

# The Collection Connection

OFFICIAL NEWSLETTER OF THE MID-ATLANTIC COLLECTORS ASSOCIATION

2010 - 2011

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Sept./Oct.  
2010

## EXPO '10 well attended

Niagara Falls welcomed over 130 participants for NEDCC EXPO held September 19-21. This regional collection industry event, known for drawing high-impact speakers, rolled out eight education sessions during the 1.5 day program.

Monday opened with *Leading and Motivating in a Collection Environment* presented by Vilis Ozols, and the event concluded Tuesday with the every-popular *Best Idea Session* moderated by Dwayne Heisler (Remit Corporation). Attendees had access to 28 companies in EXPO Hall offering products and services of interest the collection industry. Monday night's cocktail reception concluded with the ACPAC Bottle Auction raising over \$2,000 in donations.

The planning committee led by Kathy Kelly, New York State Collectors Association Executive Director, succeeded in bringing dynamic and meaningful programming and networking opportunities to the 130 attendees.

Next year's event will be held at Caesars Atlantic City, September 18-20, 2011 and promises to be another must-attend event. ◆

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ACA News P.6



EXPO 2010: Harry Strausser, MACA president (left), shares a light moment with Bobby Jones (Billing Tree).



EXPO 2010: Marc Trezza (Search Net) and Lacey Jensen (Client Access) recharge with a cup of coffee.

## President's Message



In our last issue I urged all of our MACA members to board the Membership that is setting sail with new direction toward bright horizons

for our industry. For many decades we have been well served by ACA International on a national level relative to legislative matters, educational opportunities, networking functions and an offering of countless products and services that enhance our operations. Today, as members of MACA, you are part of the third largest unit of ACA. Our new structure will allow us to develop more programs and initiatives that will directly impact your business in a very positive way. But, we need your help....

Like any vessel that is embarking on a long journey, we need the proper crew to keep the ship headed in the right direction, with wind in our sails and a clear picture of our intended destination. Associations all across America, in every industry, are suffering from membership reductions, resulting dues revenue setbacks, programming cutbacks, plummeting event attendance and apathy among member volunteers. We don't have to follow this trend in MACA. A friend who is an avid sailor recently told me about a condition in sailing where the ship is referred to as being in irons. Without the proper winds of motivation filling the ship's sails it will sit motionless in the water. You can't sail directly into the wind but must calculate the proper direction to

navigate using the wind as your power.

Are you are looking for answers as a business owner or manager? Are you are concerned about the future of our industry and the legislative culture that is developing? Would you like to meet other industry operators to learn from their successes and failures? Are improvements to the business environment in your immediate region something that would enhance your business? Is additional industry-relevant training for your staff members' part of your growth strategy? If you answer YES to any one of these questions, then MACA is the organization that can fulfill your needs.

Many of our members/readers have never attended a MACA meeting. They have not taken part in our educational programs. They rely on others to do the legwork in our respective state and federal legislatures to promote and oppose legislation impacting our industry. Please join us now, not as a passenger, but as an active Crew Member. I guarantee you that your allotment of a few hours a month to our association's initiatives will reward you ten fold over the coming years.

Take the step today! Email me at [harry@remitcorp.com](mailto:harry@remitcorp.com) and we can talk about your involvement. It's not too late. We'll dock in your local harbor to pick you up or send out a tender to transport you! Until next time, here is to smooth sailing, business success and increased membership involvement in MACA! ♦

Sincerely,

**Harry Strausser III, MACA President**  
**The Remit Corporation**  
**Board of Directors, ACA International**

## We Get Emails

**Question:** *I would be interested in knowing what MACA is doing towards reversing the Foti decision.*

**Answer:** *Foti has been one of the top major concerns facing our industry along with TCPA. Foti is a matter of FD CPA reform, and ACA and MACA, along with other ACA untis, have joined full force seeking relief and clarity with the issue.*

*Earlier this year, MACA made a substantial financial contribution to ACA's legislative fund created to combat negative legislation.*

*In July, over 250 ACA members covering almost all 50 states hit Capitol Hill. MACA members, along with other ACA members travelled to Washington D.C. and met with Congressional leaders and staffers to educate them on our top issues including Foti.*

*In September, U.S. Senator Franken (D-MN) announced his intent to propose FD CPA reform. ACA has had preliminary discussions with Senator Franken regarding this much needed reform that will help consumers as well as businesses.*

*We'd need to have more participants in our grassroots lobbying initiatives, and hope more MACA members realize how important it is to be proactive in the legislative process. It will take all of us to have the proper impact in Washington.*

Want to receive the Collection Connection via e-mail?  
 Visit [midatlanticcollectors.org/html/press.html](http://midatlanticcollectors.org/html/press.html) and use the easy sign-up option.

## 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

# Welcome New Members

Financial Resolution Services, Inc.  
Feasterville, PA

Recover-ez LLC  
College Park, MD

Robert D. Wagman, Esq. PC  
Rockville, MD

Mancing & Associates  
Moon Twp., PA

## Agency Spotlight



Sixty six years ago, the Credit Bureau of Lancaster County was established and incorporated, servicing businesses in Lancaster County.

Many things have changed since then. We now service most of the Mid-Atlantic region with a suite of products and services that help businesses stay productive and profitable.

The Credit Bureau of Lancaster County, Inc. has 5 major divisions: Debt Collections, a full service collection agency, The Loan Solution, services banks and credit unions, Employment Background Screening and Tenant Screening, services employers and property managers and DataServe, an Authorized Retailer of CLEAR wireless internet connections for businesses and consumers.

Our clients appreciate the longevity and stability of our establishment and are equally impressed with our up-to-date technology and easy online automated processes. Our success is attributed to the creative diversity of services we offer as well as consistently growing and changing to keep abreast of the modern business climate. Our goal has always been to provide fast and efficient top quality products and services that maximize business profitability.

Donna Nicholson Stief, Immediate Past President of MACA runs the Collection Services Division at the Credit Bureau of Lancaster County, Inc.

You can learn more about the Credit Bureau of Lancaster County, Inc. by visiting [www.cbflanc.com](http://www.cbflanc.com).

## CALENDAR OF EVENTS

### November 2010

November 10-12, 2010

**ACA's Fall Forum**  
Wednesday-Friday  
Chicago, IL  
[acainternational.org/calendar](http://acainternational.org/calendar)

### December 2010

December 8, 2010

**FDCPA: Facts, Fiction & Reality**  
Harrisburg, PA  
[acainternational.org/calendar](http://acainternational.org/calendar)

December 9, 2010

**Professional Telephone Collectors' Techniques (PTCT)**  
Harrisburg, PA  
[acainternational.org/calendar](http://acainternational.org/calendar)

### May 2011

May 2-3, 2011

**MACA Spring Fling 2011**  
Sheraton Society Hill,  
Philadelphia, PA  
[midatlanticcollectors.org](http://midatlanticcollectors.org)



September 18-20, 2011

**NEDCC EXPO**  
Caesars Atlantic City  
Atlantic City, NJ  
[midatlanticcollectors.org](http://midatlanticcollectors.org)

## FDCPA and PTCT seminars slated for Harrisburg

MACA members can take advantage of our 2-for-1 enrollment this December when ACA's FDCPA and PTCT seminars are offered in Harrisburg on December 8 and 9.

The 2-for-1 seminar enrollment remains one of the most popular unit benefits. Watch for the announcement via email in the next few weeks, or visit ACA's Events page at <http://www.acainternational.org/calendar.aspx>

### December 8 - Harrisburg FDCPA: Facts, Fiction & Reality ACA Instructor Dwayne Heisler

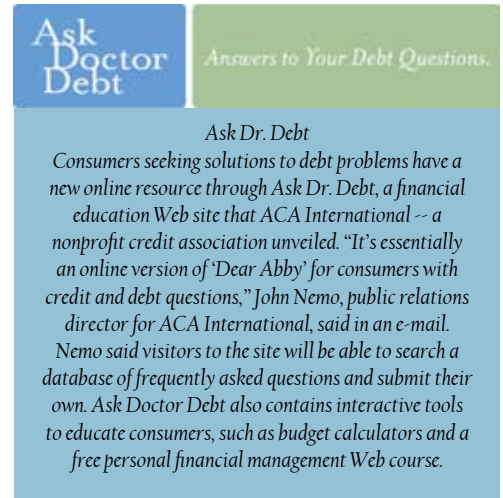
Learn the facts and requirements of the FDCPA, crush any fallacies you have and learn what impact the Act has on your agency's future. This opportunity for discussion, instruction, activities, evaluation and true-to-life application of the law will stimulate and energize you.

### December 9 - Harrisburg Professional Telephone Collectors' Techniques (PTCT)

#### ACA Instructor Dwayne Heisler

Collection professionals receive the necessary tools to answer a critical question, "How do I collect more on consumer accounts?" Learn about the circumstances of consumer debt and what real issues prevent consumers from paying through lecture, small group discussions, activities and case studies.

**Note: To qualify for the 2-for-1 pricing, you will need to visit ACA's Event Calendar web page, download the paper enrollment form, and submit to ACA.**



**Ask Dr. Debt**  
Answers to Your Debt Questions.

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. "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.

# NEDCC EXPO 2010



## The Business Case for Data Security

by Leslie Bender, Esq.,  
CIPP Leslie C. Bender, P.A.

Over four years after the states began passing data security breach notification laws, companies are devoting more resources to surviving those mishaps rather than preventing them. Lessons learned in the aftermath of the TJX incident, where court documents indicate that since 2003 more than 96 million consumers' personal financial transactions may have been affected or compromised, include the painful one that as companies work to remain competitive by deploying newer and better technologies, no company is 100% protected and therefore immune from the threat of a breach. Emerging data from the Ponemon Institute<sup>1</sup> and other reputable surveys of United States businesses show that the time has arrived for developing better response plans and marrying information technology objectives with a business' operational objectives.

Making a business case for devoting dollars to response plan development rests on a delicate calculus of important factors. Studies show that the most significant quantifiable cost of a data security breach is loss of business. Recent studies document that despite the publicity associated with coverage of hundreds of data security breaches which put the number of U.S. citizens' personal records at risk at nearly 217 million by the end of 2007, consumers are not growing immune to these stories and do not perceive the risk

that their personal information is exposed to as a palatable trade-off for the various conveniences consumers can avail themselves of offered by educational institutions, banks, or retailers, to name a few.

Only 43% of U.S. businesses report they have an incident response plan and 82% of businesses admit they failed to consult with legal counsel before responding to an incident. These dismal statistics emerge against a backdrop of consumerism and a floundering housing market – placing increased and often conflicting pressures on the American consumer. Javelin Strategy & Research issued a report in December, 2007 noting that three out of four American consumers believe identity theft is on the rise despite steady declines in the crime over the past three years.

Disturbing is data showing that the source of 49% of today's data security breaches relate to lost or stolen laptops or other removable media like USB flash drives. As

Americans seek more convenient ways to stay in touch or get their work done on the fly, the data that is now readily transportable is left vulnerable.

Until the magnitude of the TJX data security event established it as the largest data security breach in history, topping the Veterans Administration breach which compromised the data of over 26 million veterans and active duty personnel, and until all but 10 states passed data security breach notification laws, the public was largely in the dark regarding situations in which their sensitive personal or financial data was put at risk. Consumer advocates complain that in the face of growing numbers of data security breaches, companies are reactive rather than proactive.<sup>2</sup>

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2 Associated Press, 12/30/07, reporting on Linda Foley, founder of Identity Theft Resource Center

*Continued to page 6*



EXPO 2010: Eric Najork, NY president, talks with Bonnie Finley (EFT).

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1 Ponemon Institute, LLC, <http://www.ponemon.org/>



*Continued from page 5*



Credit and collections businesses deal in significant quantities of individuals' personal and financial data every day. They are compelled to assure that they have taken proper stock of their means for safeguarding the information entrusted to their care.

Refining the lessons from these breaches, the following are steps that can be taken to assure your organized is poised to prevent or respond to a data security breach:

1. Decide that information security is a true business issue. Do not leave dealing with security to your IT department. Instead, educate all your business leads so they have a working knowledge of basic information security concepts.

2. Conduct organization wide risk assessments and maintain a business focus when doing so.

3. Know that under no circumstances will compliance equal security. Human nature suggests that errors in judgment will occur and be prepared.

4. Believe that consumers will implicitly expect security and privacy, perhaps more so from a bank or one of its agents. Act accordingly.

5. Technology tools alone cannot guarantee your business will be secure. Keep pace with technology developments but make certain that applications and tools you use are suited for your business and help enable a secure environment for you.

6. Trust but always proof your safeguards. When relying upon outside contractors and other vendors do not step in and assure their security but ask questions and cause them to do so as well.

Do not allow your vendors to be less secure than your clients would want you to be.

7. Be assured that when weighing the costs associated with a data security breach, the indirect costs (e.g., reputation, customer confidence) will outweigh the direct ones.

8. Appropriate incident response processes can control and minimize the extent of damage you may experience and under all circumstances must include prompt communication with your customers, stakeholders, consumers and the news media.

9. Awareness is the key. Take stock of what works and repeat it over and again. Make sure each and every member of your workforce gets data security as it applies to her or him.

10. Learn from other's mistakes and do not repeat them. Media coverage of data security breaches is readily available. Avail yourself of it and keep up with the trends in incident response protocols. ♦

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EXPO 2010: Bobby Jones (Billing Tree) talks with Velma Altland (CBY).

