

A humorous, anecdotal story about how a small entrepreneur becomes a 'collection agent' just to collect accounts receivable. This book is divided into four sections; history, collection processes, anecdotes, and samples of forms and letters. Learn and laugh. It's Your Money! Far more fun than a boring how-to book!

**COLLECTIONS! IT'S MY MONEY ANYWAY!**

**Buy The Complete Version of This Book at  
Booklocker.com:**

<http://www.booklocker.com/p/books/3136.html?s=pdf>

# **COLLECTIONS!**

## **IT'S MY MONEY ANYWAY!**

**Humorous Anecdotal Incidents...  
Effective Procedures...  
A Real Story!**

**By Eugene J. Alexander, Ed.D., CPC, CTC**

Copyright © 2007 Eugene J. Alexander, Ed.D.

ISBN 13: 978-1-60145-331-0

ISBN 10: 1-60145-331-0

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means – electronic, mechanical, recording, or otherwise – without the prior written permission of the author.

Printed in the United States of America.

Other works by Eugene J. Alexander, Ed.D.

**TALE OF A SALE...LETTING GO OF THE  
FAMILY BUSINESS**

[ © 2006 - Published by Booklocker.com]

and...

[Major works available directly from the author at: [dr-gene@hotmail.com](mailto:dr-gene@hotmail.com)]

**MASTER AND CADET: A HANDBOOK FOR COOPERATING  
TEACHERS**

© 1968

—

**TEACHER VIEWS...ON AN ADMINISTRATOR**

[Originally Published in "New York State Education"]

© 1968

—

**THE ELEMENTARY PRINCIPAL: A STUDY OF DECISION  
MAKING INTERACTION CONCERNING PRINCIPAL-  
TEACHER RELATIONSHIPS**

[Dissertation for Ed.D.]

© 1971

—

**IS THERE REALLY A MARKET FOR TEACHERS?**

[Originally Published in "Personnel Consulting" by NAPC]

© 1983

—

**A COMPREHENSIVE GENERAL POLICY BOOK FOR THE  
SMALL BUSINESS**

1990

—

## Table of Contents

<b>PREFACE.....</b>	<b>xi</b>
<b>VARIOUS COMMENTS OF THE EDITOR .....</b>	<b>xv</b>
<b>INTRODUCTION .....</b>	<b>1</b>
<b>Part I.....</b>	<b>3</b>
IN THE BEGINNING .....	3
COLLEGE AWAKENING .....	7
A BUSINESS BEGINS .....	9
FIFTEEN YEARS LATER.....	17
THREE THINGS WE LEARNED .....	21
ENTREPRENEURIAL PAINS .....	24
THE VARIOUS NEW CONCEPTS.....	32
ALONG CAME BRUCE.....	46
DETAILED AND ORGANIZED .....	50
WHERE ARE THEY? .....	55
SO, HOW COME?.....	65
<b>PART II.....</b>	<b>69</b>
THE CASES.....	69
TRIAL BY JURY .....	113
COUSIN EILEEN... TRIAL BY PATIENCE .....	119
THOSE WHO SEEM TO HAVE GOTTEN AWAY! .....	122
BARRY DESERVES HIS OWN CHAPTER!.....	135
SOMETIMES IT'S THE OTHER END, TOO! .....	142
THE SCIENCE TEACHER AND HER LIE!.....	152
THE SHORT BUT SIGNIFICANT... ..	156
IS IT WORTH THE EFFORT?.....	165

*EUGENE J. ALEXANDER, ED.D., CPC, CTC*

<b>Part III .....</b>	<b>167</b>
APPENDIX A: OUR COLLECTION LETTERS and FORMS .....	167
APPENDIX B: OUR AMNESTY LETTERS.....	180
APPENDIX C: SAMPLE ASSET SEARCH LETTER .....	186
APPENDIX D: COLLECTION OF LETTERS CREATED AND USED BY “BRUCE” .....	188

## INTRODUCTION

A vast segment of our population earns its fees through service performance. Painters, plumbers, movers, and the like are paid at the time the service is performed. Doctors, dentists, lawyers, and their ilk are reluctant to deny service when a client is unable to pay 'up-front', but there is an expectation that payment will be forthcoming. All of the above service personnel are joined by 'corporate' service organizations such as employment agencies, lawn-care providers, artists, and home renovation contractors. All charge a fee for service. All earn their fees. All expect to be paid.

Collecting the fee owed for a service rendered is not always easy for a variety of reasons: Not everyone who uses service organizations or service providers has the money to spend in advance of using the service. Not everyone who has the money is inclined to pay for the service. Not every user of services is honest.

Everyone – from time to time – needs ideas on 'how to' collect... legally, effectively, peacefully.

**It's My Money, Anyway!** is told in narrative form, providing examples of 'how to' routines, forms, and letters

*EUGENE J. ALEXANDER, ED.D., CPC, CTC*

which are examples of successful and not-so-successful collection activities. Case examples, offered in story form, enable the reader to learn the detail, consistency, and repetitiveness of 'follow-through.' Finally, in a series of appendices, there are actual examples of letters and forms to serve as a primer.

If indeed "**It Is My Money, Anyway**", that money cannot be forfeited. It cannot be given away. Read how one small service organization collected its fees for almost two generations...with hard work, an excellent attorney, and great patience.

**eja**

This book is presented in three parts.



## **Part I**

### **IN THE BEGINNING**

There comes a time in human professional relationships when inevitably one party is indebted to the other...or so I had been raised to think! As a more seasoned small business owner, I learned that those professional indebted obligations must be almost always be defined in contractual terms which are clear, concise, and unmistakable. I learned that without a clearly defined outline of what is and what is not expected, later explanations are required, arguments on original intent may develop, misrepresentations are sometimes claimed, and bad feelings which are bad for business continue to haunt the business owner.

Remembering back to my youthful days in the Bronx (one of the most outstanding – literally and figuratively – boroughs of the City of New York), I learned that what was right for you was right for me and for everyone else, and what was wrong for me was wrong for you too, and probably wrong for everyone else as well. My

*EUGENE J. ALEXANDER, ED.D., CPC, CTC*

parents, hard working and loving, seldom had any extra money. As a family of six, we lived in a two-bedroom apartment where many people jokingly referred to my mother at 'the mayor.' She knew just about everyone in our apartment building...all 90 apartments... and also knew many of their extended families. Social engagements, work arrangements, play-dates, bike riding, snow-sledding, and just about everything else was arranged between and among the inhabitants of what to me was the famous 760 Grand Concourse. Within the confines of our "Apartment Number 3L" we lived and practiced the 'do unto others' routine. Fairness was not questioned by us; it was not questioned by any of our multiple neighbors. It was not questioned by their extended families. Fairness was not questioned by the landlord or the superintendent. It was not questioned by Dr. Feldman, the pharmacist, or by Mr. Klein, the grocer, or by Mr. Squire, the vegetable man, or Mr. Fox, the tailor. Some of our neighbors lived in larger apartments with smaller families. Some were squashed into lesser quarters too. No one blamed anyone else for his/her hard times, and no one was jealous of those who 'seemingly'

### *COLLECTIONS!*

had more. The code of ethics among us extended to our work environments as well ...or so it appeared to me as a preteen. When we arranged for food or gathered books...when we signed our rental lease and when we brought our clothes to the laundry, we knew that we were obligated to pay for the items or the services. That was that! If we lived slightly beyond our means, the 'charge' was arranged according to the code of ethics. There were no plastic charge cards; there were only debts of honor and debts of obligation. Eventually, all the charges were paid. The code of ethics prevailed...it ***always*** prevailed. I suspect that just about every aspect of daily, monthly, and yearly life depended on that code of ethics which was, no doubt, my first experience with the unwritten contract...the gentlemen's agreement...so long upheld as the distinguished "verbal contract." No one would dare question the obligations associated with the agreements we arranged between our social lives, our business lives, and our consumer lives. Respect and obligation went hand in hand, and all played by the rules of this game. Relative to today, it all seemed so easy, although I cannot question that my parents and their peers did not always

*EUGENE J. ALEXANDER, ED.D., CPC, CTC*

think that life itself was easy – but being a good neighbor,  
friend, and business acquaintance sure were.

A humorous, anecdotal story about how a small entrepreneur becomes a 'collection agent' just to collect accounts receivable. This book is divided into four sections; history, collection processes, anecdotes, and samples of forms and letters. Learn and laugh. It's Your Money! Far more fun than a boring how-to book!

**COLLECTIONS! IT'S MY MONEY ANYWAY!**

**Buy The Complete Version of This Book at  
Booklocker.com:**

<http://www.booklocker.com/p/books/3136.html?s=pdf>