

**Advice:** Considering a career in collection or credit? Prepare yourself to be an excellent communicator within and without your organization, be customer focused, and be guided at all times by your company's vision and code of conduct. Challenge yourself and others with the task of maximizing the value of the services you provide, and drive those services with the most efficient process technologies available.



**Mike Ginsberg**

Kaulkin Ginsberg  
Bethesda, Md.

**Philosophy:** I am a strong believer in the old saying, "The early bird catches the worm." There are no shortcuts in business – or in life. 110 percent is required in everything that we commit to doing, whether as a firm or individuals. A balanced life is also essential.

**Advice:** For those considering a long-term career in collections, commit to your business. Reinvest profits into management, staff and in advanced technology that improves efficiency. Recognize it is a very competitive market and strive to create a competitive distinction for your business.



**Rick Haass**

Linebarger, Goggan, Blair & Sampson, LLP

San Antonio, Texas

**Philosophy:** While technology can be an effective tool that helps us achieve our individual and client goals, talented people and hard work truly make things happen.

**Advice:** Remember that the client is always right and treat the debtor as if they were a customer by being respectful and compassionate.



**Gary L. Hopkins**

Federal Student Aid  
Washington, D.C.

**Philosophy:** You've got to have fun in everything you do. The more difficult times get, the more important it is to make the time to enjoy yourself and do things or spend time with the people that make you laugh. Believe me, no one laughs more than I do!

**Advice:** Collection is very simple, so you should always keep your goals simple. However, simple does not mean easy. It's one of the most difficult industries for anyone to be involved with. However, success will come if you work extremely hard and stick to the basics. Don't try too many gimmicks - it's not rocket science!



**Marvin Kaulkin**

Kaulkin Ginsberg  
Bethesda, Md.

**Philosophy:** If you have the responsibility of serving others, always place their interests ahead of your own. Over time you will get rewarded, not only emotionally, but financially as well. Good things happening to you will follow and you will certainly sleep better at night.

**Advice:** Technology is your friend. Learn how to employ it better than your competitors and chances are you will be more successful than they will.



**Steven C. Kusic**

National Recovery Agency, Inc.  
Harrisburg, Penn.

**Philosophy:** Work hard, be simple and straight forward in what you have to communicate, convince staff into buying into your vision and surround yourself with smart people.

**Advice:** Collections is a dynamic field; stay ahead of the competition with innovative ideas and earn the trust of your clients. Work away from debt collector mentality and redefine it as "Revenue Recovery" to create a world of professionalism, matching any industry.



**Robert G. Leib**

Leib Recovery Solutions, LLC  
Mount Laurel, N.J.

**Philosophy:** Don't worry about situations that are beyond your control. Simply work hard every-day and good things will happen to you and your people.

**Advice:** Manage the large dollars in your office and be proactive with your team, from the collection manager down to the collectors. Hire good people and develop relationships with them in order to gain their respect.



**Ira Leibscher**

Blatt, Hasenmiller, Leibscher & Moore  
Chicago, Ill.

**Philosophy:** In order for a person to succeed in life he must be trustworthy, reliable and honest.

**Advice:** If you have the three attributes that I listed in my philosophy of life, then you will be successful in the collection and credit industry.

**Top 50 Most Influential  
Collection Professionals**



**Shirley Mason**

American Credit Service  
St. Peters, Mo.

**Philosophy:** In my personal life as well as my professional life, I follow the golden rule: "Do unto others as you would have them do unto you." I treat consumers, clients and colleagues with respect and dignity with a helpful attitude.

**Advice:** Roll with the punches. In an industry that can change as often as the seasons, you must remain flexible and never overreact to any situation.



**John McNamara**

Fidelis Recovery Solutions, Inc.  
Marietta, Ga.

**Philosophy:** Lend a hand wherever you can without any quid pro quo expectations. The assistance you render has a way of doubling back on you in beneficial and unexpected ways.

**Advice:** This can be a tough, negative business. If you're a tough, negative manager, you might just be redundant and irrelevant.



**Rodney Meeks**

Credit Consulting Services, Inc.  
Salina, Calif.

**Philosophy:** Treat people like you want to be treated. Be quick to listen and slow to speak.

**Advice:** Surround yourself with smart people and soak up information like a sponge. A good place to do this is by getting involved with your state and national association. It's a tremendous resource.



**Michael Meyer**

MRS Associates  
Cherry Hill, N.J.

**Philosophy:** To make a difference in everything that you touch.

**Advice:** With every aspect of the industry increasing its deployment and use of technology, the time is right for you to start learning all you can about technology. From new ways to process payments to account analytics, anything and everything you learn will help you advance in the industry of tomorrow.



**John Mobley**

AFNI  
Bloomington, Ill.

**Philosophy/Advice:** Persistence and professionalism ... we must be persistent in pursuing our goals while maintaining the highest standards and professionalism in all aspects of our business.