

## What They Didn't Tell You

*Think Like a Manager* provides you with everything they didn't tell you when they promoted you! Here's a book that will help you commit yourself to the pursuit of excellence and develop your skills as a professional manager. This book not only tells you how you can do it, but it even shows you the way. *Think Like a Manager* is not like every other management book. It's not about the newest fad or the latest hype, but instead contains the nuts and bolts of managing, establishing and meeting objectives, getting results through people and more. It's what you need to do to grow and prosper as a professional manager.



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Published by National Press  
Publications  
Product Code NSG01  
Member Price: \$24.15 each  
Non-Member Price: \$26.95

## Guide to Credit & Collection Law

*The Complete Guide to Credit and Collection Law* (2004 edition) has just become available. Sure to please credit grantors, attorneys and collectors, this book is a comprehensive effort to answer the question, "Can I do it legally?" Over 1,200 pages in length, the 18 chapters cover:

- An Explanation of Legal Terminology in a Collection Case
- Legal Concepts of Business
- Legal Remedies for Business Creditors
- Legal Issues for Consumers
- Bankruptcy
- Law Firms and Collection Agencies
- Checks, Notes and Guarantees
- Privacy
- Secured Lending: Real Estate-Mortgages
- Secured Lending—Personal Property
- Repossession of Property
- Fair Credit Report Act

- Fair Debt Collection Practices Act
- Truth in Lending Regulation Z
- E-Commerce Technology
- Fair Credit Billing
- Equal Credit Opportunity Act
- Skiptracing

A must for credit grantors, attorneys and collection firms, this book is sure to become one of the most popular references in your business library. Your ACA membership entitles you to purchase this newly updated book for \$85.05 less than the list price.

This book is not intended to be a substitute for consultation with an attorney. Consultation is not only recommended but also encouraged. ACA International disclaims all liability for the use, application, adaptation or accuracy of this publication. Nothing in this publication reflects the view, opinions or policies of ACA International or its subsidiaries.

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## Compliance at Every Step

A successful collection call is comprised of several simple steps that often contain pitfalls. You and your collectors can expect legal expenses and lawsuits if you don't work within the legal guidelines. The *Compliance at Every Step* video provides your new collectors with a roadmap to safe, successful collections and keeps your experienced collectors on the right track. Here is a double-duty program that reinforces the idea of the steps in the collection process while pointing out the FDCPA requirements that must be followed. The program highlights the most

common FDCPA violations by collectors—violations that can get you and your collector sued! A final sample collection call is provided as an example of how to legally move through the steps. To view a sample clip, visit the ACA Online Store at <http://www.acainternational.org> and search for "Collection & Risk Management Videos."

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