

Southwest

ACA Collector Connector

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COVID-19

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- FTC Safeguard Rules
- Now Hiring: Trends
- 2022 Conference Announcement



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Cover Photo: It is time to get past COVID!

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LOOKING AHEAD!



As I prepared to assume the role of President of the Southwest Collectors Association, the topic that weighs on me the most is finding ways to educate and encourage the membership base as we continue to navigate through constant change and the dreaded unknown.

As 2021 ended and 2022 on the horizon, I reflected back to the letters written by my predecessor as he was taking office in 2021. At the time, companies were coming out of 2020 that was plagued with the COVID pandemic which forced companies to operate in survival mode while creating a work environment that would satisfy the needs of their clients and preserve the health and safety of their employees. In 2021, Southwest Collectors Association President Ron Brown rallied the membership base with the message that we should not only try to Survive, but we should also Prevail!

As 2022 has officially gotten underway, we are still working through the residual affects of the COVID pandemic compounded by the challenges that surfaced in 2021, such as Regulation F and all it entails, and the Hunstein case that continues to churn. These challenges have forced our companies to examine every aspect of how we operate to ensure our employees feel safe, our clients remain happy, and we are complying with the guidance put forth by the regulatory bodies.

While it may sound scary, I think these challenges will expose opportunities for growth for our companies and ultimately force our industry to evolve, modernize

if you will. The challenges we are facing will motivate us to automate more processes and implement new technologies that will eliminate or limit the risks we face.

If 2020 was the year to Survive, 2021 was the year to Prevail, then 2022 is the year to Flourish!

To close I want to mention a quote someone sent to me recently, I find it to be a good example of how we should approach 2022.

“Not all storms come to disrupt your life, some come to clear your path.”

In 2022, let us all find the opportunities within the challenges and use them to FLOURISH!

Scott Hearn

Scott Hearn, President
Southwest Collectors Association



“Nothing ever comes to one that is worth having, except as a result of hard work.”

- Booker T. Washington

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A Promising New Year?



As usual, the start of a New Year brings with it high hopes and expectations; personally and professionally. 2022 is no exception. Less Covid! Less government intrusion into our personal lives (mandates?) and into our business operations! Hope springs eternal!

Then reality sets in; Covid continues to hang around in the form of

the Omicron variant and we are entering an election season of high importance (aren't they always important?). With Omicron appearing to be less harmful we have hope that our friends, neighbors, employees will be able to make it through the year with less physical pain and suffering and with less disruption of life itself.

So, then we come to the subject of elections! First, we will see the impact that the national census will have on elections both federal, state and even local as voting precinct lines are redrawn (do you know where you stand? Do you know who represents you at all levels? Do you know who wants to represent you? Do you know what they believe in?). We encourage our members to be alert and know who the candidates are and what they stand for; life, liberty and the pursuit of happiness? Or restrictive mandates on our lives and our businesses! See our Legislative Column on page 15 for the resources that are available to inform our members. Please check out that information.

Last year, almost at the last minute, the Board made the very difficult decision to cancel our 2021 conference due to a noticeable spike in Covid cases in Dallas County (includes Irving). With the hope that Covid is becoming less of an issue, we are moving on with planning for our 2022 conference (see page 19). Mark your calendars and make plans to attend. Our Associate Members and other exhibitor companies are excited and looking forward to seeing us face-to-face! They miss us and we miss them; our 2022 Conference & Expo will be a wonderful reunion!

On December 28th, the Southwest Collectors Association held an important 2021 Unit Business Meeting via Zoom. During the

meeting, members heard reports from President Ron Brown, as well as Treasurer Stacy Willis, and Legislative Chair Paul Nagy. Most importantly, the membership voted to elect Stacy Willis as Vice President/President Elect, Barbara Lee-Garner as Treasurer (both are one-year terms), and Carrie Finney to a three-year term as a National Delegate. Pete Pitchford was re-elected to a two-year term as a Unit Director and Linda Hernandez was also elected to a two-year term as a Unit Director. Scott Hearn moved up and into the office of President. And we thank Ron Brown for his service as our Inaugural President as he becomes our Immediate Past President. See page 3 for the full listing of all SWCA Officers and Directors.

As we try to do with every issue, we are again favored to have Marc Trezza sharing his expertise regarding understanding the ROI in collection sales, along with Kaulkin Ginsberg addressing "Hiring Trends", and Don Maurice reporting on "New FTC Safeguards Rule Amendments..." that may impact our members. We hope that you find value in the information our writers present.

Got comments, questions or concerns regarding this issue, the articles or other material included? Feel free to send me an email. We welcome **"Letters to the Editor"** especially regarding a topic you would like to see addressed.

As always, thank you for allowing me the privilege to serve as your Executive Director. If I can assist you in any way, please do not hesitate to give me a call or send me an email.

I look forward to seeing each of you (face-to-face) sometime in 2022, like at our Conference, if not before.

Sincerely,

A handwritten signature in blue ink that reads "Tom".

Tom Morgan,
Executive Director

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The Business of Collection Sales Part III: The ROI of Collection Sales

What is it and why does it matter?

By Marc Trezza, President, Search Net Corp.

How to Measure Impact on Costs

Even with a single salesperson vs. geographically dispersed sales teams, it is increasingly difficult (and expensive) to deliver personalized training and coaching experiences for each salesperson, unless you're using a sales management solution with virtual training, coaching, and mentoring capabilities.

One way to measure the impact of learning on costs is to measure the impact of delivering virtual onboarding, training, and coaching.

Effective collection sales training solutions boost ROI for collection sales teams not only by reducing travel expenses and time out of the field, but also by increasing the ability for reps to interact with the sales manager remotely, with asynchronous role-play exercises, call coaching, and feedback that have been proven to improve productivity.

Even if you have only one salesperson, the cost of virtual one-on-one sales training as well as on-going coaching and guidance is significantly reduced with a true professional Collection Sales Virtual Training Program followed by Collection Sales Coaching, Mentoring, and Guidance.

So, what activities do we measure?

- a) Number of deals closed
- b) Quality of deals closed
- c) Size of deals closed
- d) Time frames (sales cycle)
- e) How deals move through your pipeline and when
- f) Where deals stall so we can take preventive measures
- g) Penetration (development) of key vertical markets (healthcare, gov't, etc)

ROI Goal # 3: Reduce Risk

SNC Insight Selling has a positive impact on risk reduction. Unfortunately, most teams struggle to quantify it. But assigning hard numbers to your risk-mitigation initiatives is something you can't afford to ignore. At a minimum, you need to make a solid case for why current and proposed sales programs should receive proper funding and management support. Starting with poor results and our traditional definition of "insanity."

Measuring Impact on Risk

Turnover Risk

Salesforce turnover is a huge expense. It sends a terrible message about your agency – you don't hire well, you don't train well, or you

don't manage well. There are no other messages. Additionally, you have to start over from zero with a new salesperson: Training costs, ramp-up timing related costs, lost opportunities, starting the sales cycles back to day-one, and having to re-establish relationships. Every one of these issues has an avoidable cost associated with it.

Execution Risk

What is the cost of a failed sales effort? Sales force failure is a huge expense – and not just on a ledger-card basis; the real cost is the business that went to a competitor that could have been yours, and now may never come available again. With so much riding on your investment in sales, agency business plans rely on sales execution—sellers must stay on message, armed with the right content—to hit their targets in a true consultative sale that is "buyer" based, NOT "seller" based.

Planning Risk

Similarly, business plans can go awry if sales efforts aren't truly competitive, or aren't perceived to solve buyers' problems. An effective sales solution incorporates feedback from the field, ensuring that messaging and content are highly correlated to specific vertical market needs, as well as specific prospect feedback with regard to their preferences, goals, and needs. It also must distinguish you from other top performers in a highly positive way.

Brand Risk

Your firm's brand is one of its most valuable assets. Brand reputation directly impacts your sales rates and your organizational success. A positive brand perception increases the likelihood that prospects will give your salesperson an opportunity to even have a discussion, as well as improve the odds that they will choose your agency over competitors. A negative reputation will harm your bottom line. Period. In-person sales interactions account for 74% of your agency's brand equity, overshadowing even elements like service quality or marketing.

To start, classify the types of risk you're seeking to mitigate through more professional sales efforts. The risks posed by a poorly (or improperly) trained sales force can be very expensive, both to your organization's reputation and your bottom line.

ROI Goal 4: Improve Engagement

You might not associate ROI with the morale and overall well-being of employees, but this component provides both intrinsic value and far-reaching business benefits.

Research shows that highly engaged employees perform 20% better and are 87% less likely to leave the organization. Beyond the direct costs of employee attrition, high turnover indirectly contributes to an organization's costs through lost selling time and the need for

Continued on page 27

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Robert Salmon, CEO
George Brown & Associates

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Director of Operations
Express Recoveries, Inc.

"When Marc first started working with PRC, I had about ten employees, and now we're well over 100 and doing over one billion in annual placements.

Our exponential growth over the past ten years is directly the result of retaining him to take over our sales management."

Steve Miller, CEO
Professional Recovery
Consultants

"I wish I'd hired Marc Trezza a long time ago.

I have only three words to rate the effectiveness, quality, and professionalism of our partnership with Marc Trezza and SNC: *Excellent, Excellent and Excellent!*"

Debbie Frank, CEO
Collection Bureau
Services Inc.

"Our relationship with Marc Trezza has been an invaluable asset to our agency, transforming a floundering sales department into a powerful source of company growth.
Thank You Marc!"

Shawn Schlag, VP
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New FTC Safeguards Rule Amendments Impact Debt Collectors

By Don Maurice

In October the Federal Trade Commission published its amendments to the Safeguards Rule. The Rule was first published in 2002 and established requirements for the handling of certain consumer information by financial institutions covered by the Gramm-Leach-Bliley Act. With the development and widespread use of various forms of technology in the gathering, processing, and storage of consumer data over the past 20 years, it should be no surprise that the amendments include significant changes to the privacy and data security practices of covered financial institutions. Because debt collectors and debt buyers are “financial institutions” within the meaning of the GLBA, they must also conform to the Rule. Here are highlights of the most significant changes brought by the amendments:

“Qualified Individual” and Periodic Reporting

The amendments require covered financial institutions to designate a single “Qualified Individual” responsible for overseeing and implementing the entity’s information security program and enforcing the information security program. It is not required that the Qualified Individual be employed by the covered entity, so engaging a vendor to perform this function is an option. The original text of the Rule allowed a covered entity to designate one or more employees responsible for its information security. The amendments add that the Qualified individual must periodically report to the covered entity’s board or governing body.

Requirements for Information Security Programs

The original Rule did not contain many specific requirements for information security programs other than making risk assessments and the developing and implementing processes and procedures to address the found risks. The amendments change that and now specific criteria for both the risk assessment and for safeguards. For example, the amended Final Rule now requires:

- continuous monitoring or annual penetration testing;
- biannual vulnerability assessments and to conduct such assessments when (1) whenever material changes are made “to your operations or business arrangements;” and (2) “whenever there are circumstances you know or have reason to know may have a material impact on your information security program;”
- Implement and periodically review access controls, “including technical and, as appropriate, physical controls” designed to
- Authenticate and permit access only to authorized users to protect against the unauthorized acquisition of customer information; and
- Limit authorized users’ access only to customer information that they need to perform their duties and functions, or,

in the case of customers, to access their own information;

- “Identify and manage the data, personnel, devices, systems, and facilities that enable you to achieve business purposes in accordance with their relative importance to business objectives and your risk strategy;”
- Encrypt “all customer information held or transmitted by you both in transit over external networks and at rest.” If either is not feasible, a covered entity “may instead secure such customer information using effective alternative compensating controls reviewed and approved by your Qualified Individual;”
- If you have or develop your own applications, then you are required to “[a]dopt secure development practices for in-house developed applications utilized by you for transmitting, accessing, or storing customer information and procedures for evaluating, assessing, or testing the security of externally developed applications you utilize to transmit, access, or store customer information;” and
- You must also deploy multifactor authentication for your own “information systems.” Information systems would include the electronic resources “organized for the collection, processing, maintenance, use, sharing, dissemination or disposition of electronic information containing *customer information*.” (emphasis added). But, it would also include “any specialized system such as industrial/process controls systems, telephone switching and private branch exchange systems, and environmental controls systems that contains customer information *or that is connected to a system that contains customer information*.”

These outlined amendments are effective Dec. 10, 2022, while the remainder of the amendments are already effective.

The amendments also expand the scope of covered financial institutions but provide an important carve-out for those serving a smaller number of consumers. And while covering more entities might seem not such a great thing, in this case I think it is.

Of the few states that have adopted privacy legislation, exemptions of some type are provided to either entities that are covered by the GLBA or their data. And, by enhancing the Safeguards Rule, covered entities have a better basis today to seek exemptions from privacy legislation in the future. For this reason, the amendments have a broader impact than even the FTC anticipated and will play a significant role in privacy legislation for years to come.

Don Maurice is a Partner with Maurice Wutscher LLP and he can be contacted at mauricewutscher.com/attorneys/donald-maurice/

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Now Hiring: How Trends in the Labor Market Impact ARM

The labor market is a critical area of the economy in general, and the state of the labor market has a multifaceted impact on the accounts receivable management (ARM) industry. Employment levels impact not only influence how much consumer debt may be available for the industry to service, but also the difficulty ARM companies face in both hiring and retaining their workforce. ARM decision-makers must understand and plan around trends in the labor market if they wish to succeed in this highly competitive industry.

At a basic level, low unemployment is beneficial to ARM firms. When more people are employed, households are more likely to be able to support themselves and wages rise as businesses compete for the remaining unemployed. As a result, consumers' demand for credit rises; since more people have more disposable income and a greater amount of savings, consumers as a whole are more comfortable taking on debt. As debt levels rise, business opportunities for ARM firms grow in tandem.

That said, high unemployment is not necessarily detrimental to certain segments of the ARM industry. A short-term spike in unemployment caused by a relatively mild recession, for example, could lead to an abundance of bad debt that translates into a greater number of business opportunities for ARM companies specializing in third-party collections. If unemployment persists for too long, however, those unemployed consumers may find their financial situation so tenuous that they are unable to pay back their debts even when placed with a collection agency. An unhealthy labor market benefits no one, not even ARM firms, if it does not recover in due time.

The COVID-19 pandemic offers a unique example of how labor market dynamics can impact the ARM market. The initial months of the pandemic saw the largest increase in the unemployment rate since the government began tracking the figure back in 1948, from 4.4% in March 2020 to 14.8% in April 2020.^[1] Normally, such a drastic loss of jobs would send bad debt levels skyrocketing as vast swathes of consumers would struggle to stay current on their debts.

However, bad debt levels actually diminished in 2020 and 2021 for two main reasons.^[2] Firstly, government stimulus benefits and forbearance measures for mortgages and student loans meant that consumers had an easier time handling and even paying down their debts. Secondly, businesses were able to hire back the employees they'd let go at a relatively quick rate compared to what occurred during the Great Recession. This was largely thanks to support from the government's Paycheck Protection Program, which provided low-interest, forgivable loans to small businesses to help fund payroll costs and other

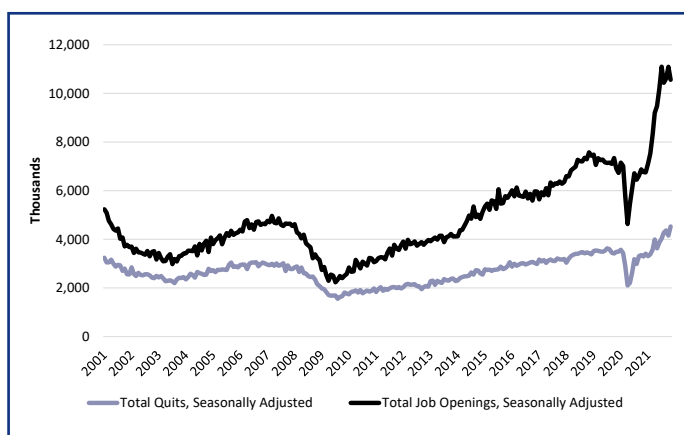
operational expenses. As a result, many consumers were able to weather the storm of unemployment without sliding into delinquency.

This was balanced by consumers' financial stability, however, which contributed to many ARM companies experiencing improved recovery rates in 2020 and 2021.

THE GREAT RESIGNATION

Going into 2022, the most impactful labor market trend related to ARM is what the media calls "the Great Resignation". Figure 1 shows the total number of non-agricultural job openings nationally, as well as the total number of quits, adjusted for seasonal trends in the data. People are quitting their jobs at the highest rate on record. Total nonfarm quits totaled 4.5 million in November 2021, an 8.9% increase from the previous month and a 31.9% increase from the pre-pandemic high of 3.4 million in February 2020.

FIGURE 1. TOTAL NONFARM QUILTS AND JOB OPENINGS, SEASONALLY ADJUSTED^[3]



Meanwhile, jobs are more abundant than ever. Total nonfarm job openings amounted to a whopping 10.5 million in November, a 50.6% increase from the pre-pandemic high of 7.2 million job openings in February 2020. This illustrates how employers across the economy are struggling to hire workers. ARM companies are no different, with many reporting difficulties in keeping their office(s) fully staffed. For instance, one firm Kaulkin Ginsberg spoke to while compiling the *Kaulkin Report 2022 Edition* detailed that it is "experiencing employee losses in all offices" and that it has "seen more churn in administrative support than traditional debt recovery roles."^[4]

ARM companies have at their disposal a number of strategies

Continued on page 20



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LEGISLATIVE UPDATE



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January 31, 2022 Voter Registration Deadline for Primary Election
March 1, 2022 Primary Election
April 5, 2022. Voter Registration Deadline for Primary Runoff
May 24, 2022 Primary Runoff
October 10, 2022 Voter Registration Deadline for General Election
November 8, 2022 General Election

Oklahoma

April 15, 2022 Candidate Filing Deadline
June 3, 2022 Voter Registration Deadline for Primary Election
June 28, 2022 Primary Election
July 29, 2022. Voter Registration Deadline for Primary Runoff
August 23, 2022. Primary Runoff
July 29, 2022. Voter Registration Deadline for General Election
November 8, 2022 General Election

Election Information:

Texas: sos.state.tx.us/elections/index.shtml

Oklahoma: oklahoma.gov/elections.html

Legislative Information:

Texas: capitol.texas.gov

Oklahoma: oklegislature.gov

Information Sources:

Oklahoma Statewide News: The Oklahoman oklahoman.com/

Texas Statewide News: Texas Tribune texastribune.org

National Political News and Opinion: Real Clear Politics realclearpolitics.com

Nationwide Government Information: ballotpedia.org

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Continued from page 13

to mitigate the impact of the Great Resignation. One strategy is to raise wages to attract more applicants and keep current employees satisfied, but this can get cost-prohibitive very quickly. Alternatively, ARM firms may leverage digital technologies such as artificial intelligence or self-pay systems to reduce the need for physical employees. While this strategy requires a potentially significant investment, it should reduce costs in the long run.

The labor market is an integral part of our society that impacts all facets of the economy. ARM decision-makers must keep abreast of its fluctuations, lest they be left behind by their highly adaptive peers.

WORKS CITED

[1] Data retrieved from the Bureau of Labor Statistics' Current Employment Statistics program.

[2] Kaulkin Ginsberg aggregated data from various governmental and private data sources –including the American Hospital Association, the Census Bureau, the Federal Deposit Insurance Corporation, the New York Federal Reserve Bank, the Treasury Department, and IBISWorld – to measure the total amount of

bad debt in the U.S. marketplace.

[3] Data retrieved from the Bureau of Labor Statistics' Job Openings and Labor Turnover Survey.

[4] "The Kaulkin Report, 2022 Edition – Sub-Report: Economic Drivers of Accounts Receivable Management." Kaulkin Ginsberg, 2021. <https://kaulkin.com/economic-drivers-of-accounts-receivable-management/>.

About Kaulkin Ginsberg Company

Since 1991, Kaulkin Ginsberg Company has provided critical strategic advice to the outsourced business services industry. Our client-centric approach covers almost every stage of a company's life cycle and enables us to maintain longstanding relationships as trusted advisors. We provide mergers and acquisition advisory, strategic consulting, valuation and financial solutions, market intelligence and analysis, as well as litigation support and expert witness.

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MEMBER NEWS

Carrie Finney Promoted to CEO and Chairman of The CMI Group



PLANO, TX -- [The CMI Group](#), an employee-owned company (ESOP) and the industry-leading solutions provider to clients nationwide, announced today the promotion of Carrie Finney to Chief Executive Officer and Chairman of the Board. She will also continue in her role as President. Founder and long-serving Chairman and CEO Tom Stockton will transition to his new role as Chief Strategy Officer and will continue as a Director on the Board.

Over the years, Carrie has served in several volunteer positions with ACA of Texas and now with SWCA where she serves as one of our National Delegates.

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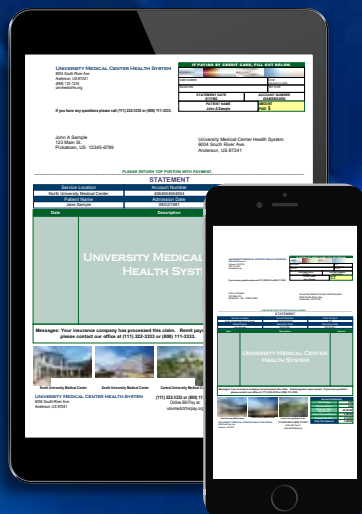
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Providing Educational Opportunities is a Key Component of the Mission of a Trade Association. We are committed to assisting members with training issues, as well as coordinating professional skills development and training programs sponsored by ACA International. It is our goal to ensure that our Annual Conference brings together nationally recognized speakers and subject matter experts to present the most up-to-date information regarding the issues facing our members.

If you would like local area training, we can assist with that as well. We are here to assist our members in accessing the finest training available. We look forward to serving you.

Campus ACA is the umbrella organization for ACA International's diverse professional and educational certification programs for collectors and agencies. Some upcoming educational opportunities (partial list)::

<u>Date</u>	<u>Event</u>	<u>Location/Type</u>
2/8/22	How to Talk to People That Hate You	Online
2/10/22	Water Cooler Chat	Online
2/15/22	Disgruntled Employees: Turn the Frown Upside Down	Online
2/16/22	How Reg F Changed Legal Collections	Online
2/17/22	State Specifics for Collectors	Online
2/24/22	Building High Performing Teams	Online
3/14-15/22	ACA International LEVEL UP Leadership	Las Vegas
3/16-18/22	ACA International IGNITE	Las Vegas
7/20-22/22	ACA International Annual Conference & Expo	Orlando
10/10-12/22	SWCA Annual Conference & Expo	Irving, TX
Wednesdays	Don't Miss the Weekly "HUDDLE" With ACA Staff and invited guests	11a CT

For more information and a complete listing of these educational opportunities, visit www.acainternational.org or contact the Education Department at 800-269-1607.

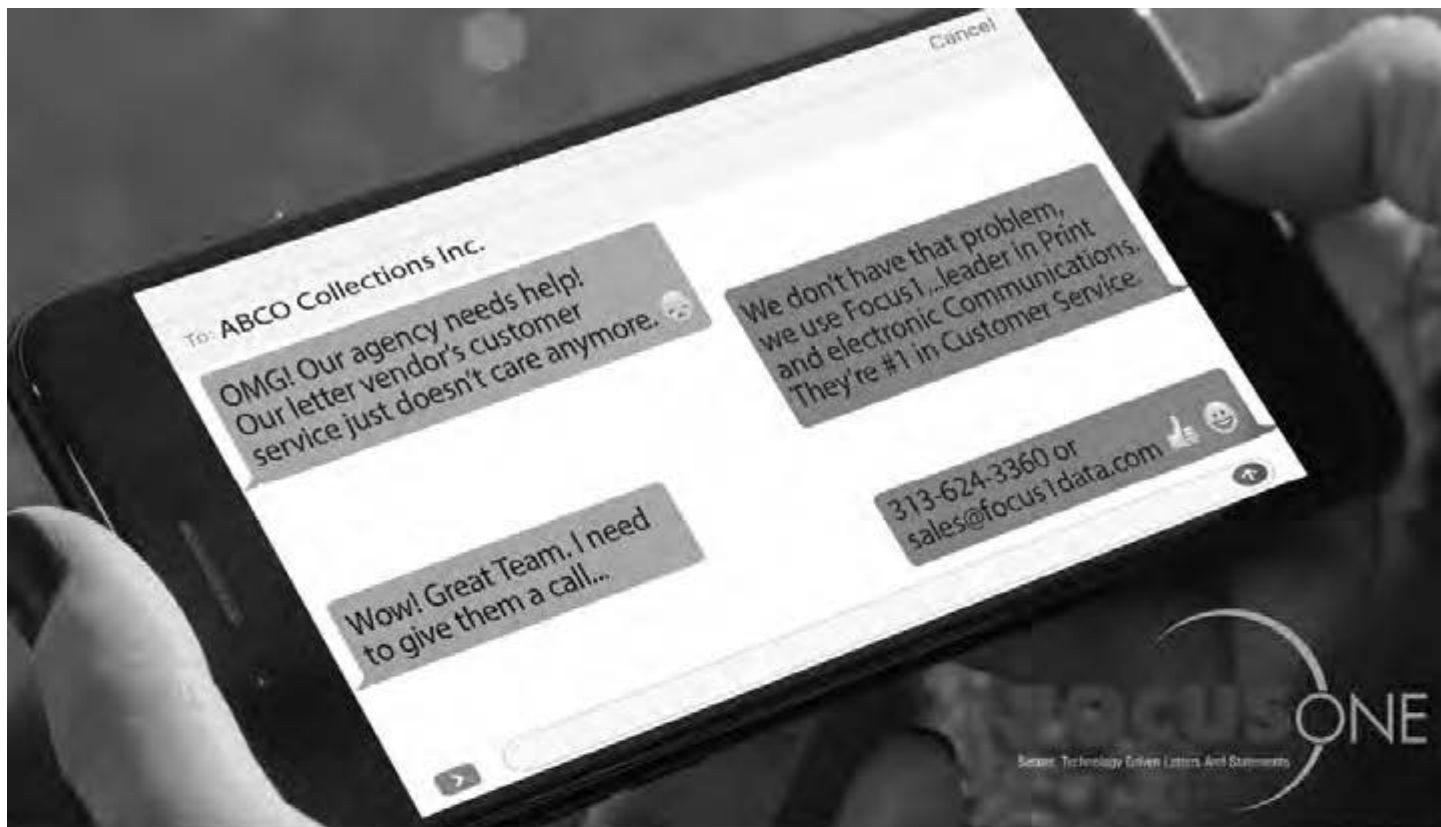
Please let us know how we can better serve your education and training needs!

Southwest Collectors Association (SWCA) Urges all members to remember:

Reg F went into effect on November 30, 2021 and ACA International has some great Reg F information at: <https://www.acainternational.org/cfpb/reg-f>

Bookmark this link and refer to it as often as needed.

ACA will continue to hold online meetings and the weekly Huddle to cover member issues. Watch for those opportunities! They will be helpful!



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CollectPAC NEWS

This industry is certainly not for the faint of heart or anyone who is not open to adaptation. But if there is one thing that remains a constant, it is that legislators are continually trying to regulate, and often constrict our ability to operate our businesses. Reg F and Nevada's certified mail requirement are a few of the newest challenges we are facing. And then add the continual attacks from predatory plaintiff attorneys and we find ourselves constantly pivoting to dodge the attacks.

As we all have made varying degrees of a pivot in our business operations, we must also make a pivot regarding our PAC and our legislative efforts, both as an industry and as an association. This is not intended to be a political statement in favor of, or against either Democrats or Republicans. However, the control over the White House and both houses of Congress does give a strong foothold for those who have our industry in their legislative sights. And for this reason, we must pivot our legislative efforts to become more offensive, as opposed to defensive. Such a plan requires more financial contributions to the PAC and more communications to all legislators, not just our industry-friendly legislators. **It is critical that we all contribute to the PAC and then also voice our concerns to legislators.** If we don't, they most likely will not realize the potentially damaging effects of a bill's unintended consequences.

We desperately need everyone to consider giving, or to consider giving more if you've already made a contribution. For many of us, cash flow has been impaired due to COVID-19, but the likelihood of potentially-damaging legislation being introduced has increased.

The members noted below have already made a generous contribution to our CollectPAC fund. **But our fund is virtually out of money, so PLEASE HELP us further our industry efforts by contributing to the PAC today!**

2020 - 2021 MEMBER HONOR ROLL

\$1,000+	\$500+	\$250+	\$100+	\$100+	\$50+
Diamond	Platinum	Gold	Silver	Silver	Bronze
	Jessica & Scott		Greg Mason	Paul Nagy	Tom Morgan
	Hearn			Barbara Garner	Laura Chapman
	Stephanie Rifenberg				

To reach our goal, we need support from every member! Please mail your **personal check** or **credit card** contribution to our Association office at 305 S Broadway, Suite 706, Tyler, Texas 75702. Even though it is not a secure transmission, you may also scan and email your credit card contributions to our association office at: info@texascollectors.com. **Please remember that PAC contributions cannot be made using a company check or credit card.**

Thank you for helping in our efforts to promote and protect our industry!



Greg Mason
Chair, CollectPAC Trustees



American Collectors Association of Texas Political Action Committee CollectPAC Contribution & Pledge Card

Member Contribution Levels

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For more information or to establish a monthly or quarterly payment schedule, contact Tom Morgan at 512-458-8666 or tmorgan@texascollectors.com **State law prohibits corporate checks.** Mail your check and this pledge card to: ACA of Texas CollectPAC, 305 South Broadway, Suite 706, Tyler, TX 75702

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Continued from page 9

additional new-hire onboarding, training, and coaching.

Most sales training organizations have excellent collector training, but not for sales. Fortunately, agencies that retain Marc Trezza see immediate, measurable, positive impact on both performance and on salesforce retention. Few costs are higher than starting over again from scratch with a new salesperson

How to Measure: Impact on Engagement

Modern sales enablement increases employee engagement in five specific ways:

- 1) Increased sales performance and efficiency
- 2) Improving Team cohesiveness
- 3) Reduce senior management's administrative burden and management time
- 4) Enhancing Training impact
- 5) Improving the agency's image and reputation

For example: An outside collection sales expert can provide senior management with peace of mind, by taking over the burden of sales management. The well-being of your management team has a direct impact on the well-being of the employees they supervise. Management has better access to, and better control over operations staff because their time is not split between operations and sales, thereby reducing stress and improving performance.

The skill and knowledge development and coaching process for sales builds more confidence and certainty about reps' capabilities because together we'll be able to quickly identify and fix any skill gaps. This will help salespeople become more engaged which, in turn, will benefit all of your agency's management and staff.

Start Measuring Collection Sales ROI

The right sales management and sales approach will have a significant impact on your bottom line. However, the majority of agencies today fail to measure the effectiveness of their sales programs.

Proving the ROI of your collection sales training, coaching, and content management efforts requires not only careful planning and execution, but also the right management to help you get it done. The SNC's Collection Sales Program is designed to help you achieve optimal results for all four goals of sales excellence:

- 1) **Increase Revenue** - Agencies need to increase profitable revenue by engaging a true consultative selling process that builds mutually profitable deals with better qualified prospects.

- 2) **Cut Costs** - Eliminate unnecessary costs by shortening sales cycles, reducing client service headaches, and onboarding new clients more efficiently.
- 3) **Reduce Risk** - A true consultative selling process means you never go into a new deal "blind" and have all the info you need to negotiate and close more profitable deals.
- 4) **Improve Engagement** - Improve engagement by reducing onboarding time, improving training and effectiveness, and expanding support for sale reps in their everyday selling activities

What to Measure: Engagement Metrics Sales Management Involvement and Efficiency

- "Insight Selling" allows sales management to conduct coaching conversations, record calls, and share feedback virtually. From a management standpoint this enables me to measure and improve an agency's sales management engagement and efficiency.

Team Cohesiveness

- Salespeople want to feel a sense of connectedness with a sales manager who "gets it" and has a wealth of positives to offer. The Insight Selling management approach establishes a stronger sense of connectedness between salespeople and sales management because they regularly engage in productive ways through phone and/or video day-to-day interactions, coaching, mentoring, and knowledge sharing.

Employee Adoption

- Salespeople feel an intrinsic motivation when new skills help them to close more and better deals, and take pride in hard-won wisdom. This sense of accomplishment increases their engagement with learning, and improves morale. I once had a veteran salesperson tell me, "Well I guess you can teach an old dog new tricks!" Buy-in matters when making change, and the right training and management approach is designed to foster buy-in from even the most hardened veteran salespeople.

Salesforce Attrition

- Salesforce turnover is another key indicator, because its closely related to sales success for an agency, and very expensive when turnover occurs. Not only is it costly to start over with a new salesperson, but the real (and often unseen cost) is the business that is lost during this process

Continued on page 29



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Continued from page 27

because the agency had an under-performing salesperson or no salesperson at all. Much of that business that just went to your competitor may never become available again.

- The direct replacement cost of a new salesperson is 25% of salary before even factoring in the lost sales. One contributing factor to attrition is lack of effective engagement, and frustration with how difficult sales has become, coupled with poor results – with no clear answers or path for change. THAT is the real killer.

Remote selling can be challenging, even for the most experienced sales reps. This means rethinking the entire approach to sales and sales management and how your agency engages with buyers.

Only 20% of B2B buyers want to return to an in-person sales process. The good news for agencies is that virtual sales meetings are far less expensive, and far more efficient in terms of your salesperson's time.

The challenge is that your salespeople must be properly trained to sell and conduct virtual sales meetings that will close deals. An agency cannot simply tell their salespeople to start doing virtual selling and expect it not to be a disaster. But doing it right will

mean an increased return on investment for sales and a significant increase in sales, because your agency will be ahead of the curve.

As we start in 2022, make it a priority to measure the impact of sales on the metrics that matter most to your organization. You'll shed light on where your program is shining and where it is falling short. Then, you can make changes to help you get the biggest ROI from your sales efforts and ensure your salespeople are always ready to deliver real-world solutions for your new clients.

In a highly competitive environment such as collection sales, there are few things more profitable and valuable than being ahead of the curve, thereby forcing your competitors to play catch-up. The smart ones will, but the rest will likely never be truly competitive in collection sales again.

As we start the new year, which is the best path for your agency?

Marc Trezza, is the President of Search Net Corp and he can be reached at snctrezza@mindspring.com or at www.searchnetcorp.com/agency. Considered the collection industry's leading expert on sales, he has been providing sales management solutions to collection agencies since 1991. He's written numerous articles for Collector, including "The Future of Collection Sales," and series of articles "Sun Tzu and the Art of Collection Sales."

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Membership Event Postings

The SWCA Southwest Collector Connector will post member announcements for anniversaries, birthdays, graduations, weddings or other significant events that occur in the lives of our members. Since this is a quarterly publication, the announcements can be in the recent past or in the future.

Please send all announcements to tmorgan@texascollectors.com and, if possible, they will be published in the next issue to be published. Include your name and a contact phone number.

Letters to the Editor

Letters [or emails] to the Editor are welcome but must be signed, please include full name and address. Not all letters can be published. Letters that are published may be edited for space, brevity, clarity and other editorial considerations.

We look forward to your constructive criticism; let us know if there is anything in particular you would like to see us address. We appreciate the opportunity to hear from our readers.

Unfortunately, there are no letters this quarter.



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