



**ACA International's Political Action Committee**

The background of the entire page is a nighttime photograph of the United States Capitol building. The building is brightly lit from within, with its iconic dome glowing. The lights create a warm, golden-yellow glow against the dark blue twilight sky. In the foreground, a body of water, likely the reflecting pool, captures the lights from the building, creating a clear reflection. The overall mood is formal and significant.

# **2009/10 Annual Report**

**Every Member, Every Year**

# Letter from the Chairman, Rick Doane

Dear ACPAC Team Members:

I am pleased to inform you that ACA's Political Action Committee, ACPAC, just finished an historic and resoundingly successful 2009/10 election cycle. Nearly 90 percent of ACPAC-supported candidates won their elections, and these results will undoubtedly have a positive impact on our legislative and regulatory agenda as we begin our work with the 112th Congress.

Your contributions were critical to our success—thank you! ACA is already in the process of implementing its legislative and regulatory strategic plan for the 112th Congress to use these electoral gains to build on our previous successes and improve our industry's reputation and the regulatory climate in which we operate.

Of course, threats to our industry never cease, and we urgently need your continued help and participation.

We still face a whole host of legislative and regulatory challenges. In fact, we are currently fighting a potentially ruinous regulation being considered by the Federal Communications Commission (FCC). This proposed rule threatens to impose increased restrictions on businesses placing autodialed and prerecorded message calls to wireless numbers, causing significant hardship in our efforts to reach consumers. This could very well mean the end of business models centered on telephonic communication with consumers.

ACPAC is the best way to financially support candidates who advocate for positive public policies affecting the credit and collection industry. Getting to the heart of our issues is key, and is accomplished by coupling our legislative and regulatory advocacy with political support through ACPAC.

Simply put, no one is going to protect our interests if we don't take the responsibility ourselves. A well-funded and fully active ACPAC is a centralized force for the industry and a powerful resource for our government affairs program.

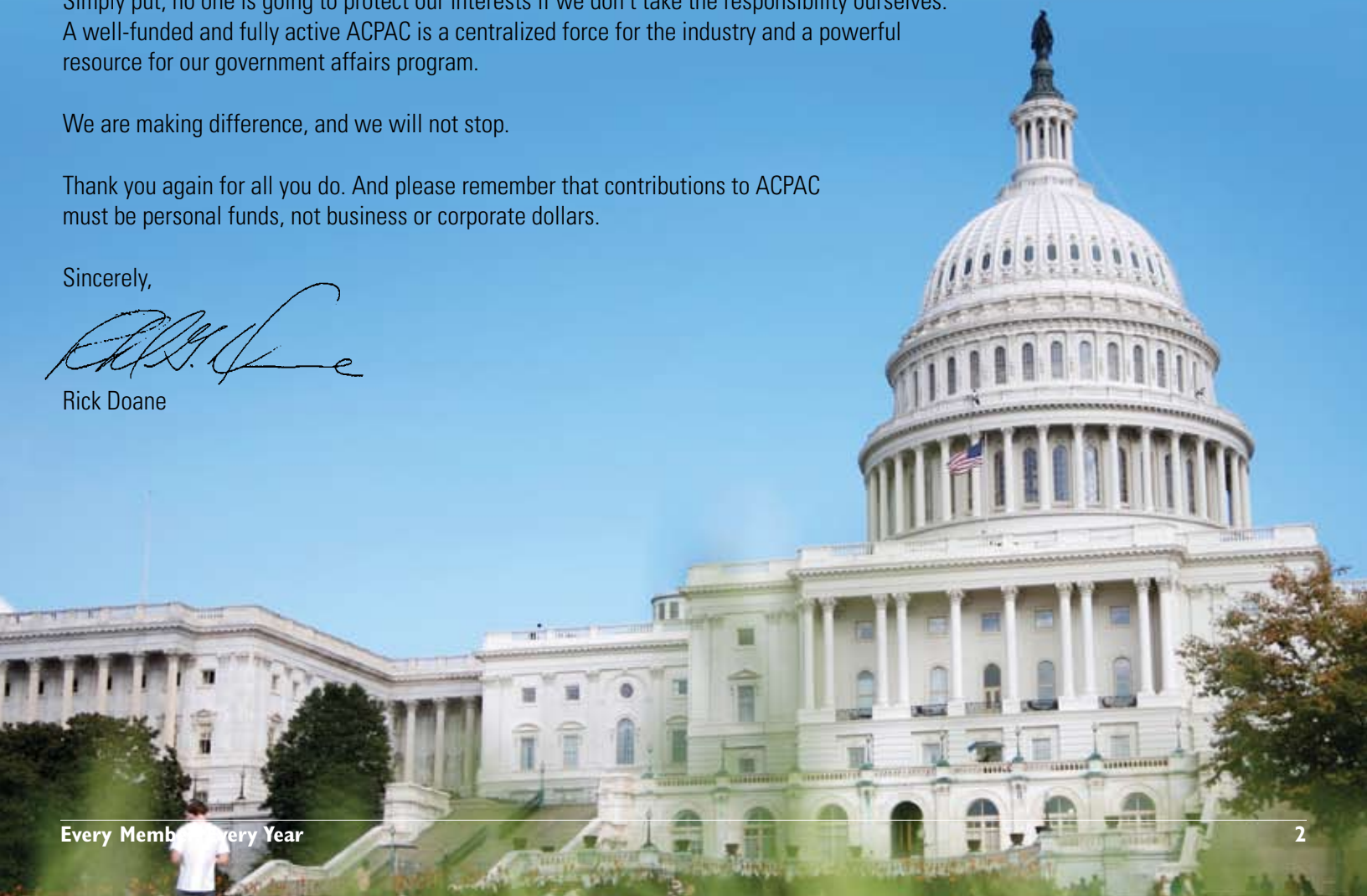
We are making difference, and we will not stop.

Thank you again for all you do. And please remember that contributions to ACPAC must be personal funds, not business or corporate dollars.

Sincerely,



Rick Doane



# ACPAC Committee Roster



**Richard G. Doane, IFCCE**  
Chair  
Sunrise Credit  
Services Inc.



**Michael A. Klutho**  
Bassford Remele



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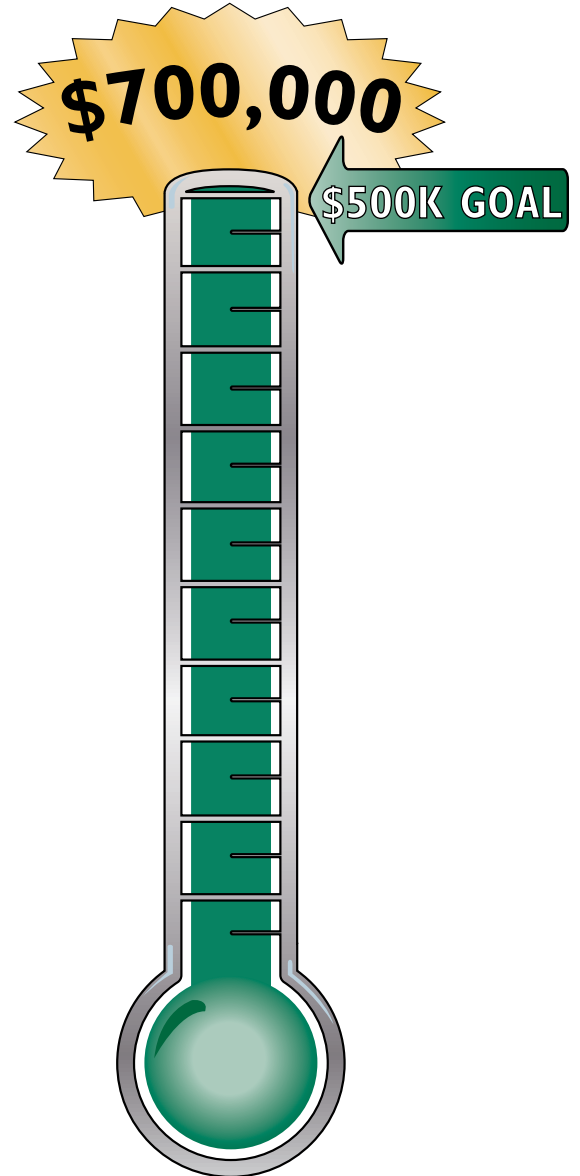
**John Kotula**  
Commonwealth Financial  
Systems Inc.



**Leslie Bender**  
ACA Executive  
Committee Liaison  
Bender & Radcliffe, P.A.

**Thomas Backal**  
BMR Collections Inc.

# 2009/10 Fundraising Goal



# Who's Receiving?

<u>Recipient</u>	<u>Count</u>
House Candidates	45
Senate Candidates	18
Political Action Committees	7
National Parties	5
State Candidates	1
<b>Total</b>	<b>76</b>

## Member Spotlight – ACPAC Involvement – All in the Family

Throughout the credit and collection industry, ACA's family-owned agency members' political contributions and grassroots activism have grown significantly. Here at ACPAC, multi-generational family businesses and the legacies they foster are crucial components for our growing success. A perfect example of this is ACPAC committee members Don Donagher, CEO of Penn Credit Corporation, and his son Kyle Donagher, who serves Penn Credit as its operations manager in its corporate headquarters in Harrisburg, Pa.

Don and Kyle Donagher have not only made significant monetary contributions to ACPAC during the last election cycle, they have also given their time to advocate for issues on the forefront of ACA's state and federal legislative agenda.

Writing a check is a great way to support a cause, and it becomes even more effective to involve your family in the political process. Along the way, they'll learn valuable lessons in the importance targeted elected officials and public policy have on the day-to-day management of their business. All of us can be politically active no matter how much money we have to contribute. **ACPAC is the best way to financially support candidates who advocate for positive public policies affecting the credit and collection industry.** Getting to the heart of our issues is key, and is accomplished by coupling our legislative and regulatory advocacy with political support through ACPAC.

Simply put, no one is going to protect our family business interests if we don't take the responsibility ourselves. A well-funded and fully active ACPAC is a centralized force for the industry, and a powerful resource for our government affairs program.

## 2009/10 ACPAC Awards

### ACPAC Committee Member Phil Rosenthal receives the 2010 David Rosenberg Award for Political Participation

The David Rosenberg Award for Political Participation recognizes the member who has made the most significant contribution of time and talent to political and grassroots legislative campaigns. It is named after ACA member David Rosenberg, whose passionate and determined grassroots activism has made ACA's Political Action Committee, ACPAC, the success it is today. The award is presented every-other year by the ACPAC Committee. Each state is encouraged to submit a nominee for state-wide recognition and consideration for the national award.



*Phil Rosenthal*

The 2010 recipient, Phil Rosenthal from Alexandria, Va., has made unparalleled personal contributions of time, talent and resources in assisting friends of the credit and collection industry in their quest for elective office. He has been a valued champion in advocating for the passage of industry-friendly legislation. His passion and determination in serving the ACA International family is a shining example of how political and grassroots activism pays huge dividends for our entire industry.

### ACPAC Chairman Rick Doane is awarded the 2010 ACPAC Ambassador Award in Memory of Harry Strausser, Jr.

Harry Strausser, Jr. passed away on January 7, 2009 and was a person who had a dramatic impact on our trade association. Harry's direct influence secured unprecedented contributions from major donors to ACA's Political Action Committee, ACPAC, administrative fund, and those contributions were further leveraged into other contributions and matching opportunities. This activity by Harry truly changed ACPAC forever.



*Richard G. Doane*

The purpose of this award is to honor an ACA member who has made significant contributions of time and talent in their efforts on behalf of fundraising for ACPAC, or assisting friends of the credit and collection industry in their quest to raise funds for elective office.

The 2010 recipient, Richard Doane from Farmingdale N.Y., had the good fortune to work closely with Harry Strausser Jr. as Chairman of the ACPAC Committee and continues to build on the unparalleled legacy Harry has left ACPAC.

# Record Year for ACPAC

ACA's Political Action Committee, ACPAC, wrapped up the 2009/10 cycle having played the most significant role in our history in electing pro-business candidates to Congress.

A wave of voter discontent swept House Republicans back to power, filling the jobs of 65 Democratic incumbents. This is the most seismic shift of House seats in a midterm election since 1938.

Months of research and preparation for the 2010 midterm elections translated to sweeping electoral success for ACA International and ACPAC. Nearly 90 percent of the ACPAC-supported candidates won their elections. These results will matter a great deal as we move forward with our legislative and regulatory agenda.

ACA's Political Action Committee supported 43 candidates for the U.S. House; 36 of these candidates won their elections. ACPAC supported 14 U.S. Senate races in 2010. Thirteen of these candidates won their elections.

The partisan breakdown in the Senate now stands at 51 Democrats, 47 Republicans and two independents who caucus with Democrats. For Republicans to win the majority in 2012, they need a net gain of four seats.

Barring any special elections, there will be 33 Senate races on the ballot in 2012: 23 Democratic-held seats and 10 Republican seats. This is a daunting disparity, but elections are never won or lost on the numbers alone. A lot can – and will – happen during the next 21 months.

Early in 2010, ACA's Board of Directors and Executive Committee approved an overall government affairs strategy that included targeting a handful of candidates for Congress who had the potential to be true champions of the industry. The ACPAC Committee concentrated its efforts on these elections by leveraging ACPAC funds with recommendations to the membership to build upon those PAC donations with individual contributions.

The ACPAC Committee selected 14 candidates we believed could make a difference. With ACA's help, 11 of these candidates won their elections. In the U.S. House, several of the new members of Congress have landed in leadership roles and have been assigned to committees with great importance to ACA, including the House Energy and Commerce Committee, Financial Services and Ways and Means Committees.

ACPAC helps provide ACA and its members stronger voices in the legislative process by providing a resource to financially support candidates who positively support public policy affecting the credit and collection industry. This helps the government affairs team at ACA share industry views with legislators.

ACPAC has raised more than \$700,000 since January 1, 2009. Of this amount, \$290,000 was raised in funds given directly to targeted candidates by ACA members. Nearly 1,000 members of ACA have made personal contributions to ACPAC and targeted candidates in 2009/10. ACPAC contributed close to \$500,000 to more than 80 candidates running for House or Senate seats or to other political action committees.

ACPAC is nonpartisan and has been instrumental in building much needed relationships with those office-seekers who understand and support the needs of the credit and collection industry. ACPAC financial support is based on the following criteria:

- Voting record and prior experience. Does the candidate present a strong commitment to ACA's agenda through a voting record on relevant legislation or prior related experience?
- Relevance. Does the elected official hold a leadership position or sit on a committee of jurisdiction for legislation relating to the credit and collection industry?
- Competitiveness. How competitive is the candidate's district? What key business issues are at play in the district? Does the candidate have a realistic chance of winning?
- Need. How much cash does the candidate have on hand? What will the monetary need be to help ensure election?

ACPAC provides a way to give financial support to candidates with a pro-business message and allows members to become more actively involved in the political process.

Winning victories for business must still be done the hard way – vote by vote, issue by issue. ACA will continue to reach out to members of both political parties to achieve its policy goals. We will continue to build coalitions, mobilize our grassroots and lobby and communicate relentlessly to be successful in these efforts.





# Thank You!

The ACPAC Committee would like to thank the ACA members and companies who contributed to ACPAC during the 2009/10 election cycle. ACPAC's highest honors recognize those individuals whose contributions have met a certain threshold as set by the ACPAC Committee.

The ACPAC Awards are based on individual contributions made directly to ACPAC; paid participation in ACPAC events; contributions made directly to candidates for federal office or Members of Congress at the request of the ACPAC Committee; and paid participation in unit-sponsored ACPAC events.

## Diamond Level Contributors

\$10,000 contributed in the 2009/10 election cycle



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ConServe



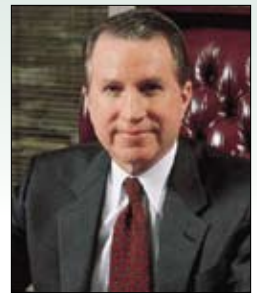
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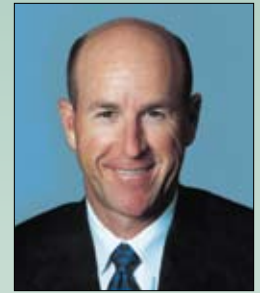
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\$5,000 – \$9,999 contributed in the 2009/10 election cycle

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Thomas Haag, State Collection Service, Inc.  
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Jeffery L. Spiegelhauer, FMA Alliance, Ltd.  
Peggy Williams, Williams & Fudge, Inc.

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Mike Cushing, Fourscore Resource Capital, LLC  
Kyle Donagher, Penn Credit Corporation  
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\$1 – \$999 contributed in the 2009/10 election cycle

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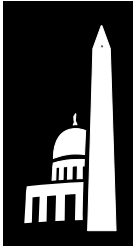
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## The Facts About the Solicitation Release Form (SRF)

It seems like every time you turn around, you are asked to sign an SRF. It's on membership renewal forms, conference registration forms and anything to do with ACPAC. Here is some information that may help clear up the SRF confusion.

1. Under federal election rules, before ACPAC can ask agency and affiliate members to make a contribution, we must have a "signed permission slip," or solicitation release form (SRF) from the member informing us that they are interested in receiving information about the PAC. The request may be signed by the company representative with whom ACA normally conducts its activities. Generally speaking, agency and affiliate members are defined as corporate members and permission to solicit is required.
2. MAP and CI members do not need to sign the SRF because they have an individual membership with ACA.
3. Signing the SRF does not obligate you to make a contribution to ACPAC. It gives ACPAC permission to share information with you.
4. Corporations may authorize only one federal PAC to solicit the company in a calendar year.
5. ACPAC is allowed to ask members to give permission to share information with you for five consecutive years. ACPAC tracks this information in a grassroots database.
6. At ACPAC events and ACA meetings where ACPAC is discussed, there will always be a list of members who have signed the SRF indicating the year through which ACPAC communications are authorized. If you have any questions, ACA staff can check the list to obtain the status of your SRF authorization.



ACPAC

# Solicitation Release Form (SRF)

MAP and Creditors International Members are NOT required to complete this form.

ACPAC's primary goal is to support and enhance the effectiveness of ACA International's lobbying and political advocacy efforts and strengthen grassroots capabilities. By collecting voluntary political contributions, members of ACA International are able to pool their resources to assist and gain support from federal legislators who support the issues affecting the credit and collections industry.

ACPAC must make a written request to the member companies of ACA International for permission to solicit them. Corporate approval is necessary before ACPAC may solicit you and your employees for any fundraising events. The request may be signed by the company representative from whom ACA International normally conducts its activities. A corporation may not approve solicitations by more than one federal PAC in a calendar year. Corporate approval of trade association PACs in no way limits the corporation's right to solicit contributions for its own PAC.

If your business is not incorporated, this prior authorization is not required. This authorization does not obligate you to contribute to ACPAC. It does allow us to keep you informed of political and legislative issues and activities.

**Please complete the form and return to ACPAC. Sign all five years for your convenience.  
Please fax to (952) 915-3922 or mail to ACPAC; PO Box 390106; Minneapolis, MN 55439-0106**

**Please Print:**

Name: _____	Title: _____
Company: _____	Phone: _____
Address: _____	Fax: _____
City/State/ZIP: _____	E-mail: _____

**My business is incorporated. I authorize ACPAC to solicit me and my employees in the restricted class for contributions for the years designated below (full signature required for each year).**

Date: \_\_\_\_\_

2011 Signature \_\_\_\_\_

2012 Signature \_\_\_\_\_

2013 Signature \_\_\_\_\_

2014 Signature \_\_\_\_\_

2015 Signature \_\_\_\_\_

ACPAC is a separate, segregated fund established by ACA International to pool funds to be used for political purposes. Contributions are voluntary and you have a right to refuse to contribute without reprisal. The amount given by the contributor, or the refusal to give, will not benefit or disadvantage the person being solicited. The suggested amount is only a suggestion; more or less than the suggested amount may be given. Contributions to ACPAC cannot be deducted as a charitable contribution for federal tax purposes. Federal law requires ACPAC to use its best efforts to collect and report the name, mailing address, occupation and the name of employer of individuals whose contributions exceed \$200 per calendar year. If you have any questions, please call (952) 926-6547, or e-mail [acpac@acainternational.org](mailto:acpac@acainternational.org).

# BEATLES BASH!

Hosted by ACPAC, ACA International's Political Action Committee

**Optional Special Event:  
Thursday, July 14, 2011**

ACA's Political Action Committee (ACPAC) invites you to come together and help us relive the vibe of the 1960s! Dig out your old bell-bottoms, love beads and tie-dyed shirts. Bring your dancing shoes or go-go boots and dance the night away to your favorite tunes of the '60s and '70s. This Beatles-inspired event will feature A Hard Night's Day, the best Beatles tribute band in the Southwest.

With something for everyone—kids and adults alike will enjoy a full buffet, open bar, giveaways at the door and prizes for the best retro fashions.

Registration for this event requires a separate registration form that you will receive with your registration confirmation.

**Cost:** \$135 per person before June 16.



## ACPAC Staff

The ACPAC team is always available to answer your questions about our legislative and political program initiatives. Should you have questions about ACA's legislative agenda, or about ACPAC, please contact either team member below for information.

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# Make 2011 a Winning Year for ACPAC!

## You Can Count on Me to Support My Political Action Committee

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ ZIP: \_\_\_\_\_

### Contribution Options:

1. Enclosed is my personal check for \$ \_\_\_\_\_
2. Charge my personal credit card one time for \$ \_\_\_\_\_
3. I want to establish a quarterly credit card contribution schedule. By choosing this option, I authorize ACPAC over the next year from the date I sign this card—to make quarterly contributions from my **personal** credit card:

- \$100 Deducted Quarterly       \$250 Deducted Quarterly  
 \$500 Deducted Quarterly       \$1,250 Deducted Quarterly  
 Other: Please deduct quarterly: \$ \_\_\_\_\_ \*\*

**\*\*PLEASE DO NOT INCLUDE YOUR CREDIT CARD INFORMATION HERE. ACA STAFF WILL CONTACT YOU SHORTLY FOR THIS INFORMATION.**

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**If you have any questions, please call (952) 926-6547.**

**Please send personal checks (made payable to ACPAC) or personal credit card contributions to:**

### ACPAC

P.O. Box 390106  
Minneapolis, MN 55439-0106  
Fax: (952) 915-3922

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