

How can you double your profits in this market

How can you cut your costs to collect debt?

*By Phillip W. Duff, President and Founder,
Lighthouse Consulting & Asset Management, Inc.*

I hate to change vendors!

I know you think it is a lot of work to change vendors and it is! I think, however, you should always be open to new processes and vendors. Most of us look at our vendors annually or only when the contract ends. But in this marketplace it is important to stay abreast of all new technology and processes. This has to include letter, software, processing, collection partners, skip-tracing, and all other vendors.

In order to stay as competitive as possible you must have the best vendors at the lowest rates. The process to locate, research and contract with these vendors is a project that my larger clients have a group of people to do year round. Most organizations, however, cannot afford 2-3 FTE's to help keep down costs. This would have the opposite effect for most of our clients due to the smaller size of their organizations.

Build a better mousetrap or learn from a smarter mouse?

Most of us talk to associates and competitors and make the rounds at the 2-3 conventions we attend and then the rest of the research is done on the web. This is a successful process but does it yield the best solution or only the best solution you could find?

How much time can you devote to this constant process? If you must always improve your business also run the business how do you do an efficient job at both?

See portfolios for sale on page 2

Lighthouse Consulting is constantly finding and creating new and better ways to help you collect the monies you need cheaper and faster.

As a consultant to the industry, Lighthouse Consulting is able to meet with many collection agencies, collection attorneys and collection vendors. We attend many conferences a year and have a highly developed network of old pros and new arrivals. Lighthouse works with many vendors to leverage the buying power of high volume. This helps by creating rates that are better than individual organizations could establish on their own. With our ability to bring many customers to their door, vendors are willing to reduced rate to take advantage of the client base at Lighthouse Consulting.

Show me the money!

I know that all you want to know is "how can this can help me collect money cheaper and faster?" Well, Lighthouse has a letter vendor that will rebate your return mail. We also represent a collection software company that has a tool to stratify a portfolio in minutes. We represent a collection software company that has excellent analytics and can be either ASP-based or hosted on your server.

Lighthouse is also working with a collection agency/law firm that has a collection floor in Argentina and does collections at greatly reduced contingency rates. This firm has been collecting world wide for many years for international banks and can give you the same exclusive attention.

We also represent the #1 collection agency in Puerto Rico! This agency is the only agency on the island with a dialer and the collectors to make it work.

Where do I start?

In order to take advantage of the technology and improved vendors that Lighthouse has found all you need do is ask. We will, in most cases, be able to tell you how to take advantage of the cost savings for FREE!

Call 877-819-1962 for references and packages of approved vendors

To get more information just contact us at
info@lighthouseconsultinginc.com

or at 877-819-1962

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Lighthouse Beacon Alert

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How can they charge only 30% contingency rate for Seconds and 35% rate on Thirds?

Lighthouse represents an International Law Firm that can work your debt for LOW contingency fees. **And Yes! They are a Law firm!!!**

This Firm has a call center with collectors that are bi/trilingual and are experienced at collecting in Europe, Mexico, South America and the U.S. Their client list is a "who's who" of international banks, governments and corporations.

We can handle contingency collections and legal work as well. **And Yes! the firm can meet your current agencies liquidation rates on most credit card portfolios!** Let us show you how to reduce your costs...

HR Beacon Partner Plan

Don't Gamble with Your Company's Future

- Compliance audits of personnel files, I-9 compliance and OSHA-DOL.
- Employee handbook update or creation.
- HR hotline with 24/7 access to a certified PHR on call for help with complex employee-relations issues such as Sexual Harassment charges, EEOC charges and Unemployment hearings.
- Key employee recruiting assistance & Hiring Assessment Tools.
- Beacon legal compliance updates
- Beacon Alert subscription
- 4 Onsite Training programs such as sexual harassment avoidance, anti-discrimination hiring practices, or Leadership & Development training.



Portfolio Spotlight

- **\$149M in Credit card accounts** from various issuers can be purchased by state or region. ***GOING FAST call now! Do not delay....***
- **\$400K in NY judgments** from a NY City Gas Company. All include 1-3 personal guarantors (who are listed on the judgments also) and most are commercial accounts from now defunct businesses. Includes CBR's and all docs - ***Motivated seller***
- **Bad Checks coming soon!** I hope...Sorry for the delay but they are coming.
- **We will buy your RI portfolios for top dollar rates, call now and let us bid.**

To list your portfolio here just contact Phil at 877-819-1962 or at

phil@lighthouseconsultinginc.com



Lighthouse Consulting has many buyers eager to bid on your portfolios. We can get the price you're asking for! Contact us at 877.819.1962 ext.2 or Phillip W. Duff can always be reached at his cellular number 904-347-5901.

Lighthouse Consulting can help you sell your portfolio!