

CBS



Collections, Inc.

Established 1903
www.cbsinfo.com

Spokane Office:
521 W. Maxwell
P.O. Box 5500
Spokane, WA 99205-0500
Phone: 509 324-1220
Wats: 800 572-3218
Fax: 509 324-1273
Wats Fax: 800 845-7435
WA License: #224-01-338

Idaho Falls Office:
P.O. Box 1825
1650 S. Woodruff, Ste. D
Idaho Falls, ID 83403-1825
Phone: 208 522-7598
Fax: 208 523-3369
ID. Permit #264



AMERICAN COLLECTORS ASSOCIATION, INC.
healthcare services program

August 30, 2005

Office of the Secretary
ATT: OCBO
Federal Communications Commission
445 12th Street, S.W.
Washington, DC 20554

RE: Request for comment regarding possible revision or elimination of rules under the Regulatory Flexibility Act DA-05-1524

My name is Patrick T. Warrick, and I am the Vice President of CBS Collections Inc., located in Washington State. I am the owner of a small business that has been substantially harmed as a result of the Federal Communications Commission's regulatory decision under the Telephone Consumer Protection Act ("TCPA") that small businesses, such as mine, cannot use predictive dialers to call wireless numbers when attempting to recover delinquent payments for goods or services received by consumers.

I am aware that ACA International ("ACA") has filed a written comment with the Commission regarding this issue in response to the Commission's request for comments on the possible revision or elimination of rules under the Regulatory Flexibility Act, 5 U.S.C. § 610 ("RFA"), in proceeding DA-05-1524. See FCC Seeks Comment Regarding Possible Revision or Elimination of Rules Under the Regulatory Flexibility Act, DA-05-1524 (May 31, 2005). I fully support ACA's comment and the relief the Association seeks, including ACA's characterization of the harm visited upon small businesses as a result of the Commission's rule.

To the extent that my company uses predictive dialers, we do so to complete transactions for which consumers have obtained a benefit without payment. We do not telemarket. The Commission should not permit its regulations to be used as a shield to encourage the non-payment of debts. Doing so harms small businesses, the economy, as well as consumers.

As it stands today, my company faces serious financial hardship due to the Commission's regulatory reversal that creditors and debt collectors cannot use predictive dialers to call a wireless number to attempt to recover outstanding payment obligations. The Commission's rule requires small companies, at great cost, to fundamentally alter our business models to reduce or remove our reliance on predictive dialers. It also needlessly subjects us to federal enforcement and private litigation risk, even though Congress never intended such an outcome.

For these reasons, I encourage the Commission to promptly clarify that autodialer calls to wireless numbers to attempt to recover payment obligations are not covered by the TCPA regulations for the reasons expressed by ACA.

Sincerely,
Patrick T. Warrick
Vice President
CBS Collections, Inc