

# The Collector Chronicle

NORTH AMERICAN RECOVERY

February 2016

Utah, Colorado, Idaho, & Ohio's  
Collection Authority

## LAST MONTH'S LUCKY WINNER

The lucky winner of our client prize for January is Aspire Auto Credit. They have been using our agency since 2013! We will be sending Brittany a \$100 Gift Card to the Cheesecake Factory. Enjoy!

*The Olive Garden  
Longhorn Steakhouse  
Bahama Breeze  
Seasons 52 Fresh Grill  
Yard House  
Red Lobster*

## THIS MONTH'S PRIZE

This month we will be giving away a \$100 gift card to The Gap, Old Navy, or Banana Republic!

Each client who sends new accounts during February will have their name entered into a drawing. At the end of the month we will draw a name, and if it's yours, you'll win the prize.

**Don't miss out on your chance to win;  
Send new accounts in February!**

*The Gap  
Old Navy  
Banana Republic*

## COMMUNICATION

BY DAVID J. SAXTON

President, NORTH AMERICAN RECOVERY

Good verbal communication skills are vital. In the collection industry, they are our number one tool. That's why our employees receive continual training to improve their communication skills.

On the surface it seems like a simple task: asking someone to pay a bill. However, there's much more to it. When we talk to a consumer, it's critical that we don't presume anything. While the general public believes that most people pay their bills, making an assumption like that could spell disaster for us.

At times, however, miscommunication can have a humorous result. The following conversation is a good example. This was taken from a speech given by the former Director of the Central Intelligence Agency, R. James Woosley, at a conference on organized crime.

I want to relate a true intercept the FBI made of itself while conducting an investigation in San Diego.

Several FBI agents had just conducted a raid of a San Diego psychiatric hospital that was under investigation for medical insurance fraud. After hours of reviewing thousands of medical records, the dozens of agents worked up quite an appetite. The agent in charge called a nearby pizza parlor to order dinner for his crew and this was the conversation:

Agent: "I would like to order 19 large pizzas and 67 cans of soda."

Pizza Man: "And where would you like them delivered?"

Agent: "We're over at the psychiatric hospital."

Pizza Man: "The psychiatric hospital?"

Agent: "Yes. I'm an FBI agent."

Pizza Man: "You're an FBI agent?"

Agent: "That's correct, and just about everybody here is."

Pizza Man: "And you're all over at the psychiatric hospital?"

Agent: "Yes. And make sure you don't go through

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the front doors. We have them locked. You will have to go around the back to the service entrance."

Pizza Man: "And you say that you're all FBI agents?"

Agent: "That's right. How soon can you have the pizza here?"

Pizza Man: "And *everyone* at the psychiatric hospital is an FBI agent?"

Agent: "That's right. We've been here all day and we're starving."

Pizza Man: "How are you going to pay for all of this?"

Agent: "I have my checkbook right here."

Pizza Man: "And you're all FBI agents?"

Agent: "Yes! Everyone here is. Can you remember to bring the pizzas and sodas to the service entrance?"

Pizza Man: "I don't think so." **!CLICK!**

If all miscommunication merely resulted in a few hungry FBI agents, it wouldn't be a big deal. But unfortunately, miscommunication can create frustration and, at times, problems.

When we deal with consumers, we go to extraordinary lengths to communicate clearly and precisely; our success depends on it.

We believe it's a cumulative effect. Several little things done the right way, add up to **BIG** differences. One example is the way we ask a consumer for employment information.

Before we send an account to our attorney we must be certain we will be able to collect it. We do this by making sure the consumer has a job.

New collectors who haven't gone through our training would attempt to verify employment like this:

Collector: "Are you working right now?"

Consumer: "Yes."

Collector: "Okay, where do you work?"

Consumer: "I'd rather not say."

What's happening is the collector is giving the consumer a preview of what he is going to ask, and a savvy consumer starts to think, "He's going to ask where I work, and I don't want to tell him." Then, when the collector asks the question, the consumer is prepared and refuses to give up the information.

A small mistake like this can essentially make it so that we aren't ever able to collect the account. Here's why: If we are unable to find out where the consumer works, and he changes his phone number and moves—our chances of collecting the account plummet.

If, however, the collector were to change the way he asks for this information in one small way, the consumer wouldn't have time to think and the exchange would go something like this:

Collector: "Are you still working over at ABC company?"

Consumer: "Yes." (Then he thinks to himself; "*Duh! Why did I just say that?!*")

Since the consumer wasn't put on guard by the first, incorrect question, he responded the same way he would if anyone asked him. This one small change resulted in the collector obtaining the information he needed, and the consumer knowing that if he doesn't pay we can garnish his wages. (This gives us a huge psychological advantage during the rest of the conversation and any subsequent dealings we have with the consumer.)

So there you have it, one small example of how effective communication can help make the difference between collecting an account or not. There are many more examples, and our collectors are always refining their techniques to improve the way we collect for you.

When you send your accounts to us, you can rest assured you are receiving the best recovery service money can buy! Have a great month!



The Collector Chronicle is published by NORTH AMERICAN RECOVERY for prospective and current clients. The editor, Chelsi Dall, welcomes questions or comments.

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