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# Birmingham man out to convince debt collectors to improve their image

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Birmingham's Martin Sher is trying to improve the image of the debt collection industry, one person at a time.

The co-CEO of AmSher Receivables Management, a debt collection agency he co-founded in 1986 with his older brother, David, was installed last month as president of ACA International, the Association of Credit and Collection Professionals.

For the next year, Sher will make one of his biggest priorities overseeing an effort to get all members of the trade group and their employees to sign "The Collector Pledge," a

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Martin Sher, standing on the collectors floor at AmSher's Birmingham offices on Beacon Parkway West, was installed July 13 as president of a trade group representing 5,000 members worldwide. His mission: Improve the image of debt collectors. (Bernard Troncale/The Birmingham News)

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misunderstand about our industry is the quality and professionalism of 99 percent of the people that work in it," Sher said. "We employ hundreds of thousands of hard-working good people that are dedicated and proud of what they do."

He said AmSher makes about 3 million calls a month on behalf of clients worldwide, Sher said. The company is licensed in all 50 states.

Last year AmSher became the first company in the collection industry to require its employees to sign the Collector Pledge. The 58-word statement begins, "I believe every person has worth as an individual" and concludes with a promise to be professional, ethical and committed to honoring the pledge.

It is patterned after The Birmingham Pledge, Birmingham lawyer Jim Rotch's well-known pledge in which folks vow to help end racism. AmSher employees sign that also.

Sher said the Collector Pledge is gaining momentum.

"It has caught on worldwide and will be signed by over 150,000 people by the end of 2011," Sher said, adding that ACA International has decided to adopt the Collector Pledge over the coming year as a requirement of membership.

Stephanie Rauterkus, an assistant professor of finance at UAB, thinks Sher faces a tough task in his campaign to improve the image of debt collectors.

"The general message from a collection agency wanting to improve its image may be one that aims to humanize their representatives," Rauterkus said. "They might want to assure consumers that they would hope that they do not receive a phone call from them, but if they do, they will be treated with the respect that they deserve."

### 'Worthy of trust'

Just as citizens should trust law enforcement representatives as those who can protect and serve. consumers

vow to treat all folks owing debts with dignity and respect. It's modeled after "The Birmingham Pledge."

Sher, who wrote the Collector Pledge with his brother, knows it's a tough sell in an industry whose phone calls are dreaded by folks behind on their bills. But Sher believes collectors get a bad rap and says most folks in the business do a good job.

"One of the things that people

#### THE COLLECTOR PLEDGE

Written last year by David and Martin Sher of AmSher Receivable Management, the Collector Pledge is meant to improve practices in the debt-collection industry. It reads:

*"I believe every person has worth as an individual.*

*"I believe every person should be treated with dignity and respect.*

*"I will make it my personal responsibility to help consumers find ways to pay their just debts.*

*"I will be professional and ethical. I commit to honoring this pledge."*

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shouldn't live in fear of debt collectors, Rauterkus said.

"They too can help in a difficult situation and can be worthy of trust," she said.

Sher said he and his brother have compassion for those down on their luck financially. Their late father, Morris Sher, previously owned Mr. King Furniture and Happy Rents in downtown Birmingham, which were known for doing business with those having poor credit. They ran the businesses for 18 years after their father's death before focusing on AmSher.

Sher and his brother have written two books, "How to Collect Debts and Still Keep Your Customers" and "Championship Collections: How to Squeeze Blood From a Turnip." He said the economic downturn has led to a growing demand for collectors' services.

"These are unprecedented and challenging times for everyone," Sher said. "The collection industry is adjusting appropriately to the consumers' plight. The good news is that many more people are choosing to pay their bills because of the obvious benefits of less personal debt. Agencies are working with consumers and accepting a lot more payment plans."

Sher said the collection industry has probably touched "most everyone," and admits he gets even periodic calls from friends and acquaintances who wonder why they got a call from AmSher.

"In most cases it is a hospital or medical debt that they have forgotten about," he said. "I also will say that sometimes our clients make a mistake unintentionally and post a wrong charge or get a common name mixed up with another. All of these are honest mistakes, but need to be addressed."

Sher encouraged folks who receive collection calls to communicate openly with the client or collection agency.

"We can help clear up misunderstandings which helps our client and the patient or consumer, and many times helps the patient avoid unnecessary and expensive litigation," he said.

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3090

August 03, 2010 at 6:20AM

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How about they focus less on their image and maybe a little on not lying through their teeth? Maybe focus on not violating the FCRA as a business model? Maybe they could focus on not buying out old debt that has been paid for years and extorting old people?

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**sntemp**

August 03, 2010 at 7:13AM



Of the two debt collectors I've ever had to deal with Amsher was the WORST.

Last year I discovered I had two collections on my record. Both were for the same emergency room visit my EX-wife took our son to. One was \$25 for the hospital and the other was \$150 for the Dr. The bills were going to her house but I was the responsible party. She didn't even tell me about the visit OR the bills coming to her house, she just trashed those. I've never had a bad mark on my credit in 20 years of adult life so I'm certainly not going to ruin my credit over \$175.

The other debt collector, charged with collecting \$150, was based in Montgomery and were polite and courteous. Amsher on the other had was trying to collect \$25 and were RUDE and WAY TOO AGGRESIVE even though it was only \$25 they were collecting. From minute one I agreed I would pay the \$25 but I was trying to prove to them I never knew about the bill and was requesting it removed from my credit history. It was amazing how nasty the man on the phone was over \$25. I ultimately went through other avenues to get it removed and Childrens Hospital got their money.



**smaycs**

August 03, 2010 at 8:55PM



The thing is, even if you pay the hospital direct, the collector gets their cut.

"proving" you didnt know about the bill is totally irrelevant to a collector. They make \$6.25-8.75 on a \$25 hospital debt. If you dont agree to pay on the first call, typically you wont ever get called again.

They have bigger fish to fry.



**sntemp**

August 04, 2010 at 6:22AM



Smaycs, the issue wasn't them ever calling me again or even if they got a cut of the big whopping \$25. The issue for me was getting this collection off my otherwise flawless credit record. It's very damaging to have ANY amount on your credit record, my main focus was getting it removed from my record which I ultimately was able to do.





**jarhaid**

August 03, 2010 at 8:06AM



Ask him about his ties to Mr. King Furniture and how that store did business. Let's just say that it was job security for his collections practice.

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**doctordanny**

August 03, 2010 at 8:12AM



Our business has been using amsher for years and has never had a complaint. The collector pledge sounds like a great IDEA for this industry. I never understand why people don't realize how necessary this industry is. Without this work, people like myself wouldn't have the cashflow to stay in business.

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**sntemp**

August 03, 2010 at 9:23AM



Really doctordanny?

What percentage of your business goes to collection?

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**jarhaid**

August 03, 2010 at 9:30AM



One third, if memory serves.

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**sntemp**

August 03, 2010 at 9:50AM



jarhaid, to clarify the question I was asking because it might not have been clear.

I was asking what percentage of Doctordanny's business does he have to turn over to a debt collection service because his customer doesn't pay or stops paying?

Since he says he wouldn't have the cash flow to stay in business if not for Amsher I'm just curious how thin his margins are. Amsher takes a percentage of what they collect. It might be a third but I don't know that for sure but assuming it is doctordanny is only getting back 2/3rds of what they collect. Then factor in debts that are uncollectable which I've read are as high as 35% of what is turned over. So unless it's an exceptionally high default rate something tells me doctordanny isn't being completely honest when he says "Without this work, people like myself wouldn't have the cashflow to stay in business." because he's only getting back about 2/3rds of 65% of the total business he turns over to collections.

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**jarhaid**

August 03, 2010 at 10:48AM

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As you were. Now it seems like 100% of doctordanny's business goes immediately into collections. Ooh rah!

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**Thundersmom**

August 03, 2010 at 9:36AM

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As someone who has worked at AMSHER they sure as heck don't practice what the preach... I walked out the door because I refused to lie not to mention that you are only a number to them family business that only cares about there pocket book.

I will never forget the night that I received a call from the hospital telling me that my grandparents where in a very serious car wreck and that all family had been called in due to the injuries. Martin himself told me that if I went I wouldn't have a job... Like I told him sorry buddy but you crossed the line and I walked out the door. I thank god everyday that I made the decision to walk away from trash like them.

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**bpin**

August 03, 2010 at 9:37AM



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The last thing in the world I want to do as a business owner is to turn over a debt to a lawyer. I will say however, that debtors are about 3 times more nasty than my inside collectors are. I will work with anyone in anyway they like. The debtor can totally set the terms. The problem is that 80% of my serious overdue debtors will not work

with me and think that because they face hard times they no longer owe the money. Even after they recover, and I allow them to still set their own terms, they refuse to pay anything. It is an expensive part of doing business, and more expensive than most folks realize. Overall retail prices in this country would be much less if folks would pay their debts and if crooks would be more incented not to rob you blind.

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 **Vesco** August 03, 2010 at 2:43PM  
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I bet that most people who have unpaid loans would pay if we gave them the same deal our gov't did for the big banks. A bailout, then give them fed loans at 0% interest. Wall street journal had a story that said the fed loan window was now open to the big bank where they were getting loans at 0%, then buying gov't bonds paying 1 to 3% interest. Who couldn't make money that way. As more and more people go under and when they find out what a screwing the banks and credit card companys did to them, they are going to just stop paying. Let the debit collectors take them to court, where they will often find that the collectors don't have the proof to prove their claim. Collectors are looking for a default judgement and in the past that is what they gone without proving the case. As more and more people start standing up for their rights they will find out that a lot of times the collectors don't have proof of the loan, or that they don't have the right to collect on it. I, myself has saw a case where the collection company only had a copy of a monthly statment that was said to have been mailed out and nothing more. No copy of any loan ageements, nothing with anybody signature on it. They would have won had the person not gotten a lawyer and said prove it. I beleive in paying your bills, but when the big banks, credit cards companies try and do screw over the whole USA and bring us to the edge of a financial meddown, it is time to say enough is enough.

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 **smaycs** August 03, 2010 at 8:42PM  
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"I believe every person has worth as an individual. Moreso if they pay their bills" !

"I believe every person should be treated with dignity and respect. If you dont pay your bills, you are not a "customer" and discussing your past due debt is not a pleasant experience. YOU can avoid having to deal with collectors by PAYING YOUR BILLS.

---The truth is, I think a LOT of parasites are worthless pieces of crap. Dignity & respect have to be EARNED. They are not birthrights.

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 **Melanie** August 06, 2010 at 9:08PM



We at AmSher can appreciate that the topic of debt collection is an emotional one. We know you'd rather not ever get a phone call from a collection agency, but if you do, our goal is that you get treated respectfully. Now – I'm not saying we're perfect, or that our agents haven't made mistakes from time to time. For sure we feel even one complaint is too many. However with the millions of calls we make each year, we are going to unfortunately make a mistake every once in a while. Please know we genuinely have the intention to treat all folks owing debts with dignity and respect. If you ever feel this hasn't been the case for you, please reach out to us at [info@amsher.com](mailto:info@amsher.com). Thanks for all your feedback.

Melanie Martin, AmSher  
<http://www.amsher.com>

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