



How to Help Your Team Get Out of a Lull

by Merete Wedell-Wedellsborg Sourced from [Harvard Business Review](#)

“Going back to work feels like a reunion party that just can’t get off the ground. It’s nice to see everyone again, but there is no real spark,” a CEO answered when I asked her to describe the sentiment she was picking up on after people had returned to the office.

Right now, there is a clear and present need in most organizations, and among most leaders, to get everyone up to speed, to stimulate the hunger to win again, and to rekindle collaboration. But leaders I’ve worked with across a range of industries and geographies report that even though business is accelerating, and people say they are happy to be back and are optimistic about the future, they face an odd kind of inertia on their teams: Priorities are fuzzy, progress is slow, and social interactions feel somewhat awkward. Indeed, when I asked a senior leadership team to give a “weather

report” on the energy of their team, the description that resonated with them the most was “bland with frantic bursts.”

What is going on? And what can leaders do to break out of the lull?

What Causes a Lull in the Aftermath of a Crisis

Recovery can be disorienting, like stepping into bright sunlight when you have been in a dark room. The condition has many names. Organizational psychologist Adam Grant calls it “languishing.” Social psychologist Amy Cuddy and author Jillellyn Riley describe it as “pandemic flux syndrome.” And even though those are not clinical terms, they seem to capture the polarizing recovery we are going through: a mix of relief and grief.

However, unlike getting used

to daylight, this may not just be a momentary adjustment. It may be a rather a seismic — and lasting — shift in our attitude towards work. Just witness the numerous reports from desperate HR departments that people have to be dragged, coaxed, or even forced back to the office. Leaders need to address this shift head-on or risk a return marked by disenfranchisement and dullness, rather than vitality and excitement.

To understand what’s happening now is different, consider that the inertia is not just about knocking off the rust and getting back in motion, but the sum of several more profound psychological dynamics.

For example, to some, the pandemic has exposed the pointlessness of their work and lifted their appreciation of

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PRESIDENT'S



LETTER

President's Message

By Brad Lohner, IACC President

Your IACC Board and Committees are now back in full swing. I've been fortunate enough to participate in a few committee meetings to get a better feel for the association and the people who make things happen.

I've observed fully engaged Committee Chairs and volunteers doing their best to bring our members high-quality content and services to support our industry.

Great work is getting done, and now it is your turn!

The number one reason why companies join the IACC is for our networking opportunities. No other commercial collection association brings together such a diverse group of decision-makers from all corners of the globe.

Our major networking event is coming up quickly. Please consider participating in the 2022 Annual Convention in Clearwater, Florida, being held January 26-28, 2022. If you are not planning on attending in person we have a virtual registration that is available.

We just launched our new website. Registration for the convention and hotel details to follow soon. An email will be coming out shortly; however, please block out the time on your calendars now so you don't miss out.

If you are a first-timer, please find me. I will do my utmost to introduce you to the movers and shakers in our industry. After all, that's why we are all there. And finally, a big thank you to our IACC administration team of Jessica Hartmann, Kelsey Voorhees, and Tammy Schoenberg for their tireless commitment to the success of our organization.

See YOU in sunny Clearwater!

Brad Lohner
IACC President

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other aspects of life. As a specialist at a retail company told me, “For more than a year I got a taste of what work could be like. Flexible hours with less surveillance and supervision. I have never been as productive.” Many like him are now resisting the return of authority, micromanagement, endless coordination, and rote meetings.

Also consider that the pandemic has reshaped how people think and feel about competition and rivalry. As a leader in a health company that took part in delivering Covid test capacity said, “The answer to the crisis was collaboration between rivals. Strange bedfellows made all the difference. I don’t think I’ll ever again be motivated by outrunning the competition.”

Finally, and most profoundly, the pandemic has changed many people’s sense of purpose and self-identity. “There is no way I am going to go back to being the person I was before all this,” said a consultant who, in her own words “used to put in 100-hour work weeks on projects with no real purpose.”

Finding solutions for these challenges isn’t easy because of a paradox: A lot of the received wisdom about motivation — goal-setting, incentivizing, tracking the numbers, and pacing for progress with milestones and deadlines — fails to produce the motivational burst needed to break out of today’s lull. In fact, deploying these kinds of management evergreens may come across as theater and fail to connect emotionally with people. It is as if the masks of corporate life have fallen.

That leaves leaders in a tight spot: The problem is evident and urgent, but the conventional toolbox is not fit for purpose. Instead of “beating the drum,” leaders must tune in to the underlying psychological needs that emerge in the

aftermath of a crisis.

What to Do about a Lull

Developmental psychology offers a clue to what is going on and how to deal with the problem. The “bland with frantic bursts” weather report is a key characteristic of life transitions like relationship changes, economic hardship, or retirement.

On the one hand, blandness or a lack of emotion is a defense mechanism in response to confusion, loss, and the emotional toil of adapting to a new set of circumstances. On the other, the frantic bursts emerge from frustration and cycles of trial-and-error — but also from occasional breakthroughs that open the door to a new way of coping with life and work.

Therefore, leaders who want to be successful at rebooting their teams should be mindful of the underlying emotional transitions people are going through. Having observed many leaders in action over the last months, we can learn what these “reboot leaders” who navigate the transition deftly do differently from peers that fail to get traction.

The main difference is that reboot leaders manage team energy with as much intent and dedication as they manage performance. Overall, they recognize that their overarching leadership challenge is setting in motion “energy ripples” in every interaction rather than pushing for performance, monitoring and correcting, or talking solely about tasks, to-dos, desired outcomes or results. Here’s how:

First, reboot leaders resist the urge to signal that they have all the answers. They are willing to tolerate frustration and not knowing, and accept and handle uncertainties. In psychology, we call this trait “negative capability” — the ability

to know the limits of what you can and cannot know and can and cannot affect.

As a result, these leaders create energy from inventing the future and experimenting and finding the answers together. This requires a shift in leadership style from crisis management, which calls for a fast, top-down, unequivocal style, to explorative leadership, which is more open, inclusive, and nuanced. For example, the London arm of the global consultancy BCG, led by Mai-Britt Poulsen, took a structured approach with a “back to the future” week, where teams were asked to stage sessions to explore how career, work-life, and client impact can be improved based on the lessons of the pandemic.

Second, reboot leaders renew the psychological contract with their team members. Often unwritten and unspoken, a psychological contract is what makes you feel bound to your team. This might consist of a promise you once made to a colleague, an affection for them, a commitment to finish what you started together, or a set of standards and ideals that you live by in your group.

A psychological contract is much more important than a formal contract or job description because it covers what really keeps us connected to our work lives and teams. It has complex and personal origins and encompasses the totality of why your working relationships truly matter to you and what you have to offer one another, beyond just getting the job done.

So, rather than assuming that team members just want to get back to their desks and their “pre-pandemic” psychological contracts, leaders should assume that the pandemic has been a moment of reckoning. Many people are reconsidering their life goals and work identities. And with so many tasks piled up, it’s so easy to get absorbed by what’s urgent instead of having



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more fundamental and existential conversations.

Therefore, beyond the immediate question about what to do now, leaders should make sure to have bigger conversations and listen hard. The first step is to understand the personal transitions that each team member is going through. For example, ask “What has the last year taught you about yourself and how has that changed where you want to steer your life and career?” This will help you find out how to renew the psychological contract and reset and reconnect the team.

Third, reboot leaders skillfully cultivate “good drama” to elicit more energy from their teams. Over the last year and a half, adrenaline has been high on many teams. Now, many companies are entering a period with fewer emergencies. A government advisor confided to me that she “actually misses the intensity and urgency of the last year.”

She’s not alone. The recognition that something big is at stake is indeed motivating and energizing. So, lead as if the current moment is another transition phase, not a stabilization phase. Leaders might consider emphasizing that the goal of work today is not about returning to normality and slowing down after an intense period, but a matter of accelerating out of the aftermath of the crisis.

As one leader of a company that did exceedingly well during Covid noted: “Now is the real test. The crisis tossed all the boats around on the ocean with some going under and others, like us, rising to the top. Now, we have to take hold of the rudder once again and shape our own destiny.”

So, consider embodying a more dramatic, inventive leadership style in contrast to the “safe pair of hands”

management style that is in demand during a crisis. For example, reboot leaders come to meetings full of vigor and poise instead of looking tired and bored. One such leader made a habit of throwing in a bit of dissonance during his sessions with his team, making remarks like, “Right there you came alive again. This point must be very important to you? Tell me why?”

The purpose of this “good drama” is to tease out and pinpoint the significance of what you are doing together. That entails making everyone’s contribution matter, not just that of the crisis heroes. Today, clever leaders are reassessing who should take center stage, rather than just letting the usual suspects continue on auto pilot.

Still, don’t confuse drama with extroverted theatrics. Don’t go overboard and steer clear of the cheerleading, put-on-a-happy-face kind of energy. The real magic lies in connecting with one another with appropriate intensity, warmth, and enthusiasm.

In addition, a simple way to start making energy ripples is to make a commitment to connect with at least three of your colleagues every day with a phone call, a text, or a personal check-in. The point of the interaction is short and singular: to energize that person with praise, constructive feedback, or perhaps a motivating challenge. This can take less than five minutes, but the effect will be massive because energy is contagious. The bonus is that when you energize someone else, your own spirit is usually lifted as well.

Today’s challenge is not just about taking back the reins to run business as usual. It is not about getting people back in their old chairs, a year later. It is not about having ordinary conversations about the daily grind or making a clichéd

pep-talk.

Instead, the challenge is about starting and stimulating fundamental conversations about lasting change, professional reinvention, and a reordering of the values and world views that guide our work lives. It is to manage your own energy and the energy of your team, creating ripples to help everyone thrive.

To the goal-seeking leader with an endless to-do list, it may feel like a detour to take the time for a deep dive on team energy instead of pacing for performance. The natural response to backlogs, bottlenecks, and ballooning workloads is to talk frantically about “what to get done, when and how.” But that may be the road to overload rather than decompression and energy release. The real need is not to be told what to do, but how to cope. Reboot leaders build emotional surplus in their teams by talking about why we are here, what we want to achieve together, and how work can be even more rewarding.

From California to Washington: State Laws on the Horizon This Year -

ACA International's state advocacy and compliance leaders along with member Lauren Valenzuela reviewed new state laws during a recent Hot Topic seminar—a must-listen for all organizations planning for 2022 and beyond.

The accounts receivable management (ARM) industry and ACA International saw a flurry of activity in 2021. Although Regulation F and the Hunstein letter vendor case have been at the center of attention at the federal level, states and municipalities from coast to coast were also busy with ARM industry legislation and regulations.

To provide an overview of the state and municipal activity, Valenzuela joined ACA's Vice President of State Unit and Government Affairs Andrew Madden and Senior Counsel Colin Winkler on a recent Hot Topic seminar, "From Coast to Coast, 2021 was a Year of Change."

Here are a few highlights from the Hot Topic seminar featuring legislation updates in Washington, D.C., New York and California that could set a precedent for other states to follow suit in the future.

Washington, D.C., Debt Collection Legislation

- Temporary emergency legislation, the Protecting Consumers from Unjust Debt Collection Practices Emergency Amendment Act of 2021, was introduced last year and enacted temporary amendments related to consumer communication and debt documentation.
- The bill amends Washington, D.C.'s code, Section 28-3814, on an emergency basis. The Washington, D.C., code currently includes temporary amendments that will expire on Feb. 4, 2022.
- The bill is intended to "protect D.C. consumers from abusive and unfair debt collection practices after the district's temporary COVID-19 protections end and debt collection activity resumes."
- The Washington, D.C., City Council reviewed a permanent version of the bill at a November 2021 public hearing, and there will be a markup of the bill in January or February of this year.
- The temporary legislation currently in place would expire on June 9, 2022, if not replaced by a permanent bill before that date.

New York

New York had one of the busiest legislative sessions tracked by ACA and its state units—in this case, the New York State Collectors Association.

In 2021, legislation was introduced in New York that would have implemented a statewide licensing program along with some onerous documentation and collection procedures. ACA and the NYSCA worked closely with a large coalition of ARM industry lobbyists to advocate for amendments. The legislation was eventually tabled and did not receive a vote before the legislature adjourned in June 2021.

Gov. Kathy Hochul also signed a bill to reduce the statute of limitations in New York to three years as well as a bill to require debt collectors to inform consumers in each initial communication that written communications are available in large print format, ACA previously reported.

The large print disclosure law took effect on Nov. 7, 2021, and states, "Each and every principal creditor or debt collector shall, in each initial communication, clearly and conspicuously disclose to the debtor that each communication can be provided in an alternative, reasonably accommodable, format."

The statute of limitations law, the Consumer Credit Fairness Act, establishes a three-year statute of limitations for most lawsuits arising from a consumer credit transaction and prohibits the revival or extension of the limitations period based on subsequent payments, written or oral affirmation or other activity.

The prohibition on revival or extension of the statute of limitations takes effect on April 6, while all other amendments will take effect on May 6.

"This act affects both debt collectors and debt buyers filing lawsuits in New York," Madden said.

2021 Trends and Beyond

The recent Hot Topic seminar also covered medical debt and licensing laws in Maryland, Connecticut, California and Nevada.

California is beginning to process debt collection licensing applications as required under the Debt Collection Licensing Act and recently addressed delays in processing applications.

Before the end of 2021, the California Department of Financial Protection and Innovation (DFPI) had received approximately 600 applications for debt collection licenses, which were required to be submitted via the Nationwide Multistate Licensing System & Registry (NMLS) no later than Dec. 31. At the time, the DFPI assured applicants that as long as they submitted an application by Dec. 31, they could "continue to operate in California pending the denial or approval of their application," ACA previously reported.

In Minnesota, active and passive debt buyers are required to have a license as of Jan. 1 and the Minnesota Department of Commerce developed a list of Frequently Asked Questions to help debt buyers follow the new law.

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IACC Emerging Professional Spotlight Interview

By Matt Garcia, Barnett & Garcia and Gary Tier, The Forwarders List of Attorneys



INTERVIEW WITH JASSIM DARWISH, MANAGING DIRECTOR OF EPIC CREDIT RECOVERIES

Matt: It is so good to be talking to you. Congratulations on receiving the 2021 Emerging Leader Award at the 2021 IACC Virtual National Convention. Please tell us a little bit about yourself.

Jassim: I am a passionate debtor collector from the middle east. I am married and have a boy who is 7 and a girl who is almost 2. Prior to collecting debt, I was studying medicine.

Gary: Medicine?

Jassim: Yes. Can you believe it? I grew up in a small sea side village on the lovely Islands of Bahrain. Our family can trace its roots for thousands of years. We have a history of being farmers and fishermen and spending most of our time between working in the green farm harvesting and taking care of animals. I am so blessed to experience growing up during the classic culturally rich times and during the fast economic booming times which has turned the islands into a financial, IT and architectural hub for the middle east.

Gary: What an amazing history. Who have been your strongest influences in your life?

Jassim: My Grandfather. He was a very successful entrepreneur who lost his

business in a tragedy. He never gave up and never forgot how to live. He taught us to remain strong and connected and I attribute my crazy resilience to him.

Matt: Our families are definitely our first teachers. I'm curious. Do you have any hobbies or interests?

Jasmin: I have always had a big place in my heart for horses. I grew up around horses and first started riding when I was 4. Some of my most important lessons have come from riding horses. I remember when I was learning to ride, my uncle telling me not be afraid of falling - if you don't fall you will never be a rider.

Gary: Isn't that the truth? Tell us a little bit about your collections background.

Jassim: I have been in collections for 11 years. After working for few years in the credit control department, I was seeing many problems with past due accounts. At the time, I suggested to my direct manager to build a collection department. He loved the idea and asked me to prepare a full study and present it to the board of directors to get their approval. I was so excited and spent lots of time studying how best to approach the problem. After spending lots of time, efforts, and sleepless nights on the study, the day came when I was to present my findings to the board. At the last minute, my CEO cancelled my slot saying we have more important issues to discuss. I was so angry that I resigned from my post and the rest is history. I am now the Managing Director and the chairman of the board of my company. As the founder, I have gone through all of the stages - from doing the job myself to training and growing a team of professionals as I scale up the business.

Matt: I have always found that some of our greatest achievements come after losing. When your former CEO closed a door on you, another one, a better

one opened and here you are today! I'm curious. Where do you see yourself in 5 years?

Jassim: I plan on continuing to focus on leading the company and serving on the IACC board.

Gary: Speaking of the IACC. What's your first memory of our industry?

Jasmin: The first IACC meeting I went to was in Miami. It opened a lot of doors and I felt part of a great community that took time to mentor and develop me professionally.

Gary: Do you remember your first collection call?

Jassim: It wasn't easy. The debtor was well known and kept threatening me to avoid paying his due which only made me more resilient to get the account collected!

Matt: If you could change one thing about our industry, what would it be?

Jassim: The no win no fee business model to a more modern and sufficient business model. As we are usually struggling to collect our commissions from our clients and partners on time "Doing Collections on our Collections"

Gary: I agree with you on that. What might (someone) be surprised to know about you?

Jassim: I am a Med school graduate, I am an international commercial arbitrator and I normally sleep for 4 hours a day.

Matt: that's right! You mentioned medicine earlier in the interview. If you weren't doing what you currently do for work, what would you be doing instead, or what would your life be like?

Jassim: I would be a practicing Doctor, Contractor or a Trader.

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Matt: Well, Jasim, this has been fun and informative, thank you for taking some time to sit down with us and share your story.

Jassim: Happy to do so, it's my pleasure!

Gary: The IACC Board thanks you for your continued participation in our organization, especially when it comes to broadening our horizons in terms of focusing on international collections. Hopefully we can grow that aspect of the business together!

- If you would like to nominate someone for the Emerging Leader Spotlight Interview please email, iacc@commercialcollector.com. The Emerging Leader Committee is also accepting members interested in joining the Emerging Leader program.



Jassim Darwish receiving his Emerging Leader Award at Mid-Year.



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Please visit the IACC Events calendar for the current events and details.

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CCC Online Seminar
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APRIL 14, 2022

CCC Online Seminar
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MAY 17, 2022

CCC Online Seminar
Collection Calls & Techniques - Part 2

JUNE 22- 24, 2022

Mid-Year Collections Conference
Austin, Texas - Hyatt Regency

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SEPTEMBER 15, 2022

CCC Online Seminar
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OCTOBER 11, 2022

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NOVEMBER 10, 2022

CCC Online Seminar
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Below is ACA's Corporate Council response to how California's law will effect commercial collections.

"In short, it looks like the California licensing requirement likely does not apply to commercial collections. In June, the DFPI proposed modified rules, the text of which would define "Debt collector" to mean "any person who, in the ordinary course of business, regularly, on the person's own behalf or on behalf of others, engages in consumer debt collection. The term includes any person who composes and sells, or offers to compose and sell, forms, letters and other collection media used or intended to be used for debt collection. The term "debt collector" includes "debt buyer." (Emphasis added.)

But in August, the DFPI put out a request for comment asking, among other questions, the two relevant questions below. The commissioner's seeking input as the DFPI considers a second rulemaking to adopt regulations on these and other topics. Comments come due on Oct. 5, 2021. The new licensing law takes effect on Jan. 1, 2022.

The DCLA defines several terms in Financial Code section 100002, including "debt," "debt collection," "person," "consumer credit transaction," "debt collector," and "debt buyer." Which of these definitions, if any, are unclear? Are the definitions of these terms the same as those in the Rosenthal Act and FDBPA?

The DCLA states that "[n]o person shall engage in the business of debt collection in this state without first obtaining a license pursuant to this division." Are regulations needed to clarify the term "engage in the business of debt collection"?

So, based on the proposed modified text, it looks like commercial debt collectors would not need to be licensed. But there may be more rules coming. I'm not expecting the rules to apply the law to commercial debt collection, though.

That all being said, debt collectors who are unsure about whether their activities may fall within the ambit of the Act should discuss with independent counsel for legal advice."

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SCOPE

Scope is a bi-monthly newsletter available to members of IACC. IACC is located at 3200 Courthouse Lane, Eagan, MN 55121. You may contact the IACC office at (952) 925-0760 or via email at iacc@commercialcollector.com.

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