

The Collection Connection

OFFICIAL NEWSLETTER OF THE MID-ATLANTIC COLLECTORS ASSOCIATION

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March/April 2010

Spring Fling and the Pocono Mountains

*May 17-18, Mt. Airy Casino Resort,
Mount Pocono, PA*

MACA is heading to the beautiful Pocono Mountains in northeastern Pennsylvania for the **Spring Fling 2010 Annual Meeting** scheduled for Monday afternoon, and Tuesday morning, **May 17-18**.

The 2010 program again provides ample educational and networking opportunities during two half-day program components. We're bringing to you, in one setting, top industry experts who'll lead dynamic sessions on today's hot topics including: Red Flag and Hi-Tech, Strategies Round Tables, Federal Regulatory Update; and our ever-popular 5th Annual Best Practices Session where attendees have access to collection attorneys who'll discuss and answer questions about today's trends. This alone is worth the price of admission. Monday evening is the vendor cocktail reception where you'll have access to vendors during the 90-minute reception.

After the long winter, plan to rejuvenate in the Pocono Mountains and join us for Spring Fling 2010. The casino hotel boasts a spa and salon, along with on-site dining and entertainment, and has a golf course

on property. More information on the casino and hotel may be found by visiting www.mountainairycasino.com.

The complete program and registration form are found elsewhere in the newsletter, or you can visit the MACA website at www.midatlanticcollectors.org and click on the Events tab for the registration form download. Special hotel room rate of \$139++ will expire **April 16**, so make your reservation early.

See you in May! ♦



Above: Unwind with wall-to-wall comfort in a Lavish resort room

2009 - 2010 BOARD OF DIRECTORS

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ACA DIRECTORS

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Harry Strausser III
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410-546-3742

President's Letter

YOU (yes you!) are part of the answer....

Although the political climate changes more often than the weather these days, President Obama's desire to continue moving forward with sweeping financial regulatory reform is still at the forefront of his agenda.

Recently, Christopher Dodd, Chairman of the Senate Banking Committee, proposed new financial regulatory reform legislation, which now includes a Consumer Financial Protection Bureau. Unfortunately for our industry, the CFPB has unwanted similarities to the CFPA.

I often hear members ask, "Do our letters to legislators really matter?" or "Does our response to a Call to Action really make a difference?" The answer is a resounding YES! As a matter of fact, your individual efforts may actually be one of the most effective means of success when negative legislation is presented. It's important to remember that our elected leaders are in position by the people and for the people. You do not need to be an expert in legislation in order to take an effective grassroots effort in making our concerns known to our legislators.

Which leads me to this: I have one current and time sensitive Call to Action for our members: It is critical that you and your staff write to your Senator, urging him or her to oppose the CFPB. You may go to www.contactingthecongress.org to look up contact information for your U.S. Senator, and then simply communicate your opposition to the measure. Making this Call to Action easy, ACA is currently crafting an opposition letter that you may readily use (and can personalize) to forward to your Senator.

It is our privilege in this country to have the ability to be heard by our leaders. It is equally a privilege for our leaders to hear from the people. Please take this Call to Action very seriously. Your business, and your employees count on it. If you need help communicating with your Senator regarding the CFPB, please contact ACA government Affairs at 202-547-2670 or govaffairs@acainternational.org.

One more note regarding negative legislation. This pertains to the FCC. The abundance of FDCPA lawsuits in 2009 is not making any of our efforts easier. Last year had the highest number of recorded lawsuits to date. Approximately half of which stem from messages left for the consumer. This could directly tie in with the FCC's proposal to amend the TCPA rules, which neglect to recognize and fully understand the purpose our industry serves in the overall economic engine. ACA is closely reviewing the proposal and will be submitting comments to the FCC. I ask every member to be on the lookout for an ACA and/or MACA Call to Action and to follow through with the actionable items to help ensure the proposal is not adversarial to our efforts to collect debt.

You are a member of ACA's 3rd largest unit in the country. Lets get our voices out there and 'step up' our member involvement with government affairs. ♦

Thank you everyone!

Best regards,
Donna Nicholson Stief, MACA President
National Director, ACA International



MACA Collection Connection

the official newsletter of the
Mid-Atlantic Collectors Association

2010 MACA MEMBER AD RATES

(Rates are listed as amount per Issue)

Size	Commitment	
	1x	6x
Full Page 7.75" x 10"	\$400	\$240
2/3 Page (V) 5" x 10"	\$300	\$200
Half Page (H) 7.75" x 4.875"	\$200	\$120
(V) 3.75" x 10"	\$200	\$120
1/3 Page (H) 5" x 4.875"	\$150	\$100
(V) 2.437" x 10"	\$150	\$100
1/4 Page (H) 7.75" x 2.3125"	\$100	\$60
(V) 3.75" x 4.875"	\$100	\$60

2010 MACA NON-MEMBER AD RATES

(Rates are listed as amount per Issue)

Size	Commitment	
	1x	6x
Full Page 7.75" x 10"	\$600	\$500
2/3 Page (v) 5" x 10"	\$400	\$330
Half Page (H) 7.75" x 4.875"	\$300	\$250
(V) 3.75" x 10"	\$300	\$250
1/3 Page (H) 5" x 4.875"	\$200	\$165
(V) 2.437" x 10"	\$200	\$165
1/4 Page (H) 7.75" x 2.3125"	\$160	\$135
(V) 3.75" x 4.875"	\$160	\$135

Prices are for color ads

No bleed ads accepted

Send your color hi res PDF or eps
(proportionately sized) along with the
number of times ad is to appear to:

editor@midatlanticcollectors.org

EXECUTIVE DIRECTOR

Rose M. Jeffries

MID-ATLANTIC COLLECTORS ASSOCIATION

116 Forest Drive
Camp Hill, PA 17011
Phone: 717-730-9745
Fax: 717-730-6786

Stay connected and stay informed

Please be sure to check the status of your 2010 MACA/ACA annual renewal. Members not having renewed by mid-March will be put on inactive status, and will no longer receive important notices, bulletins, and updates.

MACA knows that the economy is in a down-cycle, and we are keenly aware that discretionary expenses will be questioned to ensure they deliver tangible value. Therefore, within the realm of things we can control, such as professional training or business networking opportunities, MACA is developing a 2010 events calendar that is focused on delivering return on your investment.

It's easy for the main contact person at your agency to pay dues online by logging in at ACA's Website (<http://www.acainternational.org>), selecting My ACA and viewing Member Dues.

CALENDAR OF EVENTS

MARCH 2010

March 17-19, 2010

ACA 2010 Spring Forum & Expo
Scottsdale, Ariz.

Contact ACA by dialing
(952) 928-8000 ext. 137

MAY 2010

May 16-17, 2010

MACA Strategic Planning Session

Mount Airy Casino Resort
Mount Pocono, PA 18344

May 17-18, 2010, Monday-Tuesday

MACA's 2010 SPRING FLING

Mt. Airy Resort, Mount Pocono, PA
midatlanticcollectors.org/html/events.html

JULY 2010

July 11-14, 2010, Sunday-Wednesday

**ACA Int'l's 71st
Annual Convention & Expo**

Gaylord National on the Potomac
Washington, D.C.

<http://www.acainternational.org/Events>

SEPTEMBER 2010

September 19 - 21, 2010, Sunday-Tuesday

NEDCC 2010

Seneca Niagara Casino & Hotel
Niagara Falls, NY

<http://www.nyscollect.org>



Above: Exterior View of the Mt. Airy Poconos Resort

Legislative Update



Maryland

Numerous pieces of legislation affecting the collection industry have been introduced in Maryland's legislature during the state's abbreviated, but fast paced session. MACA members responding to the legislative Call to Action, along with ACA staff, and MAP members have made an enormous contribution to ensure that the collection industry is well represented, and have already succeeded in having one piece of potentially harmful legislation (HB402), favorably amended. A snapshot of current issues appears below, and further updates will be sent as is necessary.

HB175 - Prohibits an employer from using an applicant's or employee's credit report or credit history in determining whether to deny employment to the applicant, discharge the employee, or determine compensation or the terms, conditions, or privileges of employment.

HB392/SB701 - Debt Settlement Companies. MACA members Leslie Bender and Chris Wunder have testified before Maryland's House and Senate and negotiated an exemption for licensed debt collectors pursuing debt collection activities with the Bill's drafters in Maryland's Attorney General's office.

HB402 - Proposed changes to add rulemaking authority without legislative oversight for Maryland's Collection Agency Licensing Board (an advisory group within DLLR). The bill as originally drafted purported to grant broad rulemaking authority to this advisory group in regard to licensing agencies, renewal and investigation fees, and generally matters related to the licensing, enforcement and investigation in regard to Maryland collection agencies. As originally written, the bill would not only give the Board the power to change license and investigation fees, but would allow the Board, without any approval by the Maryland General Assembly, to change fees, penalties, and

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Above: Mt. Airy Spa

IN MEMORIAM



**Harry Strausser, Jr., IFCCE, MCE
1936 – 2009**

**A strong supporter ACPAC,
donations in Harry's memory
would continue his legacy of
legislative advocacy.**

MACA to meet with Maryland licensing board

MACA Board members will be meeting with the Maryland Collection Agency Licensing Board on May 26th in Columbia, Maryland for an informal meet and greet session. MACA leadership hopes that this meeting is the beginning of an informational partnership with the licensing board, and establishes a favorable relationship between Maryland regulators and our industry. ♦



2010 Spring Fling and Annual Meeting



Mid-Atlantic Collectors Association

**Monday-Tuesday
May 17-18, 2010**

Mt. Airy Resort, Mount Pocono, PA

Two half-day sessions filled with education, networking, and professional development opportunities for owners, managers, supervisors, and other decision makers

SUNDAY, MAY 16

3:00 - 6:00 PM **MACA Board of Directors: Strategic Planning (closed)**

MONDAY, MAY 17

9:00 - Noon **MACA Board of Directors: Strategic Planning (closed)**

1:00 - 2:00 **Red Flag and High-Tech**
Leslie Bender, Esq. *(invited)*
-security based presentation; update on Red Flag regs; HIPAA's new tech standards

2:15 - 3:00 **Special Challenges for the Small Agency:
Solutions for Surviving and Thriving in Today's Economy**
Michael Lamm, Kaulkin Ginsberg *(invited)*

3:15 - 4:15 **Strategies Round Tables**
Dialers (Steve Kusic) Skip Tracing (Donna Nicholson)
Scoring (David Winters) Collection Letters (Trace Anderman)

4:15 - 4:45 **What's In it For You?**
New Members and First Timers

5:30 - 7:00 **Vendor Sponsored Cocktail Reception**

7:00 **Day One Concludes - Dinner on Own**

TUESDAY, MAY 18

9:15 - 10:00 AM **Washington Update: Federal Regulatory Climate**
Adam Peterman *(invited)*
Director of Government Affairs, ACA International (Washington, DC)

10:15 - 11:45 **5th Annual Best Practices Session: Law Suits**
Leslie Bender, Esq. *(invited)*
Patricia Cobb, Esq. (Commonwealth Financial Systems)
Richard Perr, Esq. (Fineman Krekstein & Harris, P.C.)

12:00 - 12:30 **MACA Annual Meeting and Elections**

12:30 **Spring Fling Concludes - Lunch on Own**

12:30 - 2:00 **MACA Newly Elected Board Member Luncheon Meeting (closed)**



Mid-Atlantic Collectors Association

2010 Spring Fling
May 17-18
Mt. Airy Resort, Mount Pocono, PA

The Mid-Atlantic Collectors Association invites you to attend...

2010 Spring Fling
Monday-Tuesday May 17-18
Mt. Airy Resort & Casino

44 Woodland Road, Mount Pocono, PA 18344
(Room block with discounted rate expires 4/16/10)

Agency Member or MAP Attorney Registration Form
(Vendors and Suppliers should request separate enrollment form)

TO SECURE YOUR SPOT, REGISTER EARLY! FIRST COME, FIRST SERVED!

Please complete a separate enrollment form for each individual attending.

Please register me for (please check ALL that apply):

- \$50.00 Monday, May 17 1:00 PM - 7:00 PM (Includes Vendor Cocktail Reception)
- \$50.00 Tuesday, May 18 9:00 AM - 12:00 PM
- I will be attending the MACA Annual Meeting & Elections beginning at Noon on 5/18 (No Charge)
- Total: My check in the amount of \$_____ covering the session(s) indicated above
- is enclosed will be mailed prior to May 4

Name as it should appear on badge	Title	Nickname
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Company

Mailing Address	City	State	Zip
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Phone	E-mail (necessary for confirmation)
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**Make check payable to MACA, and mail to: 116 Forest Drive, Camp Hill, PA 17011
FAX (717) 730-6786**

Questions? Contact Rose Jeffries, Executive Director
Phone (717) 730-9745 • Fax (717) 730-6786 • E-mail rjeffries@midatlanticcollectors.org

HOTEL ACCOMMODATIONS: The room block will be released **APRIL 16**. Please telephone the Mt. Airy Resort TODAY to secure your room reservation at a discounted rate of \$139++ (single/double). Telephone 1 (570) 243-4877 and request the rate for the Mid-Atlantic Collectors Association.

Mirmelstein Retires from MACA Board

After well over a decade of unselfish service to the Seaboard and Mid-Atlantic Units of ACA International, Joel Mirmelstein, president of Brandywine Accounts Management, Inc. in Wilmington, Delaware, announced his retirement from the Mid-Atlantic Collectors Association's Board of Directors.

While serving as the Seaboard president, Joel was instrumental in working with the former Pennsylvania Unit to successfully guide the merger between the two units. His many years of volunteer service on the board included three terms as president, and multiple terms as ACA Director, Treasurer, and chair of various committees.

During his service to the Seaboard Unit, membership levels increased, and the unit was able to retain the services of a contract lobbyist to monitor legislation on behalf of the unit. While the two units were working towards the merger, Joel often sacrificed weekends in order to travel and attend strategic planning sessions with representatives of the Pennsylvania Unit. His guidance, wisdom, and leadership will be sorely missed by the unit. We extend to Joel our best wishes as he continues his professional career, and we're sure he's already enjoying his newfound "free time" with his family and friends.

Thanks for everything, Joel! ♦



Above: Play a round in the mountains at one of the Pocono's classic golf courses

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introduce new regulations on agencies operating in the state.

MACA representatives, on behalf of ACA and MACA, had an opportunity to testify at the House Economic Matters Committee regarding Ask Dr. Debt, and about our industry's commitment to financial literacy. Along with grassroots lobbying by our members, and conversations with Maryland's Attorney Generals' office, the broad rulemaking language was removed from the bill and the bill passed the House unanimously on March 4 and is heading to Maryland's Senate. MACA members, and MAP members, including Chris Wunder, Leslie Bender, and Al Zezulinski, greatly contributed to the successful amendment of HB402.

SB328 - Passed the Senate in February, and was referred to the House Health and Government Operations Committee. The bill would

- (1) Specify the collection activity to be performed by the collection agency through an explicit authorization or contract
- (2) Require the outside collection agency to abide by the hospital's credit and collection policy
- (3) Specify procedures the outside collection agency must follow if a patient appears to qualify for financial assistance and
- (4) Require the outside collection agency to provide a mechanism for a patient to file, with the hospital, a complaint against the hospital or the collection agency regarding the patient's bill.

At a public hearing held earlier this year, the Senate Finance Committee received a report from Maryland's HSCRC and testimony was accepted from Maryland's HSCRC, and Maryland's Attorney General's office. Maryland's Chamber of Commerce testified against the bill stating it could ultimately work excess costs on Maryland's cash-strapped employers.

There is a "flexibility" provision that the HSCRC was supposed to clarify, however the status of that change is unknown at this time.

Legislation that passed last year required that a workgroup be formed for the purpose of providing the General Assembly with a written report. It is

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ASK DR. DEBT

MACA members are encouraged to post a link for Ask Dr. Debt on their company web site.



Ask Dr. Debt Consumers seeking solutions to debt problems have a new online resource through Ask Dr. Debt, a financial education Web site that ACA International -- a nonprofit credit association unveiled April 15. "It's essentially an online version of 'Dear Abby' for consumers with credit and debt questions," John Nemo, public relations director for ACA International, said in an e-mail. Nemo said visitors to the site will be able to search a database of frequently asked questions and submit their own. Ask Doctor Debt also contains interactive tools to educate consumers, such as budget calculators and a free personal financial management Web course.

Welcome New Members

Blue Star Group LLC
Camden, DE

MRS Collections LLC
Newmanstown, PA

Cardworks Servicing
Pittsburgh, PA

Northeast Revenue Services, LLC
Wilkes Barre, PA

Goldstein Henderson & Weiss, Inc.
Cockeysville, MD



**MACA's 2010 Spring Fling
& Annual Meeting
Monday-Tuesday
May 17-18**



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possible that SB328 is the result of that workgroup's activities.

MACA members Chris Wunder and Leslie Bender were permitted to "audit" the workgroup last summer, and attended five or six sessions as observers.

Although representatives of our industry were not formally invited to participate in the workgroup, Bender and Wunder did author and submit comments to the workgroup.

MACA continues to monitor this, and other legislation, and encourages all members to remain proactive in responding to legislative Call to Action alerts when received via e-mail or fax. ◆

What's in it for you

It's all about membership benefits. Here's just a sampling of what our 160 members have access to as part of their annual MACA membership. To learn how you can access your benefits, or to join MACA, telephone the MACA office by dialing (717) 730-9745.

- Proactive, legislative knowledge and insight to impact changes in state laws and regulations. Currently, MACA is proactive at the grassroots level in an effort to educate its members in developing and maintaining a meaningful dialog with legislators!
- Networking opportunities to build business relationships and establish a personal network of people with whom you can discuss business trends, ideas, problems and concerns.
- Members Attorney Program (MAP) providing access to ACA MAP attorney members familiar with your industry's laws and regulations.
- Convenient/affordable/specific-to-issues educational seminars led by experienced collection industry professionals. The Mid-Atlantic Unit hosts numerous sessions per year, including seminars required for collector certification. ◆

