

*By Dan Herbert*

**W**e are pleased to announce that Credit Bureau Collections Ltd. has just completed 25 years of service in Barrie. During those 25 years, we have seen many changes take place in the local collection marketplace. Twenty five years ago, Bell Canada, Consumers Gas, Ontario Hydro, and Trillium Cable to name a few had large regional administrative processing centres in the central Ontario region that provided us with a steady stream of delinquent accounts receivable to collect on their behalf. Our company enjoyed many years with large volume customers and a seemingly never ending monthly run of collection assignments.

Then came the late 80's and early 90's when those companies and others like them went through the "downsizing" programs that were so popular during those years. The regional processing centres began closing local operations one by one and today have all left our region in favour of centralization in metropolitan areas. These large centralized operations introduced new types of management techniques/systems and that steady flow of delinquent accounts dried up and is unlikely to ever return. In fact most of these companies have even changed their household names. Even the chartered banks have scaled back staffing and local decision making. It is ever more difficult to identify a person in a large company who is responsible for handling accounts receivable on a "local" or "regional" basis.

Fortunately for us, we have never given up on service to our smaller local and regional clients. We have always worked hard to provide professional collection results and efficient customer service to people and companies just like you. We are proud that you have continued to rely on Credit Bureau Collections Ltd. as your accounts receivable solution of choice and we truly appreciate the trust you have placed in us. We are pleased to report that our "local" and "regional" business from customers like you has grown significantly in recent years and that we have very recently upgraded our operations, our system and database adding many new features that have helped us to service your accounts more efficiently.

This past summer, we added automated dialing capabilities so that our collection staff can deal with more live contacts than ever before. This translates into more direct dealing with your customers particularly with the large volume of smaller balance accounts that we process every day. We are currently upgrading our servers and application software that will offer us more flexibility in reporting the results of our efforts in collecting on your behalf. We have a very informative and active website that benefits consumers and business alike. The number of consumer complaints lodged against our company with The Ministry of Consumer & Commercial Relations pales in comparison with our competitors because we treat your delinquent customers with the respect that is necessary in today's world of stringent consumer protection laws.

We have increased our collection personnel and support staff as well as acquiring more office space to accommodate our ever increasing numbers. We have completed these enhancements with no increase in collection fees. We have continued to support many local community service initiatives such as the good works of Rotary, Big Brothers & Sisters, and local music festivals. We would like to thank you for your continued confidence in Credit Bureau Collections Ltd. in performing accounts receivable services on your behalf.

We consider 25 years of service in an ever changing marketplace to be a milestone in service to our local community through employment of our dedicated staff, contributions to the economy and above all, collecting your accounts with professionalism and integrity every day. We know we have earned your respect by the increases in business we see every month. We give ourselves a pat on the back for a job well done and we look forward to providing you with even better service during the next 25 years.

Our mantra...

**We Collect Accounts.**