

# Debt Collectors Warm and Fuzzy Side

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Press release of the week so far goes to ACA International, the association representing debt collection agencies around the world.

It starts by pointing out that in 2008, complaints about debt collection firms was the number one problem cited by the National Association of Attorneys General. More people complained about debt collectors than they did car salesman, contractors and even *telemarketers*.

But lest you get the wrong idea, ACA International officials want to make clear that they're really looking out for you. They say they want to find ways to weed out the "small fringe of bad actors."

"There is no place in our industry for debt collectors who cannot treat consumers with dignity and respect," said Rozanne Andersen, the executive vice president and general counsel for ACA International. "The members of ACA International do not condone nor endorse any illegal, unethical or deceptive tactics when it comes to collectors contacting consumers."

To that end, the ACA board recently agreed to "explore the development of a national debt collection dispute resolution program."

It also "gave a green light this summer to further discussion on and research the concept of creating a national debt-collector registry."

So the group will "explore the development" of a mediation panel and have "further discussion" on "the concept" of creating a national registry.

Wow, that sort of bold action will send the "bad actors" scurrying for cover.

I am intrigued, though, by the debt-collector registry idea.

Do you suppose they'll have to alert nearby homeowners when they move into a new neighborhood?

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