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Alliance Collection Service, Inc. Newsletter

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Issue: 35



Welcome to Alliance Collection Service, Inc.

Improving Communications is a Journey, Not a Destination

Much to the chagrin of my parents, I majored in Communications in college. That's Communications with a capital "C." It was somewhere in that gray area between journalism and advertising. I worked in television for about 5 years after graduating and really enjoyed it. One summer, I assisted the sales and marketing department on a project and found that I really enjoyed that more than reporting. It should also be noted that the pay was better.

The point is, while I no longer work in broadcasting, the fundamentals I learned while studying communications (that's with a lower case c) are a vital part of what I do every day. I would suspect the same is true for most of you. Many of the most frustrating challenges we face in our personal and professional lives are made even more difficult if we fail to communicate with one another properly. I am no expert in this field, but I do recognize a few basics that have universal applications.

Ø Don't be afraid to repeat yourself or ask someone else to repeat something back to you. How often have you found yourself hanging up the phone and thinking; "What did she just say?" It happens all of the time. Often we are embarrassed to ask for clarification on things. This is strange behavior indeed, because it is always much harder to call back later and ask someone to repeat themselves. And, of course, the worst possible outcome is acting on misunderstood information. "I thought you said..." is one of the most common refrains in the English language. A good tip on this one is to repeat things back to people for clarification. I do it all of the time. Just ask them if you can go back over the information one more time. I do it with my clients and I do it at the McDonald's drive-thru. Works like a charm.

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



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What has happened to the power of GOD in our lives?

Why do Christians continue to allow circumstances to negatively affect our ministry? I have been wondering about this alot lately, as I have been watching marriages and finances crumble in the lives of some of my brothers and sisters in Christ. And, I am not just talking about church leaders.

We, as Christians, are all called to lead others to Jesus. And, if you are not leading others to Him, you are leading them away from Him. It is in the midst of hateful situations that we should show love, in sorrow that we should show joy, in chaos that we should show an attitude of peace, in affliction that we should show patience, etc. These are the fruits of the spirit within us that do not or should not change with our circumstances. This is the very heart of the gospel being made alive in our lives. What has happened to the power of GOD in us?

Ø Write down information as it comes your way. I actually overcompensate on this one. I write everything down. As soon as I take a call, I get a pen and start making notes. Many times it turns out to be unnecessary, but I rarely miss any details. Don't you hate it when someone says, "Can I get your number?" and then interrupts you while you are giving it to them to say, "Let me grab a pen." This sounds so simple as to border on silly, but I can promise you that a lot of people don't do it. I usually start complex phone conversations by asking the person on the other end to grab a pen. They may secretly resent it a little bit, but they will resent getting the wrong information more.

Ø It is all about the details. In any form of professional communications, whether it is a phone call, face-to-face encounter, or a quick email, don't skimp on the details. I got a response back from a fellow reporter once that said I put too much information in my emails. It really shook me up, and I decided to cut down on the length of my emails. About 3 months later I got a call from the same person saying that I was leaving out important details. I didn't even bother bringing up our first conversation. I just went back to doing what felt comfortable to me. You are much better off giving too much detail than not enough. This is especially true with electronic communications. I have never understood why people think it is ok to send out ungrammatical emails with no punctuation and no clearly defined subject line. Remember, an email is not just for quick back and forth communication. It is also an archived record that could be important later. So, the next time you get ready to press send, make sure you are including all of the details in a concise and organized fashion.

Ø Three way calls can make your world a happier place. When my father was in the hospital for an entire year, I can't tell you the number of times I was able to resolve important issues by setting up conference calls. I set them up between insurance companies and providers, between doctors and family members, and even between diagnostic facilities and ambulance services. That little conference call tool on my phone was a literal lifesaver in more than one instance. How often have you been on the phone with one party, hung up on that call, and then made a second call, only to repeat exactly what you just said on the other line? It happens all of the time. Details are lost, people get confused, and information gets garbled. Remember the game you used to play in elementary school where someone would whisper something in someone's ear, and then they would pass it along? At the end of the game, the last person in the group would tell everyone what they heard. Without fail, the message would have morphed into something weird and unrecognizable. Why is it that we don't take this into consideration in our professional communications? Get the people who are "in the know" together. Be a facilitator of facts and details. My only caveat to this is that you should always make sure everyone is aware that a conference call is going on. Having someone listen in without properly notifying all parties is bad for business and shows a real lack of professionalism.

Again, I realize this stuff seems simple. However, we encounter frustrating situations every day that could be avoided completely if we just got back to the fundamentals of good communication. It saves time, energy, and, in the long run, prevents a lot of gray hair. And as my mom could tell you, it doesn't take a Communication major to know that.

Jesse Hamby

Romans 12:2 is one of my favorite verses of scripture. It reads, "Do not be conformed to this world, but be transformed by the renewing of your mind, that you may prove what is that good and acceptable and perfect will of God."

Sometimes bad things happen to good people (that's a another article), but it is not what goes into a man that makes him unclean, but what comes out of the heart. It is not our circumstances that affect our spirituality. It is how we process the situation in our mind and heart. If we try to figure out what God is doing in our circumstances, we will often come away more confused than informed.

Be sure that whatever is going on in your life right now, God is at work. Don't miss the message, because you are focused on the problem. Some of God's greatest works have been accomplished during times of darkness and despair in the lives of his people. Please, don't cheapen the work of the cross by letting some earthly situation destroy your personal ministry.

Live Free in Christ,

Judge Kevin Crook

HEALTHY TIP



FOR YOU AND YOUR FAMILY'S HEALTH DURING THE FALL

This Fall season, follow these tips to help you and yours stay in top health and be your best during the season and all year long:

Flu Shots - Check with your doctor or your local public health department to find out when the annual flu shot is available. If your doctor can give you the shot in the office combine it with a check-up. If your doctor does not give the shot check on local events for flu shot administration. Remember that the flu shot is recommended for all adults, especially those with a health condition such as diabetes or heart disease that makes them more at risk for the serious complications of the flu.

Tennessee Sales Director
Alliance Collection Service, Inc.

How will a new regulator impact the ARM industry?

Congress is about to create the Consumer Financial Protection Agency (CFPA) at the request of President Obama. This agency could be the new regulator for the Fair Debt Collection Practices Act (FDCPA).



It's a complicated issue that is hard to follow, but with SearchReceivables.com, you can get immediate access to all of the stories published by insideARM on the CFPA. (see a search on CFPA). You can also keep track of the attention the FDCPA has been getting.

SearchReceivables.com is the credit and debt collection industry's first dedicated search engine. You get results from ARM-focused sites only, including insideARM.com. We have hand-selected sites that carry news and information for debt collection professionals, so the results you see will be relevant every time.

Source: InsideARM

EMPLOYEE SPOTLIGHT: Donna Tittle



Donna is the top collector at ACSI. She has 19 years of collection experience and has had tremendous success. Donna was born and raised at Houlika, Mississippi, where she still resides with her husband, Dwight, and 4 wonderful children, Sa-Sa (age 8), Meme (age 10), Dre (age 16), and Neshia (age 20). Her children enjoy art,

Exercise - Exercise is important all through the year, but can help you get in shape for the winter months. If you exercise by walking outdoors, it may be time to locate other places you can walk that are protected from harsh winter weather. Indoor shopping malls are great places to walk and often have walkers clubs that offer discounts. With the days getting colder, take a few extra minutes to warm up your body and stretch your muscles before you exercise. Also wear a handkerchief around your nose and mouth if it's really cold to warm up the air before it enters your lungs.

Diet - Add all the fall vegetables to your diet. Many of the root vegetables are in season now and are an inexpensive and nutritious way to add variety to your diet.

Drink More Water - You can experience dehydration even during the winter. Dry central heat robs your body and skin of vital moisture. If you keep hydrated your mucous membranes also stay hydrated, working much more effectively to filter our disease causing organisms.

Sunscreen - Yes, even in the fall and winter months you should be thinking about sunscreen. If you're a skier, don't forget your sunscreen. The snow reflects the sun's rays and can quickly burn your skin. Don't let the cold temperatures fool you.

Second-Hand Smoke - Watch out for the effects of second-hand smoke. During cold weather, you may find yourself behind closed doors and windows with a smoker. Avoid inhaling smoke and check your home for proper ventilation.

Cold and Flu - Cover your face when you sneeze or cough, and wash your hands often to help stop the spread of the season's cold and flu germs. Get a flu shot if you are 65 or older; or if you have a chronic disease of the heart, lungs or kidneys.

Hats and Gloves - Wear a hat and gloves when you go outside. The hat keeps warmth from escaping through the top of your head-a major source of body heat loss. And the gloves help prevent painful frostbite.

Be aware of Fall allergies - Late summer and early fall bring on another season that triggers allergic reactions. Outdoor molds become plentiful in the fall in gutters, soil, vegetation, rotting wood and fallen leaves. You can reduce your exposure to Fall allergens. For example, avoid being outdoors in the morning hours between 5:00 and 10:00 a.m. when pollen dispersal is peaking; avoid lots and fields where ragweed grows; shower and wash hair immediately after coming in from outside activities, and especially before going

acting, football, basketball, track, and a host of other activities.

Here is a Q & A we had with Donna recently:

Q: Why are you so successful as a collector?

Tittle: Because God has blessed me with the ability to stay focused, keep life in prospective, and to work in a great environment.

Q: What keeps you from getting down in this job?

Tittle: You have to find joy in all you do, as Jesus will see you thru anything that comes in your path.

Q: If you had a stadium full of 50,000 people and their full attention, what would you say to them?

Tittle: Always allow God to lead you no matter what is in front of you. He will never put anything in your life that you can't handle. Trust in him and ask him to lead you every single day.

Thank you, Donna, for taking time to do the Spotlight and for all you do for ACSI!!!

Published: October 29, 2009 08:06 p.m.

Extreme debt collecting **LEGALLY SPEAKING**

By John Browning

In last week's column, I related the experience of a young Illinois woman who found herself on the receiving end of a debt collection notice - sent via her social networking page!

As I pointed out, the unusual method not only cost the debt collectors a lawsuit for emotional distress, but it also could very well have violated the Fair Debt Collection Practices Act - a federal law passed to protect consumers and set limits on just what debt collectors can do to collect a debt. But as we'll see, the pressures of today's economy have translated to more questionable debt collection activities than ever before.

[READ THE REST OF THIS STORY.....](#)

Wicked new wrinkle: Scammers impersonate FTC officials

Posted: Friday, October 30 2009 at 06:00 am CT by Bob Sullivan of MSNBC

Criminals are stealing the Federal Trade Commission's identity and using it to scam consumers around the country, the agency warned on Thursday. Scam artists are even impersonating individual FTC employees -- in one case, a criminal posed as a recently deceased press officer -- to enhance their deception.

"Our good name is being used to defraud people, and that's very disturbing," said Betsy Broder, head of the FTC's privacy and identity theft division. But the use of individual FTC employees' names as bait is particularly worrisome. "Some of our people have been very shaken up once they find out their personal names were used. ... This is

to bed; keep the windows and doors of your home and car closed.

Recommendations made by Shaw
Chiropractic



particularly pernicious because it gives people a sense that this is legitimate and reliable."

In one case, a 67-year-old building inspector from Washington state named Ralph (he requested that his last name not be used) sent \$1,300 to a criminal who identified himself as FTC Secretary Donald Clark from the "fraud division." The imposter said the agency was overseeing a sweepstakes, and the money was needed to pay for insurance on delivery of a \$500,000 prize that Ralph had won.

To add to the air of legitimacy, the imposter left a call-back number in Washington D.C.'s 202 area code.

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