

The Collector Chronicle

NORTH AMERICAN RECOVERY

AUGUST 2019

AMERICA'S COLLECTION AUTHORITY

LAST MONTH'S LUCKY WINNER

The lucky winner of our client prize for July is Storage Management. They have been using our agency since 2010! We will be sending Susie a \$100 Amazon gift card! Enjoy!

The Amazon logo is displayed in white lowercase letters on a black rounded rectangular background.

THIS MONTH'S PRIZE

This month we will be giving away a gift card to The Cheesecake Factory! Each client who sends new accounts during the month of August will have their name entered into a drawing. At the end of the month, we will draw a name. If it's yours, you'll win the prize.

*Don't miss out on your chance to win.
Send new accounts in August!
Good Luck!!*

The Cheesecake Factory logo is displayed in red text on a yellow rounded rectangular background.

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 interesting exchanges we've had with people. The first was entirely over the phone and was with a consumer. The second was a face-to-face exchange with a consumer's mother and a brave little girl.

Recently, one of our collectors was going about her job, as usual. 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.

This would have frustrated some collectors, but not ours. The collector simply did the next best thing: she called his neighbor and asked 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 to say, the call wasn't a very pleasant one. Mark told the collector over and over how he was a collector for an attorney and that 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...

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

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

I listened to each call, including the call the consumer had with the collection manager. Since the manager had notified me of the nature and volume of allegations made by the consumer in advance, I decided to keep track of every allegation.

The calls totaled 20 minutes. I kept counting, and by the time I was done, I'd tallied 55 completely false statements. *I was utterly amazed!*

A consumer 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 the collection manager, 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 consumer. But they aren't the only ones who surprise us. Sometimes it's a relative. Take, for example, the exchange our process server had one evening while try-

ing 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 the 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 was standing nearby and interjected with, "Yes you do Grandma!"

I said to the lady, "The little girl says you live here." The Grandma said, "I'm just sitting!" I said again, "The little girl says that you live here with Jane and John," Grandma 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 the Grandma I'm going to leave the summons with her that 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!

The Collector Chronicle is published by NORTH AMERICAN RECOVERY for prospective and current clients. The owner, David Saxton, welcomes your questions or comments.

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