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Alliance Collection Service, Inc. Newsletter

Information you can use"

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June 2010

Issue: 42



[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.

Alliance Collection Service Founder/President Receives Jefferson Award For Public Service

Jeff Chambers, Alliance Collection Service, Inc. Founder and President, was honored on May 4th, 2010 at the Bancorp South Conference Center in Tupelo, MS, as a winner of the prestigious "Jefferson Award" for community service. Jeff was selected from a large group of nominees because of his continued service to his community and to the people of North Mississippi.

Jeff's name was submitted as a nominee in December 2009 when the local NBC affiliate, WTVA, asked for nominations. He was nominated because of

his diligent work with young people over the years, his founding of "The Shepherd's Hands" charity which supports organizations serving women and children at risk to further the ministry of Jesus Christ, and for his unyielding dedication to treating consumers with respect and dignity at Alliance Collection Service, Inc. The fact that Jeff had received awards for his unique approach to the collection process was a factor in his nomination and eventual receipt of the



Jefferson Award



[What a waste of time!](#)

Why would anyone want to waste his or her time associating with the homeless, the drug addicts, the alcoholics, the poor, and the mentally unstable? I mean, there are no quick fixes for these "types" of people. Much time and energy has to be poured into them if we are going to see any kind of positive change. Even our churches do not seem to want to get involved - apart from maybe throwing some money at a problem the Holy Spirit is trying to get us to take action on.

Skeptics and critics would say that it is a waste of time, and anyone who has ever reached out to them has been burned at least once in the past. So why would one get involved?

"Jefferson Award".

This is a very prestigious award that dates back to 1970 when Jackie Kennedy wanted to establish recognition on a national level for those citizens who stand above the crowd when it comes to serving others. The award is named for Thomas Jefferson, and each year regional winners are selected. One of the regional winners will represent their region in Washington for the national award.

We at Alliance Collection Service, Inc. are very proud of Mr. Chambers, and we know he deserves this award, although he would disagree. Over the past few years Jeff has won the Pinnacle Award, the Collection Industry.com's "Young Guns" Award, an award from Tupelo Children's Mansion for his service to that organization, and others. This is one more proof that Jeff has the right idea when it comes to service to other people. Whether it is for charity or for his clients, Jeff has dedicated his life to ensuring that the hearts of people are put before anything else and he proves that there is indeed a better way to approach things if we just take the time to care.

Congratulations to Mr. Jeff Chambers. We are proud of you!



Left to right Haley McLemore, Jeff Chambers, Ken Dulaney

Rising Waters Can't Drown Hope

Because Jesus did. He ignored the skeptics and invested in the lives of those who had no hope. And if Christ truly lives in us, we should do the same. We should teach them that Jesus is still the source of hope for those without any, and we should show them with our actions. 2000 years ago, a teacher sat among prostitutes, murderers, and thieves; and today, we should not be above doing the same.

I encourage you to look around you this month and invest in the lives of those that appear to be hopeless. "God is not unjust; he will not forget your work and the love you have shown him as you have helped his people and continue to help them" - Hebrews 6:10

Live free in Christ,

Judge Kevin Crook

HEALTHY TIP



Health advice how to avoid sunburns

Sunburn can strike more easily than you might think. Fortunately, there are easy ways to protect yourself from the dangerous rays of the sun.

Sunburn is not just a summertime beach threat. It can affect anyone at virtually any time of the year, if you're not careful. Sunburn can cause more problems than just some temporary pain and redness. Over time, frequent sunburn can contribute to premature aging of the skin, and can even lead to deadly skin cancer. By following the simple steps below, you can have fun in the sun and still protect yourself and your family from sunburn and keep



Everyone across the country has heard about the devastating floods that ravaged a huge swath of middle Tennessee in early May, 2010. The images were pretty spectacular. Video of floating houses, sunken roads, and submerged cars all played out across television screens nationwide for a couple of days. But just like most natural disasters, unless you saw it first hand you have no idea the real toll something like this takes on thousands of families. I saw it with my own eyes, and let me tell you, it has changed the way I look at Mother Nature, the true meaning of community, and the grit it takes to persevere in tough times.

Think about the hardest you have ever seen it rain in your life; the kind of rain where it comes down in sheets and not drops; the kind of rain you can't see through when you are standing still, not to mention trying to drive through. Now imagine that going on for about 48 hours. That is what it was like in Nashville, TN that weekend. It was unbelievable in every sense of the word. The official amount was more than 13 inches at the airport. To give you a more visual perspective, my father-in-law turned over one of those white, 5 gallon buckets 4 times in a row. It was completely full to the top each time. Let that sink in. Meteorologists say this is the kind of weather event that happens once in a lifetime. I pray they are right.

What really stands out in my mind is what happened after the rain stopped. And, I don't mean three days after the rain stopped. I mean as soon as it quit. People came out of their homes, assessed the damage and started working. For the many fortunate people who had nothing more than soggy patio furniture, it was a time to look around and see what they could do to help those that lost everything. Believe me, thousands of people lost it all. I told my wife that I would almost rather see our house burn to the ground than be consumed by water. In a fire, you lose it all, and it is gone forever in a few minutes. In a flood, all of your possessions are still there, haunting you, but they are just as ruined and gone. The sadness of those next few days was tempered only by how great it was to see people coming together to work through this mess. From country music superstars to utility workers, everybody looked for something to do and did it. They didn't have to be asked. They just knew it was the right thing. It is such a shame this kind of community spirit

your skin healthy and young looking.

1. Don't forget the sunscreen. This may be the most important step you can take in protecting yourself from sunburn and the dangerous long-term effects of sun exposure. Sunscreen creams and lotions come in a wide variety of sun protection factors (SPFs). The higher the SPF, the greater the protection.

2. Dress for skin success. If you are planning to be outdoors for any length of time, dress accordingly. While sunscreen is effective in preventing sunburn, clothing does an even better job of blocking the sun. And don't forget to protect your soft and vulnerable facial skin by wearing a wide-brim hat or visor, which can offer better protection than sunglasses.

3. Don't let the clouds fool you. Many people learn the hard way that you need to protect yourself from the sun even on cloudy and overcast days. On these days, people often tend to stay outdoors longer without skin protection, because there is no visible sun to warn them of the potential skin damage. Furthermore, in the limited sunlight, the skin might not start to appear pink until it is too late.

4. Tanning salons are dangerous, too. Some people have fallen for the propaganda offered by the tanning industry which claims that tanning booths offer a safe and healthy alternative to natural sunlight by limiting the harmful UVB rays and generating primarily the less dangerous UVA rays. While the controlled ultraviolet rays offered in tanning salons might be safer than uncontrolled exposure in the natural sunlight, that doesn't mean that they're healthy. Fair-skinned types can still burn if they spend too much time in a tanning booth, and so can their darker-complexioned counterparts. Some medical experts concede that an artificial tan from a tanning salon is less dangerous than a natural suntan, if you want to tan for a special occasion such as a prom or a wedding; but others believe that the concept of a "healthy tan" is an oxymoron. Therefore, use tanning salons in moderation if at all.

5. Moisturize, moisturize, moisturize. Putting moisturizer on a sunburn is kind of like putting a bandage on a cut. It won't make the sunburn go away, but it can help it heal more quickly, and can help prevent long-term damage like premature wrinkling.

Even if you take all these precautions, you might occasionally find that your nose or shoulders turn pink after a long day outdoors. This is to be expected, especially on very warm and sunny days

doesn't linger after a disaster. Maybe this time it will.

It is a great testament to the perseverance of Tennesseans that so much has returned to normal. Most communities are back on their feet or, at the very least, getting up off the ground. However, for the families that lost, not just possessions, but loved ones, the healing and recovery will almost certainly never be complete. Those folks need all of our continued support and prayers.



What an experience. It is certainly not something I ever want to see happen again in middle Tennessee or anywhere else for that matter. As is so often the case, the worst brought out the best. I used to think that was a bad cliché. I don't anymore.

Jesse Hamby
Tennessee Sales Director
Alliance Collection Service, Inc.

FTC Extends Enforcement Deadline for Identity Theft Red Flags Rule



Press Release

when you might perspire more, as your perspiration can dilute the sunscreen that you have so diligently applied. When this happens, use it as an excuse to stay indoors for a few days until it fades, or at least go a bit heavier on the sunscreen, and use more moisturizer to counteract the drying effects of sun exposure on your skin. Whether or not you have had frequent cases of sunburn, your doctor should be your partner in long-term skin care. By examining your skin during your routine annual physical examinations, your doctor can identify possible signs of sun damage, including early cancer or precancerous lesions. Your doctor can also advise you on the latest state-of-the-art skin protection and treatment products. Where sunburn is concerned, an ounce of prevention is worth a pound of cure. By mastering the art of prevention, hopefully you will rarely, if ever, need to worry about a cure.

http://www.essortment.com/lifestyle/healthadviceav_sipn.htm

HHS Posts Breach Notifications



The Office for Civil Rights under the U.S. Department of Health and Human Services (HHS) is now posting brief descriptions of reported breaches of protected health information (PHI) on their Web site. As required by the Health Information Technology for Economic and Clinical Health Act, the HHS Secretary must post a list of reported breaches of unsecured PHI affecting 500 or more individuals.

Covered entities and their business associates must notify the HHS Secretary without unreasonable delay and in no case later than 60 days following a breach. If, however, a breach affects fewer than 500 individuals, the covered entity may notify the Secretary no later than 60 days after the end of the calendar year in which the breaches occurred.

At the request of several Members of Congress, the Federal Trade Commission is further delaying enforcement of the "Red Flags" Rule through December 31, 2010, while Congress considers legislation that would affect the scope of entities covered by the Rule. Today's announcement and the release of an Enforcement Policy Statement do not affect other federal agencies' enforcement of the original November 1, 2008 deadline for institutions subject to their oversight to be in compliance.

"Congress needs to fix the unintended consequences of the legislation establishing the Red Flags Rule - and to fix this problem quickly. We appreciate the efforts of Congressmen Barney Frank and John Adler for getting a clarifying measure passed in the House, and hope action in the Senate will be swift," FTC Chairman Jon Leibowitz said. "As an agency we're charged with enforcing the law, and endless extensions delay enforcement."

The Rule was developed under the Fair and Accurate Credit Transactions Act, in which Congress directed the FTC and other agencies to develop regulations requiring "creditors" and "financial institutions" to address the risk of identity theft. The resulting Red Flags Rule requires all such entities that have "covered accounts" to develop and implement written identity theft prevention programs to help identify, detect, and respond to patterns, practices, or specific activities - known as "red flags" - that could indicate identity theft.

The Rule became effective on January 1, 2008, with full compliance for all covered entities originally required by November 1, 2008. The Commission has issued several Enforcement Policies delaying enforcement of the Rule. Most recently, the Commission announced in October 2009 that at the request of certain Members of Congress, it was delaying enforcement of the Rule until June 1, 2010, to allow Congress time to finalize legislation that would limit the scope of business covered by the Rule. Since then, the Commission has received another request from Members of Congress for another delay in enforcement of the Rule beyond June 1, 2010.

The Commission urges Congress to act quickly to pass legislation that will resolve any questions as to which entities are covered by the Rule and obviate the need for further enforcement delays. If Congress passes legislation limiting the scope of the Red Flags Rule with

As of March 23, 2010, 46 breaches were posted. Each posting contains the name of the covered entity or business associate, state in which the breach occurred, approximate number of individuals affected along with the date, type and location of the breached information.

The number of individuals affected by the breaches ranged from 501 to 500,000 and the most common type of breach was theft. The theft included paper records, computers and storage media.

For a complete list of the reported breaches, visit the HHS Web site at:

[breach notification](#)

Source:

PULSE

May 2010, Vol. 26, No. 5

www.acainternational.org

HHS



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

an effective date earlier than December 31, 2010, the Commission will begin enforcement as of that effective date.

In the interim, FTC staff has continued to provide guidance, both through materials posted on www.ftc.gov/redflagsrule, and in speeches and participation in seminars, conferences and other training events to numerous groups. The FTC also published a compliance guide for business, and created a template that enables low risk entities to create an identity theft program with an easy-to-use online form (www.ftc.gov/bcp/edu/microsites/redflagsrule/get-started.shtm). The FTC staff also has published numerous general and industry-specific articles, released a video explaining the Rule, and continues to respond to inquiries from the public. To assist further with compliance, FTC staff has worked with a number of trade associations that have chosen to develop model policies or specialized guidance for their members.

As was the case previously, this enforcement delay is limited to the Red Flags Rule and does not extend to the rule regarding address discrepancies applicable to users of consumer reports (16 C.F.R. §641), or to the rule regarding changes of address applicable to card issuers (16 C.F.R. §681.2).

For questions regarding this Enforcement Policy, please contact Naomi Lefkovitz or Pavneet Singh, Bureau of Consumer Protection, 202-326-2252.

Source: www.ftc.gov

Alliance Rolls Out Free Training Videos At www.alliancecollectionsservice.com

Staff training at your fingertips!



New videos should be available by June 30, 2010

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