

## A HEFTY AND GENERAL STARTING POINT

**A**t first glance, the “Complete Guide to Credit and Collection Law” by Arthur and Jay Winston (Aspen Publishers, 2011), is somewhat daunting. Advertised as a comprehensive treatise on debt collection, this hefty book boasts over 2000 pages and contains 19 chapters on a variety of topics such as: legal terminology in a collection case; legal remedies for business creditors; checks, notes and guarantees; repossession of property; and the Fair Debt Collection Practices Act.

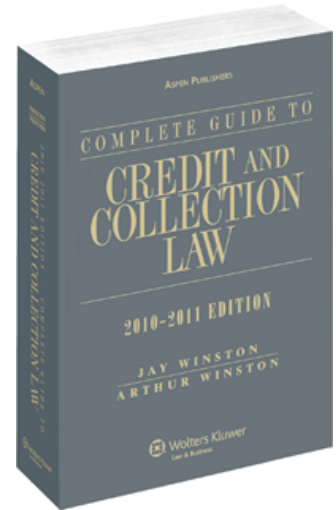
Nevertheless, each chapter contains a clear, plain-English explanation of legal concepts and applicable statutory and case law, along with useful tips geared toward the practical aspects of collection. For example, Chapter 2 gives guidelines on preparing demand letters and calling debtors and lists the top ten most frequently used excuses and how to respond to them. In addition, most of the chapters include

appendices containing excerpts from the federal code (e.g. the Gramm-Leach-Bliley Act, the Truth in Lending Act, and the Real Estate Settlement Procedures Act), various rules (e.g. AAA Commercial Arbitration Rules), state surveys of laws (e.g. state statutes of limitation, state laws governing commercial collection, and social security numbers by state) and/or other useful information. While a few of the appendices do provide information relevant to Idaho law, most of the book’s state specific content focuses on New York (where the authors practice law) and other high population states.

Therefore, while it may not directly provide the answer to an Idaho specific question, this practical and well-organized reference manual is a good general resource and research starting point for attorneys and others in the credit and collection industry.

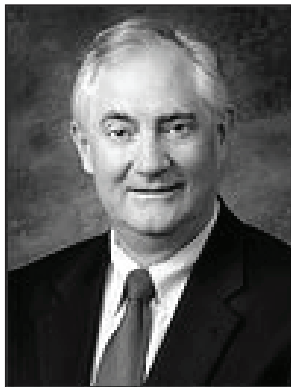
— Amber N. Dina, Boise

## BOOK REVIEW



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