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Friday, April 30, 2010 3:21 PM

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To: kdulaney@alliancecollectionsservice.com

Email Confirmation



Dear Ken Dulaney,

Your email, named Alliance Collection Service Newsletter May 2010, was sent on 04/30/2010 around 4:21 PM EDT.

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Subject: News from Alliance Collection Service, Inc

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Alliance Collection Service, Inc. Newsletter

"Information you can use"

888-764-3449 www.alliancecollectionsservice.com

May 2010

Issue: 41

[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.



A Word Of Inspiration

Your Business Loses - Identity Theft



Let's say a patient calls and claims he or she is a victim of identity theft. Does your office have policies and procedures in place to handle these situations? A better question would be, does everyone in your office know these policies and apply your procedures in every one of these situations? Identity theft is a growing issue that we face today, and it shows no signs of letting up.



Last year alone, 8.4 million U.S. residents were victims of identity theft according to the Javelin Strategy and Research survey released in 2009. These crimes cost consumers and businesses approximately \$49.3 billion dollars! Most businesses suffer the direct loss, as the individual victims are generally not liable for the bogus charges. This type of theft usually involves misuse of another individual's personal information like a Social Security Number, date of birth, or credit card number to commit fraud. A growing number of cases revolve around family members using elderly relatives information to open credit card accounts. Thieves can gather information from dumpsters, workplace records, computer hacking, or mailboxes. It is important to shred any documents that might contain even the smallest pieces of your personal information. Mr. Dulaney was so kind to provide a Red Flag policy some time back to help everyone get the jump on this concern. It may be time to look over that policy again and make double sure everyone who comes in contact with a customer knows this policy backward and forward. A few basic red flags are:

- * Person giving information seems nervous, in a hurry, or agitated by any questions
- * Suspicious documents or credit applications appearing to be altered or forged (possibly destroyed and reassembled)
- * A credit report indicating a pattern of recent unusual activity
- * Personal information provided by the consumer is inconsistent with other information in the consumer's file. For example, the SSN and date of birth doesn't correlate to the SSN range and date of birth on file.
- * Drastic change to appearance on ID

What Will God Do With A Sinful Nation's Prayers?

What will God do with a sinful Nation's prayers? There was a time when the prosperous hand of God was evident in the lives of His children and their nation; and, I believed God worked in this way to increase the unbeliever's faith in Him and the coming Messiah. However, somewhere along the way, the lines became blurred. People were no longer able to distinguish the righteous from the wicked, when measured by prosperity.

Today, it still seems that the wicked and the arrogant are the ones who are "blessed" in an earthly sense of the word.

In the book of Malachi, we can see a situation similar to our Nation's playing out. Israel, as a whole, had "turned away and caused many to stumble", and because they had broken the covenant and defiled God's teachings, they were cursed. The Nation did not fear God; however, chapter 3 verse 16 tells us that those who did fear God got together and "talked with each other" and "the Lord listened and heard". How much more will He listen to His children collectively cry out to Him in prayer? Whatever He decides to do with our sinful nation, remember what the prophet spoke in the verses that followed 16 and take hope. One day, God's children are guaranteed to be spared; and once again, there will be "a distinction between the righteous and the wicked, between those who serve God and those who do not."

Will you be spared?

Live Free in Christ,

Kevin Crook

HEALTHY TIP

* Inability to verify contact information such as addresses and work information

It would be awesome to put a reward program in place for anyone in your office that catches an attempt at identity theft. The person will have just saved your company thousands of dollars and it will help him/her be more diligent of possible scams. A good incentive award for the person who catches one of these attempts might be a half day off work or a \$25 gift certificate. This would be a small price to pay to avoid all the work and money involved if it slips through.

If you feel you have been the victim of identity theft, call your local authorities immediately. Its not a bad idea to check your credit bureaus periodically by going to www.equifax.com, www.transunion.com, or www.experian.com. It's pretty easy to view your report online and even dispute anything that doesn't look right without having to speak to anyone. Scary isnt it?? LOL...

Tony Palmer
Director of Collections
Alliance Collection Service, Inc



Links to Identity theft info and the FTC can be found at www.alliancecollectionsservice.com. Training video coming soon.

"A New Appreciation"

Over the past few weeks, I have been working on a "clean up" project with one of my clients and boy what an eye opener! Due to some technical constraints, I have been required to physically be in the billing office for several hours at a time working with files. This has placed me squarely in the trenches with some of the hardest working individuals I have ever been around. Their commitment to their work



10 Tips To Help You Beat A Cold
by admin on May 18, 2009

With every day a cold day you better be on the lookout for ways to fight that nasty cold. Colds can make you feel like crap for a few days. So what are some tips to cure a cold? Keep reading as you learn to overcome a cold.

Get Plenty of Rest: Sleep is the best cure for a cold. To overcome a cold you need to make sure that you are getting the recommended amount of sleep for your age.

Drink Fluids: As you take the over the counter medications to overcome a cold, you will find that they can dry you out. The best way to cure a cold is to make sure you are refreshing your body with liquids. The more liquids you intake the more you urinate and get rid of the germs.

Watch What You Eat: You need to make sure that you eat things that have Vitamin C in them. This will help you cure a cold. These are foods such as honey and garlic.

Avoid Caffeine and Alcohol: the reason for this is that these don't tend to help you overcome a cold, but rather dehydrates you.

Vapor: You get the stuffy nose and congested chest. The best way to overcome a cold when it gets this bad is hot liquids and hot showers to break up all that congestion.

Medications: There are many over the counter medications and prescription medications to fight allergies and a cold. Some of the nasal spray prescription medications are Nasacort AQ, Flonase, and Nasonex. Make sure you are only taking medications that help the symptoms that you have.

Relax: While you don't have to sleep the whole time you are at home, take time to watch some television and other things.

has been impressive, to say the least. It started me thinking about how valuable it would be if we could all spend more time with those professionals we interact with daily, but never fully appreciate.

My circumstance is a pretty good example. I typically work directly with the practice manager, office manager or collection supervisor. These individuals provide me with an important link to the information we need, in order to recover bad debt. However, I rarely get to interact with the people who do front line billing, coding and insurance claims. Over the past few weeks in my client's billing department, I have learned a great deal. I have seen and heard things that give me a new appreciation for the work that these folks do on a daily basis. Furthermore, on several occasions, I have been able to absorb some ideas that will help improve efficiency and increase productivity in our office, as well as theirs.

Most people don't have the opportunity to spend time in the physical location of the businesses they interact with electronically or by phone. Most professional relationships in the modern age are more distant and remote than they used to be. This is great for efficiency, but likely it is very bad when it comes to actually understanding what those people do every day. In the medical field, in particular, it is so easy to forget that each file requires dozens of actions simply to have the correct billing protocol in place. Each of these actions requires a whole host of people doing their jobs effectively and proficiently. If we don't understand and fully appreciate just how much effort goes into this process, there is no way we can ever improve and get better.

Finally, there is another major reason each of us should make a point to better acquaint ourselves with the work our peers do each day. It really all comes down to walking in their shoes. I promise you that I will no longer take for granted the time and energy consumed in a basic insurance payment transaction. This is true both professionally and as a patient. This type of understanding helps us become less critical when unforeseen errors inevitably occur, and more thankful that we work in a field of highly trained and incredibly talented people. It is time we all understood that a little better.

Jesse Hamby
TN Sales Director
Alliance Collection Service, Inc.

Advice From Office Managers Proves True

I have worked for Alliance for over ten years now. Most all of the office managers that know me know that I have three daughters. When I started with Alliance in 1999 my oldest daughter was 8. Her sisters were 4 and 6 years old.



When I would talk about the girls, which happened often, I would often get comments like "Bless your heart, you are really in for it," and "Oh my gosh, when they get to be teens, you are gonna have a time." My response was always "Oh, not my girls, they are daddy's

Just let your mind and body rest that's one thing to do that everyone recommends.

Fevers: If you have a fever, the best way to overcome this is to let it happen and just sweat it out.

Wash Your Hands: Make sure not to spread those germs. Wash your hands so you won't spread it further in your system or catch it again.

These are the most common tips. They help and work. These are safe as well and save you a doctor's fee. So, try it today and see how this takes care of all your symptoms. It has worked for many and has worked for numbers of years. Just see for yourself.

<http://www.discoverhealthytips.com/>

FACEBOOK Hacked



A discovery made by researchers at VeriSign's iDefense reveals a single hacker is selling 1.5 million stolen account credentials on an underground market. The stolen information was put up for sale by a hacker who goes by the handle of "kirillos", who is thought to be from Easter Europe. The information is being sold in groups of 1,000 accounts with 10 Facebook friends for \$25, and 1000 accounts with more than 10 friends for up to \$45. It is thought that already 700,000 accounts have been sold. These compromised accounts can be used by criminals to spread malware, send spam, or to attempt to defraud the user friends.

If you have reason to suspect you may be a victim of this data breach, you can go to the Federal Trade Commission, [my website](#), or the Identity Theft Resource Center for information on what you can do to mitigate any potential issues

Nashville Identity Theft Examiner
Brandon King

girls, and are too sweet to give me grief." That was my hope and my prayer.... Well, I was wrong. Again.

Now that my daughters are ages 15, 17, and 19, and my son is now 22, I find myself with a new attitude. I am not complaining at all but hope to merely make an observation of how God works in our lives through our children, and saying thank you to those of you that warned me of what I was in for.

I recently had a situation come up with my 17 year old that I didn't expect. I found myself in awe of the lack of thought that goes into a decision made when she "wants" something. I was amazed how fast what I had taught her went out the window on this particular occasion and I could not believe how seemingly self-centered a teenager can be. She didn't seem to understand how much my wife and I loved her, how hard we have worked to keep her safe, how often we pray for her well being and how important it is for her to make good decisions. I said "If she only knew how bad she was hurting us."

After the dust settled from what seemed like an endless debate over her freedom to do what she wanted cleared, I slumped off to the garage to be alone with my thoughts. After a few minutes of choking back tears and asking God "What did I do wrong?" I began to earnestly pray for His guidance. It was then that I realized that I was being just a little selfish myself. I "wanted" answers and I "wanted" them now. But most of us know that God doesn't work on our clock, so he just let me sit there and stew for a few minutes.

After a while, I quieted down enough to listen. As I did, I couldn't help but feel that God was saying, "I still love you, even if you argue with me over your freedom to make your own choices. I love you even though you make bad decisions and can be self-centered. I want to keep you safe, see you enjoy all that I have provided for you. I love you no matter what."

Oh how I could have used that self reflection five hours earlier but I was too busy being right. I know I have to be strong as a parent and I won't back down on the rules I have set for my children because I know they are there to protect them and guide them. And yes, I am a hypocrite from time to time because I did things I shouldn't have done as a youth, but that's ok. I am allowed to be a hypocrite because I am the dad, and I love my kids enough not to let them suffer for my mistakes, not to mention that it is my responsibility to keep them from harm no matter how uncomfortable it may make me. But, God is really good at showing us how much He loves us through our children. And in this case I got the message, even though I was ashamed of how little I have honored Him and His word. He is a patient God, and He loves us enough to let us hurt from time to time.

So even though I still feel the sting of the mistakes made, I know I still love my daughter no matter what. I always will. And, I know she and her sisters will make more mistakes and bad decisions, and I will over-react. I know this because each time something like this, like life, happens, God is good enough to help me through it and show me just a little bit of what He has had to put up with from me. And then He shows me how much He cares. That's when I stop feeling so sorry for myself and get back to loving those He placed in my care for a time.



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 they years and continue to build on a great foundation made possible by great leadership and great clients.

ACSI provides:

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- 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

www.alliancecollectionsservice.com

Thank you to all of you who have given me advice over the years.
And thank you God, for loving us all so much.

Ken Dulaney
Director of Sales & Marketing
Alliance Collection Service



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