

# SPEAK

American Collectors Association, Inc.

P.O. Box 39106 Minneapolis, MN 55439-0106

612-926-6547 FAX 612-926-1624

Tuesday - Feb. 4  
Washington Court  
Hotel

December 20, 1991

Senator "Bob" Dole  
141 Hart Building  
Washington, D.C. 20510  
Attn: Yvonne Hopkins

Dear Senator Dole,

Hopefully this letter will find you fully recovered and enjoying the holidays with your family and friends.

As an avid supporter of you, it gives me a great amount of pride to personally invite you to be the keynote speaker at our ACA National Legislative Conference Luncheon, which will be held Tuesday, February 4th, 1992 at 12:00 Noon at the Washington Court Hotel, 525 New Jersey Avenue, N.W., Washington, D.C. 20001.

0.4  
speak at 12:00  
back by 12:30

This year we are expecting over 100 ACA national legislative leaders, from more than 43 states, to be in attendance. These leaders represent more than 60 companies which employ over 10,000 employees nationwide.

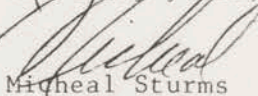
The meeting represents a great opportunity for our legislative leaders to learn first hand information about such issues as; mandated health benefits, bankruptcy reform, prospects for federal garnishment legislation and other related proposed laws.

It is our hope that this information will come from our nations greatest congressional leader which is none other than you.

In advance, I would like to thank you for your kind consideration. Please feel free to call me if you or any of your staff should have any questions. Your prompt reply would be greatly appreciated.

Very  
get  
yours

Sincerely yours,

  
Michael Sturms

P.S. On a personal note, thank you for the thoughtfulness that Elizabeth and you expressed in the Christmas Card to my family and me.

1-15-92 Interview letter

1-21 confirmed w/ Michael Sturms @ 12:00 noon  
301/680-2307

**EQUIFAX**  
The  
Information  
Source

EQUIFAX ACCOUNTS  
RECEIVABLE SERVICES

Michael Sturms  
Manager

The Credit Bureau, Inc.  
Suite 300  
12501 Prosperity Drive  
P.O. Box 1712  
Silver Spring, Maryland 20904  
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# C O R P O R A T E • C O L L E C T O R C U R R E N T S

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## 1992 National Legislative Conference TENTATIVE PROGRAM

### Saturday, February 1, 1992

Evening Informal Orientation for Early Arrivals

### Sunday, February 2, 1992

9:30 am - 8:00 pm	Registration
10:00 am - 2:00 pm	National Legislative Council Meeting (Attendees invited to audit)
3:00 - 5:00 pm	Opening Session: National Legislative Agenda and How to Make an Impact with Your Congressional Visits
6:00-8:00 pm	Welcoming Reception
8:00 pm	National Theatre Performance of Noel Coward's "Private Lives." For those not attending the theatre performance, informal groups will gather for dinner outings.

### Monday, February 3, 1992

7:15 am	Registration
7:15-8:00 am	Continental Breakfast
8:00 am	Interstate Collections
9:00 am	FDCPA Lawsuits and Compliance
10:00 am	Break
10:15 am	FCRA Amendments, Predictive Dialing Legislation, and Bankruptcy Reform
11:00 am -12:30 pm	Breakout Sessions*
12:30 pm	Lunch (on own)
Afternoon	Congressional Visits
Evening	Informal Dinner Groups

### Tuesday, February 4, 1992

Morning	Congressional Visits
12:00-1:30 pm	Luncheon with U.S. Senator Robert Dole (invited); Beacon Legislative Award Presentations and Adjournment

\* The breakout sessions held on Monday morning offer attendees the option of participating in a small group discussion on one of the following topics: interstate collections, sales tax on services, right of assignment, check collection legislation, mandated employee benefits, and the Americans With Disabilities Act. Due to the popularity of the interstate collections breakout session, it has been given a separate Monday morning slot on the program.

For more information, contact Steve Albrecht in the ACA Public Affairs Department, (612) 926-6547.

**SENATOR BOB DOLE**

**TALKING POINTS**

**AMERICAN COLLECTORS**

**ASSOCIATION**

**FEBRUARY 4, 1992**

**\*THANK YOU. IT'S A  
PLEASURE TO BE WITH YOU  
TODAY.**



**\*I HAVE TO ADMIT THAT I  
WAS A BIT NERVOUS TO LEARN  
YOU WERE MEETING IN  
WASHINGTON, D.C...I WAS  
WONDERING IF YOU CAME BACK  
HERE TO COLLECT THE  
NATIONAL DEBT.**

**\*I'D LIKE TO SPEND A FEW  
MINUTES TODAY UPDATING YOU  
ON THE HOT ISSUES, AND THEN**

**I'D BE HAPPY TO ANSWER A FEW  
OF YOUR QUESTIONS.**

**FOREIGN AFFAIRS**

**\*THIS IS TRULY AN EXCITING  
TIME TO BE IN WASHINGTON.**

**THE PRESIDENT SPOKE OF THE  
AMAZING EVENTS OF "ALMOST  
BIBLICAL PROPORTIONS" THAT  
HAVE OCCURRED AROUND THE  
WORLD THESE PAST YEARS.**

**\*THE BERLIN WALL HAS  
COME DOWN. THE SOVIET  
UNION HAS CEASED TO EXIST.  
THE WORLD UNITED BEHIND  
OUR LEADERSHIP IN THE  
MIDDLE EAST. THE ARABS AND  
ISRAELIS ARE NOW TALKING.**

**\*AND A GOOD SHARE OF THE  
CREDIT FOR ALL THIS GOES TO  
GEORGE BUSH.**



**\*THERE IS NO TIME TO SIT  
ON OUR LAURELS, HOWEVER.  
EVENTS CHANGE AND POWER  
SHIFTS ALMOST DAILY OVER IN  
EUROPE.**

**\*I MET THIS WEEKEND WITH  
BORIS YELTSIN. HOW THINGS  
HAVE CHANGED SINCE WHEN HE  
WAS HERE LAST SUMMER,  
BEFORE THE ATTEMPTED COUP.**

**THEN, I WAS THE ONLY ONE TO  
MEET HIM AT THE AIRPORT.**

**\*NOW, I WAS LUCKY TO GET  
WITHIN 100 FEET.**

**\*YELTSIN IS BLUNT AND  
HONEST. HE DOESN'T PREDICT  
SUCCESS. HE KNOWS THERE  
ARE SOME TOUGH TIMES  
AHEAD.**



**\*I THINK THE NEXT THREE  
MONTHS ARE CRITICAL, AND IT'S  
IMPERATIVE THAT THE U.S. DO  
WHAT WE CAN IN TERMS OF  
FOOD, MEDICINE, AND OTHER  
SUPPORT TO HELP THE NEW  
RUSSIAN DEMOCRACY SURVIVE.**

**ECONOMY:**

**\*DOMESTICALLY, TWO  
ISSUES SEEM TO BE ON THE**

**TOP OF EVERYONE'S AGENDA:  
GETTING OUR ECONOMY OFF  
THE SICK BED, AND EXAMINING  
WHAT HAPPENS TO YOU AND I  
WHEN WE'RE ON THE SICK  
BED.**

**\*THE PRESIDENT  
ANNOUNCED HIS ECONOMIC  
PLAN IN LAST WEEK'S STATE OF  
THE UNION ADDRESS, AND EVER**

**SINCE THEN THE DEMOCRATS  
HAVE BEEN PICKING IT APART.  
TOO MUCH THIS...TOO LITTLE  
THAT, AND SO ON.**

**\*THE FACT IS, HOWEVER,  
THAT THE PRESIDENT HAS A  
PLAN, AND THE DEMOCRATS IN  
CONGRESS DON'T.**

**\*AS YOU KNOW, THE  
PRESIDENT HAS ASKED**



**CONGRESS TO ACT BY MARCH  
20 ON HIS PROPOSALS.**

**\*THE DEADLINE OFFERS A  
TEST TO CONGRESS. ARE THEY  
MORE INTERESTED IN HELPING  
THOSE WHO NEED HELP, OR  
ARE THEY MORE INTERESTED IN  
PLAYING POLITICS?**

**\*PAST HISTORY LEADS TO A  
CONCLUSION THAT POLITICS**

**WILL BE THE ANSWER. AGAIN  
AND AGAIN, THE PRESIDENT HAS  
PROPOSED SOLUTIONS TO  
NEARLY EVERY ISSUE FACING  
AMERICA--CRIME, BANK  
REFORM, PRODUCTS LIABILITY,  
THE LINE-ITEM VETO. AND  
CONGRESS HAS REFUSED TO  
TACKLE ANY OF THESE ISSUES.**

**\*IN FACT, WE HAVEN'T EVEN  
GOTTEN AROUND TO  
TERMINATING THE COMMISSION  
ON THE BICENTENNIAL OF THE  
U.S. CONSTITUTION--AND THAT  
ENDED FIVE YEARS AGO.**

**\*THE MESSAGE I GOT  
DURING MY VISITS THIS SUMMER  
AND FALL TO ALL 105 COUNTIES  
IN KANSAS, WAS THAT PEOPLE**



**ARE FED UP WITH BUSINESS AS  
USUAL...THEY WANT ACTION...  
AND THEY WANT IT NOW.**

**UNEMPLOYMENT INSURANCE**

**\*I WILL GIVE CONGRESS  
SOME CREDIT. AT THIS HOUR,  
THE HOUSE IS SCHEDULED TO  
TAKE ACTION ON THE  
EXTENSION OF UNEMPLOYMENT  
BENEFITS, AND THE SENATE IS**

**SCHEDULED TO TAKE ACTION  
THIS AFTERNOON.**

**\*MOREOVER, THE BILL IS  
PAID FOR, SO AT LEAST WITH  
RESPECT TO THE EXTENSION OF  
UNEMPLOYMENT BENEFITS,  
CONGRESS IS SHOWING SOME  
FISCAL RESPONSIBILITY.**

## **HEALTH CARE**

**\*ANOTHER ISSUE WHICH  
REQUIRES FISCAL  
RESPONSIBILITY IS HEALTH  
CARE. THE PRESIDENT'S PLAN  
IS SCHEDULED TO REACH US  
SOON, AND THERE ARE DOZENS  
OF OTHER PROPOSALS TO  
REVAMP THE CURRENT SYSTEM  
KICKING AROUND CAPITOL HILL.**



**\*NO DOUBT ABOUT IT, WE DO  
NEED TO EXPAND ACCESS TO  
THE ECONOMICALLY  
DISADVANTAGED, AND CONTROL  
COSTS.**

**\*HOWEVER, WE MUST ALSO  
REMEMBER WHAT'S RIGHT  
ABOUT OUR SYSTEM--85% OF  
AMERICANS DO HAVE SOME  
FORM OF HEALTH INSURANCE,**

**OUR MEDICAL TECHNOLOGY IS  
THE BEST IN THE WORLD; AND  
ARE CHOICES ARE SO LARGE,  
THAT THERE ARE NO LINES OR  
WAITING PERIODS FOR THOSE  
WHO ARE COVERED.**

**\*WE ALSO CAN'T SADDLE  
SMALL BUSINESS WITH THE  
HEALTH CARE BILL OR WITH  
MANDATES THAT WILL PUT**

**THEM OUT OF BUSINESS.**

**\*THE ECONOMIC SITUATION  
AND HEALTH CARE REFORM ARE  
TOUGH PROBLEMS REQUIRING  
TOUGH ANSWERS PROVIDED IN  
A BI-PARTISAN SPIRIT---A  
DIFFICULT ASSIGNMENT IN A  
PRESIDENTIAL ELECTION YEAR.**

**\*AND I HOPE WHEN YOU  
VISIT THE HILL THIS**



**AFTERNOON, YOU WILL PASS  
ALONG THE MESSAGE THAT YOU  
ARE EXPECTING ANSWERS, AND  
NOT BUSINESS AS USUAL.**

**ACA PRIORITY**

**\*BEFORE I TAKE YOUR  
QUESTIONS, I DO WANT TO  
MENTION S. 316, WHICH I KNOW  
IS YOUR TOP LEGISLATIVE**

**PRIORITY.**

**\*THE ISSUE IS SIMPLE FOR  
ME. THERE IS NO REASON WHY  
FEDERAL EMPLOYEES SHOULD  
BE TREATED ANY DIFFERENTLY  
THAN EVERYONE ELSE WHEN IT  
COMES TO PAYING THEIR LEGAL  
DEBTS.**

**\*I'M PROUD TO SAY THAT I  
SIGNED ON LAST WEEK AS THE**

**22ND SENATE CO-SPONSOR OF  
THIS LEGISLATION.**

**\*I KNOW THAT SENATOR  
PRYOR HAS TENTATIVELY  
SCHEDULED A MARCH 5  
HEARING IN HIS GOVERNMENT  
AFFAIRS SUBCOMMITTEE, AND I  
LOOK FORWARD TO DOING  
WHAT I CAN TO SEE THAT THIS  
BILL BECOMES LAW.**



**\*HAPPY TO TAKE YOUR  
QUESTIONS.**