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ACA Finds Silver Lining in FTC Report, Explores Complaint Resolution Project

Collectors topped the Federal Trade Commission's complaint list again in 2006 but industry trade association ACA International is taking heart from news that the rate to which complaints are increasing year-over-year is slowing dramatically.

ACA also is reaching out to the Better Business Bureau and the FTC, exploring the possibility of establishing some method to help consumers resolve complaints, says Rozanne Anderson, ACA's general counsel and senior vice president.

ACA has "had some very clear signals from both the FTC and the Better Business Bureau that the industry may have an opportunity to help consumers resolve their complaints through a project that may be initiated or directed by the Better Business Bureau. There's more to follow," says Anderson, who stresses talks on this issue are in the early, exploratory stages. Discussions about it began last August, she says.

The FTC received 69,204 complaints last year related to the Fair Debt Collection Practices Act,

3.8% more than the 66,672 it received in 2005, according to the commission's annual report to Congress on the act.

The level of complaints again made collections the most complained about business the FTC tracks, the report notes. FDCPA complaints accounted for 19.9% of all complaints received by the commission last year.

"The fact that there was such a marginal increase in complaints, from the association's standpoint, we are very, very pleased that we did not see a dramatic increase," says Anderson.

Increases in the past years have been in the tens of thousands. "The association has been putting a tremendous amount of resources into training and into education," she says.

The most frequent complaints logged with the FTC against collectors in 2006 were:

- Demanding a larger payment than permitted by law, 40.3% of all complaints, compared with 42.7% in 2005
- Harassing a debtor, 21.2% of all 2006 complaints
- Threatening dire consequences for failure to pay, 8.4% compared with 9.6% in 2005
- Calling a place of employment, 5.85% down from 6.3% in 2005
- Revealing debt to third parties, 4.3% down from 4.5% in 2005
- Failing to send required notice of a debt, 3.9%, up from 4.7% in 2005
- Failing to verify disputed debts, 2.5% unchanged from 2005.

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Alliance Employee Wins Scholarship Award

Blake Chambers, an employee of ACS has recently been awarded a scholarship by the Marion Financial Corporation. The purpose of the Marion Financial Corp. scholarship is to provide assistance to further the educational development of students who have an affiliation with the Accounts Receivable Management Industry. The competition for this year's awards was open to the graduating class of 2007 high school students who are employed, or the child of an employee, in the Accounts Receivable Management Industry.

The Marion Scholarship is for high school seniors beginning their first year at any accredited public or private college, university or trade school. To apply, students were asked to complete an application form and submit an essay entitled, "Why Further Education is Important to Me". The recipients were selected based on their essay, grade point average and extra-curricular activities.

Throughout his high school career, Blake has maintained a 3.7 grade point average. Blake has also been a member of the basketball team and was selected as a member of the National Honor Society. He plans to attend Itawamba Community College in the fall and continue his college education at the University of Mississippi.

Congratulations to Blake for his dedication and hard work!

Working From Home Grows Increasingly Common

Where have the workers gone? Increasingly, according to survey results released by CoreNet Global's Applied Research Center, they are working remotely as companies seek to reduce their real estate portfolios and save money. Over half of respondents indicated that 10 percent or more of their knowledge workers work remotely, and 65 percent have stopped providing an assigned workspace to at least 10 percent of their workforce.

These findings are in line with CoreNet Global's landmark study, "Corporate Real Estate 2010: Enabling Work in a Networked World (CoRE 2010)," which indicated that at least 25 percent of corporations' knowledge workers would work remotely by 2010.

In 2004, when CoreNet Global began researching the phenomena of remote work, less than 7 percent of companies allowed hoteling, hotdesking or working from home. The resulting 2004 Gallup survey predicted that by 2010, 25 percent of knowledge workers would work remotely. Current research reports an adoption rate of 20 percent, three years from decade's end.

The survey shows workplace trends are driven by corporations' desire to reduce costs and workers' desire for more flexibility in where and when they work.

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Employee Profile



*Michael Gibson
Front Office Supervisor*

Our featured employee this month is Michael Gibson. Michael started with ACS in March 2007 as the Front Office Supervisor. He graduated from the University of Memphis with a Bachelor's degree in Liberal Arts in August 2006. He also played football for the University of Memphis. He is now living in Tupelo, Mississippi.

Bits and Pieces

"It's never too late to be who you might have been."

George Eliot

"Personality can open door, but only character can keep them open."

Elmer Leterman