

On Being a Farm Wife (and other hazards) Joyce Bupp



"Collection Notice."

Now what, I wondered, scanning the top of a piece of mail just opened from the day's delivery.

"Action requested," continued the red-highlighted piece of paper, in slightly smaller letters than the collection notice headline. And in print so tiny to be almost unreadable: "Return this notice with your payment."

Huh? What is this?

The notice proceeded to politely inform me that we all make mistakes and "I'm sure most of us want them cleared up as quickly as possible. That's why your name was referred to us by the publisher of a magazine."

By gosh, this piece of mail was correct. We do all make mistakes.

And this "collection notice" was a mistake on someone's part that was making me increasingly irritated the further I read it.

Yes, I had months ago received a single, sample copy of the magazine for which I was now being served a "collection notice." I had no recall of ever having sent for the sample issue and no idea of why it came in the first place.

Actually, it had proved to be a worthwhile and interesting publication, one that I had actually considered subscribing to, despite the fact that it seemed a little pricey. After taking inventory of the accumulation of publications then as yet unread and piling up on desks and tables, that idea was bagged. We have trouble keeping up with what already comes.

"Possibly you have forgotten to send your check," continued the piece of mail.

Possibly I didn't. And don't plan to. Because I never ordered the publication in the first place. I didn't order it in the second place. And I wouldn't order it now, probably, if they paid me to.

And now my account was being turned over for collection.

Since I don't have an account, and am not receiving this publication, how can that be? And, if this scam works, how can I get in on it?

No, no, just kidding.

What really bugged me about this piece of mail was the in-your-face attitude. I did not order the publication. I am not getting the publication. I do not have an account. Yet, a "collection notice."

"That almost sounds criminal," observed our daughter, scanning the piece of mail I handed her later that day.

How many people, receiving this aggressive, borderline-threatening piece of mail, would pay up?

You betcha'. Lots.

The three-sectioned "collection notice" measures nearly 14 inches long and almost six inches wide, accented with bright red highlighting. It looks nothing like

a normal business billing — which presumably a genuine collection sort of notice could be expected to resemble. The style and design are almost identical to some of the four credit card applications which also came in the mail the same day.

You can imagine my relief in knowing that if I just mailed a check for \$19.95 to this national credit auditing outfit, "further collection activity on our part can be avoided."

Well, goody. I will sleep better nights, just knowing that.

Except, that there won't be a check for \$19.95 or its way to save them the trouble of generating additional "collection activity."

A "P.S." noted that upon receipt of my payment of my subscription would be reinstated. And a further notice indicated that unless I disputed the "validity of the debt," it was assumed to be valid.

Makes one wonder if these folks have ever gotten acquainted with the very valid Better Business Bureau or Consumer Protection agencies.

Perhaps, I can help with an introduction.

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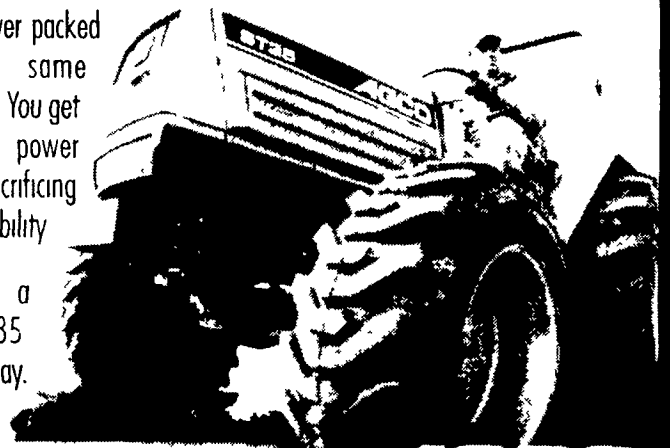
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