

COMMERCIAL INVESTIGATIONS LLC

CI TIMES



MEET DUE — DILIGENCE THAT IS

According to Black’s Law Dictionary, due diligence is a measure of prudence, activity or assiduity, as is properly to be expected from, and ordinarily exercised by, a reasonable and prudent person under the particular circumstances; not measured by an absolute standard, but depending on the relative facts of the case. Or, more simply, due diligence describes the attention and research reasonably and prudently expected of a person or company.



DUE DILIGENCE

Still perplexed? We understand. We are trying to provide further understanding of due diligence in the BACKGROUND INVESTIGATIONS process by introducing you to our potential hire — Due Diligence.

Our first impression of Due was that he was the answer to our prayers. We

were convinced that he would provide the technical expertise needed in our newly formed position, Vice President of Technical Services.

However, Michelle insisted that we run a thorough background investigation before an offer was extended to Due. She said, “How can we expect our clients to prudently do BACKGROUND INVESTIGATIONS if we don’t do so ourselves. We owe it to the company and our employees to do due diligence.”

We were rudely awakened by the results of our background investigation and quickly formed a second impression of the man we knew as Due Diligence but others knew as “Bad” Diligence. We greatly reduced our risk of personal and financial injury by waiting two days for a background investigation to be conducted and not extending an offer to Due until we had completed our due diligence.

We learned that Due Diligence has an alias, a criminal record, a sex offender incident, a DWI and a questionable employment history. Essentially, we had conducted our due diligence on Due Diligence by performing an in-depth background investigation.

Due’s complete CI BACKGROUND INVESTIGATIONS report* is accessible at www.commercialinvestigationsllc.com/Duesreport.pdf.

Do your due diligence and avoid hiring “Bad” Diligence and others like him by making CI your first choice for a second impression.

* Due Diligence is a fictional character. As such, his report is fictional too. His report is for example purposes only.

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∞ INQUIRY SPOTLIGHT ∞ MULTISTATE CRIMINAL

CI’s MULTISTATE CRIMINAL inquiry is a powerful high-speed multi jurisdictional search of state and county criminal record databases that quickly returns offender information in a condensed, easy to comprehend format. Our MULTISTATE CRIMINAL inquiry searches over 136 million records from multiple sources within numerous jurisdictions.

The addition of this inquiry to BACKGROUND INVESTIGATIONS allows CI clients to enhance their due diligence by adding another level to their criminal record data searches. CI does not recommend that clients utilize the MULTISTATE CRIMINAL inquiry as their only criminal record inquiry but rather as an enhancement to their already established state or county criminal record inquiries.

To learn how to add this search to your BACKGROUND INVESTIGATIONS inquire or for further information, please contact CI.

MEET OUR VICE PRESIDENT

I'm the new "kid" on the block, so allow me to introduce myself. Years ago, I attended Union College in Schenectady, NY, as one of their first computer science majors. After college, I began a 30+ year career as a computer programmer/systems analyst, rising to a management position, at the New York State Department of Health. During this time, I worked primarily on Medicaid reimbursement formulae.

For many years, I was responsible for leading staff that analyzed, implemented and maintained the Health Department's electronic health care financial and statistical data reporting systems. During this time, I led numerous training sessions for both Department and health care institution staff on

these evolving systems.

During my last seven years, before retiring in 2003, I managed a large team that implemented major portions of New York's Health Care Reform Act. This law required dramatic changes to existing health care billing practices. In addition to analyzing and installing the new computer systems required, I was also responsible, with counsel assistance, for interpreting the legislature's intent and relaying this information to Department staff, the health care and insurance industries and the public.

I found retirement to be very relaxing, but soon tired of relaxation and began looking for new challenges. An opportunity recently arose for me to assist Mi-

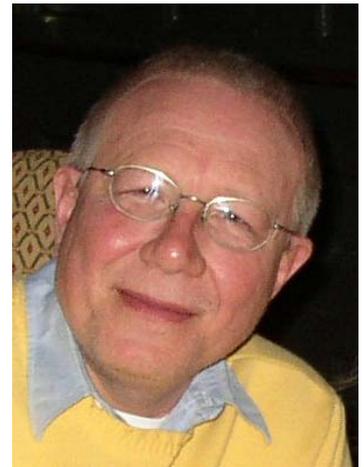
chelle with a new venture, COMMERCIAL INVESTIGATIONS LLC.

I saw how passionate Michelle is about the private investigative field, especially background investigations. This passion and her commitment to customer service, plus our complementing personalities and similar goals, convinced me that CI is where I belong.

Although I have a lot to learn specific to the private and background investigative process, I bring a wealth of financial, analytical, information systems, computer processing and administrative/managerial experience to CI.

I encourage you to let CI assist you in implementing those policies and procedures which will allow you to have confidence in

your hiring practices, ensuring that they are legal, responsible and prudent.



Donald G. Hovey
Vice President
Finance and Administration

GET A COMPETITIVE EDGE

Complete and accurate competitive and customer intelligence is a crucial step before any capital investment, product development, or merger/acquisition decisions are made. CI's COMPETITIVE INTELLIGENCE services can be tailored to meet your needs, providing you with only the relevant information you need to make the most informed decisions for your company. Our customized intelligence reports are an important tool for making product development and investment decisions, as well as an excellent way to monitor technologies relevant to your industry.

With our COMPETITIVE INTELLIGENCE services, Commercial Investigations:

- Works with the client to tailor reports to include only the relevant information sought, with either product/service or people based reports available. CI works with the client to establish the best criteria to use for COMPETITIVE INTELLIGENCE inquiries.
- Uses MYSTERY CUSTOMER services to provide customer intelligence which can either focus on store security and physical attributes or the service transaction process including customer service. CI's MYSTERY CUSTOMER service benchmarks products/services and customer

service against the client's top competitors.

- Scans a large network of databases to bring the specific information sought to light including information on: competitor financials, owner/officer backgrounds, product development, market trends, new technologies and other pertinent information such as patent searches.
- Utilizes interviews with industry experts, trade associations, competitors and other industry resources to report on how new technologies are affecting the client's market and competitors' activities.
- Tailors searches to focus on information relevant to mergers/acquisitions including company financial history and owner/officer background information.
- Develops comprehensive, concise reports which include a quick reference matrix of findings.

CI's COMPETITIVE INTELLIGENCE service gives clients the power of information to:

- Uncover competitors' new products development and existing products enhancement activities.
- Analyze competitors' distribution systems.

- Review relevant technologies that might provide a competitive advantage or that competitors are using.
- Benchmark products/services or customer service with intelligence through MYSTERY CUSTOMER services.

CI's customer intelligence helps you retain your current customers and gain new ones by gauging the quality of your products/services and customer service through MYSTERY CUSTOMER services. CI's MYSTERY CUSTOMER reports are an essential aspect of consideration during mergers/acquisitions or before entering into partner licensing agreements. It is important to evaluate potential partners' products/services and customer service through a nonbiased source before entering into formal agreements. CI's MYSTERY CUSTOMER services are an excellent way to review your products/services and customer service for areas of improvement that may be currently overlooked.

CI works with clients to develop customized plans utilizing MYSTERY CUSTOMER services and COMPETITIVE INTELLIGENCE services to provide in-depth evaluations of clients' and competitors' operations. Contact CI today to develop a COMPETITIVE INTELLIGENCE plan specific to your company.

DETERRENT STRATEGIES FOR UNDESIREABLE APPLICANTS

Hiring is an expensive process no matter what level of position you are filling. You can eliminate an undesirable applicant from applying for an open position and save time by not having to review application documentation, conduct an interview, or, even worse, extend an offer that requires rescinding. Here are a few processes that CI has found effective in eliminating undesirable applicants from an applicant pool:

- Notify applicants through your classified ads that you do background investigations and/or conduct drug testing. Consequently, many undesirables will not apply.
- Post a notice where application packets are distributed to alert applicants that you do background investigations and/or conduct drug testing. Many undesirables will not return application documents or, better yet, not bother to pick up application packets only to waste them.

- Have applicants complete background investigation consent forms along with their applications prior to conducting interviews and those with something to hide will most likely not return these documents.
- Have applicants complete background investigation consent forms prior to extending job offers, but not at the same time that they complete applications. Then, compare the two documents to ensure that applicants haven't indicated a criminal conviction on one form but not on the other.

CI recommends that all clients implement one or more of the strategies listed above to deter undesirable applicants. Paring down your applicant pool will save you both time and money.

Please share your successful undesirable applicant deterrent strategies with CI by emailing us at info@commercialinvestigationsllc.com.

This publication is designed to provide accurate and authoritative information with respect to the subject matters covered. It is distributed with the understanding that CI is not engaged in rendering accounting or legal services.

CI'S GOALS

Provide thorough, timely and accurate private investigative services.

Maintain a high standard of quality and client service.

Promote solutions through relationships and dedication.

Diversify services offered by industry and location of clients.

Grow through continued reinvestment in the company.

COMMERCIAL INVESTIGATIONS LLC

A Full Service Licensed Private Investigative Agency

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Services provided include:

BACKGROUND INVESTIGATIONS

CI provides accurate, timely, cost effective and fully compliant reports delivered with exceptional client service.

CONSULTING SERVICES

CI assists you in implementing a compliant background investigation process as well as providing assistance in implementing in-house procedures.

SURVEILLANCE SERVICES

CI offers high quality surveillance reports and supporting documentation derived through the use of the latest available technology.

PROCESS SERVING

CI delivers timely, cost effective, compliant and fully documented process serving that is delivered with exceptional client service.

MYSTERY CUSTOMER

CI provides detailed reports documenting your operations or that of your competitors.

COMPETITIVE INTELLIGENCE

CI assists you in gaining a competitive edge with discrete, thorough and valuable intelligence.

CI MISSION STATEMENT

Dedicated to providing innovative Private Investigative solutions to its clients and working with them to develop tailored services that meet their needs.