



**COLLECTION
ADVISOR**

***Top Collection
Professional***

**Adds Banking License
to Become *Full Service*
Credit Company**

Richard Doane
Sunrise Credit Services

**TOP 50
COLLECTION
PROFESSIONALS
OF 2007**

**TOP 4
MEDICAL
COLLECTION
SOLUTIONS**

**6-POINT
PLAN TO REDUCE
COMPLIANCE
MISHAPS**

**4 TOOLS TO MAKE
SKIP TRACING MORE
EFFICIENT**

**DIFFERENT
TOOLS FOR
TRAINING &
MEASURING
PERFORMANCE**

December 2007
collectionadvisor.com

Top Collection Professional

Adds Banking License to Become Full Service Credit Company



By Scott H. Cytron, ABC

With his eyes pointed straight ahead, a mind focused on building business and a motivational attitude that is entirely contagious, it's no wonder that Richard Doane is *Collection Advisor's* Top Collection Professional for 2007.

Our choice from the pool of 50 professionals was made much easier through Richard's contributions to the collection profession. We were looking for someone who clearly "gave back," not only through charitable efforts and community service, but by putting his or her neck on the line for the profession.

In early 2007, Richard became the subject of a 20/20 feature story on ABC. Although he had advance notice, the sheer sign of a video camera and interviewer John Stossel showing up on your doorstep would be more than enough to make *anyone* run the other way. Although he remains humble about the experience, Richard, indeed, faced the music head-on. On behalf of the collection profession,

Collection Advisor awarded him our top honor during the recent TECH'07 conference in Las Vegas.

Was Richard nervous about the crews coming into his offices in Farmingdale, N.Y.?

"I really didn't think we had anything to hide," he says. "Was it a risk? I never saw it as that. My point of view was that we have a good reputation in the industry and no matter what the program portrayed, we would be able to maintain that image. After all, everyone expected we were going to get killed, so there was really nowhere else to go but up as far as I was concerned. Plus, how often can an agency afford to advertise on primetime television? I know our answer to that and it's never!"

ACA International was responsible for the original referral to him. Richard says 20/20 contacted the ACA and asked for an agency to interview.

"In our industry, that is supposed to be

the kiss of death! No way do you want to talk to the reporters; they will tear you apart and make you look bad at every turn – at least that is the prevailing thought. So after several 'no way!' responses from ACA members, I figure someone at ACA said, 'Ask Rick! He'll do it!,' kind of like the old Ask Mikey commercial."

Richard saw the experience as an opportunity, and even though everyone in his company thought he was nuts to agree to the interview, he says he spoke to the producer who assured him it would be a fair piece.

"Any agency can get smacked on the hand and I am not saying we haven't made mistakes, but if there is one thing the Doane family has preached since the inception of the company, it is, "We can collect bills ethically and by showing respect to the debtors."

Family Matters

Richard's mother and father, June C. and

Sunrise Credit Services University Offers Master Classes

Richard A. Doane, started Sunrise Credit Services in 1974. Previously, the elder Doane worked with a national retailer in its credit and collection department. After the company went bankrupt, his father's goal was to start a full service credit company.

"Fortunately, as time went on, we leaned toward more of a collection agency than a credit service," says Richard. "I was about 12 when I first started filing work cards for my mom and dad. I worked in the family business on and off throughout my schooling, and after graduating from Marist College, I spent three years as a financial planner and broker. I call it the 'I'm not working in the family business' phase of my life!"

In 1988, Richard changed his mind and joined Sunrise, crediting his success throughout the years to many good friends in the industry.

"NetTel USA, our second company started in 1999, was actually conceived through a friendship I had with Jim Christensen out of Minneapolis. We used to go to the ACA "Future Leaders" conference together in Aspen, and during one of our many crazy descents down the slopes, we talked and shared everything about our businesses."

Richard says Sunrise had the collection infrastructure in place, but wanted to raise the bar by understanding the call center concept a bit more, a venture Jim had just started in his own firm. When Richard visited Jim's call center, Jim made sure Richard had complete access to the entire company, all the way up to the president.

"It was incredible access to his company and for that I will always be grateful," says Richard.

When the collection industry started to head to debt purchasing in the late '90s, he turned his attention to this segment and Sunrise Capital Management debuted in 2006.

"With the start of SUNCAP, we had in place our 'trio' of companies. We immediately applied for our banker's license, and in June of 2007, received it from the State of New York. This is the culmination of what my dad had wanted to start in 1974. We are now lending money and have become the "full service" credit company Dad envisioned."

Starting companies is not an easy task, of course – but along with entrepreneurship comes a great deal of risk. Richard credits his company's achievements not only to his friends, but also to his 300+ collectors and staff. His most recent honor (in addition to the one given by the magazine), was awarded by the ACA during the association's conference last July in Chicago. The ACA's highest honor, the Member of the Year award, was given to him based on his activism on Capitol Hill, as well as raising money for the organization's ACPAC, the Political Action Committee.

"My poor wife Mary has to deal with so much of the traveling I do, and to this I am forever grateful. I was glad Mary was in Chicago this year to see the awards as well. Part of that award is

hers! In a funny way I was glad to be able to say, 'See, I really *do* work on these trips!'"

An Inspiration

Sunrise spends a good deal of its time training its employees to thrive in a business not generally known for its softer side. For example, Sunrise created a "university" called SCSU.

"I get to teach one of the Masters classes, and as an instructor for ACA since 1990, teaching is one of my greatest loves. To see employees leave a class knowing you have given them an idea or tool to be better – along with the enthusiasm they show – is something I can't really describe. If you told me while I was struggling through my school years that I would love teaching the way I do, I would have told you that you were crazy!"

As would dictate the environment of a 26,000 sq. ft. facility with his large staff, Sunrise has had to remain technology savvy over the years. The company uses Columbia Ultimate Business Systems for collection, but has supported and been doing its own programming since 1998. Richard says he likes having the flexibility in-house programming gives the company. For skip tracing, Sunrise uses several different Experian products. Its IVR is outsourced to a company called e-Complish.

However, even though he has this infrastructure in place, Richard focuses on more than just automation in daily operations.

"Collections are successful when a human being can negotiate with another human being, and our technologies must be centered on that particular task. My biggest fear about technology is that if you get too fancy with it, you start seeing more people spending time *in front* of the technology instead of something else. With pricing pressures constant, the proper use of technology is key. However, if you lose sight of the prize and try and get this job completely high-tech, I don't think you will compete well over the long haul. No one has found a way to replace the human, yet!"

Reflecting on his accomplishments, Richard says he does not regret or look back and wish he could change anything. "My mistakes and successes have made me who I am today – and I am very happy. Changing something would have put me in another position in life and I am fine with where I'm at."

His proudest moment?

"My 'greatest' achievement would probably be having my parents and wife see me receive the Member of the Year award. Without the three of them, I am sure things would be a lot different. My parents gave me the opportunity to succeed, and I hope by witnessing me on the stage, that somehow I have returned a gift to them. I know that as a parent, I can't wait to witness my children's success in whatever form that takes." 📞

Scott H. Cytron, ABC, is a contributing writer for Collection Advisor. Contact him at scytron@piercom.com.

This Year's Top Professionals Honored at *Collection Advisor's* TECH'07 Conference in Las Vegas

Selecting this year's Top 50 Collection Professionals was not an easy task. The field was very crowded with nominees who not only made the grade as "collection professionals," but also excelled on behalf of the profession.

These are what we typically call the "unsung" heroes who go above and beyond the norm to deliver cutting edge solutions for their agencies and organizations, as well as service hours for ACA International, NARA, the Debt Buyers Association and many other groups. The case was made evident in our cover story on Richard Doane – but he's not the



only one who continually "gives back." This year's Top Professionals – the majority of whom have not been named to the list before now – were honored during *Collection Advisor's* TECH'07 Conference in Las Vegas at the Readers Choice reception on Nov. 8. As of press time, more than two-thirds of the recipients were planning to attend to pick up their awards. The reception also honored the Top 100 Collection Products for 2007. Look to the January/February 2008 issue for the complete listing of the Top 100. Without further adieu ... here are the winners.



Justin Berg

American Profit Recovery
Marlborough, Mass.

"I'm continually impressed with what companies are developing for our industry. In our business,

we know what we know and we try to be the best at that. Because of new technology and new ideas, we are continually finding new ways to find debtors, accept payments and most importantly, collect!"

Philosophy: "Find a way to win" and "Burn the boats."



Ron Brown

CSI Group
Oklahoma City, Okla.

"Technology has changed and continues to change the way we skip trace in today's collection environment. Man's ability to trace has always paralleled his ability to communicate; just look at the communication advances made in the last decade."

Philosophy: "Say what you mean, mean what you say and cover the ground you stand on."



Dallas Bunton

North American Credit Services
Chattanooga, Tenn.

"The continued process and development of tools that allow agencies to collect faster with leaner cost structures, bringing in more dollars 'net' to the bottom line of our clients will continue to pave the way for analytical tools and processes to tease the collection testing platforms. This will keep us all in the flow of competition."

Philosophy: "Regardless of how hard a client pushes for results I can not allow that to overshadow my concern that our consumers (though debtors) deserve to be treated fairly and with dignity, to be given every opportunity to do what is right, to settle their debt and move on with positive respect for themselves."



Scott Calahane

Account Solutions Group
Amherst, N.Y.

"Technology continues to revolutionize the business providing reliable methods to reach customers and drive more accurate performance data."

Philosophy: "Bringing your best everyday leaves you with nothing left to prove when all is said and done."



Keith Alderson

Compass Bank
Homewood, Ala.

"Technology has made communicating with the customer easier. Instead of the traditional letters and phone collections, now we have email, text messages and web-based collection."

Philosophy: "Positive attitude=Positive energy"



Wendy Badger

Morrison Fenske & Sund
Minnetonka, Minn.

"Technology is in a constant state of change. The technology available today compared to just 10 years ago is amazing and has a significant impact on the collection industry. The laws that govern the credit and collection industry were not drafted with changing technology in mind. Credit and collection professionals must exert a continuous, on-going effort to comply with the myriad of state and federal laws along with ever-changing technology as they strive for continuous improvement not only of their business, but the industry as a whole."

Philosophy: "Compliance matters."



Tim Banta

Progressive Management Systems
West Covina, Calif.

"Today's market demands low rates, extremely high volume and quality with an unprecedented level of security. To survive, you must invest in technology. To thrive, you must embrace technology and develop your budget and strategy around it."

Philosophy: "Communicate with honesty. Promise what you can deliver, and then keep your promise and do it on time."



Leslie Bender

Law Offices of Leslie Bender
Timonium, Md.

"Technology, in this era of consumerism, drives credit and collection agencies to continually reassess and invest in improving the means by which they meet consumers' needs and expectations. In doing so, the collection environment changes as the convenience of the new technology is balanced carefully with privacy, data security and other compliance concerns."

Philosophy: "No act of kindness, no matter how small, is ever wasted." - *Aesop*, The Lion and the Mouse

Top 50 Most Influential Collection Professionals



Ronald S. Canter, Esq.

Wolpoff & Abramson, L.L.P.
Rockville, Md.

"Technology is moving at break-neck speed. It is changing every aspect of business and has revolutionized the way people lead their lives in the 21st Century. These profound changes necessarily impact the business of collecting debts by creating better efficiencies that allow centralized operations to better manage and implement business growth."

Philosophy: "You never know what tomorrow brings."



Debra Ciskey

Afni
Bloomington, Ill.

"I have a love/hate relationship with technology. It makes our work more efficient and provides us with tools that we could only imagine years ago, while at the same time provides some level of frustration for consumers/customers, which can make the individual collector's job more difficult."

Philosophy: "Leave the world a better place than how you found it."



Shawn Clark

Robinson, Reagan & Young, PLLC
Nashville, Tenn.

"Technology is the driving force that helps us maintain or reduce our costs while improving our collection rates and client relationships. It is also a necessary tool in a world where creditors are trying to reduce costs by cutting fees while still expecting the same return."

Philosophy: "There are no guarantees in life so apply 110% of yourself to everything you do."



Anne Coffman

Star Center
Jacksonville, Tenn.

"I believe that technology has vastly expanded the opportunities available for individuals with disabilities, especially those with visual impairments, to experience competitive employment in the collections field. Newer computer hardware and software have enabled greater access to collections systems for people who are blind, as well as those with other visual impairments, to successfully pursue and obtain employment in the collections field."

Philosophy: "As instructor for the Receivables Management Training Program, my personal philoso-

phy is that every individual, regardless of their abilities, should have the opportunity to maximize their potential and experience the joys, hopes, and rewards of employment. My program specifically targets employment in the collections field for individuals with disabilities within the 21 counties in West Tennessee."



Patricia Douglas

Adam L. Plotkin, P.C.
Denver, Co.

Patricia Douglas is Principal and Corporate Counsel to Healthcare Outsourcing Network, L.L.C. ("HON") and General Counsel to Adam L. Plotkin, P.C. Both companies are located in downtown Denver. Ms. Douglas has extensive experience with regard to employment law issues facing today's organizations. Ms. Douglas is a frequent national speaker on employee training and performance management. In addition, Ms. Douglas has years of experience in the operations and legal aspects of healthcare management and has consulted with various medical entities regarding compliance issues and portfolio management.



Michelle Dunn

Credit and Collections.com
Plymouth, N.H.

"I think technology continues to change the debt collection environment by solving problems, enhancing a process and automating functions. Most technology strives to make processes more cost effective and efficient; the Internet and online technology have forced collectors to be educated and actively involved online."

Philosophy: "Treat others as you would like to be treated."



Patti Dunn

THE EDGE Consulting
Minneapolis, Minn.

"The saying 'knowledge is power' is never more true than in the collection industry today. New technology and use of the Internet to locate information, launch phone calls and analyze data in new ways make it possible for collection operations to control costs, stay competitive and be profitable. Staying on top of technology innovations is critical to surviving in today's dynamic collections' environment."

Philosophy: "No Excuses"



Howard Enders

Phillips & Cohen Associates
Westhampton, N.J.

"Technology is a necessary part of our industry, and utilizing the latest and greatest technology is the only way agencies will be able to remain efficient and competitive."

Philosophy: "Play to win or don't play at all."



Glenn Fisher

CLK Management
Overland Park, K.S.

"Information technology and business are becoming inextricably interwoven. I don't think anybody can talk meaningfully about one without the talking about the other. 'Never trust anything that can think for itself if you can't see where it keeps its brain.' ~J.K. Rowling"

Philosophy: "If you help enough people get what they want, you'll never have to worry about getting what you want."



Leslie Gordon Engle

Team Recovery
Stow, Ohio

"Technology has become a great aid in advancing our abilities to serve our industry. It has not replaced the well trained individuals; it has enabled them to become more effective and given them additional resources to make efficient decisions."

Philosophy: "While in the fight for my life over the past three plus years my philosophy as been modified a bit. I used to believe that where there was a will there was a way. To overcome just meant to roll up your sleeves and work a little harder. While there is validity in this belief, it is no longer my first line of defense. Knowing and counting on prayer, not just on my abilities, has been more rewarding."



Don Greening

Law Offices of Richard Sokoloff
Medford, N.Y.

"Technology has greatly enhanced our ability to recover money, and decrease the debtor's ability to hide from their creditors."

Philosophy: "If you foster a business atmosphere that lends itself to content employees and then mix in competition, your clients and your business will reap the rewards."

Top 50, continued on page 27



Charles Harris

Oxford Management Services
Melville, N.Y.

“Current technology continues to change collection by positively impacting performance, creating greater efficiencies and finding cost savings – more so than ever before. A quality management team is still needed to leverage this technology effectively and make sure that the benefits of technology always outweigh the costs.”

Philosophy: “Every day is an opportunity to grow personally and professionally. Have a game plan that includes learning and teaching new positive ideas.”



Jerry Hogan

Financial Asset Management Systems
Atlanta, Ga.

“Technology continues to help drive production in the collection environment through enhanced automation and modified workflows. Through the use of technology, we can put the accounts with the highest propensity to pay, greatest margin potential, in front of the right collector, with the right profile, at the right time, and the bar continues to move upward.”

Philosophy: “Preparation and desire are the competitive edge!”



Patrick Ingegno

Bloomnet
Bellmore, N.Y.

“Paper files, index cards and manually dialed telephone calls are a distant memory for most collection professionals. Technology allows us to reach for the stars and has opened a door that permits us access to methods only dreamed of in the recent past.”

Philosophy: “‘Heavy is the head that wears the crown...’ A line from Shakespeare that speaks of vast responsibility. We, as collection professionals, often carry, in our decisions, responsibility for the bottom line. Proper use of technology, staff, plus a bit of old fashioned ‘know how’ will light the road to our success”



Michael A. Klutho

Bassford Remele
Minneapolis, Minn.

“A continuous investment in the latest technological advances and products gives businesses the tools and means needed to mine ever-expand-

ing data sources – to separate the proverbial wheat from the chaff – and thereby focus your company’s time, money and efforts on collections most likely to generate your bottom line profits. Simply put, cutting-edge technology allows you to stay ahead of the curve when it comes to your competition.”

Philosophy: “A client well served will return as a satisfied client time and time again, whenever the need arises.”



Tom Kratzenberg

Keystone Municipal Collections
Irwin, Penn.

“Technology is a vital tool in the collection process because it allows us to work faster and smarter. Although technology does provide us with more time to focus upon important aspects of running a successful business, technology alone can never substitute for paying close personal attention to our clients needs.”

Philosophy: “Anyone can make a mistake, but a wise man only makes it once!”



Tom Lane

Pyramid Financial Solutions
Indianapolis, Ind.

“Technology is changing the world that we live and work in. Therefore, the collection industry is affected as an increasing number of technological advances are made. Innovation provides the new technology, and creditors or debtors then learn to utilize it. The government later steps in and regulates it which leads to further innovation to find alternative methods around the restrictions that the government places into effect. The key to survival in this technology driven world is to remain informed and flexible so that you can adapt your business along with the changes that occur.”

Philosophy: “During my career I have really adopted the old Lexus slogan: ‘The Relentless Pursuit of Perfection.’ I like it because at the end of the day we are all human and can never actually attain perfection, but I believe that to never give up and to keep trying to improve drives me and those around me to success. The slogan can be applied to anything in our lives, there is no harm in trying to be the perfect dad, perfect husband, perfect son, perfect employee or perfect boss. We can never actually attain these titles but won’t our bosses, coworkers, employees and loved ones be happy with us if we relentlessly pursue them.”



Andy Laws

Accelerated Receivables Solutions
and Magnet Solutions
Scottsbluff, NE

“When it comes to technology, it is important to make every effort to stay on the cutting edge. Bill Gates, recently summarized the way technology has been shaping our world when he stated, ‘If GM had kept up with technology like the computer industry has, we would all be driving \$25 cars that get 1000 MPG.’ With that in mind, I can only imagine the changes that forthcoming technology will bring to our society and to the collection industry.”

Philosophy: “Customer service is of the utmost importance to us. Therefore, we approach all business with an honest, ethical, and responsive approach. Our bottom line to our clients is simple, ‘We make your cash flow!’”



John Macko

Vision Financial
White, Plains, N.Y.

“Technology changes our business because it effects how our clients run their businesses. This impacts our industry’s performance, profitability and expectations. Those able to keep up with the technology curve will undoubtedly survive, but only those agencies that truly exceed that curve, on both the competitor and the client side will excel.”

Philosophy: “I try to live my business life with the same level of honesty and consistency that I do in my personal life. I believe that this philosophy simplifies everything, and inevitably makes it easier to create a better balance for me, which strengthens my family relationships and business partnerships alike.”



Mark Milstein

The Best Service Company
Los Angeles, Calif.

“Technology continues to alter the collection environment by bringing not only new regulatory and compliance concerns but also new options for how we analyze accounts and allocate resources. Hopefully we can all find ways to implement new technologies in ways that produce positive results while maintaining a high level of professionalism.”

Philosophy: “I believe that a culture which embraces change leads to positive innovation and that persistence leads to positive results. I seek to encourage others by leading by example.”

**Top 50 Most Influential
Collection Professionals**



Jeff Moran

DTE Energy
Detroit, Mich.

"Technology allows collection operations to build strategies that take into account their specific realities i.e., economic challenges, low income population, regulatory environment, etc. while maintaining a healthy bottom line. This forms the basis of a virtuous cycle that ultimately benefits not only the community, by fostering economic growth, but also benefits the participating companies by adding to the bottom line profits and improving operating efficiencies. It is imperative that collection leaders continually research, develop, and implement new and innovative ways of customer contact through the use of all forms of technology."
Philosophy: "I have been focused for the last 20 years on improving the way that we deliver a quality customer experience. Regardless of the type of customer, it is imperative that we utilize all the tools available to provide this level of service as a way of improving our cash position and retaining/growing our customer base. We must remain focused on 'wowing' our customers through every single point of contact that we have as a company."



Lee Narwold

RBS Card Services
Bridgeport, Conn.

"At the end of the day it all comes down to the effectiveness of the interaction between the collector and the customer. Technology's role continues to evolve on several fronts:

1. To the extent possible and appropriate, automate the function to eliminate the need for human intervention
2. To help identify/segment delinquent portfolios for the appropriate treatment at the appropriate times
3. To help support the collectors and allow them to be as effective as possible during the interaction with the customer.

All of these areas are equally important and will continue to be important and relevant in their own ways."

Philosophy: "It may seem cliché, but I really operate on the basis of 'don't sweat the small things.' There are real crises in life and there are inconveniences. It is important to realize the difference between the two. If you spend your time worrying about and getting stressed over inconveniences you won't be fully engaged to handle a real crisis when it comes along. Life is meant to be enjoyed and sweating over inconveniences can sap that enjoyment."



Mark Neeb

The Affiliated Group
Rochester, Minn.

"I think our industry is continually challenged to increase productivity while decreasing headcount, which brings the need for improved technology squarely into focus. Thankfully, many companies are responding to this need by creating new technologies in areas where human labor is too costly or where repeatable processes can be automated, creating solutions that deliver a higher degree of accuracy at a lower cost."

Philosophy: "Don't wait for anyone to give you anything, go get what you want."



Carlos Novelli

Oxford Management Services
Palm Beach Gardens, Fla.

"Reinvestment in technology continues to play a vital role in the future of our industry. The world we live in continues to see pressures from such a competitive landscape. With so many solid organizations in our industry, you have to stay ahead of the curve and not fall behind, since it can become very difficult to catch up."

Philosophy: "Yesterday is a memory, tomorrow is a dream and today is a gift. Never forget where you came from and always realize that your name follows you everywhere and to places you have not been – never let it be compromised."



Maureen Peterson

Van Ru Credit Corporation
Des Plaines, Ill.

"As the collection industry evolves, technology enables agencies to more readily provide full-service solutions with enhanced analytics and improved performance. In the hands of the best people, emerging technologies will remain key to expanding an agency's scope of service as well as refining existing processes."

Philosophy: "Never forget where you came from: Once a person loses touch with those who make it happen, they lose the ability to relate and can no longer effectively lead their people to success."



Ed Reilly

Mann Bracken
Atlanta, Ga.

Ed is responsible for legal collections in Mann Bracken's four law firm offices servicing eight states as well as business development and management of Mann Bracken's legal forwarding network. Mr.

Reilly has been in the industry since 1993. Prior to Mann Bracken, Ed worked for Wallace & de Mayo, PC from 1993 — 1999 and TSYS Total Debt Management from 1999 to 2004. At TDM, he held the positions of Managing Director and VP of Product Development for the National Attorney Network (NAN). Ed is a graduate of Vanderbilt University where he received his BA.



Stephanie Rifenberg

Certified Collectors
Amarillo, Texas

"In the past, changes in our industry were feared. Those who have embraced technology and change are those who have excelled. I believe technological changes are now widely accepted and will continue to positively affect the industry."

Philosophy: "Integrity, honesty and diligence are my keys to success."



Kenneth Rubinstein

Nelson, Kinder, Mosseau
& Saturley, P.C.
Boston, Mass.

"Technology continues to benefit our industry by making more information available in real-time. The ability to gather information faster and cheaper than before enables collection professionals to be more effective and efficient at their work."

Philosophy: "Success in business requires training and discipline and hard work. But if you're not frightened by these things, the opportunities are just as great today as they ever were." - David Rockefeller



Ron Sapp

National Credit Systems
Atlanta, Ga.

"Technical changes in the collection industry require today's leaders to constantly strive to improve their business strategies. Advancements in telephony, skip tracing, scoring, and analytics have taken the industry and its leaders from the boiler rooms of yesterday to a level of sophistication unimaginable only a few short years ago."

Philosophy: "Leadership is the challenge to be something more than average."



Matt Scarborough

Bridgeforce
Newark, Del.

"Over time we will see the percentage of collections payments taken by live agents decrease, but

the required quality of those agents will increase. The human element never goes away."

Philosophy: "Stress is the mind resisting what is" - from a book by Dan Millman called The Way of the Peaceful Warrior



Lee Shealy

Time Warner Cable
West Columbia, S.C.

"Recognize that credit and collection is a demanding career.

You should always remember to keep your composure and treat your customers with respect."

Philosophy: "Your life and your career should be about managing risk, not eliminating it. If you attempt to eliminate all risk in your life, you will lose your creativity."



Mike Shoop

Professional Finance Company
Greeley, Co.

"Technology has and continues to transform the debt collections industry. It's what drives our business decisions and determines in large part our future."

Philosophy: "Ours is first and foremost a people business, whether it's employees, clients, consumers, vendors or colleagues. Foster great relationships and you will succeed."



Jerry Smith

Tate and Kirlin Associates
Philadelphia, Penn.

"Technology enables us to work our accounts in a much more efficient way. With the increases

in our inventory, technology has enabled us to handle the increased work load, while allowing us to continue to provide excellent performance. With the rapid advances in technology, it forces us to constantly be on the look out for new, cutting edge collection tools."

Philosophy: "Take care of the little things, and the big things will take care of themselves!"



Dan Steinman

Dan Steinman Consulting Group
Ventura, Calif.

"Current collection technology and capabilities provide opportunities to contact debtors with tools that were never envisioned when the FDCPA was written. Consider how the trend of consumers, replacing their traditional hardwired home phone with cell phones as their phone of choice, or their

use of email as a preferred method of contact over letters sent through the mail, has created new challenges complying with the FDCPA."

Philosophy: "To be truly successful, you must invest in technology and people. If you ignore investing in either one, your growth will be limited."



Harry A. Strausser III

Remit Corporation
Bloomsburg, Pa.

"The credit and collection industry is very much like the famous line from Forrest Gump: 'Life is like a box of chocolates; you never know what you're gonna get.' A career in credit and collection will provide endless opportunity, tremendous personal growth, job security and the challenge of never knowing what each new day will bring."

Philosophy: "Embrace each day as a new opportunity. Recognize each opportunity as a special gift. Take your gifts in life and pass them on."



Patrick Swanick

Gila Corporation
Austin, Texas

"Advanced technology enables our industry to improve productivity through higher recovery rates and enhanced service levels. The collections environment benefits greatly from new technology tools, as employees are better equipped to perform their duties in a more professional and comprehensive manner."

Philosophy: "Treat everyone with courtesy and respect."



Earl Twinam

Town Square Bank
Ashland, Ky.

"Internet technology has given collectors a variety of resources to choose from that assists in

finding debtors."

Philosophy: "Always treat debtors how I would want to be treated and to always find a solution."



Roger Weiss

CACI
St. Louis, Mo.

"Competitive organizations have to remain committed to developing their technologies and using them to complement their human resources. Technology may not make our jobs any easier, but it certainly makes us more efficient."

Philosophy: "There is no room for the knee breaking and knuckle bruising tactics of yesteryear in the

collection industry. Clients don't want it. Consumers won't stand for it. We can't tolerate it."



Susan Wilson

The Judgement Group
Stevensville, Md.

"Aside from the obvious automation technology allows, I believe the real value comes

from incorporating technology throughout a business to analyze what is often considered extraneous data. Each year as an industry, we compile so much valuable information that no one has ever aggregated. On a company level, we've started to slice and dice our information to analyze it and make better informed decisions. But it would be exciting to see a company aggregate the data industry-wide. For example, apartment companies have renter databases and banks have bounced check or overdrawn databases. If we all aggregated our data as the credit bureaus do we would supply the information up to this central company but that would also give us the ability to query the system to learn about debtors that aren't in our system. Because the chances are very high that nearly every US citizen is in some collection company's database."

Philosophy: "Well-behaved women seldom make history," by Laurel Thatcher Ulrich



Chris Wunder

Receivables Outsourcing
Timonium, MD

"Technology that helps collection professionals to better manage their businesses continues

to expand at an incredible pace. As we go forward, there is literally nothing in the way of future development that would surprise me."

Philosophy: "My job as CEO is to remove the obstacles in the way of my people to better allow them to achieve their objectives."



Mike Zadarosni

USCB Corporation
Archibald, Penn.

"Technology provides us 'greater insight and control' over workload. It delivers 'greater processing capacity' than we had before. The 'reporting and analysis' piece allows us to make 'faster and better' business decisions. And by sharing technology with clients we create an 'information bond' which strengthens the agency - client partnership."

Philosophy: "Keep it simple, value relationships and have fun!" ☺