protect themselves simply by being cautious and careful. Internet users need to watch suspicious e-mails, use unique passwords, and run anti-virus and anti-spyware software.**

***We keep expanding...***

**Since our last Newsletter in December, we would like to Announce and Welcome the following people to our CCC Family:**  
***Eric Hackett – Account Executive with 17 years experience in the Collection Industry***  
***Jackie Wilby – Data Entry Department***  
***Debbie Kuczowski – Accounting Department***

### Did you know...

Often times you hear “90% of all new businesses fold in the first year.” This is nothing but hyperbole and often bantered around by people who either want to discourage entrepreneurs or prove why you can’t make a buck in any business. The US Bureau of Labor lists failures at 15% for the first year and 30% by the second, not a good track record but certainly better than the perception. The truth is most businesses report failure when actually it is a lack of commitment, health or patience by a new owner. They simply walk away from the business, paying debts, selling assets and going back to jobs for wages. The longer the business stays in operation, the greater the chance of success which may state the obvious. Each year there is some erosion to the entrepreneur, but this slows with each passing year. If a company is interested in a specific industry, there is a good Web site called [www.bizminer.com](http://www.bizminer.com) which rates many industries.

### Brain Teaser

**Using exactly two 2s and any of the standard mathematical symbols, write down an expression whose value is five.**

*Answer from last Brain Teaser: 54 minutes.*

***Winners from our last contest:***

*Evelyn Fetty, Spiral Brushes*  
*Mary Anderson, Actown Electrocoil, Inc.*  
*Pauline Sanders, Louisiana Pacific Corp.*  
*John Werner, Sandmeyer Steel*  
*Peggy Frisbee, Tapecon, Inc.*

***5 Fax-O-Grams will be pulled at random & sent a FREE gift. If you don't have the form, call us and we will fax one to you immediately!***  
**Please return answer on enclosed fax-o-gram by March 31, 2007.**

### WE DON'T “BULLY” YOUR CUSTOMER



**Strategic Outsource Solutions - S.O.S.**

**A division of CCC of NY**

Our Research Techs are experts in...

>A/R Follow up calls. We encourage prompt payment from your customers while maintaining strong business relationships.

Getinge (a major medical device supplier) says...“As our business grew we had to make the decision to either hire more people or outsource our accounts to someone we could trust. We’ve been using CCC for 5 yrs. and have achieved a definite improvement in our cash flow each year.”

**For more information or to place a claim, please contact us at:**

**PO Box 288, Tonawanda, New York 14151**  
**Phone: 1-800-873-5212 Fax: 1-800-873-5211**  
**[www.commercialcollection.com](http://www.commercialcollection.com)**