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Alliance Collection Service, Inc. Newsletter

Information you can use"

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

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A Word Of Inspiration

Welcome to Alliance Collection Service, Inc.

New Financial Regulatory Law to Impact the Debt Collection Industry

Minneapolis, MN (Vocus) July 23, 2010

With the financial regulatory reform bill now signed into law by President Obama, the debt collection industry braces for the anticipated impact of this broad and complex legislation.

"We are disheartened by provisions in the financial regulatory reform bill that are all-inclusive without a clear understanding by lawmakers of the impact of their actions," said ACA International CEO Rozanne M. Andersen. "Collection agencies do not sell or offer financial products and services. In our opinion, all financial services industries are not created equal and to include the debt collection industry in this new law is overreaching."

As a non-issuer of consumer credit and already heavily regulated by the Fair Debt Collection Practices Act (FDCPA), over thirty four state consumer protection laws, state regulators and the Federal Trade Commission (FTC), the collection industry sought a carve-out to exclude itself from financial regulatory reform legislation but was rebuked by Congress. Despite disappointment about not obtaining the carve-out, Andersen noted,



Good Help is Hard to Find

When He (Jesus) saw the crowds, he had compassion on them, because they were harassed and helpless, like sheep without a shepherd. Then he said to his disciples, "The harvest is plentiful, but the workers are few. Ask the Lord of the harvest, therefore, to send out workers into his harvest field" -Matthew 9:36-38

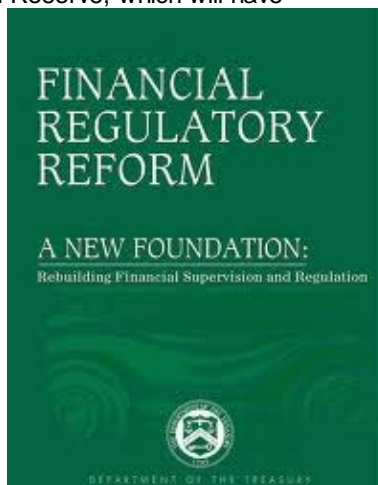
I understand this passage is not talking about drug and alcohol addicts, but do you know anyone else these days who is more harassed and helpless than these? If you have one in your family, then you really know what I mean.

Sometimes we even feel helpless as

"Many industries not directly engaged in the issuance of credit worked very hard to attain carve out provisions and none were successful."

The new reform most relevant to the collection industry is the creation of the Bureau of Consumer Financial Protection (BCFP) within the Federal Reserve, which will have consumer financial protection responsibilities and rulemaking authority. The industry aggressively pursued a claw-back amendment whereby the FTC would retain jurisdiction over consumer protection laws such as the FDCPA and the Fair Credit Reporting Act (FCRA).

"The task now for our members is to work closely with the BCFP as the industry's chief federal regulator. ACA needs to help the BCFP find an appropriate balance between protection of the 4% of Americans who are not able or not choosing to pay their bills and the 96% of Americans who are." said Andersen. "Our members work on behalf of hundreds of thousands of U.S. businesses to collect just debts in a professional, respectful, consumer friendly manner. Lawmakers and regulators need to understand, we are not the enemy. We are keeping the economy running and preventing businesses from closing their doors. But most importantly, third party debt collectors are the last ray of hope for consumers who might otherwise have to file bankruptcy."



ACA International, the Association of Credit and Collection Professionals, is the comprehensive, knowledge-based resource for success in the credit and collection industry. Founded in 1939, ACA brings together more than 5,000 members worldwide, including third-party collection agencies, asset buyers, attorneys, creditors and vendor affiliates. ACA International establishes ethical standards, produces a wide variety of products, services and publications, and articulates the value of the credit and collection industry to businesses, policymakers and consumers. For more information about ACA International, visit acainternational.org

Contact: Mark Schiffman, PR Director

insidearm.com

Centers for Medicare/Medicaid Services (CMS) Update

Payment Delays

CMS has asked Cahaba to consolidate billing activity for three states, Alabama, Georgia, and Tennessee. To accomplish this, Cahaba is temporarily reducing the amount of time it takes to pay claims the last couple of weeks in July. This means you should receive payments a little sooner than usual.

However, as the consolidation takes place, clinics should expect to see delays in the first two weeks of August in receiving payments.

System Dark Day

Cahaba indicates that to successfully merge the workload it will be necessary for them to impose a one day System Dark Day. A "dark day" is a business day during the cutover period when the Medicare processing systems, Provider Contact Center, and the Interactive Voice Response system will not be available for normal business operations.

The Dark Day is scheduled for Part B providers for Monday, August 2, 2010

we pray for them, because their condition seems so hopeless. Maybe we should consider Jesus' response to a similar situation and pray, not only for the addict, but for a worker or workers to be sent. Someone who is willing to get involved with their lives and get their hands dirty; maybe someone who has been there before and is willing to invest the time to walk them through it. I have learned that in any situation, it is never too late and never too far gone for God to intervene. Pray for the addict, pray for (your) compassion, and pray to the Lord of the harvest for some good help. They say it is hard to find these days. Apparently, it was 2000 years ago as well.

Live free in Christ,

Judge Kevin Crook

HEALTHY TIP



The Benefits Of Massage

What exactly are the benefits of receiving massage or bodywork treatments? Useful for all of the conditions listed below and more, massage can:

Alleviate low-back pain and improve range of motion.

Assist with shorter, easier labor for expectant mothers and shorten maternity hospital stays.

Ease medication dependence.

Enhance immunity by stimulating lymph flow-the body's natural defense system.

Exercise and stretch weak, tight, or atrophied muscles.

Help athletes of any level prepare for, and recover from, strenuous workouts. Improve the condition of the body's largest organ-the skin.

Increase joint flexibility.

Lessen depression and anxiety.

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How a Fender Bender Became A Cautionary Tale

A few months ago, I was involved in a very minor fender bender on my way back from dinner one evening. Another driver rear-ended us when he looked away from the road just long enough to miss that we had stopped at a traffic light. The other driver could not have been more regretful and apologetic. He raced from his car to make sure we were alright. He was extremely forthcoming and honest with the police officer responding to the accident. He was completely insured and cooperated fully with every aspect of the, brief, but thorough investigation. We even made small talk while waiting on the officer to complete his paperwork. Unfortunately, this is where the mundane and routine part of the story ends.



About a week later, while leaving a clients office, my cell phone rang and an unusual 800 number appeared on my caller ID. When I picked up the call, I heard the voice of an overly anxious lady who would like to talk with me about my "accident." When I asked her to identify herself, she said she was working for a local physician who would like to offer a free consultation to examine me for potential injuries from the car wreck a few days earlier. Now keep in mind, I had never claimed to anyone, not even the officer at the scene, that I, or any other person in the car, was injured. On the contrary, I told the officer we were all okay and required no medical attention. When I asked the lady how she got my information, she would not divulge her source. She just wanted me to make an appointment to come and see the doctor as soon as possible. I politely declined and hung up. I did, however, take down the number out of curiosity. It turned out it was for a real medical practice near my home. I would later recount this weird story to my wife, and she was just as surprised as I was about the call.

Many weeks later, I received an odd looking letter in the mail from an attorney's office all the way across the state in Knoxville, TN. In the letter, he wanted me to know that he would be eager to speak with me about my injuries and the suffering inflicted on the other passengers in the car that evening. I was stunned. Here was another unsolicited contact, from a third party, about a very minor traffic incident that my insurance company had already taken care of. At this point, I had been contacted by a doctor's office and a lawyer actually encouraging

Promote tissue regeneration, reducing scar tissue and stretch marks.

Pump oxygen and nutrients into tissues and vital organs, improving circulation.

Reduce postsurgery adhesions and swelling.

Reduce spasms and cramping.

Relax and soften injured, tired, and overused muscles.

Release endorphins-amino acids that work as the body's natural painkiller.

Relieve migraine pain.

A Powerful Ally

There's no denying the power of bodywork. Regardless of the adjectives we assign to it (pampering, rejuvenating, therapeutic) or the reasons we seek it out (a luxurious treat, stress relief, pain management), massage therapy can be a powerful ally in your healthcare regimen.

Experts estimate that upwards of ninety percent of disease is stress related. And perhaps nothing ages us faster, internally and externally, than high stress. While eliminating anxiety and pressure altogether in this fast-paced world may be idealistic, massage can, without a doubt, help manage stress. This translates into:

- Decreased anxiety.
- Enhanced sleep quality.
- Greater energy.
- Improved concentration.
- Increased circulation.
- Reduced fatigue.

Furthermore, clients often report a sense of perspective and clarity after receiving a massage. The emotional balance bodywork provides can often be just as vital and valuable as the more tangible physical benefits.

Profound Effects

me to "do something" about my "injuries." I was flabbergasted and more than a little scared.

I was freighted for two reasons. First, it was disconcerting that a police report, from a very mundane traffic accident, was being used as a lead source for a medical practice and an attorney's office. I know this kind of thing is public information, but that really goes too far. I just pictured in my mind someone going to the police station and pouring through the reports to mine out new business. That doesn't paint a very flattering picture. Secondly, it made me very nervous when I thought about the shoe being on the other foot. What if it had been me that caused the accident? What if it had been my fault? What if the person I hit was litigious and just looking for a "payday?" This type of scenario would have made it very easy to start down that road. I actually had so-called professionals encouraging me to file a claim. These unscrupulous people needed to know only two things: 1. It was someone else's fault. 2. The driver that hit me had plenty of insurance. That's it. Case closed. They looked at it as an easy pay day for them. I wasn't naive enough to think they really cared about my well-being or the well-being of my family. They were simply looking for a way to generate revenue. What an insult.

The lesson I take away from all of this is a cautionary one. Hope and pray, as we all do, that you are not involved in a traffic accident. If it is proven to be your fault, look out. You never know who may be lurking in the shadows to take advantage of erroneous claims and made up injuries. If you are the person that got hit, prepare yourself. You need to be ready to be marketed to in one of the strangest ways imaginable. Either way, it is a real wake-up call.

Jesse Hamby
Tennessee Sales Director
Alliance Collection Service, Inc.

Alliance Provides Video Training for Client Staff



Many of you may have heard that ACS was developing a page on our website that would allow us to record training seminars and post them so that you would have access to them.

We are proud to announce that the page is up and running. You can go

In response to massage, specific physiological and chemical changes cascade throughout the body, with profound effects. Research shows that with massage:

Arthritis sufferers note fewer aches and less stiffness and pain.

Asthmatic children show better pulmonary function and increased peak air flow.

Burn injury patients report reduced pain, itching, and anxiety.

High blood pressure patients demonstrate lower diastolic blood pressure, anxiety, and stress hormones.

Premenstrual syndrome sufferers have decreased water retention and cramping.

Preterm infants have improved weight gain.

Research continues to show the enormous benefits of touch-which range from treating chronic diseases, neurological disorders, and injuries, to alleviating the tensions of modern lifestyles. Consequently, the medical community is actively embracing bodywork, and massage is becoming an integral part of hospice care and neonatal intensive care units. Many hospitals are also incorporating on-site massage practitioners and even spas to treat postsurgery or pain patients as part of the recovery process.

Increase the Benefits with Frequent Visits

Getting a massage can do you a world of good. And getting massage frequently can do even more. This is the beauty of bodywork. Taking part in this form of regularly scheduled self-care can play a huge part in how healthy you'll be and how youthful you'll remain with each passing year. Budgeting time and money for bodywork at

to www.alliancecollectionsservice.com/video.php and in addition to the many resources available there you can now train your staff or just brush up on your own skills through short training video presentations. The videos are designed to be simple, within 35 minutes long, and instructional. Our goal is to provide the viewer with something they can take away and immediately be more productive, efficient, and less stressed.

We felt it was important to be more than just a collection agency for our clients and friends in a time where saving every nickel possible is critical to the success of your business. With the video seminars we will be providing, you get the training resource you need at no cost to your business or to you.

[Click here to view the newest videos.](#) There will be many more to come on a variety of subjects. Recommendations are welcome so if you have a subject you would like to have us cover, just let us know at the email address or phone number at the bottom of the page.

The Time Management Video Training is now available on the website. Also, introduction to Stephanie Hill, Client Service Representative, is available for viewing on the website.

Goal Setting

I am reading a book on the "Brain Gym" right now. In my line of work, like many of yours, it is critical to set goals and stick to them even if the goal is small. I came across this passage in the book by Jerry Teplitz and Tony Alessandra and thought you might find it interesting and helpful.

"Most people aim at nothing in life.... and hit it with amazing accuracy."
Anonymous

"Such a statement is a sad commentary about people, but it is true. It is the striving for and the attainment of goals that makes life meaningful. Goals, when earnestly pursued, give people reasons to do some things and to avoid other things. Goals give us purpose and channel our energies. It is easy to spot a person who has a clear set of goals. That person is the one who exudes a sense of purpose and determination.

He or she has abundant energy and is willing to put more time and effort into any given task. Being goal oriented helps one become more positive, optimistic, and assertive.

We can think of ourselves as bodies of water. Someone without goals is like a stagnant lake, spread out, with no movement. The lake just sits there motionless at the bottom of a mountain. A goal-oriented person is like a river forging its way through obstacles, in its way, the mountains. The river has



consistent intervals is truly an investment in your health. And remember: just because massage feels like a pampering treat doesn't mean it is any less therapeutic. Consider massage appointments a necessary piece of your health and wellness plan, and work with your practitioner to establish a treatment schedule that best meets your needs.

Review the clinical research studies examining the benefits of massage.

Review massage information from the National Center for Complementary and Alternative Medicine, a division of the National Institutes of Health.

[Click here](#)

Employee Spotlight:



Michael Gibson, Collection Supervisor

Michael Gibson accepted the challenge of moving from Front Office Supervisor to the front lines as Collection Supervisor. He has moved to the center of all of the collectors and has one of the busiest jobs at Alliance. He is responsible for the task of motivating and keeping track of all the collectors on the floor. I told him when he interviewed for the job that he would have to wear many hats to be successful, and he has proven to be fully capable. I was able to catch up with Michael for a few moments to ask him a few questions about his new responsibilities at ACSI and here is the Q & A:

Question: So if you could go back in time, have your front office position, and not have all the added pressure and stress of a collection supervisor job, would you?

Gibson: I enjoyed the position and opportunity of being Front Office Supervisor for the past 3 years, but must say that, after several prayers and talks with family and friends, I felt

movement. It is exciting and, in its flow of enthusiasm, it carries with it whatever the current is able to pick up along the way."

Take a minute each day to set your goals. Use the simple time management video at <http://www.alliancecollectionsservice.com/video.php> to organize your goals and set time to do them in order. You will feel a great sense of accomplishment at the completion of each task and will be a little less stressed at the end of the day. Keep the simple time management lists in a folder when you complete each day. At the end of the month, look back through it briefly and be amazed at what you have accomplished in a short amount of time.

Hang in there, and thank you for being our client.

**Ken Dulaney
Director of Sales & Marketing
Alliance Collection Service, Inc.**

Meet Jacob Rutledge



When you call into ACSI, you may hear a new voice on the other end of the line. As many of you know, Michael Gibson has moved to the Collection Supervisor's position at ACSI. Jacob Rutledge, a former collector for ACSI, has moved to the administration department and works directly for CFO, Haley McLemore.

Jacob has been with Alliance since July, 2008. His personal interests include sports, specifically baseball and mixed martial arts training. Jacob is a preacher at Victory Independent Baptist Church in Smithville, MS where he devotes much of his personal time in addition to spending time with family and friends. He plans to attend college in the fall to work towards a major in Theology, in addition to working with us at Alliance.

Jacob's attitude and professional performance makes him a perfect choice for this position. His knowledge of the ACSI system made him very capable to insure that our clients get the absolute best service when placing accounts.

We are happy to have Jacob "up front" as a great new representative of Alliance Collection Service, Inc.. Congratulations Jacob!

as though this was the best move for me. Being Collections Supervisor has several responsibilities that come with it, but I have to say that I have enjoyed every second of it. I love the challenges/goals that have been asked of me, and I haven't looked back since!

Question: What is a day in the life of a Collection Supervisor like?

Gibson: There is never a dull moment. There is always something to be doing or a person to be helping. On a typical day, I am usually either emailing clients, building sqls (internal reports) to run, updating spreadsheets, answering phones, working on production numbers, and helping each collector in any way possible.

Question: What person do you look up to in this world and why?

Gibson: I have been ask this several times before, and my answer every time would have to be my Dad. He is not only a great person with great morals, but a person who I am honored to call my Dad. I could go on all day, but I can definitely say that I would not be the person I am today without having him in my life.

Question: What do you find most rewarding about your job?

Gibson: I thrive off of the challenges and goals that I face each day when I come into work. I have been involved in sports and other activities my entire life in regards to competition. In several ways, I relate this position to that, because we have goals we need to meet; each day of every month I get to come into work in hopes of reaching those goals that are given to us as a department.

Question: If you had the undivided attention of a stadium full of people for 2 minutes, what message would you say to them?

Gibson: Life is short, try not to take things for granted. I feel as though sometimes we get too wrapped up in little things and need to take a moment and realize all the great things and people that we are surrounded by each day. Everything happens for a reason whether they are good or bad. It's hard to understand at times, but God has a plan for everybody. I try to carry this with me not only in my personal life, but also in my career as Collections Supervisor at ACSI. Thanks for taking the time getting to know a little bit about me and if I can help you in any way please let me know!

Michael is engaged to Andrea Cottogin, and they will be married on Nov. 6th 2010. He is a graduate of

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 the 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)
- Skip Tracing
- Legal Services
- National Credit Reporting
- Expanded Reporting on Demand
- Trending Reports
- Training Seminars FREE (on-site or online)
- Online Account Access FREE
- Secure Account Placement FREE
- Digital Call Records FREE
- Hot Topic Research
- Personal Service (No automated answering system to drive you crazy) and much more.

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

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The University of Memphis where he played Football for the Tigers. If you have any collection-related questions, don't hesitate to give Michael a call at 888-764-3449 or email him at:

[Email me](#)

Tony Palmer
 Collections Manager
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