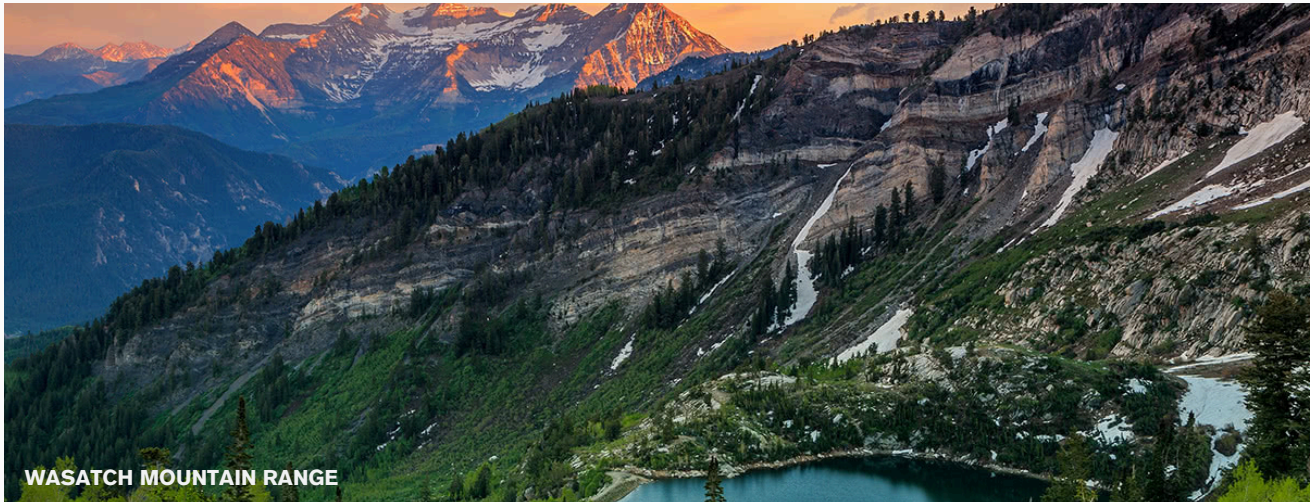


# The Collector Chronicle

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## NORTH AMERICAN RECOVERY

April, 2025



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### This Month's Harry & David's Gift Basket Winner

The lucky winner of our client prize for April is Madison Memorial Hospital. We will be sending them a gift basket from Harry & David's! Enjoy!



**Madison Memorial Hospital**  
Partnered Since 2017

This month we will be giving away a gift basket from Harry and David's. Each client who sends new accounts during the month of May will have their name entered into a drawing. At the end of the month, we'll draw a name. 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!!



## Second Chances

*By David J. Saxton*  
*President, North American Recovery*

The first "real" job I ever had was washing dishes at Diamond Lil's Steakhouse. It was the early 1980's, and at the time, Diamond Lil's (or as we called it DL's) was one of Utah's top locations for a killer steak or prime rib.

My younger brother Willy had been working there for roughly four months, and he was switching roles from a dishwasher to a busboy. I was at the time locked-in on my endeavors in basketball and football. What caught my attention was the extra cash he was bringing home. At the end of the night, the wait staff would share a portion of their tips with the kitchen staff. I'd see Willy regularly bring home between six to ten dollars in "tips" every night. That's equivalent to \$20 to \$33 in today's money!! After seeing how much money my little brother was raking in, I wanted a piece of the action. Since Willy was switching roles, his position would be open. I gave up my life as an athlete and entered the workforce, taking over his job.

I paid my dues and was eventually promoted to a busboy as well. I was making more money than I'd ever seen, and I saved as much as I could. I eventually saved up enough to buy my first car, a 1970 Chevrolet Chevelle Malibu. Things were going well...

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—very well. But on New Year’s Eve, I had to make a choice between my relationships, and my employment.

New Year’s Eve was one of the busiest nights of the year, and it was all-hands-on-deck at the restaurant. My girlfriend, along with my best friend Matt and his girlfriend, all wanted to go on a double date for New Year’s—and they wanted me to drive. Ugh. I had to make a choice: hang out with my friends and celebrate the New Year—or work all night. I chose the former, and as a result, lost my job.

As I’m sure you can imagine, I started to miss the money I had been making (and it didn’t take very long). On January 4th, I called Kevin, my boss at Diamond Lil’s, and apologized for not coming in on New Years. He patiently listened while I asked if I could get my job back. After a brief pause, he said, “Hold on.” I heard him lower the phone and yell to the two head cooks Marvin and Pepe (two of the funniest guys I’ve ever known) in the kitchen, “Saxton wants his job back. Should we give it to him?” I can’t repeat everything they said, but somewhere in the mix of colorful language were the words hell, a few other choice terms, and finally a clear and resounding no.

When Kevin came back on the line he said, “You know Dave, we really needed you on New Years. You really left us hanging. I’m sorry, but I can’t offer to bring you back right now. Give me a call in a few months and I’ll let you know if we have an opening for a dishwasher.” He hung up without saying another word or giving me a chance to respond. Ouch. That hurt. But he was right. I had left them hanging, and I totally understand why he didn’t want to give me a second chance. From the perspective of keeping a very well-paying job, I had made a bad choice. I instantly recalled this experience when I received some very good advice about six years later.

At the ripe old age of 22, I decided to open my own collection agency. I needed a \$10,000 surety bond to comply with the state licensing requirements. My parents weren’t in a financial position to help me and being that I was 22 and had no assets, I needed to look to friends or relatives for help. Fortunately for me, on my dad’s side I had Uncle Glen and Aunt Gail. They both had the means to help. I first went to Uncle Glen. Unfortunately, our extended family wasn’t very close, so Glen graciously and gingerly declined. He didn’t really know me after all, so I didn’t blame him. He mentioned that I should ask my Aunt Gail.

I took his advice, and gave her a call to explain my current situation. When I was finished, she said, “Have you asked your Uncle Glen?” I replied with, “Yes, he declined but mentioned that I might ask you.” She paused and said, “Let me talk to Larry and I’ll get back with you.” I thanked her profusely while ending the call.

I waited for about a day and a half, which for me seemed like an eternity. I received an incoming call, and it was my Uncle Larry. He asked me to describe my plans. I told him about my experience as a collector, and my unending list of ideas for how to do things more efficiently and faster than anyone I had worked for in the past. We then conversed on how I could scale my business idea to a point where I wouldn’t need outside assistance. He seemed convinced I could do it, which I really appreciated, because, again, our extended family wasn’t very close. He finally said this: “I want you to remember something. Sometimes good people make bad choices. Make sure you always have your finger on the pulse of what’s going on in your business, so if something does happen, you’ll know about it, and can deal with it before any real damage is done.” He then said that he and Gail would help me get the surety bond. I thanked him profusely, as I had with Aunt Gail, before we ended the call.

The one and only time I received advice from my Uncle Larry has had a huge impact on the success of my business. This advice has stuck with me, and I have made sure to know that sometimes good people make bad choices. And to keep an eye on the nitty gritty details of everything that’s going on in my business.

This advice plays into the overall way I’ve dealt with giving people second chances over the past 32 years. While Kevin didn’t have it in his heart to give me a second chance, the advice from Uncle Larry has helped me realize that sometimes a good person makes a bad choice in a moment of weakness and might deserve a second chance.

However, before I give someone a second chance, I always analyze the situation and figure out why they needed a second chance in the first place (so why they were let go). If they were let go due to an issue of honesty, then we will not rehire them. But, if it was truly an instance of a good person making a one-time bad choice, and they show sincere remorse, and they also are willing to pay the consequences for their



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)

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mistake in judgment, I have over the years, given people a second chance.

I can't say that every single second chance has worked out, but some have. And when they have, it was because the person that received the second chance learned from their mistake in judgment, and put in the work to change their approach and attitude. It's been an honor to have given those people a second chance. I'm also very grateful for those people who have forgiven me when I've made a mistake and given me a second chance.

Fortunately, I haven't made a ton of mistakes, but I have made some. Not working my shift on New Years was one. However, every time I have made a mistake, I stop and reflect on why I did what I did and learn from it. Most importantly, I always make sure I don't make the same mistake again.

All of us have made mistakes. Some are minor and can be forgiven. When that happens, if someone does give us a second chance, we should consider ourselves fortunate, and make sure we learn from it, and become a better person because of it. At least that's what I try to do. Anyway, thanks for reading. I hope you have a great month.

Dave.



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