

The Collector Chronicle

NORTH AMERICAN RECOVERY

November 2011

Utah's Collection Authority

LAST MONTH'S LUCKY WINNER

The lucky winner of our client prize for October is South Valley Ear Nose and Throat. We work with Maria and they have been using our agency since January. Congratulations!! We will be sending them a gift certificate to P.F. Chang's. Enjoy!



THIS MONTH'S PRIZE

This month we will be giving away two all day ski passes to a premier ski resort in the winner's hometown. Each client who sends new accounts during the month of November will have their name entered into a drawing. At the end of the month we will draw a name, and if it's yours, you'll win the passes.

***Don't miss out on your chance to win;
send new accounts in November!
Good luck!!***



PEOPLE SAY THE CRAZIEST THINGS!

BY DAVID J. SAXTON

President, NORTH AMERICAN RECOVERY

In my line of work I've seen and heard some crazy things over the years. Just when I think I've heard it all, I'm surprised again. This month I wanted to share two examples of some amazing exchanges we've had with people. The first was entirely over the phone and was with a debtor. The second was a face-to-face exchange with a debtor's mother and a brave little girl.

Recently, one of our collectors was going about her job the way she normally does. She was attempting to collect an account from a man we'll call Mark (no real names will be used in these stories. You know, to protect the "innocent"). During her conversation with Mark, he refused to tell the collector where he worked and even refused to say if he had a job. So she did the next best thing; she called his neighbor and asked the neighbor if Mark was currently employed. Everything she did was completely legal, ethical, and permissible under all state and federal collection laws. (And all of her calls, including the call with the neighbor, were recorded.)

When the collector talked to the neighbor she was very discrete and in no way divulged that she was calling about a past-due bill. When asked why she was calling she simply told the neighbor, "It's about a personal business matter of Mark's." The neighbor was very pleasant and even offered to give a message to Mark.

Well, as you can imagine, Mark was quite upset that our collector called his neighbor. He was so upset that he called the collector and started badgering her about the call. He became very aggressive and said things to intimidate the collector. Suffice it to say, the call wasn't a very happy one. Mark told the collector over and over again how he was a collector for an attorney and he knew what she could and couldn't do.

Everything I've described so far is actually quite typical for our industry. People are always upset if a neighbor brings them a message from someone they don't know, so they'll call and complain about it. But since we haven't violated the law, it usually ends there. But not with Mark...

Next, Mark called our collection manager at the

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time, Gavin. He immediately continued with his aggressive, intimidating behavior. For 15 minutes he told Gavin how our collector used numerous illegal and unethical tactics and techniques in both talking to him and when speaking to his neighbor. Gavin followed our standard procedure and told Mark he would listen to the calls and conduct a thorough investigation of his allegations. (Confident all along that our collector did nothing wrong.)

Here's where the story gets interesting. Gavin retrieved every call we had with the debtor, and the one short call with the neighbor. He listened to each call and, as expected, verified that we had not violated any laws and that our collector was quite professional in the face of Mark's aggressive and abusive behavior. In fact, Gavin was so amazed at the number of false statements made by the debtor, he forwarded every call to me.

I listened to each call, including the call the debtor had with Gavin. Since Gavin had notified me of the nature and volume of allegations made by the debtor, I decided I'd keep track of each false statement the debtor made. I had just listened to his conversations with our office, and the exchange we had with his neighbor so it was easy to pinpoint his specific lies. Well, when the 20 minute call was over, he had boldly and blatantly made 55 completely false statements. *I was utterly amazed!*

A debtor will sometimes exaggerate about a conversation, but since they know we record our calls, they usually don't outright lie about what was said. Mark was different. He went so far beyond anything we've ever experienced, if I hadn't have heard it with my own ears, I wouldn't have believed it. I guess he didn't think we *really* recorded our calls. Oh well... The last interesting thing about this exchange is at the end of the call with Gavin, after 55 totally false statements, Mark actually said he would go ahead and pay his account. Go figure!

Okay, that was an example of outrageous behavior by a debtor. But they aren't the only ones who say ridiculous things; we also talk to relatives who act just as outrageous. Take, for example, the exchange our

process server had one evening while trying to serve a lawsuit. Here's what happened:

He went to the home of a husband and wife we were suing. He knocked on the door to serve the papers, and this is what he wrote in his supplemental report: (The names have been changed to protect each individual's identity).

"A little girl answered the door at Defendant's address. I asked her if Jane or John Doe were home. She said, "My mom is at work." I said, "Is John home?" She said, "I don't know, I'll go see."

When she returned she said, "No, my dad is gone." I asked her who was watching her and she said, "My grandma." I asked her if her grandma lives here, and she said, "Yes." I asked if I could talk to her grandma and she said, "Okay." She yelled, "Grandma, someone wants to talk to you."

A lady came to the door, I said, "Hi, I guess Jane and John live here with you?" She said, "No, I'm just the babysitter, I don't live here." The little girl said, "Yes you do Grandma!" I said to the lady, "The little girl says you live here." She said, "I'm just sitting!" I said again, "The little girl says that you live here with Jane and John," she said, "I DON'T LIVE HERE!" At this point, the little girl said, "Then why do you have a bed downstairs Grandma?"

I then told her I'm going to leave the summons with her I have for Jane and John. She slammed the door so I yelled in that they are served. I secured the summons to the house."

We will end up collecting this account eventually thanks to an honest, brave little girl! Bravo for her! Hopefully she will continue with her honesty and **not** follow her grandma's example.

There you have it. Two examples of the outrageous behavior people exhibit when dealing with bill collectors. These really are the exceptions to the rule because most people are respectful and usually honest, thank goodness! That being said, I still thought you would enjoy hearing about the different encounters we have, especially the honest little girl. Thanks and have a great month!



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