



YR: 2017

❄️ WINTER EDITION ❄️

\$FREE

FEATURES

Outcome of Communicating with Debt Collectors

6 TIPS FOR DIGGING YOUR BUSINESS OUT OF DEBT

Blocking Robocalls (NOT Business Calls)

ACC INSIDER: WHAT'S GOING ON & THE TOP COLLECTORS

PAHCOM Charity Event



What's the Word?

"Communicating With Debt Collectors Often Produces Positive Outcomes"



According to insideARM and the Consumer Relations Consortium, "there is no shortage of negative anecdotes about consumers who have been intimidated or harmed in some way by rogue collectors. Unfortunately, due to the proliferation of scams and others who see debt collection as an easy target, it seems this may be unavoidable."

"However, what isn't published is that in the majority of actual interactions between consumers and debt collectors, accounts get resolved, and stress is reduced."

"Legitimate debt collection firms invest heavily in training and compliance with the law. Contrary to what is typically reported, most collectors do not buy debts for pennies on the dollar. They are hired by the companies with which consumers have a relationship: hospitals, doctors, utilities, banks, credit card companies, wireless phone companies, etc. Even though the collector may not be chosen by the consumer, they absolutely have an incentive to provide her with a positive customer experience – otherwise they will be fired by their client, and/or the client will lose a customer for life. Neither organization wants this."

Read more at: <https://www.insidearm.com/news/00043523-communicating-debt-collectors-often-produ>

BEST PLACES TO WORK

WE DID
IT AGAIN!

Small Companies (15 - 49 Employees)

Click to see all winners in this size category.

Rank	Company	Employees
1	The Law Offices of Mitchell D. Bluhm & Associates	41
2	Eastern Revenue, Inc.	24
3	Agency of Credit Control, Inc.	15
4	Team Recovery, Inc.	18
5	Investment Retrievers, Inc.	38
6	Alliance Collection Service	26
7	Receivable Recovery Partners, LLC	23
8	The Intelitech Group	18
9	First Credit Services, Inc.	40
10	Associated Credit Services, Inc.	40
11	Todd, Bremer & Lawson, Inc.	33
12	KeyBridge Medical Revenue Care	41
13	Audit & Adjustment Company, Inc.	27



ACC INSIDER

"GREAT THINGS IN
BUSINESS ARE NEVER
DONE BY ONE PERSON.
THEY'RE DONE BY
A TEAM OF PEOPLE."

-STEVE JOBS

'Tis the Season

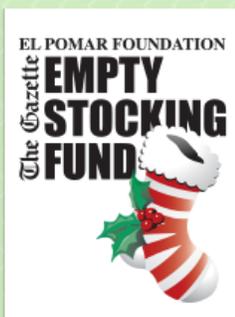
for givin'

The Agency of Credit Control was more than happy to attend and participate in the **PAHCOM** charity event for The Empty Stocking Fund.

The event consisted of a catered breakfast from Panera, and a lively auction hosted by the PAHCOM committee. The Empty Stocking Fund has raised over \$18 million over the past 33 years.

All proceeds go to agencies to support people in need.

To make a donation of your own, or to learn more about the Empty Stocking Fund, visit <https://www.fillanemptystocking.org/>.



TOP

Collector

THOR

November AND
December



6 Tips for Digging Your Small Business Out of Serious Debt

1. Check your credit report
2. Snowball debt payment
3. Negotiate with creditors
4. Hire your spouse
5. Chase down late paying customers
6. Sell off assets

<https://www.entrepreneur.com/article/302276>

The Agency of Credit Control may not be able to help you with all of these tips, but they sure can help you with number 5. ACC is a full service bad debt collection agency that is always welcoming new clients to the ACC family. For more information, contact us at

1-800-655-6808 or visit:

www.getitpaid.com

FTC Issues Reminder to Consumers on Stopping Robocalls

Robocall blocking efforts, while well-intended, are causing significant negative consequences for legitimate businesses trying to reach consumers. ACA is continuing its efforts to advocate for solutions to address call blocking and labeling issues that are harming the debt collection industry and consumers.

To deal with these unlawful robocalls, Lazarus recommends that consumers use a call-blocking app, blocking features built into mobile phones, and call-blocking devices for landlines, or for consumers to simply hang up if they receive a robocall.

ACA understands the impetus for developing robocall processing tools and the FTC's desire to educate consumers on their use: unlawful robocalls are not just annoying; they can also cause substantial harm. As a result, while the FTC's reminder is well-intended and ACA supports solutions to stop illegal robocalls, it is critical that these solutions do not inadvertently result in legitimate business calls being blocked or mislabeled as suspected scam.



Full Article: <https://www.acainternational.org/news/ftc-issues-reminder-to-consumers-on-stopping-robocalls>

Olive Garden Pasta E Fagioli Recipe

INGREDIENTS:

3 tsp oil
2lbs ground beef
14 oz carrots (slivered)
12 oz onions (chopped)
14 oz celery (diced)
48 oz diced canned tomatoes
2 c red kidney beans
2 c white kidney beans
88 oz beef stock
3 tsp oregano
2 1/2 tsp pepper
5 tbs fresh parsley (chopped)
1 1/2 tsp Tabasco sauce
48 oz spaghetti sauce
8 oz dry pasta shell macaroni



DIRECTIONS:

-Saute beef in oil in large pot until beef starts to brown.
-Add onions, carrots, celery, and tomatoes. Simmer for 10 minutes.
-Drain and rinse beans, add to pot. Also, add beef stock, oregano, pepper, Tabasco, spaghetti sauce, and noodles.
-Simmer until celery and carrots are tender (about 45 minutes)

<http://www.geniuskitchen.com/recipe/olive-garden-pasta-e-fagioli-481>



The Agency of Credit Control Wishes You a Happy New Year