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Thursday, April 1, 2010 2:42 PM

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To: kdulaney@alliancecollectionsservice.com

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Dear Ken Dulaney,

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Subject: News from Alliance Collection Service, Inc

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Alliance Collection Service, Inc. Newsletter

"Information you can use"

888-764-3449 www.alliancecollectionsservice.com

April 2010

Issue: 40

[ACSI "A company large enough for what you need, small enough for what you want."](#)

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Welcome to Alliance Collection Service, Inc.

Bankruptcy And Your AR



A Word Of Inspiration

Psalm 5



We've all received that dreaded notice of bankruptcy from a debtor. When the mail comes in and we see that letter, somehow our hearts just gets heavier. Many of our clients have expressed the frustration that goes along with bankruptcy over the past year or so and we can all understand how difficult it is no matter what chapter the debtor files.



Couple the frustration with the dedication most of you have to your employer and you have a cocktail for stress that we all wish would just go away. Unfortunately, bankruptcies continue to rise on the national and state levels day by day.

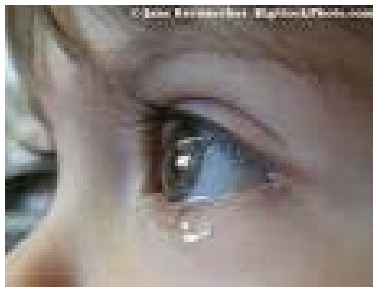
Although there are many thoughts that go through our minds when dealing with bankruptcy, there is one thing that we absolutely must keep in mind. If you have placed a debtor with a collection agency, it is critical that you notify the agency of a bankruptcy notice as soon as possible. **The reason is this: If you don't let the agency know, they will continue to try and collect the debt for you. This puts you at great risk of a lawsuit and it puts your agency at risk.**

Think of it this way, the debtor has already cost your practice a lot of money and made matters worse by filing bankruptcy. If we fail to notify the agency of that bankruptcy, we add to the troubles, sometimes by many times over.

An easy way to minimize the risk is to simply have someone fax a copy of the notice to your agency, call it in, or send an email at the end of the day with a list of bankruptcy notices you may have received. It may take a few minutes, but it will likely save you weeks of work in the long run.

"Will You Be My Daddy?"

"Will you be my daddy?" That was the question posed to me by a little boy at the Tupelo Children's Mansion. He didn't know me as he sat under the tree playing with one toy car. He saw me get out of my vehicle to move a scooter from the drive as I visited the Mansion and only had two questions for me. "Hey mister, what's your name?" and when I answered, he hit me with the question that crushed my heart and changed my life, "Will you be my daddy?" I, of course, wanted to scoop him up and take him home to spoil him rotten, but the rules don't allow that so I just cried myself back to the office at ACSI. But I swore that day that no matter how small my contribution, I would not let that little guy go



To the Chief Musician. With flutes.[a] A Psalm of David.

- 1 Give ear to my words, O LORD,
Consider my meditation.
- 2 Give heed to the voice of my cry,
My King and my God,
For to You I will pray.
- 3 My voice You shall hear in the morning, O LORD;
In the morning I will direct it to You,
And I will look up.
- 4 For You are not a God who takes pleasure in wickedness,
Nor shall evil dwell with You.
- 5 The boastful shall not stand in Your sight;
You hate all workers of iniquity.
- 6 You shall destroy those who speak falsehood;
The LORD abhors the bloodthirsty and deceitful man.
- 7 But as for me, I will come into Your house in the multitude of Your mercy;
In fear of You I will worship toward Your holy temple.
- 8 Lead me, O LORD, in Your righteousness because of my enemies;
Make Your way straight before my face.
- 9 For there is no faithfulness in their mouth;
Their inward part is destruction;
Their throat is an open tomb;
They flatter with their tongue.
- 10 Pronounce them guilty, O God!
Let them fall by their own counsels;
Cast them out in the multitude of their transgressions,
For they have rebelled against You.
- 11 But let all those rejoice who put their trust in You;
Let them ever shout for joy, because You defend them;
Let those also who love Your name
Be joyful in You.
- 12 For You, O LORD, will bless the righteous;
With favor You will surround him as with a shield.

HEALTHY TIP



without if I could prevent it. Hey I can quit drinking Mountain Dew and send him that money if nothing else. Shortly thereafter, Haley McLemore made it possible for me to donate through direct deposit. I have been donating a little each week and have never missed the money.

The Shepherd's Hands (TSH) is a charity that was established to help women and children in need or at risk while furthering the ministry of the Lord Jesus Christ. It is as simple as that.

I don't want to take up much space here or bore you with a long article, but we need your help.....greatly.

TSH's board is made up of volunteers. These are business leaders and people who just want to make a real difference in their community while serving God in the process. TSH disperses money to organizations that support women and children at risk as soon as possible. The money you donate or help to raise gets straight to the people who need it and you can rest assured it is not being misused or spent without great thought and consideration.

Our 8th annual golf tournament (our primary means of fund raising) will be held on May 15, 2010 at Big Oaks Golf Course in Slatton Mississippi (close to the Mall at Barnes Crossing in Tupelo). In 2009 funds were limited chiefly due to the economic downturn. We hope to make up for lost ground in 2010.

Tony Palmer of ACSI is the golf tournament Chair this year. Won't you take a minute to share the need and event with others and consider making a call to Tony to see how you might help at 888-764-3449? PLEASE, even if you can only give a dollar, it really helps!

We need players and sponsors. We will have a silent auction, we will feed you some great food (free) and have great prizes. This tournament has been called the best of the year by many who attend because we make the attendees feel special, as they are.

Please help if you will. We can easily introduce you to a child that will thank you with tears in their eyes. Yes it means that much.

God bless you for considering The Shepherd's Hands. We hope to hear from you soon.

Ken Dulaney
President 2010
The Shepherd's Hands Charity

MINDFULNESS

Mindfulness Empowers You to Enjoy the Present, Be fully alive right now regardless of circumstances.

There are 2 aspects to mindfulness, one is the meditation, done while sitting for a period of time and focusing on the breathing. The other is being mindful all day and night regardless of what you are doing. It enables you to think out of the box, because you drop all your preconceptions that normally define your thoughts. In this state you can get creative ideas, but that is not the purpose of it. The purpose is to be relaxed in your everyday life, i.e. stress reduction.

Stress is known by medical professionals to play a giant part in illness and disease. In fact, disease is dis-ease, not being at ease. Mindfulness is being at ease, even if something challenging is taking place. You could be in a fender bender, stuck in traffic, taking a test...doesn't matter. All these times it is quite possible to be mindful. This is done by stepping outside yourself. When you get a feeling of tension or anger or stress, being mindful of your own feelings and reactions, you notice that feeling. Then you decide that you would rather remain calm and release the intense negative feeling.

Being mindful you are able to respond to any event with composure. The key distinction here is that you still have REACTIONS, like anyone - fear, tension, worry...but you manage



Keeping Your Word

When I was a sophomore in high school I wrote a speech for a public speaking competition that was titled, "Promise Yourself". While my more athletic peers were playing sports, I resigned myself to speech writing. Sounds really cool, right? At any rate, this particular speech had to do with the idea that most people break promises every day. Sometimes these broken promises are big and meaningful, but more often than not, they are trivial and minor. Regardless, it is pretty amazing when you quantify just how often you break promises to yourself and others on a daily basis. Here is an example of just how easy it is to do.



The other day I had a personal email request from a friend to help them figure out how to add a ring tone to their new cell phone. I got the message, along with about 40 others, and promptly replied that I would help them out. That was a week ago and I just remembered it before I sat down to write this article. I didn't mean to prioritize this task out of existence, but I did. Now I won't lose any friends over this transgression, but it does make me wonder. When you tally up all of the small, inconsequential broken promises, does it add up to something bigger?

One of the things that I work the hardest on professionally is making sure that if I am asked to do a task, I try my best to get it done in a timely manner. I don't always succeed, but I certainly try to make it happen. From returning all emails to completing contracts, I want to make sure that I fulfill the duties I have committed myself to. However, I am as guilty as the next person of letting things slip. In the hectic day and age we live it, it is almost impossible not to make promises we have no time or inclination to keep.

In business this can create a number of problems. Let's just focus on one, and in doing so, maybe make a little progress towards eliminating it. It has to do with call backs. How many times do we promise someone, "I will call you back on that in just a few," and then it never happens? It's one thing if you forget; it is something else entirely if you never intended to follow up at all. In sales this happens all the time. People will stall or ignore you by not returning calls or emails, even if they say they will. That's just part of doing business. The problem is, I have seen this happen more and more often outside of the sales arena and it appears to be getting worse.

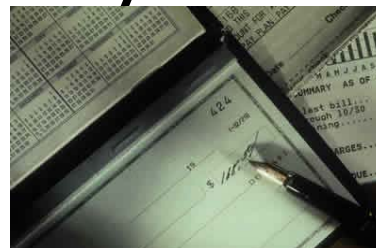
My wife and I did a little experiment a few days ago to see how often a promised call back or email didn't happen. It was amazing. Out of 9 promises, only 2 actually got back in touch. That's a bad

them differently when you're mindful. You ACCEPT your reactions rather than judging or ignoring or justifying them. Mindfulness practitioners believe that you are not your feelings; you hold no blame for suddenly having a feeling. You simply acknowledge it, then it defuses - it is only by denying or feeling bad about the feeling that causes it to fester and escalate - clouding your thinking and ability to carry on with your day, doing your best at whatever you need to do.

The great thing about mindfulness is that it gives you the ability to respond with wisdom and remain calm, regardless of what happens.

<http://www.discoverhealthytips.com/>

Money In Heaven



There was a man who worked all of his life and saved all of his money. He was a real miser when it came to his money. He loved money more than just about anything, and just before he died, he said to his wife, "Now listen, when I die, I want you to take all my money and place it in the casket with me. I wanna take my money to the afterlife."

So he got his wife to promise him with all her heart that when he died, she would put all the money in the casket with him.

Well, one day he died. He was stretched out in the casket, the wife was sitting there in black next to her closest friend. When they finished the ceremony, just before the undertakers got ready to close the casket, the wife said "Wait just a

sign.

Bottom line, we have to start understanding the cumulative results of broken promises at all levels. The example above indicated to my wife and I that there are 7 companies out there that don't want our business. That may not be true, but that sure is what it feels like. How often do we create this same situation for our own businesses by not doing what we say we will do? Are we not shortchanging ourselves by letting others down?

Some might argue that they can't call everybody back. They just don't have the time. Well, I'm here to tell you there is a really easy solution for that. Don't set up false expectations to start with. It is much easier to just be honest and candid from the start. If you know you have no real intention to follow up, just say so. It saves all parties a lot of stress and grief. We often mask our desire to avoid conflict by making promises we never intend to keep. But is it really easier in the long-term to sacrifice integrity and respect for the sake of feeling better in the moment? If you commit yourself to follow up, just carry through with it. You will gain more than you think.

Again, this "I'll call you back," example is just one of hundreds we could identify. However, I am a firm believer in starting with the basics first. Today, as you work through your "To Do list", make it a goal to fulfill every promised call back and email reply. At the same time, make it a point to only commit to this follow up if you actually intend on making it happen. The results will probably surprise you in a positive way. If we all did this a little more often, what a difference it would make.

Jesse Hamby
Tennessee Sales Director
Alliance Collection Service, Inc.

Is There an IRS Agent in Your Future? Wall Street Journal Article



Shortly before Barack Obama signed the health-care bill, Republicans on the House Ways and Means Committee created a stir with a report suggesting our new law will lead the Internal Revenue Service to hire as many as 16,500 new agents. The Republicans came up with the figure by extrapolating from the IRS budget, the amount spent on employees, and the \$10 billion in new funding that the Congressional Budget Office says the IRS will need to meet its new responsibilities under this legislation.

It's made for some heated debate. In an entertaining segment on the Fox News Channel last week, host Bill O'Reilly tried to get Rep. Anthony Weiner (D., N.Y.) to admit that the IRS would have to

minute!"

She had a shoe box with her, she came over with the box and placed it in the casket. Then the undertakers locked the casket down and rolled it away. Her friend said, "I hope you weren't crazy enough to put all that money in the casket."

"Yes," the wife said, "I promised. I'm a good Christian, I can't lie. I promised him that I was going to put that money in that casket with him."

"You mean to tell me you put every cent of his money in the casket with him?"

"I sure did. I got it all together, put it into my account and I wrote him a check."

www.onlyfunnystories.com



Alliance Collection Service Offers More



At ACSI we pride ourselves in providing a necessary service without risking our client's good name by treating debtors with respect and dignity. We have added a number of services over they years and continue to build on a great foundation made possible by great leadership and great clients.

ACSI provides:

Contingency Collection Services
Pre-paid Collection Services (No minimums)

enforce the penalty tax for people who refused both to get the mandated coverage and to pay the penalty. Mr. Weiner accused Mr. O'Reilly of "making stuff up." The next day, IRS Commissioner Douglas Shulman seemed to settle the question in Mr. Weiner's favor when he testified to Congress that IRS agents are not going to be auditing taxpayers to verify that they've obtained acceptable health insurance.

Or did he?

The individual mandate remains one of the murkiest bits of this legislation. During the 2008 primaries, Mr. Obama criticized rival Hillary Clinton for favoring such a mandate. He later changed his mind, for one big reason: There's no way to afford expensive provisions such as forcing insurance companies to cover people with, say, pre-existing conditions unless millions of healthy people who won't need insurance are forced to pay into the system. With the mandate, the government gets more healthy people into the risk pool-and with the penalty it gets their money whether they buy coverage or not.

In testimony before a House Ways and Means subcommittee last Thursday, the IRS commissioner deflected questions about the agency's precise role vis-à-vis health care. Mr. Shulman reassured citizens that this bill does not "fundamentally alter" their relationship with the IRS, and said the IRS would not be snooping into their health records. About the penalties associated with the mandate, he was less clear.

[READ THE FULL ARTICLE](#)

From the Wall Street Journal's Mr. William McGurn

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Give us a call today at 888-764-3449 and experience a truly transparent and stress free collections process. Or, visit our website at www.alliancecollectionsservice.com



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