

# NEW REPS

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## Illinois Construction Stuff and Stuff

*By Norm Cowie, CCE*

"What is it?" Grog asked.

Bonk grinned, "I call it a 'wheel.'" Then he rolled the big rock over the other caveman's foot by mistake.

"Ow, ow, ow!" Grog cried, jumping up and down. When the pain receded, he looked at the rock with interest. "Hey, can I buy that off you?"

Bonk blinked. He hadn't considered selling it. He looked down at the wheel, and then back at Grog. "Well, I guess..."

"Awesome, Grog said. He whipped out a leaf and scribbled on it with a bit of coal (they'd just discovered fire the day before - Groml, the first attorney, was still fighting for the copyright).

Then Grog gave the leaf to Bonk.

Bonk frowned at it. "What's this?"

Grog gave a shark grin, "It's a check."

"A check?"

"Yep. A check is a negotiable instrument backed by funds deposited in my bank account."

"Bank account?" This was over Bonk's head. Did it have something to do with the nearby riverbank? He trusted the river. After thirst had been invented a month previously, the river had proven to be a trusted, reliable source that should stay clean, at least until the time BP Amoco was invented. He scratched under his arm, releasing a foul stench, and he thought maybe he might invent bathing sometime in the near future.

"Yeah. Look, it won't bounce." Grog dropped the leaf on the ground. Sure enough, it didn't bounce. "See, it's good. I'll just take my new wheel now."

Grog took the wheel, and carefully rolled it

down the road, which had just been invented the previous Tuesday. Tuesday itself had been invented several days before.

As Grog disappeared around the corner with the wheel which he planned to sell to Henry Ford, Bonk looked at the scribbled marks on the leaf, wondering just how to get money out of it.

After a moment, he sighed, and clutching the very first check in a hirsute hand, strolled over to the riverbank. He stood by the clean, fresh, stream (pollution had not been invented yet, nor the lobbyists who protected the right to pollute). After a moment's reflection, he dropped the check onto the river's bank. As the check hit the sand, a gust of wind caught it and it quickly bounced out of sight.

He drew no comfort from realizing he discovered the first NSF, and could only think how his invention was now in someone else's hands.

As you can see, man has always attempted to scam other men, with women sometimes joining the fray. Scam and bad check artists thrive when business is going well, and they are just as numerous, but even more lethal during a down economy when losses cut so much deeper.

To help prevent losses, consider using a check guaranty company. Usually you can find one who will charge anywhere between half a percent to two percent, which is often less expensive than credit card fees.

You have to be careful to follow all of a check guaranty company's rules, or your claim may be disallowed or only partially paid.

Also use caution when you release a mechanics lien or exchange a waiver for a check. If you are releasing a lien, and you fear a check may not be good, insist on a cashier's, a bank or a title company check. If you are exchanging a waiver for a doubtful check, write language like "Conditional to the clearance of check # so and so" on your waiver.

If a customer is paying with a check for a COD order make sure your counter people are alert to fraud attempts. We recently had a young lady come in and order fifty smoke detectors for her apartment. That should have thrown up all kinds of red flags. Common sense is one of the best ways to prevent fraud. If your counter people are more interested in collecting a paycheck than in helping keep their company safe from fraud, you should do some education ... or more.

In other words, don't be a Bonk.

Norm

(Here's something cool. If you like my stuff, there is a FREE book up on my website. And if you've wondered if my humor books are available as e-books, why yes they are! Thanks for asking. So you can get them and read them today! Exciting news! Check them out: [www.normcowie.com](http://www.normcowie.com))

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