



SCOPE

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IACC Annual Conference: Highlights of the Hybrid Experience

Close to 60 members of IACC gathered in Clearwater Beach, Florida, in January for the 2022 Annual Convention where they could learn, network and engage with industry peers. The two-day event also had a virtual component, with 44 members participating online in the educational sessions and even some of the networking opportunities. The hybrid meeting made it easier for our international members to attend, and we welcomed friendly faces from several different countries, including Canada, Barbados and the United Arab Emirates.

Educational programming at this year's convention covered multiple hot topics, with enthusiastic participation and discussion from audience members throughout the event. Many attendees shared positive comments throughout the meeting and that there was something they gained from each session.

IACC President Brad Lohner,

participating virtually from Canada, welcomed everyone to the event and announced the 2022 award winners. The bulk of the first day's education was facilitated by keynote speaker John Streitmatter, director at the Leadership Research Institute, who led spirited discussions about hiring, retention, company culture and operations— all of which have been dramatically impacted by the effects of the COVID-19 pandemic. Read key takeaways from the sessions on p. 5.

Networking and engagement online can be a challenge, but the session chat boxes were buzzing with greetings, comments, suggestions and questions.

The conference also featured multiple networking opportunities, including a First Timers Reception, a Hospitality Suite, an Emerging Leaders Coffee Connection and a special evening event where attendees had the chance to connect with sponsors and exhibitors.

Despite the obstacles presented by the pandemic, IACC's 2022 annual convention was a tremendous success, thanks to the participation and presentations by dedicated members. Don't forget to mark your calendars for the IACC Mid-Year Conference June 22-24, 2022, at the Hyatt Regency in Austin, Texas. ■



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EMERGING LEADERS HONORARY BOARD MEMBER

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PRESIDENT'S LETTER



On Track for Success

By Brad Lohner, IACC President

Dear Valued Member,
Another annual convention for IACC is in the history books. By all accounts, it was a success despite challenges from COVID-19 travel requirements, airline schedules, and international travel issues.

I think I speak for everyone when I say that Jessica Hartmann, Kelsey Voorhees, Ashley Driste, Kelli Krueger and Tammy Schoenberg went above and beyond to make the conference enjoyable. Thanks to all the IACC administration team for a job well done.

As a virtual attendee, I thought the online engagement and conversations were excellent. We learned a lot about creating more activities for virtual attendees and making the online experience even better. With all the questions, comments, and answers circulating around the conference hall on-site and in the online chatbox, our Communications Committee has lots of content ideas to work with. Keep your eye on future issues of *Scope* and our social media pages, where we will dig deeper into topics mentioned during the sessions.

If you are new to IACC, I encourage you to consider participating on a committee. It is an excellent opportunity to network with

colleagues that also support the industry that puts the food on our tables. Send me an email letting me know your interests, and we will figure out which committee will be a good fit. My email is brad.lohner@pcmcorp.com.

During my introductory remarks at the conference, I noted that one of my goals is to get our committee meetings back on track. You will see many meeting requests in the coming days. If you put your name forward for a committee, please ensure you book the time for the meeting. IACC has a fantastic Strategic Plan this year, and your committee involvement and input will help us accomplish our goals.

I hope everyone enjoyed the breakout session with our keynote speaker and learned some great takeaways for your business. June is fast approaching, and we will meet again in Austin, Texas. Now that we offer hybrid meetings, I encourage ALL our international members to make the trip or attend online.

See you in Austin!

Brad Lohner
President



Annual Convention Planning Committee Recognition

The IACC Annual Convention could not be as successful as it is without the tireless efforts of our Planning Committee.

Thank you to the following members:

Chair: Randy Frazee

Members: Greg Cohen, Todd Gurstel, Jeff Rubin, Gary Tier

IACC Board of Directors Update

The annual IACC membership meeting was held on Jan. 27, 2022, in Clearwater Beach, Florida.

Outgoing IACC Board of Directors member Bill Mann, partner and CFO at Joseph, Mann & Creed, was thanked for his service to the association. Mann served on the board from 2006 to 2022 and served as president for three terms. His contributions, especially related to growing IACC's international membership, have built a foundation that will serve the association well into the future.

Jasim Darwish, founder of Epic Credit Recoveries, was elected to the open seat on the board. He will serve a three-year term from January 2022 to January 2025. Darwish was the 2021 IACC Emerging Leaders agency award winner and served a one-year term as an honorary board member prior to being elected to the board.

Angela Olson, director of client relations and business development for BARR Credit Services Inc., is the 2022 winner of the IACC Emerging Leaders agency award and will serve a one-year honorary board term. Olson will also serve as the chair of the IACC Emerging Leaders committee.

Under normal circumstances, new officers are also elected at the IACC annual meeting. However, due to the impact of the COVID-19 pandemic, the current officers were elected at the July 2021 meeting and will be serving 18-month terms through January 2023. The IACC 2022 officers are:

- **President:** Brad Lohner
- **Vice President:** Valerie Ingold
- **Treasurer:** Jim McConville
- **Immediate Past President:** Tony Terry

The full list of IACC Board members can be found on the IACC website at <https://www.commercialcollector.com/about/board/>. ■



Bill Mann



Jasim Darwish



Angela Olson

IACC Member Obituaries



Bob Ingold

Bob Ingold, longtime IACC Board member and past president (2012-2013), died Nov. 12, 2021, at age 74. Ingold was the recipient of the IACC Distinguished Leadership Award in 2017 and was respected by many in the industry who considered him to be a mentor and friend. He was a tremendous advocate for developing the next generation of leaders in the accounts receivable management industry and was the primary architect of IACC's Emerging Leaders program. Always the voice of reason at the board table and often serving as the role of devil's advocate, Ingold will be tremendously missed by the entire IACC family. Ingold is survived by his wife, Kimberly and his seven children, Chris Ingold, Elizabeth (Chris), Jonathon (Angela), Valerie (Stephen), Nicholas (Elizabeth), Patrick (Allison), and Matthew (Laura).

At the IACC board meeting Jan. 27, President Brad Lohner announced that the Emerging Leader Award would be renamed to honor Bob's membership and legacy: the Robert Ingold Emerging Leader Award.

David F. Ward Jr., IACC member and past president (2005-2006), died June 11, 2021, at age 70. Ward founded Delta Recovery Systems in 1993 and was involved in the Sunrise Rotary of Denville, the Business Owners Institute, ACA International, the Commercial Collection Agencies of America and the Commercial Law League. Ward's success in business led to serving on numerous committees, often rising to leadership positions. Ward is survived by his wife Jeanine, his son David (Erica), and his daughter Amanda (Will), and sisters Pat (Jerry) and Esther (Sal). ■

Convention Speaker Shout Out

IACC is grateful for the following members and guest speakers who shared their expertise and time by presenting sessions and sharing with the attendees:

- **John Streitmatter** - Leadership Research Institute
- **Tony Terry** - CRF Solutions
- **Wanda Borges Esq.** - Borges & Associates LLC
- **Gary Teir** - The Forwarders List
- **Todd Gurstel Esq.** - Gurstel Law Firm
- **Mark Bounds** - Boehringer Ingelheim
- **Bob Tharnish** - ABC.Amega
- **Erwin Falkner** - VYNTO
- **Jassim Darwish** - Epic Credit Recoveries
- **Jordan Charness** - Charness Charness & Charness
- **Angela Olson** - BARR Credit Services
- **Don Mausar** - Weltman, Weinberg & Reis Co., LPA
- **Valerie Ingold** - Commercial Collection Corp. of NY



Convention Sponsor Shout Out

No meeting can be completed without the participation and support from many parties.

IACC would like to thank its sponsors for the 2022 Convention:

- [Bridge Capital Partners \(Diamond Sponsor\)](#)
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- [Commercial Law League of America](#)
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From the Experts: Annual IACC Convention Session Highlights

At the IACC Annual Convention in January, John Streitmatter from the Leadership Research Institute led several interactive discussions with attendees.

In the session, “How COVID Has Impacted and Changed Our Business Practices & the Industry,” Streitmatter and speakers Tony Terry, CRF Solutions, and Wanda Borges Esq., Borges & Associates, LLC, dove into topics like remote work.

“I think as leaders, the easy part is over and the hard part is yet to come because *we* now have to make the decisions,” Streitmatter said. “It’s not the state or regulators saying we can’t be in the office, for the most part. *We* have to decide what our remote work policy is on an ongoing basis. And that’s going to be even more challenging than where we’ve been.”

One of the attendees noted that when hiring now, the first question applicants ask is, “Are you doing remote?”

Here are some of the ways attendees said they address remote work challenges:

- Dedicated management for remote versus in-person teams instead of requiring managers to juggle both responsibilities.
- Group chats for your remote workers to maintain a sense of community.
- For salaried, non-collector positions, some managers have found success telling employees, “I don’t care when the work gets done, as long as it gets done.”
- Set specific goals for all positions.
- Don’t lose track of wage and hour rules, as well as any client-specific requirements for remote work.
- Consider extending your new-hire training program, particularly for remote staff.

Many attendees said while the bulk of their employees are back in the office now, they offer work-from-home roles to those who have earned the privilege.

In the session chat, Mark LeFevre, CEO of Kearns, Brinen & Monaghan Inc., noted, “We set expectations, goals, and priorities for our remote employees similar to our in-office employees. If they can’t be accountable remotely, then we can’t trust them with our clients.”

For basic hiring challenges, attendees discussed ways to stay competitive. One attendee said his company is proactively awarding cost of living increases tagged to the inflation rate.

“This isn’t about COVID anymore,” Streitmatter said. “It’s about the new way that work happens.”

In the session, “The Economics of Today’s Commercial Practice,” Streitmatter and speakers Todd Gurstel Esq., Gurstel Law Firm, and Gary Tier, The Forwarders List, discussed volume changes they’ve seen in their businesses and led a spirited discussion



with attendees about how to respond to those changes. How do we change the economic structure of our business to our advantage? Here are some comments attendees had about what they are seeing in their own businesses:

- “Our 2022 volume has been same, but the quality of paper is poorer.”
- “We have seen a dramatic increase in our business. We identify three reasons: 1. We increased our consumer collections practice, representing small-business owners like local contractors, electricians, landscapers, etc. 2. We removed any minimums to receive claims. So, we will take a \$100 case, commercial or consumer, for calls and letters, and hire entry-level staff to work these micro-balances. 3. Sadly, some of our competitors retired

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or passed, leaving the industry.”

- “We reviewed our P&L and reduced or eliminated services that the clients either didn’t care about or didn’t use.”

In the session, “Creditor Impact During COVID-19,” Mark Bounds, credit and collections associate director at Boehringer Ingelheim, led a discussion on changes in the credit department after and during the pandemic. Creditors shared the everyday issues they’ve had to adapt to in the last couple years, including work-from-home policies, return-to-the-office procedures, productivity concerns, and modern credit policies to accommodate clients.

As in the first session of the day, attendees offered tips and strategies to improve hiring processes and foster a sense of community when many staff

members are still working remotely.

Increasing labor cost pressures are difficult to tackle. Throughout the conference sessions, attendees circled back to this topic and offered suggestions to boost retention, including ways to create a stronger sense of “belonging,” such as:

- Making the leadership development path clear.
- Addressing the fact that people may not stay as long as they did previously.
- Let these new hires know that you are here to help them do a great job and make sure they have valuable skills even if they choose to leave eventually.
- Holding one-on-one meetings with senior leaders to create a connection.

The “Creating Future Leaders” discussion was led by Angela Olson,

director of client relations and business development for BARR Credit Services; Don Mausar, Weltman, Weinberg & Reis Co. LPA; Jassim Darwish, manager director of Epic Credit Recoveries and Valerie Ingold, vice president of Commercial Collection Corp. of NY. IACC’s emerging leaders discussed investing in the future leaders, keeping them motivated, identifying burnout and what to do if your succession plan doesn’t go according to plan.

Throughout all the education sessions, attendees both in-person and online willingly shared their struggles and successes, all for the greater good of helping their peers. ■



Proposed Legislation To Expand the FDCPA to Small Businesses

By Wanda Borges, Esq.

On Feb. 22, 2022, Rep. Al Lawson, D-Fla., introduced to Congress H.R. 6814, which would expand the Fair Debt Collection Practices Act (15 U.S.C. 1692 *et seq*) to small businesses.

Commercial debt collectors have been fighting a battle almost since the enactment of the FDCPA to prevent it from crossing over from consumer credit transactions to commercial debt. This bill is dangerous because it is the first official one to accomplish that end; and, if it is passed, can other more onerous legislation be far behind?

The proposed act, the Small Business Fair Debt Collection Protection Act, would apply to debts collected from businesses where the obligation is less than \$5,000,000. This will supposedly give debt collectors “guardrails” on what they can and cannot do to collect those debts. Rep. Lawson is quoted as saying that the bill “promotes entrepreneurship and allows small business owners to have equivalent protections as consumers when dealing with debt collectors,”

adding that small businesses “should be given the same level of grace as consumers.” These protections are intended to protect the small business owners, particularly women and minority business owners, from abusive collectors, according to Rep. Lawson’s press release.

The bill seeks to add the following language as a new section to the FDCPA (and includes certain clerical amendments):

Section 819: Application to small business debt.

(a) IN GENERAL.—This Act shall apply to small business debt to the same extent as this Act applies to debt of consumers.

(b) SMALL BUSINESS DEBT DEFINED.—The term ‘small business debt’—

(1) means any non-equity obligation or alleged obligation of a partnership, corporation, trust, estate, cooperative, association, government or governmental subdivision or agency, or other entity that is less than \$5,000,000; and

(2) does not include any obligation or alleged obligation—

(A) of an individual; or

(B) that is primarily for personal, family, or household purposes.

IACC will be joining with ACA International, the Commercial Law League of America and other organizations to fight against the passage of this bill, which will cause harm to our member debt collectors. Each IACC member should reach out to your representatives and voice your opinion concerning this bill. ■



Processing a Claim: Country by Country

In the IACC Annual Convention session, “International Collection Procedures,” members of IACC’s International Committee took the audience through how they would each handle a collection claim in their home countries and regions of Germany, the Middle East and Canada.

To kick things off, Bob Tharnish, senior vice president of ABC.Amega in Buffalo, New York, created a sample claim for \$13,000 owed by a consumer in Berlin, Germany, and asked committee members to discuss how they would handle the claim.

He spelled out the basic expectations an agency would have when they forward a claim to an attorney:

- Timely acknowledgement of the claim (within no more than 10 days).
- Initial report and recommendations with 30 days of placement.
- Regular status reports on efforts to collect.
- If recommending filing suit: Is there any known dispute based on contact with the debtor? Have any assets been identified? What documents are needed to file the lawsuit? What monetary advance is required to file the lawsuit?

“This is where things get sometimes confusing, especially when we’re dealing with the international arena because different countries have different requirements for advances that are required to file the lawsuits,” Tharnish said.

Here are some highlights from the other committee members:

Germany

Erwin Falkner, managing director of VYNTO in Germany, said the first thing his company would do with the sample claim is confirm the details of the account, such as the street address, and then dive into documentation, including invoices and contracts.

“One place where we run into showstoppers is if the jurisdiction is the U.S. and we have to go legal,” he said. “Judges in Germany or in Europe overall deny heavily when they see that the jurisdiction is not a European country, so we always check that first.”

Due to the General Data Protection Regulation, which overhauled how businesses process and handle data, companies in the EU have data protection disclosures and information to provide consumers, which must be considered throughout the collection process.

Of note: in some European countries like Germany, Austria and Switzerland, companies can add a late payment charge per invoice.

“Another topic that comes up very heavily at the moment in Europe is translation costs for invoices or contracts,” Falkner said.

The Middle East

Jassim Darwish, managing director of Epic Credit Recoveries in Bahrain, said once his company receives a claim they will start with a compliance and due diligence process, including an anti-money laundering review to ensure the files are clean. Next, they will start reaching out to the consumer.

“By law we don’t have any cutoff time so you can call the clients at any time of the day, but we usually call them within our working hours,” he said. “We are able to send emails and we also send registered mail.”

He said if the clients respond with an agreement on the settlement, like a payment plan or a promise to pay, he will usually ask them to record that with a public or private notary, which saves a lot of time if his company wants to litigate later.

“Our legal jurisdiction is very, very interesting,” he said.



For example, if the agreement is under the U.K. or U.S. law, he said there are scenarios that enable them to practice that law in their courts. “It doesn’t necessarily have to be under the local laws,” he noted.

He said once the client decides to pursue legal options, the company will provide them with the court fees.

“According to the new laws, you can claim the lawyers and legal charges,” he said. “So you can file two claims: you can claim your principal amount, plus you file another case to claim your court fees and lawyer fees as well.”

He said translation is a fixed fee, usually between \$10 to \$15 per page.

Canada

Canada has two separate systems of law, one derived from England and the other derived from France, explained IACC members Mitchell Kahan, lawyer at Charness, Charness & Charness LLP, and Tracy Gokhool, civil law lawyer at Charness, Charness & Charness LLP. Gokhool runs the Quebec side of the portfolio because Quebec is a civil law province.

“From an IACC perspective, all you really need to know is that at its core, private law, and areas like commercial law and collections, are governed differently and separately in the two systems,” Kahan said. “Canadian law, which is also known as federal law, applies more or less equally across the two systems.”

Your collection approach will depend on the system and province you’re in.

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For example, some provinces have a procedure called a summary judgment by affidavit, while others don't.

Just because your claim had an outcome in one province, you won't necessarily get the same outcome in a different province.

Quebec is often viewed by creditors as being more difficult to deal with in part because it's more expensive than other provinces, the rules are different and documents are mostly in French.

"Looking at our test case, according to the spirit of current Quebec law, there's actually a preference that we begin negotiations even prior to proceeding to

suit," Kahan said. "Furthermore, even after you sue, the defendant can officially declare that it wants to negotiate rather than defend, which then triggers a different timetable for the lawsuit. Now, having said all of that, while it's hard to get a judgement in Quebec, it is possible and it is actually significantly easier to enforce than in the rest of Canada."

The rest of Canada (which is everything except Quebec and is commonly referred to as the ROC) has its own quirks. Gokhool pointed out that the British Columbia small claims court has a special civil resolution tribunal for any claims under \$5,000.

Newfoundland, on the other hand, takes you to trial almost immediately after filing a claim.

"So what is the takeaway? Firstly, the courts do work great in Canada, you just have to know the correct procedure for each particular court," Kahan said. "And finally, if you are owed money or your client is owed money, you will get it as long as you can prove it. You just have to live long enough." ■

Upcoming IACC Events and Education

March 15 Skiptracing and Cybertracking in the 21st Century

Learn about emerging technology and skiptracing tools, the most current sources of data storage, and the laws that protect electronically stored personal data when you attend this educational, enlightening and entertaining presentation.

Online seminar; 11:00 a.m. - 12:30 p.m. CDT

April 14 Collection Calls & Telephone Techniques - Part 1

Learn effective verbal communication and listening skills while applying professional questioning and negotiation techniques to build rapport with consumers, obtain accurate information, and overcome stalls and objections to achieving payment.

Online seminar; 11:00 a.m. - 12:30 p.m. CDT

May 17 Collection Calls & Telephone Techniques - Part 2

Learn effective verbal communication and listening skills while applying professional questioning and negotiation techniques to build rapport with consumers, obtain accurate information, and overcome stalls and objections to achieving payment.

Online seminar; 11:00 a.m. - 12:30 p.m. CDT

June 22-24 2022 Mid-Year Conference

What you hear is true. With vibrant entertainment, art and culture, inspiring cuisine and stunning outdoor experiences, Austin lets you create a soundtrack all your own. So take a look around, and put the Live Music Capital of the World® on your playlist during the IACC Mid-Year Conference hosted at the Hyatt Regency.

Hyatt Regency Austin, Austin, TX

Booking information coming soon!

Additional topics and dates will be added. Please visit the IACC Events calendar for the current events and details: www.commercialcollector.com/events.





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IACC Promotion:

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IACC Convention Keynote: Tangible Takeaways for Your Business

If the COVID-19 era has taught us anything, it's the importance of adapting. In that spirit, the 2022 convention educational program looked a bit different than the conferences we've hosted in the past. This year, John Streitmatter, director at the Leadership Research Institute, walked IACC convention attendees through a process designed to strategically address the unprecedented challenges members are facing in the "new" commercial collection space.

Streitmatter has worked in the collections industry for many years and is skilled in leadership and operational management expertise. Prior to the conference, and with his help, the IACC convention planning committee analyzed the industry's top five pain points. At the event, Streitmatter and attendees collaboratively devised ideas to address these concerns in areas such as recruiting and hiring, prospecting and client relations, and managing regulatory pressures.

In the session, "Association In Action: Solutions and Strategies for the Modern Industry," Streitmatter synthesized the discussion and provided tangible takeaways for attendees to implement in their organization. The result? A long list of detailed, actionable suggestions culled from industry experts addressing common challenges.

He noted that as the industry transitions to an environment where remote work is not required, employers will need to provide clear leadership on their approach and policies.

Here are other takeaways:

Communicate Clear Criteria and Principles for Remote Work Standards

Spell out your operating hours and that you expect staff to communicate with managers when they will be offline. Some companies use monitoring software

to keep tabs on employees, managing by data instead of perception, while others have implemented regular quality checks to review files, timelines and completed work.

"Communicate that part of the trade-off of working remotely is that there needs to be more visibility into what's being done," Streitmatter said. "And be open to the prospect that your policy choices can be used to screen for performance."

He also suggested companies consider providing more clarity about "what it means to be a professional," noting, "You just can't take that for granted anymore."

This means ensuring remote employees have a defined workspace at home, and they're not set up at the kitchen table or posting up in bed with a laptop. If possible, gather input from team members about their preferences to get buy-in on your ultimate decision.

Ensuring Security for Remote Work Requires New Approaches

It's important to consider the regulatory requirements for the industry, such as remote employees being considered as a "new office" and how that may change your security and management strategy. Many companies use VPN and other software solutions to manage security, and most expect remote employees to work on company-supplied hardware versus their personal devices.

If clients express skepticism about the security of remote work, even after you've explained your robust policies and procedures, leverage your track record of performance.

"Tell them, 'If you trusted us during COVID, consider trusting us post-pandemic,'" Streitmatter said.



John Streitmatter

Continually Adjust Your Approach to Hiring

Hiring continues to be a struggle for many companies. Streitmatter highlighted some suggestions from conference attendees:

- Use staffing agencies as a source for candidates.
- Expand time for training when onboarding.
- Conduct weekly check-ins until people can demonstrate performance.
- Consider using an in-house recruiter to better target potential employees.
- Build pipelines earlier in the process. For example, some companies offer internships for prospective lawyers.

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Implement Alternative Approaches to Reduce Margin Compression

To trim expenses, think carefully about your partnerships and client relationships. Streitmatter highlighted these suggestions:

- Outsource to lower-cost markets. They can manage the people and don't have the benefits costs. Consider the "gainsharing" approach—if your partner exceeds efficiency targets, you split the gain with them. This also works with employees—if you've had a good year, provide bonuses beyond what you normally would.

- Think carefully about capital costs. Own your building if you can and consider "flex-desk" policies to reduce your needed footprint.
- Automation can help improve efficiency, particularly for low-value-add and repetitive tasks.
- If applicable, consider breaking down the barrier between retail and commercial (e.g. a retail collector doing e-filing, or submissions for both retail and commercial claims).

Streitmatter also encouraged agencies to take a thoughtful approach to what gets outsourced, with an eye toward workability and likely return (in light of client contracts and expectations). For law firms, make quick decisions on the account's value and the appropriate approach (avoid the "slow no").

Companies may want to consider alternative fee arrangements based on the quality and workability of the account, and one attendee suggested using low-rated claims as a training ground for newer people. ■

Meet IACC's 2022 Award Winners

This year's award winners were recognized for their dedication and commitment to the betterment of IACC and the commercial collection industry. In addition to being recognized in this month's issue of *Scope*, these award recipients were recognized at IACC's 2022 Convention in January.

IACC 2022 Robert Ingold Emerging Leader Award

The Robert Ingold Emerging Leader Award recognizes early-career-minded collection agency (or non-collection agency) professionals who have completed notable work of merit within their organization and IACC, and have demonstrated significant promise of leadership, service and professionalism within the collection services industry.



Amy Pona

This year's Associate Emerging Leader is Amy Pona, shareholder at Gurstel Law Firm P.C. Pona serves on various IACC committees and has been a presenter at IACC events. This award recognizes her contributions to the discussion about industry issues.



Angie Olson

This year's Agency Emerging Leader is Angela Olson, director of client relations and business development at BARR Credit Services Inc. Olson is carrying on the long legacy of association involvement in her position at BARR Credit. As part of her role as award winner, she will be serving as the chair of IACC's Emerging Leaders Committee this year and holds a non-voting honorary seat on the IACC Board of Directors.

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IACC 2022 Leadership and Distinguished Service Award

The IACC Leadership and Distinguished Service Award is presented annually to an IACC member who has given his or her time and energy to better the association, exemplifies IACC values and standards, has emerged as a leader in our organization and who has conducted his or her professional and personal life in a manner that positively impacts the commercial collection industry.

This year's winner is Tony Terry, president of CRF Solutions. Terry has served on the IACC Board of Directors since 2016 and became president in 2019. He developed the most recent IACC strategic plan and graciously agreed to stay on for a second term as president in 2020 in order to provide consistency during the implementation of the plan.



Terry Tony

Due to the COVID-19 pandemic, Terry became the longest continuously sitting president in IACC history from January 2019 to July 2021. Terry stepped up to the challenge of steering the association through the early challenges of the pandemic and took a very proactive role in advocacy to address pandemic-related regulations impacting the industry.

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

This information is not intended as legal advice and may not be used as legal advice. It should not be used to replace the advice of your own legal counsel. Any information contained in this material is based on current research into the issues and on the specific facts involved herein.

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Tribute to Robert Ingold

In honor of the passing of a great IACC leader, Robert P. Ingold (see p. 3 for his obituary), the IACC Board of Directors would like to recognize the contributions he has made to the association over the course of his career. While serving on the IACC Board, Ingold was the architect of IACC's Emerging Leaders Program, and it was his vision to establish a group within IACC that would provide resources and support to the next generation of leaders to ensure that the industry and IACC would have a strong foundation for generations to come.



The IACC Board of Directors recognizes the many selfless and tireless contributions made by Ingold during his membership since 1982 with IACC, his service on the IACC Board from 2008 through 2019, his presidency from 2013 to 2014, and his initiative that led to the creation of the Emerging Leaders Program. The board decrees that the award presented to a deserving emerging leader will hereby be known as the Robert P. Ingold Emerging Leader Award. Additionally, IACC will donate the sum of \$1,000 to the Hospice & Palliative Care of Buffalo in honor of Bob's memory. ■



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