



# Keystone Collector

OFFICIAL NEWSLETTER OF THE PENNSYLVANIA COLLECTORS ASSOCIATION

July 2005

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**Harry A. Strausser, III**  
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### 2005-2006 ACA DIRECTORS

**John Fisher**  
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# SPRING MEETING DEEMED SUCCESS

by Chris Young, Solutions Group

**PCA's Spring Fling "Validate This!!!!"** held May 11-12 at Hershey Hotel covered many pertinent and timely topics including a session on e-Oscar, the electronic vehicle for handling debtor disputes of debts on their credit report. Compliance with e-Oscar was mandated by the FCRA with a deadline of 10/1/2004.

For those members who weren't able to attend you missed a very informative session that had value for Operations or Collection Managers, basically anyone who is involved in credit reporting or validation of disputes.

I interviewed Melissa Auman, Operations Manager at Credit Plus Solutions Group, and asked her for feedback from the sessions on e-Oscar.



**Q:** What was your impression of the session?

**A:** "It was a great session, perhaps the most valuable part was the very informative overview of e-Oscar given by Donna Nicholson from Credit Bureau of Lancaster."

*continued on page 3*

Attendees from New York, Pennsylvania and Maryland participate in the two-day PCA Spring Meeting, Validate This!!!!



# Calendar of Events & ACA Seminars

## PCA Keystone Collector

The official newsletter of the  
Pennsylvania Collectors Association

### 2005 PCA 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

### 2005 PCA 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

For 2/color ads, call for prices.

#### No bleed ads accepted!

Send your black and white hi res PDF or eps  
(proportionately sized) along with the  
number of times ad is to appear to:

#### PCA

116 Forest Drive • Camp Hill, PA 17011

#### EXECUTIVE DIRECTOR

Rose M. Jeffries  
PA COLLECTORS ASSOCIATION  
116 Forest Drive  
Camp Hill, PA 17011  
Phone: 717-730-9745  
Fax: 717-730-6786

### August 9, 2005

11:30 am - 1:00 pm (Central)

<http://www.acainternational.org/?CID=294&meeting=TS03080905&xcid=6725>  
What Is Your Marketing Strategy? Selling Your Agency's Strengths

### August 24, 2005

11:30 am - 1:00 pm (Central)

<http://www.acainternational.org/?CID=294&meeting=T04082405&xcid=6727>  
Issues in State Collection Laws - Avoiding the Common Traps

### September 25-27, 2005

Northeast Debt Collection Expo & Conference  
Hosted by the New York, New Jersey and Pennsylvania Units of ACA  
Turning Stone Resort, Verona, NY  
<http://www.nyscollect.org>

### September 25, 2005

1:00 - 5:00 PM  
PCA Board of Directors  
Turning Stone Resort, Verona, NY

### September 27, 2005

Top Managers Forum 1/2 day Unit  
Turning Stone Resort, Verona, NY  
<http://www.acainternational.org/?CID=294&meeting=S0006ACM&xcid=739>

## WELCOME NEW MEMBERS!

PCA welcomes the following new members having joined this year!

General Credit Control, Inc., Bethlehem  
Burton Neil & Associates, PC, West Chester  
Capital and Credit Solutions, Inc., Kennett Square  
Apex Asset Management, LLC, Montgomery  
Your Collection Solution LLC, Newtown  
Progressive Financial Services, Swarthmore  
Concord Collection Services, Inc., Marcus Hook  
Linebarger Goggan Blair & Sampson, LLP, Philadelphia

## WE WELCOME YOUR ARTICLES AND PHOTOGRAPHS!

Send Your Articles, Photos, and Captions To:  
Editor, Keystone Collector at  
[info@pacollectors.org](mailto:info@pacollectors.org)

Submission does **NOT** guarantee publication.  
Include your name, address and phone number.  
Make sure all photographs include captions.  
All digital photos must be high resolution jpeg, tiff, or eps



PCA President Jack Larkin welcomes attendees and sets the tone for activities on day one of PCA's 2005 Spring Fling at Hotel Hershey.

**Spring Meeting Deemed Success**  
*continued from page 1*

**Q:** What about the spring meeting did you feel had the most value?

**A:** "The opportunity for networking was very beneficial. Meeting Ryan McFadden from TU was helpful, now I have can put a face with the name. Ryan has responded since the meeting on several questions.



Ryan McFadden, Trans Union, considers a question during the presentation on The eOscar Interface.

**Q:** Sounds like a good contact was made there. Any other networking opportunities?

**A:** "Simply being in a room full of other collection industry professionals allowed the chance to hear other strategies to overcome challenges we all are facing. Getting a

chance to see how others set up their reports, whether it be sorting by code or by tradeline, etc was valuable as well."

**Q:** What specific issues/information did you gain from the session?

**A:** "Perhaps the most critical piece of information was the fact that while e-Oscar allows a period of up to 30 days to respond to disputes Trans Union and the other credit repositories only give 5 days."

**Q:** How does that impact agencies who do credit reporting?"

**A:** "It really points out the need for client education/training. Clients need to know the importance of timely response. If they cannot respond with validation, the account could be deleted. The response time of many clients makes that five-day window a hard target to hit so it is crucial to educate your clients on the process".

As you can see there were many opportunities to gain important information to stay compliant as well as networking, sound boarding opportunities to be had. Through continued member participation future PCA events will be just as successful. ■



Donna Nicholson, PCA Board member, moderates a session devoted to a panel discussion on FCRA/FDCPA: Practical Examples & Best Practices.

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Visit the Web site at  
[www.pacollectors.org](http://www.pacollectors.org)

For a schedule of upcoming deadlines,  
please contact:

**Editor, Keystone Collector**  
116 Forest Drive, Camp Hill, PA 17011  
Phone: 717.730.9745  
E-mail: [info@pacollectors.org](mailto:info@pacollectors.org)

## A special thank-you to all our 2005 Spring Meeting presenters, including...

- Leslie Bender, Esq.
- Patricia Cobb, Esq., Hoegen Kelley & Polishan
- Kelly Lutz, Credit Bureau of Lancaster
- Rya McFadden, Trans Union
- Donna Nicholson, Credit Bureau of Lancaster
- Lurinda J. Voelcker, Esq., Remit Corporation

**IT'S ALL ABOUT COMMUNICATION**  
*Upgraded PCA Web Site Unveiled*

PCA has undertaken and completed the initial stage of its web site redesign! We've moved into the 21st Century and the site now boasts numerous changes, a fresh appearance, and the ability to eventually establish a member's area for forum discussions on topics of interest to our membership.

Please visit the site and click on the PCA Members link and review your agency's listing. If you would like to submit changes, simply scroll to the bottom of the page and click the feedback button. All changes submitted also will be forwarded to the PCA Office for use in updating the membership data base, which is the official record of your membership.

Other planned enhancements include a press room, ability to download documents and files relating to FCRA, FDCPA, Sales Tax, etc.; and an automated system which will generate a e-mail announcement to our members whenever updates



are made, or files are added to the PCA reference library. Also, a member's only area is under development and will be used for communications, bulletins, minutes, etc.

Visit [www.pacollectors.org](http://www.pacollectors.org) and take a tour! Be sure to verify your member listing and communicate any changes using the response form button. All requests for updates sent via the e-mail response form will be verified prior to updating the listing. ■

[www.pacollectors.org](http://www.pacollectors.org)

**QUARTERLY NEWSLETTER TO BE REPLACED WITH BI-MONTHLY, PRINT OR ELECTRONIC BULLETIN**

After over a year hiatus, the PCA quarterly newsletter will be replaced by a bi-monthly print or electronic bulletin which will provide information on unit's activities, programming, legislative updates, and industry updates. Active web links will be imbedded in the bulletin when appropriate and we'll have assigned editors to handle article submissions on sales, IT, legislation, and current events.

Realizing that technology should play a larger role with unit communications, distribution on a more frequent and regular basis allows us to provide less "stale" news, and establishes a mechanism for wider circulation at a reduced overall cost.



Our unit dues have not increased in over 20 years, and converting to monthly electronic bulletins is one method identified by the unit to maintain its fiscal responsibility to its members. Members who 'opt out' of electronic will receive a basic text document either faxed or mailed to their agency.

Where do you come in? We actively seek your bulletin contributions, your feedback and guidance on how to make this a better publication for you and your staff. What would you like covered? What's important to your operation? What would help your sales department, IT department, or collection department?

News and articles for consideration should be submitted no later than the first business day of each month. Its expected that the bulletin will be circulated by the 20th of each publication month. ■



# Results of March Strategic Planning Session

At its annual strategic planning session held March 13-14, 2005, at Nemaquin Resort, the board revamped its agenda for the future!

Key in the discussions and planning was the realization that the unit's focus the past couple of years has largely been directed at the larger goal of support for Pennsylvania's Harry Strausser III in his bid to become the first PCA member to be elected as ACA International President. Mission accomplished. Strausser continues his fine work at the national level, and too, continues to serve the unit as an elected board member. And as his tenure as president draws to a close, the unit looks ahead to its own growth and ongoing service to its members. (Editor's Note: Details, speeches, and photos surrounding Strausser's induction as ACA International's president during the July 2004 Dallas Convention will be made available at [www.pacollectors.org/](http://www.pacollectors.org/))

## FOCUS AREAS FOR 2005-2006

### COMMUNICATIONS

*(Champion - Donna Nicholson)*

The communications module of the strategic plan will endeavor to strengthen the unit bulletin and web site content; and plan for the establishment of a communications network for outreach at all staffing levels including

IT, sales, and collection managers. This approach will dovetail with Membership and Services' goal (listed below). Additionally, all board members will receive 8-9 agency assignments, and undertake the responsibility for keeping the pipeline open between our members, and the unit.

### MEMBERSHIP & SERVICES

*(Champion - Mike Euculano)*

The question with ever changing answers is, "What do we offer?" Euculano will direct a responsive effort towards mobilizing the membership at regional levels. New member onsite visits, and outreach to collection managers, sales, and IT staff will ensure we continue to increase the value of our membership benefits.

### EDUCATION

*(Champion - Ed Torchia)*

Torchia's goal will be to diversify offerings for the same employee base included in the first two focus areas. Development of additional programs suitable for multiple staffing levels, and long term planning for educational opportunities which will augment prospective employee resources are goals. Programming for PTCT and FDCPA ACA seminars will be launched for Philadelphia, Harrisburg, and Pittsburgh areas during 2005. Also, PCA has retired its lending library. Most titles are either so outdated they are no

longer of value to the membership, or of such importance that all agencies should have personal copies on-site.

### LEGISLATION

*(Champion - Joe Neary)*

Neary spearheads the unit's agenda for legislative and regulatory advocacy, and will serve as PCA's contact with the Parity for Judgment Creditors Coalition. Neary will also develop programming for grassroots advocacy.

### MEETINGS & PROGRAMMING

*(Champion - Jim Simmermon)*

Simmermon will launch development of 2005 and 2006 event offerings with a specific goal of establishing a system to conduct events for regional participation by members. Targeted regions include Pittsburgh, Philadelphia, and central-Pennsylvania. Whether a monthly or bi-monthly breakfast or luncheon, members will be invited to attend informal networking and informational meetings on a local basis. Additionally, Simmermon will continue development of the Annual Meeting program. Assisting Simmermon is PCA Board Member Trace Anderman, assigned as the unit's planning representative for the upcoming Northeast Debt Collection Expo & Convention (formerly Collection Spectrum.) ■

## MEMBERSHIP ELECTS 2005-2006 BOARD OF DIRECTORS

Congratulations to those PCA member representatives having been elected by the general membership to serve as board of directors for 2005-2006. For an updated listing, please refer to the sideboard on front cover, or visit [www.pacollectors.org](http://www.pacollectors.org) and select the link for PCA Board. Also, congratulations to Jack Larkin (President), Ed Torchia (Vice President), Jim Simmermon (Treasurer) and Donna Nicholson (Secretary) for having been elected to the executive committee as indicated. ■

**WAGE GARNISHMENT INITIATIVE ON FRONT BURNER  
HB 516 (INTRODUCED FEBRUARY 15, 2005)  
REFERRED TO THE HOUSE JUDICIARY COMMITTEE.**

A stakeholder coalition chaired by Harry Strausser, Jr. (Action Management) and supported by PCA along with various other organizations and individuals, retained the services this past Winter of two lobbyists (Joseph Steighner and Michael Catarino) to re-ignite the stalled wage garnishment legislation.

House Bill 516 was introduced in

February, and below is a report on the initiative offered by the lobbyists as the Pennsylvania's General Assembly approached its summer recess.

Members are encouraged to contact Harry Strausser, Jr. to offer assistance and support for House Bill 516. Strausser may be contacted as follows: Harry A. Strausser, Jr.,

Action Management, 58 West Valley Ave., Elysburg PA 17824; Phone: 570.672.9732; Fax: 570-672-9922.

Also enclosed in this issue of the Keystone Collector is a PCA-PAC form for your use in contributing to PCA's political action committee. Donations to the PAC will be directed toward supporting our friends in the Pennsylvania Legislature during the upcoming election cycle. ■

**LOBBYIST'S UPDATE:  
REVIEW OF ACTION TAKEN**

We were able to acquire bi-partisan support for the bill as evidenced by the co-sponsors and, since early January, we personally visited with every member on the Judiciary Committee. Also, we garnered additional support for the bill from outside interests, such as Ron Abramson from Wolpoff & Abramson, LLP and the National Federation of Independent Business (NFIB), among others. We met repeatedly with the prime sponsor, Rep. Wilt, as well as the Majority and Minority Chairmen of the Judiciary Committee. Additionally, we furnished all members of the committee with information in support of the bill.

After gaining support from what we believed to be a majority of committee members, we originally asked the Chairman to schedule a committee vote to report the bill to the full House for consideration. However, the Chairman was reluctant to do so, based upon some concerns he had with the bill. Following our discussion with the Committee Chairman, we held a series of meetings with House leadership and, reluctantly, we concurred that a vote at that point in time in the Judiciary Committee would be futile and could cause irreparable harm to the issue.

We feel it is important to stress that, while certainly disappointing, this is a minor setback. While there is much work to be done, the votes were there and the leadership is in favor of passing this bill. It is our conviction that we can obtain a vote in the Fall. ■

**LEGISLATIVE WEB LINKS**

Useful web links dealing with the legislative process and Pennsylvania's General Assembly are as follows:

**LEGISLATIVE INFORMATION  
BY CHAMBER:**

<http://www.legis.state.pa.us/cfdocs/legis/home/session.cfm>

**BILL COPY: WAGE GARNISHMENT/PARITY**

*(link will be outdated if bill is amended)*  
<http://www.legis.state.pa.us/2005%5F0/hb0516p0565.htm>

**BILL COPY: GARNISHMENT OF WAGES  
FOR FINES/COSTS**

*(link will be outdated if bill is amended)*  
<http://www.legis.state.pa.us/2005%5F0/hb0631p0704.htm>

**HOW A BILL BECOMES LAW:**

[http://www.legis.state.pa.us/WU01/VC/visitor\\_info/making\\_law/intro.htm](http://www.legis.state.pa.us/WU01/VC/visitor_info/making_law/intro.htm)

We hope you will take the time to download a copy of the garnishment bill, and too, familiarize yourself with other aspects of the legislative process. When the General Assembly reconvenes after its Summer recess, the pace and intensity of their activities will increase and its anticipated that the garnishment initiative will experience movement toward final enactment. ■

# LOBBYING THE LEGISLATURE

by Jill Kusic, Columbia Gas

**EDITOR'S NOTE:** PCA asked a member of its Communications Committee, Steve Kusic (National Recovery) to provide an article regarding lobbying the legislature. Asking Steve to accept this assignment was a no-brainer: Steve is married to Jill Kusic, Manager of Government Relations for Columbia Gas of Pennsylvania and Maryland. Below is Jill Kusic's contribution. We're hoping that after reading the article, you'll have a better idea of the role a lobbyist performs on behalf of its client, or employer. Thanks, Jill!

A lobbyist is the individual who is hired by a corporation, trade association, non-profit, or firm to communicate with members of the legislature, the governor's office and various agencies of the commonwealth. Lobbyists are often referred to as "government relations specialists" as they do much more than interact with legislators. It is the lobbyist's job to understand all aspects of his/her client's business and issues. When a

lobbyist is known to be an individual that communicates effectively on behalf of a client, he or she becomes a valuable resource not only to the client, but to legislators and other officials. A strong lobbyist also knows where a legislator or other official is on an issue and knows how to approach the issue from several different perspectives. It is also the lobbyist's job to know when and how to raise an issue. Timing

is critical to the success of an organization's legislative initiative. A good lobbyist will know when an issue is ready to be considered by the legislature.

A lobbyist is always refining his or her communications skills...being honest, returning calls promptly, providing information that is requested and getting answers when asked, even if it requires further research.

A lobbyist is also well versed on forming alliances. It is always easier to advance or defeat an issue when you are supported by other interest groups. Good lobbyists also have a passion for politics; understanding why and how things happen when they do. ■

## PCA PAC The Political Action Committee for Pennsylvania's Credit and Collection Industry!

Enclosed is my personal donation in the amount of

\$25    \$50    \$75    \$100    Other \_\_\_\_\_

Please make financial contributions to state political campaigns of those legislators who support the issues important to Pennsylvania's Credit and Collection Industry.

Name: \_\_\_\_\_

Occupation : \_\_\_\_\_

Home Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Employer: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Employer City/State/Zip: \_\_\_\_\_

**Mail To: PCA PAC • 116 Forest Dr. • Camp Hill, PA 17011**

*State law prohibits corporate contributions. Only personal checks or checks from the account of a sole proprietorship or partnership are permitted.*

# Northeast Debt Collection Expo & Conference

## SEPTEMBER 25 - 27, 2005

### Schedule of Events

#### TURNING STONE RESORT & CASINO – SHENENDOAH CLUBHOUSE

##### SUNDAY, SEPTEMBER 25, 2005

1:00 pm – 5:00 pm  
State Board Meetings

2:00 pm – 6:00 pm  
Vendor Set Up

6:00 pm – 7:00 pm  
Registration

6:00 pm – 8:00 pm  
Expo Grand Opening &  
Cocktail Reception

8:30 pm – 10:00 pm  
Hospitality Room - located in  
The Lodge - Suite #321  
Everyone is Welcome!

10:00 am – 10:15 am  
Break in Expo Hall

10:15 am – 11:30 am  
The World According to MAP  
Legal Updates by ACA's  
Rozanne Andersen

11:30 am – 11:45 am  
Break in Expo Hall  
CONCURRENT SESSIONS

11:45 am – 1:00 pm  
Servicing Purchased Paper  
for Dummies  
David Rosenberg, Unifund  
Paschco Montoya, NCO Group

3:00 pm – 3:30 pm  
Vendor Presentations

3:30 pm – 4:30 pm  
Credit Scoring, How To  
Kevin Derbyshire, Trans Union  
David Schlee, NCO Group

3:30 pm – 4:30 pm  
Sales 101  
Tom Nusspickle, Simm Assoc.

6:00 pm – 7:00 pm  
Cocktail Reception in Expo

7:00 pm – 9:00 pm  
Dinner

##### MONDAY, SEPTEMBER 26, 2005

7:30 am – 8:30 am  
Continental Breakfast in Expo

8:30 am – 10:00 am  
Opening Session  
Harry Strausser III  
ACA International Update  
Mark Davitt  
ACA Education Dept.  
Carey Shandley

11:45 am – 1:00 pm  
Techies R Us  
Raymond Bouraad, TalkTime  
Bob Meyers, Global Connect  
John Keyes, Sound Bite

1:00 pm – 2:00 pm  
Lunch

2:00 pm – 3:00 pm  
Best & Worst Practices  
Dwayne Heisler, Remit Corp.  
Trace Anderman, NCO Group

##### TUESDAY, SEPTEMBER 27, 2005

7:30 am – 8:30 am  
Continental Breakfast in Expo  
(Vendors can break down)

8:30 am – 12:00 pm  
ACA Top Managers Seminar  
Harry Strausser III

12:00 – 12:45 pm  
Lunch (on your own)

1:00 pm  
Optional Golf Outing

For additional information and registration form, visit [www.nyscollect.org](http://www.nyscollect.org)

### COMPANIES REACH AGREEMENT

Credit Plus Solutions Group, Inc., Harrisburg, PA, and CBY Systems, Inc., York, PA, (Credit Bureau of York, Inc.) recently announced they have entered into an agreement, in which CBY Systems, Inc. will acquire the Credit Reporting Divisions which include the servicing rights to the Mortgage and Business Credit Reporting, National Tenant Network, and Employment Screening operations of CPSG.

"We at CPSG believe that CBY's values, quality of services and products, and the markets they serve are an excellent fit with the Employment Screening, National Tenant Network and Mortgage Credit Reporting services utilized by our customers," said Robert R. Wozniwicz, President and CEO of Credit Plus Solutions Group, Inc.

CBY Systems, Inc. has been providing Employment Screening, Tenant Screening and Mortgage Credit Reporting services for over 75 years. They are recognized nationally for Employment Screening through their EZ-FACTS.com National Background Checks product. CBY remains one of the few providers of consumer credit reports and related services in the central pennsylvania region. "Our philosophy is based on a true relationship approach," said Michael S. Euculano, President of CBY Systems, Inc. Technological as well as operational aspects should be virtually seamless, since both organizations utilize similar operating systems. The move allows both companies to focus on their core competencies and thereby deliver best of class service to their respective clients. Contact Michael S. Euculano, President, CBY Systems, Inc. (800) 717-4229 x230. ■

## "NORTHEAST DEBT COLLECTION EXPO & CONFERENCE"

at the

TURNING STONE RESORT & CASINO  
5218 Patrick Road, Verona, NY 13478  
1-800-771-7711

SEPTEMBER 25 - 27, 2005

#### HOTEL INFORMATION:

\$ 105. / single or double / Sunday - Thursday  
\$ 149. / single or double for Saturday night.

Cutoff date for this special rate is September 4, 2005. However, rooms are not guaranteed to be available through that date. Please make your room reservations today!! Mention the group: "Northeast Debt Collection Expo"

#### CONVENTION COORDINATOR:

Kathy Wittig  
New York State Collectors  
3729 Union Road  
Buffalo, NY 14225  
[nysca@verizon.net](mailto:nysca@verizon.net)  
716-685-9500

#### VENDOR/EXHIBITOR INFORMATION:

Lynn Goldberg  
National Credit Systems, Inc.  
[lgoldberg@nationalcredit.com](mailto:lgoldberg@nationalcredit.com)  
212-213-3000 ext. 1351

The NORTHEAST DEBT COLLECTION EXPO & CONFERENCE is a multi-state conference hosted by the New York, Pennsylvania and New Jersey units of ACA International. NORTHEAST DEBT COLLECTION EXPO & CONFERENCE (formerly Collection Spectrum) is a new, exciting and innovative convention being planned just for you!



The Turning Stone Resort & Casino is conveniently located in Central New York (between Syracuse and Utica) directly off the NYS-90 at exit 33. This outstanding facility is a great location for our convention! It is easily accessible from all directions.