

The Collector Chronicle

North American Recovery

May 2025

America's Collection Authority

LAST MONTH'S WINNER

The lucky winner of our client prize for May is Torro Holdings. They have been using our agency since 2020! We will be sending them a gift basket from the Chocolate Covered Wagon. Enjoy!



THIS MONTH'S PRIZE

This month we will be giving away a gift basket from the Chocolate Covered Wagon. Each client who sends new accounts during the month 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!!***



**CHOCOLATE
COVERED
WAGON**

WHY WOULD SOMEONE DO THAT????!

By: David J. Saxton

President, North American Recovery

If I had a nickel for every time one of my managers asked, "Why in the world would someone do that?" I'd have, well, a *lot* of nickels. And it's not just my managers who wonder why. I was at dinner the other night with one of my best good friends, Mark. We were talking about this concept,



and he was expressing frustration as well. He shared the way he sees it is this: Some of the things he's seen or heard of people doing over the years are so incomprehensible that he can't fathom, in a million years, doing them himself. He considers it difficult to empathize with behaviors he can't begin to rationalize. I concurred.

Unfortunately, I still find myself asking this question from time to time when an employee does something outrageous. But all is not lost. I'm happy to report that after more than 35 years of asking the question and having been presented with a *lot* of chances to answer it, I believe I may have the answer. But I'm not going to share it just yet. You'll have to read to the end of the article.

My introduction to this question—phrased a



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little differently—happened at the ripe old age of 18 when I started my first collection job. This first job involved calling people and asking them to pay their \$15 monthly gym membership. I called on those who were more than 30 days behind, so they needed to pay \$30.00 to bring their account up to date (which equates to \$85.00 in today's money). I was given a printed book on green bar paper at the beginning of the month with about 500 accounts I needed to collect. I was shocked at that number. And I was only one of 21 collectors who also got a book of 500 accounts. I had no idea so many people didn't pay their bills. And these were just gym memberships.

I credit my surprised reaction to a job well done by my parents, who did one of two things: They either sheltered me from the reality of their financial strife, or they didn't have any because they always paid their bills. My naïveté at 18 years old led me to believe it was the latter. However, after being an adult for nearly forty years, as I look back on my upbringing—where we lived and where we shopped for school clothes—I tend to believe it was more of the former.

My parents raised me and my nine siblings on my dad's salary as a delivery truck driver and his part-time income as a security guard. My mom ran an in-home daycare for the neighborhood kids for most of those years. Their combined income ensured we had the necessities, but that's about it. We all learned to live without luxuries or even non-luxuries but with the things we needed. This lesson helped me—and my siblings—tremendously in our early adult years because we already knew how to live without fancy things but still be happy.

In spite of the lessons I learned growing up when I entered the adult world, I wasn't prepared for the vast number of people who didn't pay their bills. So, I started asking myself, "Why don't people just pay their bills?" Again, this is a stark example of my naïveté, but it's where I was at that time. I eventually learned that some people never developed good financial management skills—through no fault of their own. Others ran into unexpected medical or financial emergencies—again, at no fault of their own. And some spent beyond their means until they were so far underwater they couldn't surface. Regardless of the reason, a lot of people didn't pay their bills.

Over the years, I started to develop an answer to the question. I began to realize that people think differently. We all come from different backgrounds, have different upbringings, and have unique experiences that shape our reality and way of thinking. Simply put: "People think differently." Which seems obvious, but to some of us, that concept isn't. I had the answer to that question, but that wasn't the end of it. A different version of the question started to arise.

As my business grew and our employee ranks increased, so did our need for multiple layers of management. As these managers encountered behavior that flabbergasted them, they too would ask, "Why would someone do that???!!" One dramatic example of this was the day my entire senior management team was gathered in our conference room. My collection department trainer, Joseph, came into the room and interrupted our meeting to tell us that our top collector was enjoying a 24-ounce high-quality pilsner at his desk



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between collection calls. As it was 2023, enjoying an alcoholic beverage while at work wasn't considered acceptable behavior. Maybe if it were the year 1950—we wouldn't have given it a second thought, but it wasn't, and we did. So, I instructed him to ask the collector to join us immediately.

When the employee showed up, I asked him if he was drinking a beer at his desk—which was, of course, in direct violation of company policy. He replied, "When I was packing my lunch bag this morning, I reached into my fridge to grab an energy drink—which is what I thought I did. But when I pulled the drink out of my bag after lunch, I realized it was a beer. I didn't think about it being a problem, so yeah, I was drinking a beer at my desk."

I asked, "You realize that's in direct violation of our company substance abuse policy and grounds for immediate termination, don't you?" He simply said, "It is what it is." Take a pause and think about that for a moment. **"It is what it is."** Nothing more. No remorse, no apology, no further explanation. I'm not positive, but I believe the managers and I sat there with our mouths open, bewildered looks on our faces, not saying a thing for what seemed like five whole minutes. (It was probably only two or three seconds, but you get the idea.) I finally snapped out of it by having a mini-convulsion where my entire body vibrated for half a second. I then took a deep breath and notified the employee I would have to terminate his employment immediately. His response was to shrug his shoulders and walk out of the room without saying another word...

Once the employee had left the premises, our senior management team reconvened. The first question everyone asked—at almost exactly the

same time—was, "Why in the world would he think that was okay???!!" I raised both of my hands above my head as if I was signaling a touchdown, and while flailing my arms and hands about my noggin like a crazy person, I replied in a crazed, frazzled, haggard tone that was about two octaves higher than my regular speaking voice, with, **"I HAVE NO IDEA!!!"** When my seizure finally subsided, and my breathing and pulse returned to regular levels, I said, "Maybe if we had a crystal ball, we could know, but we don't, so we can't." We all agreed that the employee must think differently than any of us because none of us would have ever done that in a million years.

There are other stories, but we always come back to the same question and the same simple answer: that person thinks differently than we do.

I eventually purchased a crystal ball (it's the one shown at the beginning of this article), but it hasn't helped. We still regularly ask the question, "Why would someone do that?" To which we regularly respond with, "They simply think differently than we do." A difficult lesson, but an important one, nonetheless.

Learning how to anticipate and deal with people who think differently from us is a concept I've come to realize is critical for business success. But I'll save discussing that for next month. Until then, thanks for reading, and have a great 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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