

“Travel is broadening.” So I’ve heard all my life, but I’m not much of a traveler myself. My ideal vacation is not wrestling baggage through airport security, customs, and border checkpoints, and trying to communicate with people who don’t speak my language. But as the lone holdout in a family of globe trekkers, sometimes it happens. And sometimes, the outcome is completely unexpected.

Last month I returned from two weeks of bush camping in Africa, with lots of photographs, some stunning arts and crafts, no parasites (but five pounds lighter...) and a profound respect for a segment of humanity that I’d always imagined living hopelessly backward and primitive lives. From daily interaction with tribesman, villagers and townsfolk alike, I observed many indigenous Africans who are intelligent, extraordinarily resourceful, proud of their accomplishments, attuned to their natural surroundings including a deep spiritual connection to the abundant wildlife, and almost universally optimistic about their future. Sketchy border crossings and currency exchange nightmares notwithstanding...my experiences with Africans as individuals were enlightening and inspiring.

You may well wonder how these musings relate to collections. One of the important lessons of my travel was recognizing how mistaken my Tarzan movie preconceptions were when confronted with reality. Without my bridge-crossing experience with Africans going about their industrious lives with dignity and in-context sophistication, I would have continued to think of them as uncivilized abstractions. Honestly, that same message applies to our understanding...or misunderstanding...of debtor customers. How often do we form enduring beliefs about problem accounts based on limited information and nominal direct experience? Once we cast debtors in the roles we create for them – from scant knowledge and mere supposition – we are cut off from learning about their real circumstances and how we might find a solution to our mutual debt problem. Crossing over into a debtor’s world by asking questions reflecting sincere interest instead of condemnation, and by asking for their help instead of their compliance, is a challenging journey for many of us.

Trust me – with patience and perseverance, and a kick to your backside, the trip is worth it.

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