



# Fairway Collection Notes

FAIRWAY COLLECTIONS

Recovery, Reputation, Relationships

SERVING WASHINGTON & OREGON

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## Cell phone questions, at least for collection purposes

According to an ongoing NHIS study, just over 26% of American households have no landline phone but instead rely on a cell phone. While many consumers have a rate plan that allows unlimited use, the majority of users have per-minute rate plans of one sort or another.

Why do we bring this up? This societal change affects the collection of receivables:

- A credit application that does not request a cell number may leave you with no practical way to contact your customer.
- Collection agencies have a number of restrictions in how we can communicate with a consumer, but new rules regarding dialing a cell phone make it crucial that your credit application gain the consumer's permission to use the cell number. ACA International suggests the following language: "You

*agree, in order for us to service our account or to collect any amounts you may owe, we may contact you by telephone at any telephone number associated with your account, including wireless telephone numbers, which could result in charges to you."*

- One catch with calling a consumer on a cell phone is that you never know for sure where the consumer is, and if the call time is convenient. Good customer service may mean in this case asking "is this a good time to talk?" Be sensitive to time and place.
- It's uncertain whether a collection agency may use text messaging, but you certainly may with your customer's permission. Text messages that provide a service, such as a reminder of a scheduled payment or of an appointment, can be a real value-added item.
- We think we're just seeing the beginning of this way to reach

### Powerful words:

Tom Spahr received an e-mail from sales trainer Patrick Williams this week that described a Harvard study regarding words that impact people, and challenging his readers to write a paragraph using all twelve words. Here's what Tom came up with, with the impact words in bold:

- At Fairway Collections **you** will **discover** the **proven** recovery techniques that **results** in more **money** returned to your bottom line. While a **guarantee** of 100% recovery cannot be promised, your **health** and **safety** may be enhanced and you'll **love** getting funds back that you thought were lost. It's **easy** to start a **new** relationship with Fairway Collections and our competitive contingency fees will **save** you money in the short and long run.

Can you do the same exercise with your business?

out to your customer. Could you send coupons via text message? How else could you use technology to stay close to your clients?

**Are you pleased with our professional debt collection services? We appreciate you sharing the Fairway experience with other businesses.** Referrals that mention your name will earn you a \$25 gift certificate from a restaurant near you! Limitations apply; ask for details.

# Fairway Collections

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(360) 425-1611 Longview  
(360) 330-5787 or (800) 493-1852 fax

## Why Fairway Collections?

We recognize you have many choices in debt collection agencies and we appreciate the faith you place in us. Fairway is committed to always treating your customer firmly but with the respect that you expect and that they deserve. We promise to always behave ethically and legally with our clients, our staff, and your customers. The **Fairway Difference** is our constant search for industry best practices, coupled with our desire to put those practices to work on your behalf. Put us to the test; if you are not satisfied, call Leila at 1-800-404-5887.

### Important E-mail addresses

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## The March edition of *News You Can Use*

- Welcome back! At the time of this writing, we are enjoying the aftermath of several inches of snow. Meanwhile, men have begun playing baseball in Arizona. Is spring reaaaally around the corner?
- A new book, Spousonomics: Using Economics to Master Love, Marriage & DirtyDishes, was discussed recently in the Wall Street Journal. The book makes a number of interesting points, but this one may be

applicable to the workplace. The book suggests that successful partners in a marriage divide tasks by skills and interests rather than by traditional roles. This must be true around the office too...do you assign job tasks based on skills, or because someone holds a job title?

- One other observation the book makes is that we often strategically give in on a disagreement, believing that yielding today will mean getting what we want tomorrow. The editor would like to know if you've ever used a strategic plan like that to get what you want around the workplace. Comments to [editor@fairwaycollects.com](mailto:editor@fairwaycollects.com).
- See you in April!

### Bonus Collection Ideas

***Just a reminder for our Cowlitz County customers: we closed our long-time office on Vandercook Way effective January 21. Pam joined us here in the Centralia office. We are partnering with Copies Today/Speedy Litho to establish a pay station for consumers, as well as a place for our clients to drop off accounts. Vern and Tom are also available to help as needed! You can find Fairway at 1305 California Way starting January 21. Call us toll-free with any questions or concerns you might have, 1-800-404-5887.***

### They said it

Boys will be boys, and so will a lot of middle-aged men. Kim Hubbard

He who thinks by the inch and talks by the yard deserves to be kicked by the foot. Unknown

Marriage is popular because it combines the maximum of temptation with the maximum of opportunity. George Bernard Shaw

Never put off until tomorrow what you can do the day after tomorrow. Mark Twain