

Good business begins with information

By JEAN LEVINE
ADVANCE STAFF WRITER

Potentially unprofitable businesses and deadbeat tenants can be weeded out with a little checking, but many businessmen and landlords often fail to do just that, according to Steve Coppola of the APB Information Research Center in Meiers Corners.

"If more businessmen and women thoroughly researched the business they were going to buy or the average landlord carefully investigated a potential tenant, they'd would be way ahead of the game," the 36-year-old New Springville resident explained.

"A lot of responsible people surprisingly leave a lot of things to chance and hope for the best — they take the other person's word for it on blind faith. When it doesn't turn out the way they expected, they're shocked."

He said his information research center, started four years ago, is a 'spinoff' of several other companies located in the same building at 2047 Victory Blvd.

"My partner, John Gaspar, and I decided to join forces five years ago. I had an alarm system company (APB Security Systems Inc.) and he had his private investigative and guard service firm (APB Investigations), so we decided to form APB Information Research," said Coppola. "We still have the other two companies, all of which operate independently of each other. APB, which stands for All Points Bulletin in police lingo, uses most of the services of both these companies."

Coppola cited one incident in which one of his customers had rented an apartment in Travis to a man who had subsequently been convicted of several rapes.

"He was discovered later to be the South Shore rapist and he was living in the downstairs apartment of my client's two-family house until last February, when he was arrested by police," the former police officer said. "Now he's in jail. Had my client asked us to check up on this man beforehand, this could have been avoided. It can be costly to get rid of an undesirable tenant. It often means the loss of six months' worth of rent and legal fees in excess of \$1,800 to evict someone."

A tenant background check in-



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cludes the prospective renter's date of birth, all former residences during the past decade, credit history, former and present employment and any alternate names used, said Gaspar.

"We give the landlord a pre-tenant application release form that the prospective tenant signs in preparation for the background check. This covers us and the landlord legally," he added.

"And we also do other background searches, such as a criminal conviction history. If someone is applying for a white collar job in a bank, I think the lending institution would want to know about this information."

Another situation in which a fine tooth screening would be crucial would be for a delivery driver for a small florist, according to Gaspar, 37, who lives in Westerseigh.

"You might not think this is a sensitive or important job position, but if the driver's driving background is not checked, the store might not be able to keep its fleet insurance (a special insurance rate for more than five vehicles) if there's an accident," he said.

"This is why it's so important to run a good check on any driver before hiring him or her, especially where the safety of children is involved, such as a bus operator. Otherwise, the employer leaves himself open to negligent driving lawsuits if it's been revealed that he failed to hire a responsible person for the job."

A major Manhattan savings bank contacted APB Investigations last year to do a study of a savings and loan company in Hartford, Conn., to make sure there were no bankruptcies, liens, judgments, or any other debt against it.



ADVANCE PHOTO/FRANK J. JOHNS

John Gaspar, standing, and Steve Coppola use a computer to check out backgrounds of prospective employees, tenants and businesses.

"They also had us do a background check of the top officials of the bank. We found the principals were who they said they were and that the company's financial record was clean," said Coppola. "They bought the bank for \$17 million."

National and international computer data bases cover more than 95 percent of APB's information retrieval systems. The company has access to 2,400 data bases across the country alone, Gaspar said.

"Our computer links up with these other systems and in other

parts of the world as well. We pay for this service, and it can get to be pretty expensive, but it's a lot cheaper than making a lot of phone calls which wouldn't produce anywhere near the same results," he said. "This way is much faster. Within five years we hope to become international, expanding beyond our present client base from Maine to California, many of whom are private detective agencies."

Despite APB's state-of-the-art information retrieval approach, the price for its services seem reasonable. A prospective tenant

screening is \$50, as is a business credit report. Asset and financial checks on building contractors doing business within the city is \$195 and up; pre-employment screening is upwards of \$68. Business financial reports and asset searches to assist in extending credit or collection of accounts is \$195 and can run higher.

Coppola and Gaspar are no strangers to the law enforcement field: They have been involved in that kind of career most of their lives. Both were city police officers assigned to Brooklyn's Bed-

ford-Stuyvesant section and the pair have even worked as Broward County (Fla.) deputy sheriffs.

"We and 6,000 other police officers were laid off during New York City's fiscal crisis in 1975 — that's when we went to Florida," said Gaspar. "Two years later, we came back to Staten Island and were rehired as officers. We remained with the Police Department until Steve retired in 1982 and myself as a detective three years ago. Then we went full steam ahead with our business."