



Credit Bureau, Inc.

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# Collection & Credit Insights

## Upcoming Events

We hope to see you there!

### Recovery Skills Seminar

March 4, 2003

Don't miss out!

Call us at **(800) 710-4821**  
for an early registration.



## Welcome to Our New Clients

- Bob Roberts
- The Bug Man
- Insight Counseling
- Baytown Family Neighbourhood
- Doors Unlimited
- Norm & Eddie's Towing
- Dr. Jeffery H. DeClare
- E & T Service, Inc.
- Burton City Towing
- Climate Control Self Storage
- Mr. & Mrs. Karuna K. Bandyopadhyay
- Campbell's Moving & Storage
- LSAT 180



## Our Offices

### Adrian Credit Bureau

(517) 265-8161

### Ann Arbor Credit Bureau

(734) 665-6173

(800) 710-4821

### Jackson Credit Bureau

(517) 787-5333

(877) 787-6273

## Discrimination? You bet!

The coming of a new year is an opportunity for change and improvement in our business lives. The lack of commitment and individual effort only produces negative results. Here are some of my favorite sayings on success.

"Fifty percent of success is just showing up." If you do not know, or don't think it matters how many days you missed last year, ask your employer. Believe me, they know and it does matter.

"Start on time, don't waste time and finish on time." Employers search high and low for people who consistently show commitment and reward that commitment. When you stop working and engage in a long social conversation with a co-worker, you are not only wasting your time but theirs as well. Just say no to tardies and long conversations. Maybe you are not as

interesting to them as you think.

"Want to get recognition and respect?" Earn it. "Each of us wants to be in the spotlight, but not everyone is willing to do what it takes to get there.

"Take your job seriously, but not yourself." Enough said?

Employers can and will discriminate as long as it is not based on age, sex, race, religion or orientation. They discriminate based on attitude, commitment, performance and leadership ability. It is that very discrimination that causes achievers to excel and the slackers to be pushed out or fired. Is there anything wrong with that?

Success, it's just not that hard.

R.J. (Bob) Barden  
President

## Thank You

Thank you to all of our clients who sent us holiday's greetings. Your warm wishes and appreciation for what we do means a lot to us! We wish we could print all of the cards in our newsletter but there is one of them which we thought, summarizes it all:

A special Thank You for your Thoughtfulness  
from the entire staff of Charlick & Springstead Dental assoc.

"Thank you to all of you for the great job you do collecting on our accounts & for allowing Deb to personally drop off our check each month. Deb is a pleasure to work with; she is always smiling. She seems to enjoy her job, which is a compliment to you.

The can of popcorn is another "special treat" that we really appreciate, just like Halina and LuAnn and all of the other personable staff we've encountered on the phone."

Happy Holidays to you all!! (you too, Tom)

-- Chris

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[www.a2cb.com](http://www.a2cb.com)

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