



# INDI UNIT NEWS

Volume 4, Issue 2  
Fall 2009 Edition

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## PRESIDENT'S MESSAGE

By: **JIM MCNALLY**

Our industry is changing more than anytime in the last thirty years. ICA will continue to keep our members updated through our Spring and Fall meetings.

Our Fall meeting will be Thursday November 12th at Embassy Suites downtown Indianapolis. Additional information concerning the meeting is enclosed. Looking ahead, our Spring meeting most likely will be a multi-state meeting in Chicago May 2010.

ICA members voted in September to approve the revised Association by-laws and Standard Operating Procedures. A copy was sent to all members this past Spring and may be viewed on the ICA website. Members also approved a dues increase. The 2010 ICA base dues will be \$250.00. A dues increase had become necessary to cover additional costs associated with state legislation monitoring and actions.

The Board welcomes any suggestions, comments or questions. Any member interested in becoming a board member should contact me or any board member or see us at the Fall Meeting.

## MARK YOUR CALENDARS!



**2009 FALL MEETING**

**NOVEMBER 12, 2009**

**EMBASSY SUITES-DOWNTOWN INDIANAPOLIS**

**AGENDA & REGISTRATION ENCLOSED!**

INDIANA COLLECTORS  
ASSOCIATION  
7155 N Co Rd 400 West  
SCIPIO, IN 47273

# COMMITTEE REPORTS

## NATIONAL DIRECTOR'S REPORT

**By: Steve Hooley**

The ACA Board of Directors (BOD) meeting was held July 13, 2009 at the Wynn Resort in Las Vegas. A recap of the actions taken by the BOD is as follows:

Approved authorization to move forward with the creation of a national self-sustaining national debt collector registry and nation debt resolution program and to conform the ACA Code of Ethics accordingly. The board will be updated quarterly on the progress of the implementation and presented with recommended policies, procedures, organizational structure, budgets, rules and regulations for discussion and review.

Approved amendments to the association's standard operating procedures. The amendments require U.S. units to have the same membership year as ACA, encourage units to have the same fiscal year as ACA, make division dues payable on the first day of the fiscal year, and revise the Honorary Membership eligibility and approval process.

Approved the nominations of the following individuals for national office: Tom Stockton, treasurer; Mark Neeb, vice president; and Martin Sher, president-elect; confirmed the nomination of Karolyn Rubin for president.

A motion to rescind the recent ACA dues increase and change in the fiscal year was not approved.

A motion to limit telephonic/electronic meetings to non-financial issues was not approved.

There were also unsuccessful attempts to move to modify the name of the association to include 'and debt buyers'.

## NATIONAL DIRECTOR'S REPORT

**By: Jeff Rattler**

I attended my first ACA convention & exposition recently. The meeting proved to be informative and exciting.

The annual convention & exposition was held July 13-15 at the Wynn Resort, Las Vegas.

The ACA Board of Directors are proposing to implement a debt collector registry and national debt collection resolution program.

ACA President, Jay Gonsalves, informed us they had retained the Washington D.C. law firm of Bryan Cave to open up a line of dialogue with the FTC. President Gonsalves went on to say 2 attorneys from Bryan Cave were going to give a presentation.

After their presentation, the attorneys and the board took questions and tried to give answers. As you can imagine, this went on for two hours. It seemed there were more questions than answers.

The attorneys then left the meeting and President Gonsalves said the board was asking to have up to 100 thousand set aside in the budget for attorney fees and expenses.

A new debate begun about the cost and the accountability to the membership. After about 45 minutes, it was agreed the executive committee will report quarterly to the Board of Directors on its progress in the implementation and will also present the recommended policies, procedures, organizational budgets, rules & regulations for discussion & review. We then took a vote and about 70% of the membership voted in favor of the proposal.

*Our greatest glory  
is not failing, but in  
rising every time  
we fail. -Confucius*

# THE INDIANA COLLECTORS ASSOCIATION BOARD OF DIRECTORS

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E-Mail: tyoung@alliedcollectionsservice.com	Fax (812) 375-2448
<b>GRIEVANCE</b> - <i>Linda Reed, Helvey &amp; Associates</i>	(574) 269-1726
E-Mail: lreed@hlv.com	Fax: (574) 267-8040
<b>ACA NATIONAL DIRECTOR</b> - <i>Jeff Rattler, Collection Specialists</i>	(765) 646-6034
E-Mail: collspldata1@sbcglobal.net	Fax (765) 646-6037
<b>EDUCATION</b> - <i>Thomas Dent, Vision Financial Services</i>	(219) 325-5889
E-Mail: Thomas.Dent@vision-financial.net	Fax (219) 362-4422
<b>BOARD MEMBER</b> - <i>Fred Ramirez, Lafayette Accounts</i>	(765) 423-2502
E-Mail: LASInc2004@aol.com	Fax (765) 742-5785

**Visit ICA on the web at: [www.acainternational.org/in](http://www.acainternational.org/in)**

# COMMITTEE REPORTS

## MEMBERSHIP REPORT

**By: David Barnard**

It is hard to believe this year is already half over. I hope all of you are doing well and prospering in this very difficult economic climate. Our membership is holding steady which is a good sign for Indiana.

Please be sure to become involved in your organization. There appears to be many changes that could come down the pike at our industry. Those of you collecting healthcare receivables are certainly watching what happens in D.C. What about the formation of a new unit to oversee regulatory guidelines, does that have anyone concerned? This certainly will be a very active Congress, and it appears not a lot of time for us to act on anything. It is more imperative than ever before to make sure you are abreast of everything that could have an impact on your business and I can't think of a better way than to **BECOME INVOLVED!**

See you at the Fall Meeting.

## CONVENTION REPORT

**By: Tricia Crites**

The 2009 Indiana Collector's Association Fall Conference will be held on November 12, 2009 at the Embassy Suites in downtown Indianapolis. Although the complete agenda is not quite finalized, there will be many topics and speakers of interest.

The Indiana MAP Chair, Peter Velde, will lend his view on current compliance issues such as the "RED FLAG RULES" and the latest topics discussed at the July ACA Conference held in Las Vegas. As always, Mr. Velde will be available to answer and discuss other pertinent legal matters in the collection industry. The Indiana Collector's Association is partnering with the Purdue Speaker's Bureau on other topics which will be of interest to the small business owner as well as larger businesses, and of course there will be vendors available to discuss the latest and greatest tools to assist your efforts in maintaining profits and productivity.

The bi-annual conferences offered by the Indiana Collector's Association are a good networking opportunity for your business and a great way to keep on top of the ever changing collection environment. Registration information is included in this newsletter or visit our website at [www.acainternational.org/in](http://www.acainternational.org/in). Go ahead and "SAVE THE DATE" for the 2009 Indiana Collector's Association Fall Conference on November 12, 2009. We look forward to seeing you there!

# INDIANA COLLECTORS ASSOCIATION

## 2009 FALL CONFERENCE

NOVEMBER 12<sup>TH</sup>, 2009

EMBASSY SUITES DOWNTOWN

110 West Washington St

Indianapolis, IN 46204

317-236-1800

### SCHEDULE OF EVENTS

8:00 - 9:00 am	Registration & Continental Breakfast Opportunity to meet vendors
9:00 - 9:15 am	Jim McNally - ICA President Welcome to Conference and Introduction of vendors and ICA Board Members
9:15 - 9:45 am	Cornerstone Support Inc. - Licensing
9:45 - 10:15 am	Mark Shublack - Ice Miller, ICA Legal Counsel Legislative Updates
10:15 - 10:30 am	Break
10:30 - 11:00	David Barnard - ICA Board Member Overview of ACA Conference held in Las Vegas, NV
11:00 - 12:00	Peter Velde - Kightlinger & Gray, Indiana MAP Chair FDCPA/FCRA/Red Flag Rules
12:00 - 1:30	Lunch
1:30 - 2:30	Susan Davis - Regional Director, Indiana Small Business Development Center Survival Tips for Small Businesses
2:30 - 3:00	IAT - Predictive Dialing
3:00 - 4:00	Mitzi Martin - Senior Partner, Baker & Daniels Employment Law

# REGISTRATION

INDIANA COLLECTORS ASSOCIATION

2009 FALL CONVENTION

NOVEMBER 12, 2009

EMBASSY SUITES DOWNTOWN

110 W. WASHINGTON ST.

INDIANAPOLIS, IN 46204 317-236-1800

NAME:

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AGENCY:

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ADDRESS:

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CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

PHONE: \_\_\_\_\_

EMAIL:

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**Convention registration is \$99.00 for 1st attendee. \$79 for each additional attendee from each agency.**

**Please register by November 4, 2009.**

For further info or questions, please contact Tricia Crites at 812-663-2777

Please make check payable to ICA

MAIL TO:

Indiana Collectors Association

c/o Anne Young

7155 N CR 400 W

SCIPIO, IN 47273

# Two Ways to Keep Staff Focused in a Recession

**Submitted by: Paul Morrow, Netgain4Results**

In difficult times like these it is hard to stay focused on the main objectives of your agency: Increasing revenue and creating value for your shareholders (even if it's just you) while providing stability and growth opportunities for employees and delivering service to clients and their customers.

I have found there are some very important things that the most successful owners and managers do to keep people focused in tough times. Here are two.

## **Meet Regularly with Staff**

Have regular meetings with all members of your staff or at least the majority of your staff. Why? Employees are concerned with their future and the future of the company, and staff meetings reassure people that management is focused on keeping the company on track while giving you the opportunity to describe how you are going to do this.

You will undoubtedly receive some valuable feedback from people through open forums like these. Employees can be given a chance to provide input towards achieving some of the goals you set and, in return, would learn how you would like them to contribute to the overall success of the company.

As in any recession, adjustments and hard changes will be required. Meetings can serve as the right time and place to discuss changes and why they are being made. This type of openness will tend to encourage your staff to accept the changes more readily and strive to make them work for you.

## **Measure Key Indicators**

Establish metrics for all of the key indicators of the success of your company, and not just collection metrics. Create a reporting dashboard that incorporates measurements for each department, measurements you and your team create that reflect the true current position of the company.

Start by determining the most important measurements of the performance of each department. See if there is a way to actually measure them on a periodic basis. For example, you could establish accounting metrics to track open accounts receivable and days sales outstanding. My main focus has always been sales and marketing strategies so, in keeping with this focus, I have always had a dashboard for sales reps and associated marketing activities. There are up to 12 metrics I use to gauge the success of sales and marketing activities, and only one of them is revenue.

Once departmental metrics have been identified and adopted, they should be fully explained to each appropriate employee. This process is important at all times; however, it is even more important when economic pressures force ongoing assessments of each area of the organization on a regular basis. All of this will also work to keep people focused on the basics while preventing people from becoming discouraged by events they might not have any control over. Once each person understands how management of metrics will lead to the growth of the company, each will also see how this relates to their own stability and future opportunities for growth.

Change is inevitable. By encouraging activities that keep people on track and focused, your company will outperform others like it.

*Got a Sales or Sales Management Challenge and Want Some Help Solving It? Call Paul Morrow today at 877-533-1680, x702, or Via Email at [paul@netgain4results.com](mailto:paul@netgain4results.com).*



## The Need for Choice in Dialing Solutions

The smallest of agencies recognize that they can collect more accounts with fewer resources by using dialing technology. Are you looking for your first dialer? Have you already chosen a dialing solution? Do you need additional resources? Regardless, it is critical to know that you have *multiple revenue and productivity enhancing* choices. Awareness of these choices will help you make informed and wise decisions regarding the use of technology in your environment. Clearly, "One solution does not fit all", as some would have you believe.

IAT is unique in offering both on-site (you own the hardware) and hosted (pay-as-you-go) solutions *specifically* designed for collections, something we've been doing since 1986. With either choice, you have unlimited dialing power per agent or per broadcast messaging campaign and no account minimums. We will help you decide whether an on-site, a hosted or a hybrid solution is best for you.

Our CT Impact Hosted Services, predictive dialing and broadcast messaging, are quickly implemented, with no hardware costs. You pay as you go. You receive training by phone and excellent support. In addition to every-day use, these services are a great way to supplement existing resources, or to aid in disaster recovery.

Owning the system (hardware) can be more cost-effective for larger agencies or for those with special needs that only ownership can fill. Our CT Center predictive dialing and IVR messaging systems can be easily expanded as your number of accounts and locations grow. Multiple PD and IVR campaigns can run at the same time with no loss in productivity.

IAT recognizes your need for a choice of dialing solutions and we provide the know how to use them most effectively in your business. We look forward to meeting you at the Indiana Collectors' Association Fall Meeting, or feel free to contact us any time.

Ray Fowler  
Director of Sales & Marketing  
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IAT  
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Thanks to the Indiana Collectors Association corporate partners!



## TRAINING PRODUCTS AVAILABLE IN THE ICA LIBRARY

The following training materials are available to ICA members free of charge. It is important that the two week time limit for each member be followed, so that others may use the materials. To obtain any of these, please contact Anne Young at [anne.young@decaturwb.com](mailto:anne.young@decaturwb.com).

### VCR TAPES

Professional Telephone Collectors' Techniques  
Without A Doubt Training Kit  
The Check's In the Mail  
Playing Fair  
What's Fair-Communication & Contact Under the FDCPA  
Compliance At Every Step  
The Problem Solvers  
Keys to Successful Collections  
Let Their Emotions Be Your Guide  
Problems and Solutions

### AUDIO CASSETTE TRAINING SERIES

Collection Problems and Solutions  
Basic Telephone Collecting  
Skiptracing

### CD-ROM

Introduction to FDCPA Version 5.2  
Introduction to FDCPA Version 6.02  
Computer-Based Training Professional Telephone Techniques  
Version 3.0  
Computer-Based Training Professional Telephone Techniques  
Version 5.0  
Learning to Lead-Skills for Effective Leadership  
Getting to Know the FDCPA



7155 North County Road 400 West  
SCIPIO, IN 47273

PLACE STAMP  
HERE