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## Alliance Collection Service, Inc. Newsletter

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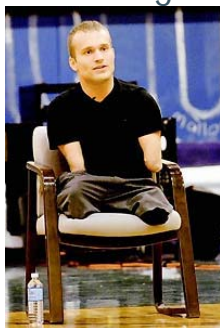
### Welcome to Alliance Collection Service, Inc

As we see our industry struggle during the economic troubles of today, we are pleased to report that Alliance is doing very well and proud to serve you. We just moved into our new building at 600 Main Street in Tupelo Mississippi on April 1, 2009. We continue to grow even as other agencies across the nation are experiencing difficulties and this is primarily due to preparation, education, and YOU, our valued Clients. We are proud to serve you and can never say thank you enough.



THANK YOU for being our Client. We truly appreciate you.

### Remaining Positive in the face of adversity



#### [Kyle Maynard Championship Wrestler, MMA Hopeful](#) (link)

Well, it seems like we have been in this current economic downturn for years, not months. Do you know what I mean? Some days it seems hard to remember a time when we were not bombarded every minute of every day with reminders that our economy has taken a dive off the cliff. I challenge you to sit through one nightly newscast without a feeling of dread taking over your psyche. I can tell you I have lost more than one night's sleep concerned for my family, my friends and my business associates. Sometimes it can just feel downright overwhelming.

Just look at the statistics:

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



#### In This Issue

Overcoming Adversity

How Do I Feed My Family

HIPAA 2.0 Update

A Word Of Inspiration

Red Flag Link

#### Featured Article



#### Does God really give us more than we can bear?

"I cannot carry all these people by myself; the burden is too heavy for me."  
- Moses  
Numbers 11:14

It seems every time we have ever felt the way Moses did here, some well to do Christian comes along and assures us that everything will be okay, and tells us God will never give us more than we can stand. The truth is, you will not find that anywhere in God's word, yet we speak it as truth.

I believe this statement is a misquote of 1 Corinthians 10:13 "And God is faithful; He will never let you be tempted beyond what you can bear." Here, Paul was strictly talking about falling into temptation.

If you feel as though you are carrying or facing more than you can bear today, it is okay to feel that way. And, there are some things you can do. It may be that

- 62% of Americans say work has a significant impact on stress levels. (APA Survey)
- 54% of workers are concerned about health problems caused by stress. (APA Survey)
- 45% of workers list job insecurity has a significant impact on work stress levels. (APA Survey)
- 61% of workers list heavy workloads as having a significant impact on work stress levels. (APA Survey)
- 73% of Americans name money as the number one factor that affects their stress level. (APA Survey)

I tend to believe these numbers are even lower than the reality. So what can we do about it? Here are some things I recommend to clients when this conversation comes up. (Please note that I don't always follow my own advice, according to my wife.)

1. Turn off the news at least a couple of nights each week. As a former journalist, I love television news as much as anyone, but I can guarantee you that you won't miss anything too vital by tuning out ever so often. The constant barrage of bad news is inevitable only if you let it become that way.
2. Focus on the positive things in your life. This is a no-brainer. No matter how bad it gets, there is still good in the world. Take the time to make a mental list of things that are headed in the right direction for you personally. I promise you everyone can think of at least one.
3. Fun can be cheap. When I think back to my childhood the best memories are never about things that cost a lot of money. The same can be true in adulthood, with a little effort.
4. Try and understand that everything is temporary. This is true for the great joys in life, as well as the rough patches.
5. Make an effort to go an entire day without discussing the economy. (Again, my wife challenges me to this one all of the time.)

These things are all very basic, but we have to make ourselves do them. For some reason they don't seem to come naturally to anyone during these tough times. I truly believe if enough people put real effort into having a positive mental attitude, miraculously, things will begin to get better. In any case, what do we have to loose from trying?

*Jesse Hamby, TN Sales Manager, ACSI*

## ACES: How do I feed my family tomorrow?

Most of you have heard through one source or another about our ACES program. I would like to ask for your help as our clients, subscribers, and readers.



ACES was developed to serve small companies that could not qualify for our contingency service. ACSI is very particular about adding new clients, which is part of the reason we aren't having the problems other agencies are having now. Being particular and requiring qualification for our services was a big change for us. We no longer accept every account that comes through our door and this allows us to provide the best service possible to our active Clients.

ACES allows us to serve EVERYONE. It is limited to affecting the credit of debtors, making phone calls and sending a collection letter. The Client prepays for each account (\$5 in most cases) which allows ACSI to cover the cost of the service and not lose money.

Here is what I would like to ask of you. Economic struggles are rampant throughout our communities. I would bet that we all know someone who is having difficulty in their business because money is just more difficult to collect at this time. I am asking you to consider two people or companies that you think could use some help in the collection of money, but wouldn't normally use a collection agency. These companies might only have one or two accounts per year so they just let the debt go and write it off. These are the people ACES can help the most. With confidence, they can count on the ACES program to capture that few precious extra dollars that might help them to survive this troubled time.

Lets face it, a lot of people are recognizing a new paradigm these days. Our thoughts are more localized, and we are asking ourselves, "How will I feed my family tomorrow?" more often than "How can I take that vacation?". This is about security for some people. Security in their job, income, lifestyle, and health. With ACES, we can help someone to breathe a little easier.

Please help us to reach two people that you think could use real help by either having them email me at [kdulaney@alliancecollectionservice.com](mailto:kdulaney@alliancecollectionservice.com) or calling 888-764-3449. Or email me and ask me to contact them if you like.

You will be proud that you did. Thank you for your help!

*Ken Dulaney, Director of Sales & Marketing, ACSI*

## FTC HIPAA 2.0 Hardline Enforcement May Shock Health Care Industry

Dixon Part two of a two-part series (Access



God wants you to learn to lean on something other than your strength. Cast your burdens on Him, He can handle the load; and in your weakness, He is strong.

Delegate. Don't let pride keep you bound up. It's okay to hand something off to someone else.

Prioritize. Take a step back and figure out what matters most to you. Focus on those things; its okay to put something down.

Satan wants you to think God wont give you more than you can handle, so that when you find yourself in the position Moses was in, and you break, you will blame God. So when you find yourself about to break, go ahead break and give it to God. God loves when his children come to Him broken; because it is in those times that He will be able to do great things in your life.

Live free in Christ,  
Judge William K. Crook

## HEALTHY TIP

Aim for a healthy weight. People who need to lose weight should do so gradually, at a rate of one-half to two pounds per week.



**RED FLAG DEADLINE**  
**August 1, 2009**



RELEASED 04-30-09

The Federal Trade Commission will delay enforcement of the new "Red Flags Rule" until August 1, 2009, to give creditors and financial institutions more time to develop and implement written identity theft prevention programs. For entities that have a low risk of identity theft, such as businesses that know their customers personally, the

part one):The government took another step last week toward closing a legal loophole in federal privacy and security rules for emerging Health 2.0 information technology applications by issuing proposed rules aimed at covering an estimated 900 companies and organizations offering personal health records and electronic systems connected to them.The Federal Trade Commission was careful to point out its new interim proposed rule on federal breach notification requirements for the developers of electronic PHR systems did not apply to covered organizations or their business associates as defined by the Health Insurance Portability and Accountability Act of 1996, heretofore the key federal privacy and security regulation. The FTC, operating under new authority given it by the American Recovery and Reinvestment Act of 2009, noted that its new rule seeks to cover previously unregulated entities that are part of a Health 2.0 product mix. "I think the healthcare industry is not used to the FTC," Pam Dixon, founder and executive director of the World Privacy Forum, said. "They bring a lot of enforcement actions. They're a very active agency, and healthcare may not be accustomed to this, but that doesn't mean they are wrong in their approach."



Commission will soon release a template to help them comply with the law. Today's announcement does not affect other federal agencies' enforcement of the original November 1, 2008 compliance deadline for institutions subject to their oversight.

"Given the ongoing debate about whether Congress wrote this provision too broadly, delaying enforcement of the Red Flags Rule will allow industries and associations to share guidance with their members, provide low-risk entities an opportunity to use the template in developing their programs, and give Congress time to consider the issue further," FTC Chairman Jon Leibowitz said.

Sources: modernhealthcare.com & Collection Industry News

**FTC WEBSITE LINK:**

[www.ftc.gov](http://www.ftc.gov)

**Alliance Collection Service, Inc - [www.alliancecollectionservice.com](http://www.alliancecollectionservice.com)**

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