

## A Full Plate

ACA member Steve Taylor keeps busy with two full-time jobs in the credit and collection industry

**A**t first glance, Steve Taylor's home seems just like any other—quiet during the day while everyone is at work, and busier as the family returns home for the evening.

This might be true, but Taylor's home is not quiet because it's empty. His home is quiet because he is busy working seven days a week for two businesses—one based in Lawrence, Mass., and the other based solely online. Taylor conducts all his work from his home office in Tamarac, Fla.

Taylor's main job is with the Massachusetts-based collection law firm, Thompson & Associates, PC, for which he is the vice president of business development and marketing. Through e-mails and phone calls, he brings in new clients to Thompson & Associates and makes sure their accounts are serviced properly.

However, in addition to that work, Taylor is also the founder and president of RZD Investigative Group, which provides face-to-face skiptrace training to individuals and companies.

Thanks to these two jobs, Taylor's work week rarely ends on Friday—in fact, it often extends into the weekend hours.

"I created RZD Investigative Group because I saw a need," Taylor said. "If you improve your skiptracing abilities, you will increase your revenue because the more debtors you locate, the more money you have the opportunity to recover."

The venture paid off, and Taylor's company has grown significantly since his initial \$2,000 investment.

Proper skiptracing is a pressing issue in the industry, Taylor said, because many agencies are not doing enough of it or are not doing it properly. As a

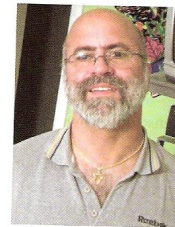
result, they are not able to generate enough cash flow for their clients.

To remedy this situation, Taylor provides two-day training seminars to businesses all over the country. He teaches attendees how to skiptrace effectively by correctly interpreting credit report data and using it to their advantage. He also uses part of the training time to discuss public record databases and teach attendees how to make contact with the people who can help them.

RZD Investigative Group is Taylor's weekend engagement, and he often finds himself traveling across the country to teach. His class sizes have ranged from as little as two attendees to as many as 100 attendees.

In addition to the training seminars, running RZD keeps Taylor very busy, but his ability to work from home enables him to avoid distractions, respond to any personal emergencies that might arise, and even bring his laptop to the nearest Starbucks to work.

Taylor attributes much of his success to the last 28 years he has spent in the credit and collection industry. Like many, he did not originally plan to work in the industry, but nevertheless he is very satisfied with his career path. **cm**



Steve Taylor

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