



Bernie's Brainers

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Hurricane Katrina

Much has been said and written about this catastrophic loss to our nation. Lives were lost, homes and businesses destroyed. It is an unprecedented loss within the history of our country. Despite being in Buffalo NY, this loss has touched everyone – family members, friends, even six collection agencies that are associates of ours through the Commercial Law League of America. The staff of CCC shares in the national mourning of this loss but like NYC in '01, as Americans, we know how resilient and resourceful our country can be. We are confident New Orleans will once again take its place with the other great cities of this nation. In the meantime our prayers, support, and concerns are with those that lost so much.

Bob Ingold
President

New Federal Law On Credit Privacy

By: Richard Oppenheim, Technology Advisor

Operating in a paperless office may be a future goal, but not in today's reality. In any credit and collections enterprise, the more we use computing, the more we create all sorts of paper and magnetic media that carry our documents and data for us to read, crumple, store and put in the trash.

A new federal law effective June 1, 2005 requires anyone who has one or more employees and keeps personal information on paper, such as Social Security numbers, to destroy the records before throwing them away. The new law does not require shredding, but it does require that records be destroyed. In government speak, that should mean shredding them.

Let's not debate too long the value of shredding. It is clear that thieves steal anything accessible – and paper is one of the easiest to acquire. The Federal Trade Commission reports there were 27.3 million identity theft cases nationwide over the last five years. With lots of identity information on application forms, cover letters, and internal documents, the process to protect first drafts, later drafts, file copies and much more, is essential.

Much more than paper needs to be destroyed. Often, confidential information is stored on computers, CDs, DVDs, and other magnetic media. While security of laptops and portable storage will be discussed another time, you need to look at what can be viewed as part of the filing requirements within your company office and home office.

Shredding is essential. Moreover, what you want to use is a cross-cut shredder, not a strip shredder; strips can be reassembled, cross-cut can not. You need a shredder wherever paper is created and/or stored. Do not expect that you can have only one shredder and then transport the paper to its location.

Most office supply stores have a wide variety of shredders; the most important factor is to estimate your volume. Paper shredders come in different sizes with three differentials: speed of cutting, the number of pages that can be inserted at one time and the size of holding bin for the shredded paper.

The more paper you have, the bigger, faster shredder you will need. Company offices will typically need larger shredder capacities versus smaller models for home offices or small offices. Shredders for the larger environment range from a few hundred dollars to a few thousand dollars.



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Con't from page 1 Another point to consider is the type of documents that will be shredded. The low-end home equipment will not shred through plastic credit cards and large staples. By the way, once shredded, the paper is good packing material for mailings, etc.

It is not only paper that needs to be destroyed. CDs and DVDs carry lots of information that you may want to discard. Putting them in the trash is inviting someone to find out what is on the disk that can be used for potentially damaging purposes. You can attempt to snap a CD/DVD or use scissors. However, there are some high-tech alternatives.

The Data Destroyer from Norazza (www.norazza.com) is the easy, quick way to eliminate any potential data from old CDs and DVDs. Data Destroyer damages disks on both sides, leaving the DVDs and CDs unreadable. The device is small and easily usable. At \$40, this is a simple, inexpensive way to enhance your personal protection. If you have a lot of CDs, bigger equipment is available. All of these devices can be found at any office supply or discount store.

Consistently using a paper shredder to shred confidential papers – bank statements, credit card statements and receipts, cancelled checks, personnel records or company financial records – is one of the best ways to protect yourself or your company from data and identity theft. You or your company could be a crime victim if you throw your confidential documents in the trash can instead of the paper shredder.

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Bernie's Brainers

E-mail your answer to Bernie's Brainers to bkurzdorfer@commercialcollection.com or fax to 1-800-873-5211

During a recent inter-school athletics event, four girls competed in the 10,000 meter race. Jane Brown beat Lucy. Miss Guest beat Lynne. Anne was not third. Miss Joseph was not last. Miss Scott, who was not Anne, came just after Jane. Can you tell which girl came where?

Answer to last Bernie's Brainers: Split Second Timing
Winners:

John Werner – Sandmeyer Steel Co.	Steve Purdy – R-Anell Housing Group
Rose Luptak - Marcegaglia USA Inc.	Debby Brems – Keane
Kathy Harcourt - Pioneer State Mutual Ins. Co.	Michael Schall - Journal Sentinel Inc.
Rebecca Jones - Budget Truck Rental	Carline Dewey - Schenker Inc.
Tina Fuller - Wilmar Corporation	Tina Rollins - Saunders Mfg. Co. Inc.
Dennis E. Kimball – Applejack Art	Dean Pfau - Dynalco
Sandi Langdon - Clariant Corp.	Sharon Darrell – WKBW
Margaret Estes - Osmetech Inc.	Thomas Craft – Wesgarde
Michael Hagan - Spenco Medical Corp.	Mark Wilkins - Utica National Ins. Group
Jack Norton & Diana L. Parillo - Valley Industrial Trucks	Mary Ellen Burton – Airsep

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