

Political Action

With elections just a month away, being politically aware and active is critical

Today, each of us traveled to our offices around the nation and around the globe to start another business day in the credit and collection industry. We logged into our computers, scanned e-mail, returned voice messages, interacted with employees and clientele and made every attempt to make our businesses as productive and profitable as possible.

For those of us located in the United States, many of us thought about the legal and regulatory environment within which we operate. Are you frustrated with some of the regulations you must follow? Did you receive notice of yet another lawsuit today? Are you confused about how you should appropriately conduct business and get licensed in a particular state? If you answered "yes" to any of these questions, we need your involvement!



I was reminded once again today of the time and energy some of our members exert on

behalf of our industry on both the state and federal levels. We have members with an absolute passion for leading our legislative and regulatory efforts in positive directions.

Jay Rickman Sr. of AMCOL Systems in South Carolina is one example. On Aug 31—in the midst of a heavy work week and on the last day of the month—Jay sent out an e-mail encouraging our membership to become active in the political process and to make donations to our political action fund, ACPAC. He thanked the many industry members who have helped ACA reach some incredible landmarks over the past 24 months. Jay is one of the silent soldiers of ACA who is ever-mindful of the energy and work necessary to perpetuate our industry and preserve our positive business environment. He continually reinforces the need for our grassroots efforts to lobby for support of critical industry action items such as H.R. 3066—the FDCPA clarification bill—

bankruptcy and class action reform and legislation pertaining to medical billing and collection practices, as well as regulatory agenda items like the implementation of the FACT Act and the Telephone Consumer Protection Act rule changes. As you can see, we have a full government affairs agenda—we need your help to achieve positive results for our businesses.

With 2004 being an election year, this is a critical time to be aware of the issues important to the future of our industry. It is a time to weigh the effectiveness of our legislators and to campaign for those who are business-friendly and will support our legislative concerns. Each call, e-mail and visit to your legislator's office has great impact on the process. You can make a difference, and we need your help.

For information on ACA's past successes and current legislative and regulatory projects, visit <http://www.acainternational.org> or call ACA at +1(952) 926-6547 and ask to speak to the Government Affairs Department regarding how you can be a part of this important aspect of our association. Get involved. Create change. Achieve success! **cm**



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