



# Bernie's Brainers

A publication of Commercial Collection Corporation of NY  
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www.commercialcollection.com  
February 2004

Collection news for the world we live in

When I worked at a large bank in the 70's the rule was – if you want to get promoted you need to have your replacement ready to step in. It required every manager or supervisor to develop their staff for the day they left. It also made for a stronger department – experienced, trained, and ready to succeed. With the advent of downsizing, reorganizing, and all the other buzzwords for staff reduction, it has made such difficult. Still, the success of each department and company depends on bringing the right people along, into roles of responsibility.

CCC has long supported a mentoring system to allow younger employees to grow as they are viewed the future of our organization. It allows the "newer" employee the chance to grow under supervision for the future leadership roles they will occupy. It also breeds retention as these employees can see how they fit in the future of the organization. Each department or company should have a plan to develop the leaders of their future.

**Bob Ingold, President of CCC of NY**

The following is reprinted from the February 2003 magazine, Collector.

## **Leadership: Companies have not prepared younger workers for senior leadership roles**

According to a recent survey, 94 percent of human resource (HR) professionals polled feel their organizations have not adequately prepared younger generations to step into senior leadership positions.

The survey, conducted by the DBM, a global human resources consulting firm, polled nearly 200 HR professionals from February to June of 2003. The findings indicate that most North American organizations are not prepared for the approximately 60 million baby boomers who will be leaving the workforce over the next 15 years, creating severe manpower shortages and senior leadership gaps.

"Fostering interaction between the younger and older workforces within a company is a necessary step in preparing younger workers for senior leadership roles while preserving valuable institutional memory," said Tom Silveri, president, DBM. "Organizations that proactively integrate their diversified workforce will reap the benefits of learning from past experiences while preparing for future opportunities."

Additional findings include:

- Forty percent of those polled felt their companies were unsuccessful in encouraging the collaboration of younger and older generations in the workplace.
- Larger companies (more than 5,000 employees) were more likely than mid-size (501 to 5,000 employees) and small companies (less than 500 employees) to be unsuccessful in encouraging the collaboration of younger and older workers.
- Forty-four percent of those polled from large organizations rated their employers as somewhat to not successful in multi-generational collaboration.

Following are some strategies organizations may wish to consider in preparing for the future shift in workforce demographics:

- Educate employees of different age groups on what each contributes to the work environment and organizational goals.
- Motivate older workers to continue acquiring new skills, thereby increasing their employability both inside and outside the organization.
- Enable workers of all ages to recognize their transferable skills and seek opportunities within the organization before taking their experience and knowledge elsewhere.
- Implement a corporate mentoring program.
- Equip employees of all ages to network across generations, forming connections internally and externally.

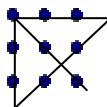
## **Bernie's Brainers**

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

The following multiplication example uses all the digits from 0 to 9 once and only once (not counting the intermediates steps). Finish the problem. One number has been filled in to get you started.

$$\begin{array}{r}
 \text{X X X} \\
 \text{X 5} \\
 \hline
 \text{X X X X X}
 \end{array}$$

**Answer to last Bernie's Brainers:** 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?





## Irate Customers

We all have em. Bad days – bad times or just bad timing, if you're in collections for more than a week you will encounter a customer you think is just unreasonable, abusive, a jerk (there I said it).

You still need to collect the account and there are a few rules or tricks of the trade to handle the call.

1. Focus on the issue at hand. Don't make it personal and remember why you're calling.
2. Maintain a calm demeanor. Some debtors will purposely try and "bait" the collector into an argument. Keep your self-control.
3. When resolving an account, don't let the debtor push your buttons. First thing is keep quiet, sometimes debtors will blow off steam trying to incite an argument. If you don't confront the debtor as they unwind you can introduce your side with reason after they've run out of gas.
4. Choose your words carefully. After the debtor runs out of gas, they are ready to listen. Carefully worded restatement of the facts may get the debtor back under control.
5. Offer solutions to the problem. "Let me tell you how we can resolve this together. You've stated one of the widgets didn't work, lets get a check for the 4 that did."
6. Be attentive to the debtor's real problem of frustration but don't allow it to take you from the purpose of the call.
7. Don't take it personally. You are not the object of their wrath, only the person standing in front of them at that time. If you keep your composure, many times you will resolve the account by bringing them back to the point.
8. Finally, not every collector call can end with a commitment. If the debtor can't get on the top of their emotions and you think you are "losing it", get off the call. "Look we're not making any progress here, I'll call tomorrow when we both can discuss the situation in a better frame of mind."

Who said collections was easy?

### ***Bad Checks: A Crime or Unsecured Claim in Bankruptcy***

What happens when a COD purchase is paid for by check and then returned by the bank for insufficient funds? We see this all the time. Now let's add the customer files bankruptcy shortly after. Are you out the money or can you prosecute the crime? Many of the bankruptcy courts have reviewed this and come up with a variety of rulings. The key to the criminal action is your not using the court as a method of collection. If you prosecute and if the amount is large you should be sure to file your proof of claim with the court. This demonstrates that your intention of criminal action is not to collect the debt but recognize the crime. It doesn't always happen but in some instances the punishment is restitution and you may get paid. Don't let the bankruptcy sway you from criminal prosecution.

### ***CREDIT REPORTS***

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### ***Did You Know?***

- All Cheerios are made here, in Buffalo.
- More bagels are made here than any other US city.
- Buffalo's Erie Basin Marina was constructed in the shape of a Bison, visible from the marina's observation tower.
- 200 miles of fresh water shore border the area.
- Buffalo was the first city in the US to light streets with electricity.

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

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