

Collector's Ink

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President's Message

A CALL TO ACTION FOR 2025

By Rick Minton



Dear Members and Partners, As we step into a new year, I would like to take a moment to reflect on the journey we've shared and to express my heartfelt gratitude for your continued dedication and support to our association and industry. For all of us, I'm sure, the past year brought both challenges and triumphs, and

through it all, your engagement has been a source of strength for our association and industry.

Our entire leadership team is excited to work alongside you this year to further our shared goals and make a lasting impact in our field.

Looking Ahead: Our Annual Conference and Legislative Advocacy Day Have Merged

As we move forward into this year, I would like to encourage your active participation in two of the most important events on our calendar: our Annual Conference and Legislative Advocacy Day, which have been merged this year, taking place March 16-18 in Sacramento.

Annual Conference

Our Annual Conference is a unique opportunity to connect with peers, gain valuable insights from expert speakers, and stay updated on the latest laws, trends and developments in our industry. This year, we have an exciting agenda planned, featuring speakers, panel discussions, and networking opportunities designed to foster collaboration and professional growth. Whether you are attending to gain knowledge, build relationships, or be inspired by innovative ideas, the

conference promises to be a memorable and enriching experience. I strongly encourage you to register early and take full advantage of this exceptional event. [Learn more and register right here.](#)

Legislative Advocacy Day

In addition to our conference, one of the most powerful ways we can shape the future of our industry is through advocacy. Legislative Advocacy Day provides us with the chance to meet with policymakers and legislators, voice our concerns, and push for the policies that matter most to our members and the clients we serve. Your involvement in this day of action is vital in ensuring our collective voice is heard. Together, we can advocate for meaningful change and make a real difference in the legislation that impacts our work. Whether you are an experienced advocate or new to the process, we will provide all the resources and training you need to participate effectively.

Why Your Participation Matters

Your engagement in these events not only enhances your own professional growth but also strengthens the collective power of our association. Each voice we add to the conversation increases our influence and ensures that the issues that matter most to us are addressed. Together, we can drive progress, shape public policy, and continue to improve the landscape of our field.

I encourage you to take full advantage of these opportunities. Register for the conference, participate in our Legislative Advocacy Day, and bring your passion and commitment to the table. Your involvement truly makes a difference.

Let's make 2025 a year of progress, growth, and collective impact. I look forward to seeing you at our upcoming events and working together to achieve our shared goals.

Warm regards,
F.J. Rick Minton, President



Executive Director's Message

CAC: SERVING CALIFORNIA SINCE 1917

By Kimberley Huntington

A little late, nonetheless, welcome to the New Year. Sitting next to me is a signed copy of "ACA's First Fifty Years (1939-1989)." The full page of signatures includes those of past presidents from 1943 to 1986—pretty cool, right? With chapter titles such as "The House Divided," "The Possible Dream," "The Plot Thickens," and "Come, Let Us Reason Together," the book addresses areas of controversy and disagreements while also featuring pages of black and white photos, success stories, and inspiring speeches such as "A Giant Sleeps."

It also provides a peek at CAC's history, which dates back to the late 1910s. The first known organization of collectors in the United States started in California during the era of mail-order collection courses, when it's said a career in collections started with just a telephone. The first known group, Alameda County Collectors Association, was founded in 1913. The first official meeting of the association, then known as California Association of Mercantile Agencies, was held July 27-28, 1918, at the Hotel Clark in Stockton. A telegram to ACA dated June 18, 1940, read: "CALIFORNIA VOTED TO JOIN AS 100% UNIT. HURRAH."

Do you know what an addressograph is? In August 1940, California gifted *Collector* magazine to ACA including the mailing list, [addressograph](#) equipment and well-respected reputation the magazine has already earned in the industry. It dives into the annual events, such as describing the 1941 San Francisco convention as "tumultuous", but in 1967, San Francisco set a record attendance of some 600, which included almost 100 children pictured below.



Does the photo above, "Around the betting table at the 1966 New Orleans Convention," look familiar to our 2024 Conference attendees?

Now, let's look forward as you're making plans to join your colleagues in Sacramento, and when you see that call for action, the request to give, and the invite to speak—the impact you make, the stories you create and the photos taken may end up on somebody's desk 115 years from now.



108TH ANNUAL CAC
Conference, Expo & Legislative Day



MARCH 16-18, 2025
Hyatt Regency • Sacramento, CA

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LEGISLATIVE UPDATE

By Cliff Berg

The 2025 legislative session is underway. The legislature convened Dec. 2, 2024, to swear in members elected in November, adopt rules, elect leadership, and begin the bill introduction process. California has a two-year legislative session, so this session runs through 2026. The legislature recessed Dec. 2 for the holidays and returned Jan. 6 and will continue to meet through Sept. 12. [The legislative calendar can be found here.](#)

While bill introduction started Dec. 2, the deadline to introduce bills was Feb. 21. Committee hearings began in earnest in March, and we expect another busy year in Sacramento. CAC's Legislative Committee will be sending updates about new legislation soon. So far, the rate of bill introduction has been a trickle, but the bulk of the bills introduced each year is the week before the deadline. Even then, nearly half the bills introduced are spot bills that are later amended.

This year, bill introduction has been notably slow for two main reasons. First, the legislature reduced the bill limit (the number of bills each member can introduce). Second, there has been significant turnover in the legislature. Of the 120 state legislators (40 senators and 80 assemblymembers), 30% are newly elected from November 2024, and another 30% were elected in November 2022, meaning over 60% have served two years or less. These new members have needed time to hire staff and set up offices.

CAC's top priority this year is strengthening our relationships with the California legislature. The large number of new members presents an opportunity to educate and build relationships. Most legislation affecting the collection industry is referred to the Banking & Finance and Judiciary Committees, while bills impacting medical debt go through the Health Committees.

Political Landscape

While Democrats maintain two-thirds supermajorities in both Houses, the political dynamics have shifted. Many Democrats elected in the last two cycles identify as moderate rather than progressive, and both progressive and moderate Democrats have formed formal caucuses. Republicans have increased their numbers in both the State Assembly and Senate.

Building relationships with moderate Democrats and raising industry concerns provides an important opportunity for the collection industry's voice to be heard.

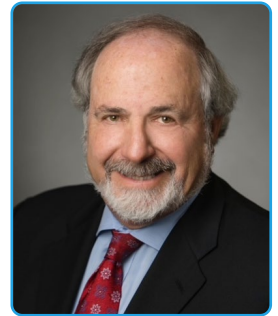
Legislative Bills Update

So far this year, three significant bills have emerged:

- **AB 298 (Bonta):** This bill would limit health plans' ability to charge copayments and other fees to certain patients, such as children.
- **SB 1061 (Limon):** CAC is actively working to address issues in this bill, which would prohibit credit reporting of medical debt related to the notice in contracts provision.
- **AB 78 (Chen):** CAC is sponsoring this bill, authored by Assemblymember Chen (R-Yorba Linda), a strong supporter of CAC. The legislation would increase attorney's fees for the prevailing party in actions on book accounts.

Given all the new members of the legislature, 13 out of 40 senators and 22 out of 80 assemblymembers, find out who represents you by visiting: <https://findyourrep.legislature.ca.gov/>

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Advocate For Your Industry

A quick search of your home and work address will show your legislators. Take the time to email them, introduce yourself, set up a meeting, and sign up for their emails so you can be notified when they have events in your area you can attend. While all relationships matter, the most impactful meetings are with legislators serving on the key committees.

Join CAC for the 108th Annual CAC Conference & Legislative Day March 16-18, 2025, in Sacramento. CAC has a full day of education planned, featuring a panel of

medical providers, hospital revenue cycle managers, and medical association representatives. Our goal is to build stronger partnerships with the industries we serve so we can work together and coordinate efforts against harmful legislation. Register here: <https://www.acainternational.org/events/cac-conference-2025/>

This is the time to get involved. Meet your legislators, build relationships, and help protect your industry.



How leveraging offshore/nearshore talent can boost liquidation rates.

In this short article we will talk about the benefits of hiring an offshoring/nearshoring service for debt collection and how it has made collection an easier process.

Having an effective and professional collection service is of utmost importance these days when credit is the fastest way to access various services such as health care, education, housing and other assets, etc.

Now, offshore/nearshore talent is a benefit that has been growing in recent years, the advantages it offers are many compared to local debt collectors. From advantages in language and culture, to advantages in cost and effectiveness.

With a pool that diversifies depending on location and a high level of experience and expertise, offshoring/nearshoring offers great benefits as a contingency plan, especially in a world that depends on technology and where internet and electricity systems are necessary, offshoring offers a way to help when local access is not available.

Thanks to offshoring/nearshoring, it is easy to collect debts in different languages and with great efficiency, but not only this, it also helps local workers to concentrate their efforts in other areas or tasks that are also necessary within your company.

Finding a person that fits all the needs you have as a company is not easy, however, with the help of other companies that offer offshoring/nearshoring services it becomes more than just a dream, it becomes a reality that you can get at a price that fits your needs and budget.

Remote Scouts offers debt collectors specialists who are not only highly experienced but also bilingual, simplifying the collection process, as well as highly talented and knowledgeable in a variety of collection areas, such as education, commercial, banking and healthcare. Also, Remote Scouts helps you find solutions for your business and provides not only talent but also trained specialists who can successfully recover your money.

In conclusion, offshoring/nearshoring simplifies and makes the debt collection process easier thanks to all the benefits it offers. Skills like experience, bilingualism, flexibility, access to global talent pools, and cost are things that cannot be ignored in these cases.

CALIFORNIA ASSOCIATION OF COLLECTORS CAC 108th ANNUAL CONFERENCE & EXPO

THANK YOU TO OUR DIAMOND SPONSOR



2025 CAC ANNUAL CONFERENCE & LEGISLATIVE DAY: REGISTER NOW

The California Association of Collectors Inc. (CAC) has merged its Legislative Day and Annual Conference to create a more powerful event that maximizes CAC's impact in the state. The [2025 CAC Annual Conference & Legislative Day](#), held March 16-18, 2025, at the Hyatt Regency in Sacramento, California, promises to bring members together for three days of learning, networking and important advocacy discussions.

If you collect from or do business with consumers in California, you'll want to be there!

This event, included in your registration, supports the important work of the CAC PAC.

Walk the Halls with the CAC on Our Legislative Day

On March 18, participants will gather at the California State Capitol for a crucial day of advocacy. The morning begins with team preparation sessions, followed by small group meetings with legislators. The CAC Legislative Committee will provide comprehensive materials and talking points to ensure productive discussions about current industry issues and pending legislation.

Registration Information

[Check out registration details here](#) or contact info@calcollectors.net for more information.

KEY EVENTS YOU WON'T WANT TO MISS

Luck of the Axe: A St. Paddy's Day Throwdown

This St. Patrick's Day (March 17), we're trading in shamrocks for sharp axes! Grab your friends, throw some axes, and maybe even win a pot of gold—or at least a cool prize. The bar will be serving plenty of green drinks, and there'll be no shortage of laughs and friendly competition.



Thank you to our 2025 Conference Sponsors!



2025 DEADLINE SET FOR DEBT COLLECTOR ANNUAL REPORT IN CALIFORNIA

Licensees have until March 15 to file a report on their accounts and collections, among other topics, with California's regulator.

Debt collectors and student loan servicers who were [licensed in California](#) before Jan. 1, 2024, are required to file an annual report on their activity by March 15, 2025.

According to the California Department of Financial Protection and Innovation (DFPI) [monthly bulletin](#) for February 2025, all licensees must [submit an annual report](#), even if they had no business activity in calendar year 2024.

Requirements for the report in the Debt Collection Licensing Act (DCLA) [Financial Code section 100021\(a\)](#) include, at a minimum, disclosure of:

- The total number of California debtor accounts purchased or collected on in the preceding year.
- The total dollar amount of California debtor accounts purchased in the preceding year.
- The face value dollar amount of California debtor accounts in the licensee's portfolio in the preceding year.
- The total dollar amount of California debtor accounts collected in the preceding year, and the total dollar amount of outstanding debt that remains uncollected.
- The total dollar amount of net proceeds generated by California debtor accounts in the preceding year.
- Whether or not the licensee is acting as a debt collector, debt buyer, or both.
- The case number of any action in which the licensee was held liable by final judgment under Title 1.6C (commencing with Section 1788) or Title 1.6C.5 (commencing with Section 1788.50) of Part 4 of Division 3 of the Civil Code.

For questions about the report or instructions, licensees can email DCLA.Inquiries@dfpi.ca.gov or call (866) 275-2677.

Student Loan Servicers

Student loan servicers are also required to file an annual report with the DFPI by March 15, 2025, under [Financial Code section 28146\(a\)](#) of the Student Loan Servicing Act (SLSA). This requirement applies to all [student loan servicers](#) licensed before Jan. 1, 2024, even if no business was conducted last year.

For questions, servicers can email the Student Loan Servicing Program at studentloanservicing@dfpi.ca.gov.

DFPI Updates

California Gov. Gavin Newsom appointed [KC Mohseni](#) as DFPI commissioner.

Mohseni has served as acting commissioner since Jan. 1 and was previously appointed by Newsom in October 2023 as chief deputy commissioner of the DFPI. Mohseni previously served as COO in the State Controller's Office from 2022 to 2023.

Also, the DFPI relocated Sacramento offices effective March 10, 2025.

The new address is:

Department of Financial Protection and Innovation
May Lee State Office Complex
651 Bannon Street, Suite 300
Sacramento, CA 95811

Please begin using the new address to ensure proper mail delivery.

CAC's Educational Scholarship Foundation

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We're not chasing leprechauns
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Help us pour kindness into our
scholarship pot—one golden
coin at a time.

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Now's the time to replenish our funds for CAC ESF to continue giving.

To donate, scan the QR code above.

Since 2005, each year the CAC's Educational Foundation receives several hundred scholarship applications from high school students across California. Let's continue to keep the momentum going; to date we have awarded \$120,000 in scholarship funds to 60 students and have helped educate thousands of students about smart money management.

Now's the time to replenish our funds to continue giving. Please donate in any amount or consider one of the donor levels or sponsor levels. For more information about the program visit [CAC's Educational Scholarship Foundation](#).

Your support isn't just luck—it's a lifeline. Together, we'll turn rainbows into diplomas!