



Alliance Collection Service, Inc.

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MERRY CHRISTMAS!

During this holiday season we tend to reflect on the things and people we are thankful for. We at Alliance Collection Service are thankful for you, our Clients. You are the reason we have experienced the success and growth through the years. It is a pleasure for us to work with such great people.

We hope that the holidays bring you much joy and happiness for you and your families as you reflect on the true meaning of Christmas. May you have a very, Merry Christmas and a safe New Year. We look forward to serving you in 2008.

Sincerely,
Haley McLemore, CFO

10 Steps to Improve Collections, Part 1 of 5

Our company has come up with 10 useful steps that can help our clients improve their bottom line. Over the next five months, we will provide two of the steps at a time.

Request as much information at the beginning of the initial visit. This is the best time to get as much information as possible. People need your services and are more willing to provide information. Once services have been rendered it is harder to get people to provide needed information. You should be asking for home phone number, cell number, a relative and/or references, place of employment's phone

number, address and their immediate supervisor.

If you agree to a payment plan, make sure to put it in writing and have the person sign it. People are more accountable once they have signed an agreement. Whenever you take a loan with a bank, car company, or mortgage you must sign for that loan. The same should be with your account. Unfortunately we live in a time period where a handshake isn't what it used to be.

Thank you for allowing us the opportunity to share in your business and we wish you a Happy Holidays!

Bert Wilson, Director of Collections

Consumers in a Festive Mood as the Holiday Season Approaches / ACA International Article Published: November 21, 2007

U.S. households are expected to spend an average of \$471 on gifts during the holiday season, up from last year's estimate of \$449, according to The Conference Board.

The survey of Christmas gift spending intentions covers a nationally representative sample of 5,000 U.S. households. It was conducted for The Conference Board in November by TNS, the world's largest custom research company.

The top Christmas spenders will be East South Central households (Alabama, Kentucky, Mississippi, & Tennessee), who intend to spend \$583. Lowest Christmas spending will be in the West North Central region (Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, and South Dakota), where consumers intend to spend \$397 on Christmas gifts.

One-third of all households will spend \$500 or more on Christmas gifts, with 35 percent spending \$200-\$500 and the remaining 31 percent planning to spend less than \$200.

This year, 38 percent of all consumers will buy Christmas gifts on the Internet, the same percentage as a year ago. Books top the list of online Christmas buying, with 40 percent saying they will buy books as gifts. Apparel and footwear came in second with 39 percent of consumers intending to purchase these gifts online. Toys/games rank third as online Christmas buying choices, followed closely by movie videos and DVDs.

Of the 38 percent who said they purchased Christmas gifts last year on the Internet, 91 percent said they were satisfied with their online buying experience.

Other key findings in The Conference Board survey:

- Households headed by individuals aged 45-54 intend to spend the most this year, with \$485 the average expenditure.
- Households headed by those aged 35-44 intend to spend \$479 on gifts.
- Households whose incomes top \$50,000 intend to spend \$612 for Christmas gifts.

ACA International Article

Never Give Up Hope!

"Never give up hope." This is something you hear a lot when you have a loved one who is very sick with a life threatening illness. It is a phrase my family has heard over and over again for the last ten weeks, and I am here to tell you that these words have never had more meaning.

On September 22nd, my father had a bleed out from a giant (27 mm) aneurysm. Statistically only about 50% of patients who have this condition even make it to the hospital. Of this number, a third die within one week. Needless to say, the odds were stacked against him. For my family it was a time of anxious worry and a lot of prayer. We take for granted just how tenuous life is until it hangs in the balance from one minute until the next.

Fortunately, he survived the surgery. However, he did not regain consciousness the next day, and within a week, he became non-responsive and lapsed into a coma. Again, we prayed a lot and eventually decided to have him moved to Vanderbilt University Medical Center in Nashville. It is common knowledge that Vandy is one of the premiere neurology hospitals in the region. I can honestly say that the level of care he received in the first week was beyond all expectation. And over and over again we heard the words "don't give up hope."

On Tuesday, the 20th of November, he was given a drug cocktail that included Ritalin and caffeine. Within 20 minutes we got a thumbs up on command and within a week he could respond with hand gestures and nods. His overall health has improved tremendously and he has even started gaining weight.

We have a long road ahead of us. However, through a combination of my father's will to live, state of the art medical care and a lot of prayer, we will get there. The truth is, I go to sleep every night saying to myself, "never give up hope." Those of you who have been through an experience like this, know exactly what I mean. Those of you who haven't, hug your loved ones and never fail to tell them how much they mean to you.

Jesse Hamby, TN Sales Director