



# Bernie's Brainers

Collection news for the world we live in

A publication of Commercial Collection Corporation of NY  
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The following is reprinted from a recent collection seminar given in Atlanta to over 80 collection professionals by Bob Ingold, President of CCC of NY.

## Voice Mail or Voice Hell

The number one challenge in the collection industry is reaching the customer. Debtors have become more sophisticated in how they avoid calls. The following suggestions on how to contact the debtor won't solve your problems in all cases, but they should lend some support and suggestions to make your job or that of your staff a bit easier.

There are four primary types of voice mail: 1) The Gatekeeper – the person whose job is to not allow you past the first line of defense; 2) Fully Automated – the machine system that keeps telling you "dial Susie if this line is busy or press zero," and eventually moves you in a complete circle; 3) Home Answering Machine; and 4) Answering Service.

Strategies for each:

The Gatekeeper – Make a friend or foe of this person. She controls the success of your job. First, try to gain her friendship and confidence with questions like, "What's the best time to reach him?" "Why won't he call me back?" "Does he have a cell phone?" When the friend stage doesn't work, sometimes you must place the blame on the Gatekeeper with statements such as "I'm sure he would call me back but you're not giving him the messages," or "why are you making my job so difficult,"

thus moving her into the foe category. It's never an easy choice but if you can't crack this person, you'll never get by her. Fully Automated – Be sure to listen to the entire message. Sometimes clues are hidden at the end of the message. Always leave a message. After leaving a message, call back and "play the field". Surround your contact by asking for people in his general area. You can also move up the ladder – "Is [contact's] supervisor in; who is that person?" If he is avoiding you just because of laziness, you can get him motivated by letting everyone with whom he works know what is happening. Call someone in the area and have him or her transfer you to your contact's phone. Perhaps they only avoid calls from outside the company. As a last resort, ask for Sales or Purchasing. They have more vested interest in you than accounts payable personnel.

Home Answering Machine – Always leave a message. Vary your calling patterns – morning, noon and night. Change your message or have a different person call to leave a message.

Answering Service – This could be the toughest "voice mail" to get through as these are professional services that only take messages. To find success in this case, concentrate on a heavy pattern.

Time is money to an answering service. If you are tying up their phone, it will affect their business and they will share that with their "customer". Also, try pumping them for information. Sometimes a disinterested phone operator will want to talk and "spill the beans".

When leaving a message, some simple rules will help with the call and may bring about results:

- Use the tape as your ally; leave messages, listen for clues and vary the message.
- Make sure your message is crisp, clear and direct. Sound important.
- Never rush when leaving your phone number. A return call is the purpose and they must understand your message.
- Always, **always** accept return calls.
- Make notes of the response/lack of response on your messages. Keep track of the time of day so you don't fall into a pattern. Always look for clues in the message.

As mentioned, there are not any certain methods for overcoming this obstacle but a planned, organized and creative call will lead to more contacts, which can only mean more money.

## Bernie's Brainers

E-mail your answer to Bernie's Brainers to [jmclaughlin@commercialcollection.com](mailto:jmclaughlin@commercialcollection.com) or fax to (800) 873-5211

**Nine dots are placed in three rows of three dots each, as shown in the picture. These nine dots must be connected by four straight, connected lines (i.e. without 'lifting up the pen' in between). How should the four lines be drawn?**



**Answer to last Bernie's Brainers: What sequence of #'s comes next? 1, 11, 21, 1211, 111221, 312211, 13112221, ... The next number is 1113213211**

**The Management and Staff of Commercial Collection Corporation of NY would like to wish everyone a Very Happy Holiday Season!**



The following article is reprinted courtesy of Credit Today as it appeared in their September 2003 publication.

## When to Give Up – 12 Signs You Should Turn Your Account Over For Collection

by: Kay Laffoon

In all of the 10 years I have traveled around the country doing seminars for companies, one of the most popular questions asked me is "When do I give up and place an account for collection or litigation?"

We all want to collect the account ourselves and don't want to give up our money to an agency or attorney, but time is money! The longer you waste your time leaving messages and dealing

with broken promises, the less likely you will have the time to spend keeping good customers current. Your profit potential lessens with each day the account goes past term.

Your credit department should be spending its valuable time calling accounts that are still buying product, returning your calls and desire to pay.

Here's the red flag that an account should be turned over to collections:

They are no longer buying product and not returning calls. Ask yourself, "Why should they pay you at all?" What is to their advantage to pay the past due? You wouldn't sell them in the future and they know it. They are buying from your competitors and paying them – not you. So why are you wasting your time?

### 12 Signs an Account Should Be Given a Final Notice and Then Turned Over to Collections

- (1) The Customer has broken two or more payment promises.
- (2) The customer is no longer buying from you and will not return your calls.
- (3) Other creditors report similar delays in payment.
- (4) A review of the debtor's financial statements reveals bad credit debt.
- (5) Neither sales nor credit can make contact with the debtor.
- (6) One or more creditors have placed the account for collection.
- (7) Tax liens have been placed on the company.
- (8) New owner and will not return calls.
- (9) Company has moved.
- (10) Customer refuses to sign a PG or a written payment commitment.
- (11) Customer will not allow a payment plan but wants an extension of terms with no good faith payment up front.
- (12) Constant voice mail with no contact person available.

### Before Placing an Account for Collection, Make Sure the Following Steps Have Been Completed

- (1) Be sure there are no disputes.
- (2) The highest-ranking person within the debtor company has been notified.
- (3) A final notice has been sent via courier.
- (4) All documentation concerning the sale is available.

### ***BE SURE TO ENTER OUR FAX-O-GRAM CONTEST USING THE ENCLOSED FORM!***

*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!*

## **HELLO....Bonjour....Hola....Ciao**

Do you have a problem with collections because of a Language Barrier? We at Commercial Collection Corp. can help. We now have the ability to translate virtually all verbal and written correspondence into over 150 different languages. If you would like more information on this service, please let us know. We'll be glad to assist you in any way we can.

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

**PO Box 740, Buffalo, New York 14217**

**Phone: 1-800-873-5212 Fax: 1-800-873-5211**

**www.commercialcollection.com**

### **Did You Know?**

Did you know that 1 inch of rain is equal to 10 inches of snow? That means that when 10 inches of snow melts it takes the same space of 1 inch of rain!

Considering that fact, the snowstorm in Buffalo, NY in 1977-78 brought 199.4 inches of snow, which is equivalent to only 19.94 inches (1.66 feet) of rain.

The snowstorm of 1977-78 is the most snow that Buffalo has ever received since records began in 1884-85, and it does not even qualify as one of the top 10 storms of the century.

Of the top ten snowiest cities in the United States, three are in Michigan and two are in California. Boasting only one of the top snowiest cities in the US are Maine, Oregon, Wyoming and New York. Syracuse is the only city in New York that made the "Top Ten" list.