

People don't care how much you know,
until they know how much you...
collect

News Board

Moving' On Up!

Congratulations to Halina and Nikki in our Ann Arbor office who have shown they have what it takes to get the job done!

- 4 Nikki has moved from the Front Office Support Staff to Client Sales and Service Support.
- 4 Halina has moved from Client Sales and Service Support to Front Office Supervisor/Bookkeeper.

Both Nikki and Halina look forward to working with all of our clients and customers. Along with all our other staff who do a wonderful job day in and day out, we wish to congratulate them again!

Congratulations!

Should a claim be referred to an attorney?

In order to decide whether a claim should be referred to an attorney, it should be closely reviewed in order to determine whether sufficient information is available to successfully prosecute the claim. This should include detailed information regarding the consumer's demographics, the claim, and the consumer's assets and income. A significant weakness in any of these areas dramatically reduces the likelihood of a successful legal effort.

Every case referred to your attorney should be carefully reviewed for the following:

- Demographic information — includes the consumer's name, address, Social Security number, telephone number, date of birth and gender.
- Detailed claim information — describes in detail the method used to calculate the balance due, the goods or services rendered to the consumer to create the balance, the date(s) the obligation(s) was incurred, and whether attorney's fees and collection costs may be demanded.

To improve the odds of collection you should include asset information in your referral. For example, if the consumer has ever made a payment by check to your office, the bank and account number associated with that check should be provided to your attorney.

Ultimately, an effective and profitable legal desk is within the reach of any agency. While tempered by the structures of the law, the performance of a collection attorney is only limited by the "garbage in, garbage out" rule. If you provide your attorney with accurate information, limit reporting demands to those that are related to a legitimate identifiable business purpose and maintain reasonable litigation expectations, results can be truly impressive.

Love yourself first and everything else falls into line. You really have to love yourself to get anything done in this world. -- Lucille Ball

RECOVERY SKILLS SEMINAR

Gain the collection skills you need - and want - to have
A half-day seminar full of important tips and techniques

Recovery Skills Seminar
March 4, 2003 8:30 am - 12:30 pm
Holiday Inn, 3600 Plymouth Rd.
Ann Arbor, (734) 769-9800

Collector Workshop

- Various tools and guidelines to effectively get the debtor's payment.
- Legal rights and ramifications with regard to the collection of accounts receivable.
- Time is reserved for your special and unique questions to be answered by collection professionals and legal council.

Who should attend?

- New employees.
- Current collectors with no previous training.
- Front office/support staff, especially those who have contact with customers, or are looking to move into collector positions.

Fast seminar facts:

- \$75.00 per person.
- Free workbook/instructional manual.
- To register, mail in form at right.

**Contact us for more information
about the seminar
1.800.710.4821**

Company Name _____

Your Name _____

Address _____

City _____

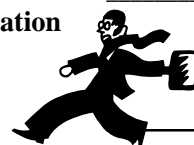
State _____ Zip _____

Phone # () _____

Number of Attendees _____

Names _____

Total Enclosed _____



Don't be late
for our Collection Skills Seminars!