



Alliance Collection Service, Inc.
1-888-764-3449

www.alliancecollectionsservice.com

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The Importance of Skiptracing

What is skiptracing and why is it important to you? Skiptracing is when you take an account that you do not have good information (i.e. phone number or address) and can locate new information on that account. At ACS, we are currently using four skiptracing companies because we understand the importance of locating the right person for our clients. When we are able to locate new and good information, which allows us to contact the person about their bill. People forget about their bills, assume that they are taken care of or that they are not responsible anymore. More people then ever are either moving from place to place, or getting their phone numbers changed. By skiptracing and locating more people, we increase the amount of contacts in a day. More contacts mean more payments.

Bert Wilson
Director of Collections

Alliance New "ACES" Service

ACSI has implemented a new program that is designed to assist those businesses that have very few accounts or low balances. Typically a collection agency cannot expend lots of resources on accounts that are less than fifty dollars or on accounts that only place once or twice per year. The fact is, it is costly for an agency to pursue those accounts very aggressively. Due to the expense of collecting accounts, it has become increasingly difficult to qualify new clients in the traditional collection process when they only place a few accounts per year.

Alliance Collection EXPRESS Service (ACES) is designed to help even the smallest client with the

smallest accounts obtain the power of a collection agency at a small pre-paid cost.

Under "ACES", the client has the choice of three products: 1. Letter and affect credit; 2. Letter, affect credit and three phone calls; 3. Letter, affect credit, nine phone calls. The prices are \$5, \$10, and \$15 on a prepaid basis. The obvious benefit is the cost to the client; however no skip tracing or legal services are offered.

Ken Dulaney
Sales and Marketing Director

Partners in God's Work

I have had the good fortune to be associated with The Shepherd's Hands (TSH) over the past year. My job has been to help them with the marketing of TSH and help out wherever I can. After five years I can honestly say that I am impressed with the way this organization has been run and how much heart goes into the fundraisers. TSH has remained true to their cause and each of the volunteers donates more than money. They donate time, heart and skill to insure that the women and children at risk in our communities receive the services they need.

As the marketing director for TSH, it is my responsibility to ask for assistance from those who feel that they could spare a little to help those in need. So....if you can put TSH in your budget it would be a great help. TSH has raised over \$45,000.00 over the past five years with the golf tournament alone. There are no administrative costs so money raised goes straight to those in need. In addition, you can write it off on your taxes.

My thought is that if we can get people to donate a dollar or two a month, or businesses to donate \$10 or \$20 per month, or if you could help sponsor at our annual golf tournament it would make a HUGE difference to all those who benefit from TSH efforts. If you would like to help, even in the smallest way, please call Jeff or me at ACSI at 888-764-3449. I trust that God will bless you as He has us.

Ken Dulaney
Sales and Marketing Director

Retirement or College? America has Split Priorities

Americans are split when it comes to choosing between saving for their children's college education and their own retirement. According to a new survey by Country Insurance & Financial Services, 43 percent say retirement takes precedence.

The survey of 3,000 adults responsible for a child's education also finds young parents and lower income groups (with a household income of less than \$40,000) are more likely to favor college education savings over retirement. According to the survey:

- Four in 10 (40 percent) are unsure or do not think they have enough

knowledge to make the right financial decisions about saving for college.

- Many underestimate the expense. One quarter (25 percent) think it will cost less than \$50,000 to send children in their care to college. In reality, many studies show the average cost of attending four-year universities already surpasses \$50,000.00.
- A vast majority (78 percent) of Americans still view college as a good investment.
- A majority of parents (62 percent) still plan to take responsibility for funding the bulk of college costs.

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Legislative Update

Representative George Flagg submitted House Bill No. 1350 in 2007 session which would have been an amendment to section 73-25-38, Mississippi Code of 1972, to be enacted by the Legislature of the State of Mississippi.

In the proposed amendment, Representative Flagg proposed that:

"Any licensed physician, dentist or certified nurse practitioner who voluntarily provides needed medical, dental or health services to any person without the expectation of payment due to the inability of such person to pay for said services shall be immune from liability for any civil action arising out of the provision of such medical, dental or health services provided in good faith on a charitable basis. This section shall not extend to immunity to acts of willful or gross negligence. Except in cases of rendering emergency care wherein the provisions of Section 73-25-37 apply, immunity under this section shall be extended only if the physician, dentist or certified nurse practitioner and patient execute a written waiver in advance of the rendering of such medical services specifying that such services are provided without the expectation of payment and that the licensed physician, dentist or certified nurse practitioner shall be immune as provided in this subsection." The bill did not pass in 2007. It died in committee.

You can view it for yourself at:
<http://billstatus.ls.state.ms.us/documents/2007/pdf/HB/1300-1399/HB1350IN.pdf>

ACA International Fast Fact

According to a Citibank survey, about two in five (42 percent) of today's college upperclassmen expect to be financially secure--that is, afford the lifestyle they want with little debt--within three years after graduation. However, many college students may encounter a different reality. According to a recent Time magazine poll of adults aged 21-29, nearly half (46 percent) are concerned about making ends meet.