

The Collector Chronicle

North American Recovery

June/July 2024

America's Collection Authority

LAST MONTH'S LUCKY WINNER

The lucky winner of our client prize for May is Prime Holdings Insurance Services, and the winner for June is Cedar View Pediatric Dentistry. We will be sending them a gift basket from Harry and David's. Enjoy!



THIS MONTH'S PRIZE

This month we will be giving away a gift basket from Harry and David's. Each client who sends new accounts during the month of July will have their name entered into a drawing. At the end of the month, we'll draw a name, and if it's yours, you'll win the gift basket!

***Don't miss out on your chance to win!
Send new accounts before the
end of the month!
Good luck!!***

Harry & David

Taking Ownership

By: David J. Saxton

President, North American Recovery

I've talked about my first "management" position before, Head Cook at Hardees. While I was excited for the opportunity, it wasn't a real management job. I wasn't responsible for how an employee performed or the overall success of a department. My second management opportunity came while working in my first collector job at Paramount Acceptance. The collection department was made up of 24 college-age guys, one 65-year-old collector named Mary, and an 18-year-old female collector named Sally.

There were so many college-age guys working this job because Paramount offered a flexible work schedule. You could, of course, work the regular 8:00 AM to 4:30 PM schedule, but, most importantly, you had your choice of two alternative schedules: the "Late Shift," which started at 11:30 and went to 8:00 PM, or the "Split Shift" which had you working from 8:00 until 12:00 and then again from 4:00 until 8:00. You can see why so many college-aged people wanted to work there.

Anyway, I'd been working there for about a year and had started to experience some significant success on a regular basis. The upper management, Glenn and Kyle, decided they would offer two "team lead" positions. I applied and got one of the jobs. The other went to my good buddy Wally. The collection floor was split down the middle into two equal teams. We would "battle" each month to earn a small extra bonus for the team that collected the most money.



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This position wasn't a real management job either. It was pretty much a glorified cheerleader. For the most part, I led by example and learned the important concept of genuine, sincere public praise when my co-workers experienced successes. It was a great opportunity, no doubt, but still not a real management job.

My third management opportunity was a real management job. It came while I was working in the Salt Lake office for Collection Management Agency. This was my third collector job, and by then I'd had four years under my belt and felt fairly confident in my collection abilities. After six months as a front-line collector, they offered me the position of Collection Department Manager. We only had 15 collectors in our Salt Lake office, but it was a true manager position. My collectors went to me first, before any other manager, and other department managers came to me when they needed something from the collection department. So, this was a legit manager job. Finally. But you know the phrase "be careful what you wish for," right? Well, stay tuned.

I was super gung-ho about getting after it and doing a great job. My first day on the job, I took all of the collectors off the phone and convened an afternoon meeting. (Taking ALL of the collectors off the phones at the same time??? Rookie mistake!) The purpose of the meeting was to ask the collectors what frustrations they had, what made their job difficult, and what they didn't like about the way we did things. Then, I planned on owning every issue and doing whatever it took to make things better. I had my pad and paper ready.

The meeting lasted for about an hour. I simply wrote down their complaints. I didn't try to make up a solution during the meeting; I just listened

and took notes. My collectors all got back on the phones, and I went to my boss' office. I knocked on his door and said, "Rand, I have some items I'd like to review with you." He welcomed me in, and I began to tell him what I just did. He stopped me and told me we needed to meet with the other department managers to review my list of complaints. He scheduled a meeting for the next morning. I thought nothing of it, and on the drive home, I actually felt pretty good about my first day as a real manager. I had uncovered issues that needed to be resolved and was going to work directly with the other managers the next morning. Not bad for a 22-year-old with no management training, if I do say so myself.

The next morning, we gathered together for the meeting. Rand told everyone what I had done and turned the time over to me. I began to read off the list of complaints, and after each one, the tension in the room started to rise. The other managers were becoming more and more defensive in their comments and tone. After about the fifteenth item, the Client Service manager had had enough. She started, into me saying, "Who do you think you are?" "You don't know what you're talking about!" "How old are you anyway???!?" Rand put an end to the meeting and asked me to stay after.

When we were finally alone, he said, "I love the way you've taken ownership of your department and you're working to improve things. But maybe let's focus on a few items at a time." Great advice. I learned a lot from Rand, and I'm glad I worked for him.

I've always had an overzealous focus on owning every single little thing, and making sure it's as good as it could possibly be—sometimes to my own detriment, as illustrated by this story.



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However, the alternative—not owning something—is much worse. But, before I continue, let me tell you what I mean when I say “owning it” or “taking ownership.” Simply put, it means that if you’re involved in a project, no matter how big or small, regardless of your particular role on the team, you take personal responsibility to make sure the end result happens. You of course have to communicate with your co-workers with tact and diplomacy, but you own the responsibility of making sure “it” happens, and you don’t assume someone else will make sure the project or task is completed.

I’ve seen more mistakes made due to people not owning the end result than any other cause. Especially when there are five or more people involved. This happens because people only focus on their particular job in the line of jobs that need to be done. They do what they are supposed to do and pass the baton on to the next person, thinking, “I did my part, so I’m done.” However, the problem with thinking like this is that when everyone thinks like this, the final result doesn’t actually happen. The flipside to this is having everyone take personal responsibility for ensuring the final result is realized. This is how the most successful enterprises operate.

Sure, each person truly only has to do their part, but if everyone is making sure that the final result is the desired outcome and it actually happens, if one person in the chain slips up, the others will be there to help them back on track.

We recently had a situation that perfectly illustrated this. There were six people involved. Person 1 discovered a mistake. She notified Manager 1. Manager 1 determined why the mistake happened, asked employee 2 to fix the

flaw in the process, and also asked employee 3 to take the steps to remedy the mistake. He also asked employee 4 to assist employee 3 in resolving the specific mistake. And finally asked employee 5 to verify that the matter was ultimately resolved.

Well, employee 5 was out of the office and didn’t receive the manager’s email until about a week later. When employee 5 checked with employee 4 asking if the matter was resolved, there was a misunderstanding between employee 4 and 5. Unfortunately, the misunderstanding resulted in the matter ultimately NOT being fixed. When we gathered as a team to drill down and find out where and when we dropped the ball, we realized that everyone in the chain thought that they had done their part and someone else was going to make sure the matter was resolved. Hence, no one made sure it was taken care of.

Now, I know what some of you may be thinking: “If I have to make sure everyone else does what they are supposed to do, that’s all I’ll be doing every day. I agree. We must have confidence that our team members will follow up and do what they are supposed to do. However, when you have an out-of-the ordinary occurrence, several people need to take ownership to ensure that the ultimate fix has happened. Our processes and procedures are solid, so we don’t need to follow up on the routine tasks; it’s the critical mistakes that need full ownership of every person participating in the fix to ensure it happens and doesn’t get lost in the shuffle.

Fortunately, we don’t make a lot of mistakes. And most of the time, when we do, we quickly fix them, and no permanent harm is done. However, when a critical mistake isn’t owned by the fixers, it can cause real damage. In my experience over the



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years, those kinds of mistakes are what chip away at the confidence in a company and eventually lead to its downfall.

So, taking ownership, instead of assuming someone else will make sure the matter is resolved, is the best practice. Sure, sometimes it might be a little overkill, but it will keep your business viable and successful for many, many years.

Thanks for reading. I've got to go make sure the last matter I was helping with has been fully resolved.

Have a good month.

— Dave 😊



The Collector Chronicle is published monthly by NORTH AMERICAN RECOVERY for prospective and current clients. Please direct questions or comments to the editor, Dave Saxton, at DaveSaxton@North-American-Recovery.com.

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