

The Collector Chronicle

North American Recovery

August 2025

America's Collection Authority

LAST MONTH'S WINNER

The lucky winner of our client prize for August is: Mountain West Anesthesia.

Mountain West Anesthesia has been with us since 2015.

We will be sending Mountain West Anesthesia 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**

THE COMPUTER MANAGER

By: David J. Saxton

President, North American Recovery

When I started my agency in September of 1993, I kept track of everything in a large black three-ring binder. No kidding. I didn't have a computer for the first six months I was in business. After trying to save on expenses, I quickly realized that the binder wasn't going to cut it. So, I bought a computer using a credit card and started my search for a software program.

I began to worry that I might be in big trouble because the legacy software programs I was aware of had an astronomical cost of entry. My discouragement quickly changed when I finally found and contacted The Computer Manager. Their product, Debt\$Net, was made for someone like me. For the start-up agency or small mom-and-pop shop. It was PC based—no mainframe needed—and reasonably priced (if you don't know what a mainframe is, that's okay – but Google it, you'll get a kick out of it).

But I'm getting ahead of myself. Before I tell you about my beginnings with The Computer Manager and Debt\$Net, I need to go back and tell you about an experience I had in my last job before starting my company. I want to share how that experience has impacted my entire career and the way Debt\$Net has been developed over the years.

My last job working for someone else started as a front-line collector at a third-party agency called Collection Management Association (CMA). This company had over 100 employees in three different offices. One in Salt Lake City, Utah (where I worked), one in Provo, Utah, and another in Ogden, Utah. The Salt Lake



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office had about 50 employees, 15 of whom were collectors like me. CMA was a big-time agency back then, and working there was a big deal. I was thrilled to have the opportunity to be part of their team. I got busy collecting and doing my best to impress my bosses.

That paid off because within six months of starting this job, I was promoted to the Collection Department Supervisor. I loved my new job and the opportunity to train and support my collection team.

One of the management responsibilities I was tasked with involved reporting my collectors' activity on a given client's group of accounts.

The way this would work was this: Our salesman, Joe, would stop by my desk and hand me an account status report for a select client that listed the names of debtors, their account numbers, the balances they owed, the dates their accounts were assigned to our agency, and the related status codes. He would then tell me that the client wanted to know what we were doing to collect each account. Next, he would ask if I could pull up each account and write a narrative of our activity, along with the likelihood of collecting the debt. Simple enough.

However, it wasn't that simple. Why? It would take me about seven minutes per account because I had to: pull it up, read all of the notes, then handwrite a summary on the sheet he gave me detailing what we've done, and if I thought we would collect. This meant that if a client had 35 accounts on their report, it would take me more than 4 hours to produce the feedback Joe wanted. Four hours? My time could be spent more productively, like giving coaching feedback to my collectors. Or collecting an account myself. The request of me for that report was ridiculous. Even I, at 22 years of age, could

see that.

So, I went to my boss, Rand Boshard. I told Rand what I'd been spending my time on, and that I had an idea of how we could automate the report. In addition, I had done the calculations to determine precisely how much of my time we would save, and the cost of that time, along with the potential benefit we would see from having me coach collectors instead of manually handwriting the narrative for the report.

My idea was this. Let's take the last fifteen lines of notes that our collectors had made on each account, and list them underneath the current data that's already on the report. If we did this, our clients could read our collectors' notes and know what was happening on their accounts, and I wouldn't have to waste my time. Seemed like a no-brainer to me.

When I shared my idea with Rand, he was very appreciative. He liked that I was thinking outside of the box and commended me for the idea. However, he had three distinct reasons why he believed my report was a bad idea.

First, he shared with me that we weren't training our collectors to make notes with our client as the primary audience. And, apparently, because of this, our collectors sometimes made notes that were, shall we say, less than professional. So, if our client read the notes our collectors had been making, it would be a black eye on the company.

I was shocked when I heard this. Allowing collectors to add unprofessional notes and not addressing them, which essentially condoned it, was not something I could understand. But, being a new supervisor, I didn't want to make waves, so I just listened. Strike one.



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Side Note: I made sure this would never happen in my company by telling every collector on the day they started that our client is the audience for the notes they add to an account, and the client will read their every word. Doing this has made it so that in the past 32 years, there has never been an issue with a collector's notes being unprofessional.

The next reason he gave me for not implementing my idea is that the cost of reprogramming the system to generate my report automatically would be very high, and in his opinion, it wasn't worth the price. Strike two.

The last reason he gave me was the worst. It has baffled my mind ever since the day he said it, so much so that I have used what he said as the genesis for many things in my company. The least of which is the fact that we never, ever—no matter what—use the phrase he used. What did he say?

He said, "You know, David, while your idea is a good one, we've been in business for over 30 years, and we've been doing things the same way for a long time. Things are going pretty well, so I think we'll just keep doing things the way we've always done them."

I stood there with my mouth wide open, eyes as big as saucers, motionless, trying to process what he was saying. Seriously. That kind of thinking was so opposite to the way I thought that it, sort of, short-circuited my brain. I stood there speechless for 15 seconds before I finally recovered. But, alas, strike three! I was out!!

I didn't argue with Rand. I respectfully accepted his decision and returned to my duties. He was my boss after all, and my parents had done a good job of teaching me to respect my elders.

Over the next six months, I continued to

bring additional ideas to Rand, only to strike out. Every. Single. Time. Rand's consistent response? "We're just going to keep doing things the way we've always done them."

After six months of this, I'd had enough. I decided it was time to start my own collection agency. Then there wouldn't be anyone who could shoot down my ideas for improvement. While it took six months from my first strike-out to actually make it happen, that first disappointing at-bat was the genesis of the idea that I could start my company and that it would be successful.

CMA isn't around anymore. As with any company that eventually closes its doors, there are many reasons why they do so. I learned a lot of good lessons working for CMA that I still use in my business today. I am very grateful for my time there, the positive experiences I had, and the good lessons I learned. I'm also thankful for the lessons I learned about what not to do.

So, how does this have anything to do with The Computer Manager and Debt\$Net? Well, when I finally decided to ditch the black three-ring binder, I needed to find a software solution to run my business. I was determined that I wasn't going to buy a program unless it could generate the status report I first pitched to Rand – the report that included collector notes.

The first two entry-level software companies turned me down when I asked for such a report. Their reasons? It was too difficult to change the program to accommodate my request, and they didn't think the report was necessary or even wanted by their other users.

Then I talked to Tony LaMagna at The Computer Manager. I didn't know it at the time, but Tony would become a mentor, a trusted vendor, and a dear, dear friend. Which he still is to me, to this day.



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I told Tony that I'd select Debt\$Net as my program of record if he could generate the report I wanted. He listened carefully while I explained what I was looking for. When I finished, he said, "Let me take a look at this. I'll call you back in a couple of hours." Tony called me back two hours later and said, "I've got the report you want. How can I get it to you?" When I saw the report, I knew that Debt\$Net was my program, and Tony was my champion.

I worked closely with Tony for the next 20 years, submitting ideas and seeing them brought to life. He built an untold number of customizations for me that easily exceed five hundred. I would tell him about an idea I had, and he would say, "No problem, give me some time and I'll get back to you." He always did. He always delivered. He never told me something couldn't be done. Ever. He was a genius at taking my ideas and turning them into software magic.

My version of Debt\$Net is unique, and because of Tony's help making my ideas a reality, it's saved my company tens of thousands of hours due to the same kind of automation he did for me with that first custom status report almost precisely 32 years ago.

My relationship with Tony, and with Gary—Tony's co-founder and co-owner, benefited other Debt\$Net users as well. This happened because I would attend their user conferences and have the opportunity to voice the challenges we users were facing, and propose solutions to these challenges. My suggestions, along with those from other users, would end up as feature updates to the core program. As a result, Debt\$Net became faster, more efficient, and more user-friendly every year. I didn't realize it while it was happening, but it was something special, and I'm grateful to have been part of it.

Now I'm honored, humbled, and thrilled to have the opportunity to take over the helm at The

Computer Manager from Gary & Tony and steer the company as its new owner. My goal is to take Debt\$Net to the next level and make it the industry's premier debt collection management solution. You can read more about the acquisition here: [North American Recovery Acquires The Computer Manager](#)

I owe a special debt to Tony, one that I won't ever be able to repay. This issue of the Collector Chronicle is dedicated to him. I love you, man. Thank you for all you've done for me and my colleagues over the years.

I will do everything within my power to rise to the example you and Gary set of professionalism, respect, hard work, dedication, never saying "That can't be done," and being great businessmen and friends. I'll do both of you proud.

- David



Anthony C. LaMagna
"Tony"



The Collector Chronicle is published monthly by North American Recovery for prospective and current clients. Please direct questions or comments to the editor; David J. Saxton, at DaveSaxton@North-American-Recovery.com or 801-231-3742.

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