



9 STEPS TO BUYING A NEW PHONE SYSTEM

TRACING ON STUDENT LOAN DEBT

STAYING OPTIMISTIC IN A WORLD
OF COMPLIANCE UNKNOWN

THE STUDENT DEBT CRISIS:
WHERE WE ARE

THE SENSITIVE NATURE OF
MEDICAL COLLECTIONS

SOFT COLLECT



25 MOST INFLUENTIAL WOMEN IN COLLECTIONS



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USING TECHNOLOGY TO EMPOWER COLLECTIONS

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Volume 16, No. 4

ADVISORS

4

AGENCY ADVISOR

The Sensitive Nature
of Medical Collections

Sam Eidson

6

LEGAL COLLECTION ADVISOR

The Student Debt Crisis:
Where We Are

Fred N. Blitt

8

COMPLIANCE ADVISOR

Staying Optimistic in a World
of Compliance Unknowns

Debra J. Ciskey

10

SKIP TRACING ADVISOR

Tracing on Student Loan Debt

Ron Brown

12

BENCHMARK ADVISOR

Solving Miserable Uncertainty

Harry A. Strausser III

14

REVENUE CYCLE MANAGEMENT ADVISOR

Soft Collect

T. Steel Rose



26

Collection
Compliance
Education
Program



18



FEATURES

7

9 Steps to Buying a New Phone System

GORDON BECK

15

25 Most Influential Women in Collections

JOSHUA FLUEGEL

18

Agency Spotlight

Calder Willingham, president
of Creditors Bureau Associates

20

Medical Collections: Collection Software Eases Burden of Medical Debt Compliance

Comparison Chart

JOSHUA FLUEGEL

24

Collection Advisor Business Directory

26

Collection Compliance Education Program

DEPARTMENTS

1

Welcome

13

Collection Industry
Top Product Nominees

25 MOST INFLUENTIAL WOMEN IN COLLECTIONS



Saluting the Women Who Improve the Collection Profession

The debt collection profession is wide open to influence from anyone. Fortunately there are professionals who use their influence to improve the process of collecting debt to benefit not only those who collect it but consumers who wish to resolve it. *Collection Advisor* salutes the women who work for this cause and present them as the Most Influential Women in Collections.

Women on this list work toward the perfection of debt collection, improvement of the industry and the promotion of compliance education. Evidence of this ongoing influence can be found in collection agencies, law firms, presentations at trade shows and their proactive efforts in trade organizations.

What is true in collections is true in many of life's endeavors, you get out of something what you put in to it. Accordingly, the Most Influential Women in Collections provide their response to the question, "What opportunities has collections offered you?"



DONNA NICHOLSON STIEF

Executive Director, CCO | Credit Bureau of Lancaster County, Inc.
Vice President | Mid-Atlantic Collectors Association

"The opportunity to lead a team through difficult and ever-changing circumstances, while projecting a positive and hopeful outlook. I am so proud to be in debt collections, a noble career, helping the economy and consumers for the greater good."



LESLIE BENDER

Vice President/Government Affairs & General Counsel
ARS National Services Inc.

"The collections profession has afforded me the chance to work with consumers, lawmakers and credit/collections professionals by helping them navigate challenging privacy and consumer financial protection regulations and laws."



LISA ELLEN SPIWAK, ESQ.

Managing Partner
Spiwak & Iezza, LLP

"For 30 years I have gotten to be a hero to my clients with unpaid receivables and defaulted loans which are seriously jeopardizing their businesses. I am able to recover their money and right the wrong done to them. My career as a collection attorney has been an amazing journey!"



NICOLE M. STRICKLER

Shareholder | Messer, Stilp & Strickler, Ltd.

"The collection industry has offered the opportunity to develop my legal and compliance skills while growing relationships with some of the brightest and driven professionals in consumer finance."



MARIAN SANGALANG

Vice President | The Bureaus, Inc.

"The collection industry has offered me extensive personal growth as well as the opportunity to be noticed for quality performance as a collector and an executive."



KELLY KNEPPER-STEPHENS

General Counsel & Chief Compliance Officer
Stoneleigh Recovery Associates, LLC

"I enjoy applying my experience in legal ethics to business and the opportunity to represent and lobby on behalf of the collection industry and small business."

25 Most Influential Women in Collections

Continued from page 15



STEFANIE H. JACKMAN

Partner | Ballard Spahr LLP

"My collections work offers me opportunities to assist my clients in crafting practical, efficient solutions to address evolving regulatory expectations and increasingly complex compliance challenges."



LADONNA BOHLING

Vice President of Call Center Operations | Contract Callers, Inc.

"Collections has expanded my knowledge of our economy. Gaining collection effects and perspectives from Consumers, Creditors, and Regulators has made me a better business person."



BARBARA A. SINSLEY

Senior V.P., Legal & Regulatory, Chief Compliance Officer
Resurgent Capital Services, LP

"It has allowed me to learn from great women, namely, Alane Becket and Joann Needleman. Without their support, it would have been a dull ride."



AMY ANUK

SVP of Business Development, Chair of Women@Encore
Encore Capital Group

"My role in the industry enables me to act as a change agent to help consumers get back on a path to financial well-being."



DEBRA J. CISKEY

Chief Compliance Officer
Wakefield and Associates, Inc.

"Collaborative development of creative and immediately applicable training for compliance professionals and innovative leadership through industry governance transitions highlight opportunities I have experienced in the collection industry."



JUNE D. COLEMAN

Shareholder | Kronick Moskowitz Tiedemann & Girard

"The collection industry has offered me the opportunity to develop my skills as a litigation strategist, especially with class actions while balancing the expense of litigation."



CHRISTINA MCALPIN TAYLOR

Partner of Creditors' Rights and Collections | Smith Debnam Narron Drake Saintsing & Myers, LLP

"I represent creditors, which often puts me at odds with good, decent people who are simply unable to pay their bills. I have built a positive reputation with judges, court personnel, opposing attorneys, and pro se litigants."



ALANE A. BECKET

Managing Partner | Becket & Lee LLP

"Through my career in collections, I have met the smartest, professional and most loyal women; some of whom I consider my closest friends and advisors."



JOANN NEEDLEMAN

Member and Leader of the Consumer Financial Services Regulatory & Compliance Practice Group | Clark Hill

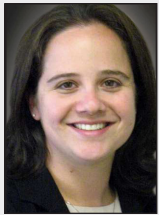
"The collections industry has allowed me to work with some of the smartest and most innovative women. Their collaboration has helped me elevate my game."



ALISON VERGES WALTERS

Collections and Asset Recovery Partner | Kelley Kronenberg

"As a collections attorney, and a leader in NARCA, I enjoy a challenging and rewarding career that provides countless opportunities to learn, guide, and collaborate with other collections professionals."

**LAUREN M. BURNETTE****Managing Attorney, Florida Office**
Barron & Newburger, P.C.

"Representing collection professionals in this fast-paced, constantly evolving regulatory environment has allowed me to contribute

to the growth of an industry that is more compliant than ever before."

**DARA CHEVLIN TARKOWSKI****Partner** | Akerman LLP

"Representing ARM organizations has given me the opportunity to advocate, educate and lobby in what is now a truly evolving area of the law."

**KIM PHAN****Of Counsel** | Ballard Spahr LLP

"The chance to help collection companies, that are a vital part of the economy, navigate the challenges of heightened scrutiny in the current regulatory environment."

**WENDY BADGER****Chief Compliance Officer and Vice President, Corporate Compliance**
ECMC Group

"The collection industry has provided me opportunities to impact and influence the broader discipline of compliance and work with and learn from incredible, passionate people."

**KAYE M. DREIFUERST****President** | Security Credit Services, LLC
Board of Directors, Served as President 2015-2016
DBA International

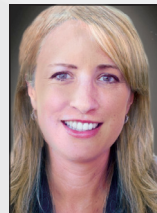
"The collection profession has allowed me to utilize my problem solving skills and teach/coach others how to help consumers solve problems."

**TINA HANSON****CEO** | Protocol Financial Service, LLC

"The collection industry has provided me the opportunity to meet some of the most talented people with amazing experiences and build friendships that will last a lifetime."

**JENNIFER S. COHEN, ESQ.****Partner & Practice Group Chair, Mergers & Acquisitions**
SLG FIRM, LLC


"Collections has given me opportunity to work with honest, ethical and smart business people and help advise them as they traverse the ever-changing regulatory environment."

**CINDY L. SEBRELL****Vice President, Public Affairs**
ACA International

"This industry offers me the opportunity to be a strong national-level voice for businesses often misunderstood and misrepresented in the media and on Capitol Hill."

**ROXANNE S. BAKER****President** | Coast Professional, Inc.

"Building and leading a corporate family where I am able to help them grow personally and professionally is the greatest opportunity collections has offered me."

In summation of such a stellar group, DBA International President (2015-2016) Kaye M. Dreifuerst was correct in stating, "Our industry provides hope and options for consumers allowing many to move forward with their lives and commitments. I'm personally proud of our profession and the paths that we continue to forge through educational programs and assistance!" 

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