

# The Collector Chronicle

North American Recovery

October 2023

America's Collection Authority

## LAST MONTH'S LUCKY WINNER

The lucky winner of our client prize for September is Commerce Property Solutions. They have been using our agency since 2015! 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 of October 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**

## It's All in the Messaging

**By: David J. Saxton**

President, North American Recovery

I feel very fortunate that the two managers I had during my first collection job, at the ripe old age of 18, were good at what they did. What made these managers so good? Well, to start with, the "big" boss, Glen Bendixen, was thoughtful, smart, genuine, and worked hard. It also didn't hurt that he'd been managing for 20 years by the time I started working for him. He'd learned a thing or two about managing. My immediate supervisor, Kyle Williams, had great people skills and did a good job of listening to and following Glen's lead. I learned the majority of my time-management and organizational techniques from these two gentlemen. They were excellent mentors. Thanks, guys.

I worked under their leadership for three years. By the time I moved on, I had become one of their Team Leads. I had a team of 12 collectors, and my good buddy Wally Davis had a team of 12. Wally and I were very competitive, so it made the job even more fun. Interesting side note: Wally also started his own company years ago and has a very successful business providing pre-employment background screening and drug testing. If you're in need of that service, take a look at his company. We use them, and they are great! [A Leading Pre-Employment Screening Provider | Peopletrail.](#)

Back to my story. Even though it was over 33 years ago, I can still remember sitting in Glen's office, in between Kyle and Wally, talking as a team about our collectors and what we could do to help motivate and support them. Glen and Kyle always treated me as an equal, in spite of my

**NAR**

[www.NORTH-AMERICAN-RECOVERY.COM](http://www.NORTH-AMERICAN-RECOVERY.COM)

PROFESSIONAL DEBT COLLECTION SERVICES

801-364-0777



# The Collector Chronicle

North American Recovery

October 2023

America's Collection Authority

young age, and I always appreciate that. It helped my confidence immensely, and I'll always be grateful for their belief in this scrawny kid from the west side.

I learned a lot from them. Their transparency, their consistency, their honesty, and their integrity. It was a very good introduction to the business world, and it most certainly helped me develop a solid foundation for what would eventually become my own enterprise.

I especially remember how measured they were when discussing just about any topic. They didn't jump to conclusions but instead walked through issues, took input from all participants, and eventually came to a consensus and moved forward. Another good example I've used in my business.

After moving on from that first job, I did a short stint at another collection agency, where I quickly determined that their culture wasn't the right fit for me. I didn't try to change who they were, but instead found a new job that was more in line with how I believed a business should be run. This third job was the last job I had before starting my own company. My experience and work ethic allowed me to quickly advance into management. Within six months, I was the collection department manager of their Salt Lake office, managing a team of 20 collectors. Most of them were older than me, which presented its own unique challenges, but I was excited about the opportunity.

I remember the first meeting I had with my team. I was anxious to start discovering and fixing problems. I sat at the head of a long table, with a pen and a pad of paper (this was 1990; we didn't have laptops, mobile phones, iPads, or any of the like). I told everyone that I wanted to know every

single thing that's wrong at work. EVERYTHING. No matter how small, if it's bothering them, and it's making work anything less than enjoyable, I wanted to know. Boy, was I in for a surprise. You know that saying, careful what you wish for? It's true. Over the next hour, I heard complaint, after complaint, after complaint. Thinking back, I'm certain the way I responded was just dumb luck. I basically didn't respond or try to solve anything. I listened quietly, took very detailed notes, and at the end of the meeting, I told everyone with as much confidence as I could muster that I was going to find out what it would take and do whatever was necessary to fix each and every single problem they had identified.

Over the next several weeks, I took one item at a time, drilled down until I discovered the root of the problem, worked with my manager to implement changes, then reported back to my team. This helped me develop a very good relationship with my collectors. They knew that if something was wrong, I would figure it out. This also made it very easy for them to be willing to eagerly agree to "help" me with something when I needed to ask them to complete a task. And this is what today's article is about. Messaging.

I've always thought that you can't ask someone to help you with something if you haven't already shown them that you're willing and able to help them with something first. This concept is critical in every relationship, and especially in a supervisor-employee one, but is unfortunately misunderstood by many managers. Instead of finding out if their direct employees need assistance fixing something—and then diligently working until their issues are resolved—they too quickly jump in and start executing orders.



# The Collector Chronicle

North American Recovery

October 2023

America's Collection Authority

What they should do is take time to prove themselves worthy of their position by fixing any existing issues that may be causing frustration for their team. Then, after proving their worth, they can start asking for "help." Remembering that everyone already knows they are the boss, no one needs to be reminded. And being the "boss" means you never tell a subordinate what needs to be done. You ask.

In my company, a manager never tells anyone what to do. No exceptions. Instead, we kindly and respectfully ask an employee for help with a task. And the best managers add a bit of a tone that makes them subordinate to the employee.

We use this same model with our vendor companies as well. Sure, our vendors work for us, and we of course expect them to provide the service or product we need. But we never tell them what to do. Instead, we ask if they will please provide us with the solution we're hoping for.

Here's what this looks like in a supervisor-employee interaction: When I need help with a special task, I'll go to my personal assistant, Chantel. I start by asking her how her day is going. I listen carefully to see if she has any pressing matters that may trump my request. If she does, and my request can wait, I tell her I'll check back later in the afternoon once she's completed her critical tasks. If, however, based on what she's told me, she can take on the task I need assistance with, I will say, "Will you please help me by..." and then describe what I need. Being the excellent assistant she is, I know she will drop everything she's doing to immediately complete my task. (Think Ann Hathaway in *The Devil Wears Prada*, and you'll be getting close. 😊)

Every one of our managers asks for assistance in this way. No matter who they are talking to, they never tell someone what to do. It's just not

how we communicate. And, when you think about it, it makes sense. What is someone going to say when their boss politely and respectfully asks for help? No? No, they won't. A boss doesn't need to establish that they are the boss. Everyone already knows it. And they know that being the boss means they ultimately have the authority to tell an employee what to do. But the good ones don't ever do it that way. It's offensive and wrong. Instead, they always politely and respectfully ask for assistance. It's absolutely the best way to manage. And it works.

Thanks for reading. 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](mailto:DaveSaxton@North-American-Recovery.com).

1600 West 2200 South, Suite 410, West Valley City, Utah 84119 • 801-346-0777

[www.North-American-Recovery.com](http://www.North-American-Recovery.com)