

Alliance Collection Service, Inc. Newsletter

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

In This Issue

[Payment Plans](#)

[Daley v. A & S Collection Assocs, Inc.](#)

[Article Headline](#)

[Debt Collectors on Radar](#)

[A Word Of Inspiration](#)

Welcome to Alliance Collection Service, Inc.

Not All Payment Plans Are Created Equally

Over the past few months, I have noticed a trend in the questions I get from office managers. So often, the conversation turns to the subject of payments plans for debtors. More specifically, I am being asked, "How do I set up a payment plan with my patients?" Once I started thinking about it, I came to the realization that this is a fundamental issue for so many people in our economy. In truth, most of us are involved in setting up plans for others, or actually paying one ourselves. The real question should be, "How do I create a payment plan that actually gets the job done?"

Let's face facts. When you are dealing with high balance debts, often the debtor has no real means of paying off the debt at one time. It is unlikely that a patient can do without a month's salary, just to satisfy a medical debt. So inevitably, a request for setting up a payment plan takes place. It is my belief that what happens next will mean the difference between getting paid in full or getting on a merry-go-round that doesn't end well for either party.

Here are some basic facts and strategies that should be considered in any discussion of effective payment plans.

* **Set hard and fast standards for balances that qualify for a payment plan.** This should be step number one. It will be different for every business type, but it should be based on a consideration between the difference of a high balance and low balance account. Decide what a reasonable amount should be for a single, "payment in full" payment. For some practices, this might be \$350.00, for others it might be \$500.00. It will depend on your business model. However, it should be standard for all of your patients and clients. Once you have the dollar figure established, stick to it. When balances are below the set amount, the debtor will be asked to pay in full. When balances exceed that figure, a payment plan option should be in place. This strategy seems simple, but how often does the qualification process seem arbitrary and too flexible in your office.



A Word Of Inspiration



Something's missing?

In all my 35 years, I have personally never experienced a more desperate need for the "Word of God" in our homes, churches, and workplaces across this nation. If you don't agree, just watch the news. The power to change lives and turn things around lies inside the only book that we won't pick up, and it would only take us 2 months to read it cover to cover at just one hour per day. Think about it. Have you ever known a person who

* **Get it in writing.** This is the standard mantra in business transactions of all types. However, all too often payment plans are set up and administered verbally with each debtor. This is a very bad idea. Written expectations are much easier to follow. This document should provide clear and concise payment due dates, dollar amounts and signatures. This form should also include the payment plan policy itself. Having it in writing cuts down on confusion, excuses, and debate.

* **Have procedures in place for missed payments and partial payments.** It doesn't matter how good your payment plan is on the front end if you don't have a policy in place to deal with things when the agreement is broken. Plans should be set up in a way that a partial payment and a missed payment are one in the same. All too often, the agreement for \$200.00 per month turns into a \$50.00 payment. When that happens, have a method of recourse in place. Do the same thing with missed payments. Notify the debtor in writing or verbally that they have a grace period for "catching up the payment." If they fail to meet that expectation, the account should go out to your collection agency. Make this a clear statement of fact in your written agreement.

* **Communication is the key.** This is true for those of you setting up payment plans and it should be true for the patients that agree to them. When setting up these plans, make sure that the debtor understands what is expected of them. Part of this expectation should include communication between all parties if a payment cannot be made. Living in denial that a payment plan is not working is not a solution. When payments are missed or fall short, communicate this immediately with the debtor. The same can be said on their end as well. Encourage your patients and clients to let you know when they are struggling to keep up with the plan. Most of the time, reasonable people can find a way to work through these issues before they get out of hand.

This seems like a lot of information. And honestly, this just scratches the surface of what it really takes to have a solid, effective, and efficient payment plan in place. If you already have one in your office, congratulations! If you don't, ACSI has formulated a recommended payment plan strategy available on our website: <http://www.alliancecollectionsservice.com/ourtools.php>. We offer this comprehensive program to our clients. It is important to us that uniformity exists across all stages of debt recovery. In this economic climate, it is imperative that we all work from the same playbook.

Jesse Hamby
Tennessee Sales Director
Alliance Collection Service, Inc.

Defusing an Angry Customer

Chances are, if you have been in any type of service industry or have dealt with the public in any capacity, you have had an angry customer. They can make us nervous, laugh, want to cry, or want to pull our hair out. It's not hard to imagine that we have angry customers in the collection world. They are normally already angry about something when we talk to them. It could be that they have just sat down to dinner or have had a bad day. Whatever the reason, we have to daily defuse a tense situation, and we have found that 7 little steps help in this area.

1. Let them get it all out- don't interrupt and let them finish their thought before speaking.
2. Let them know it is your goal to help them in any way you can.
3. Take a deep breath and put them on hold for a "cool down" period if the call is stalling.
4. Use open-ended questions to open dialogue up for a better discussion.
5. Use their name during discussions and paraphrase things they say so they know you are listening.
6. Thank them for calling or visiting, giving you an opportunity to help them.
7. Ask them if you have completely solved their problem at the end of the call.



This will certainly not work every single time with all customers, but it will cut down on "lost calls". I want everyone reading this to think about a time when they had a very angry

spends personal time seeking God's word each week that is not set apart from other "church people"? It seems that we have become a church culture that is fine with letting someone tell us what God's Word says for 30 minutes or so each week (and many of them have it wrong - see Matt 7:15). And because of that, we are missing the power of God in our lives.

I am convinced that if a "true believer" would just carry God's Word around with them all day, it would change them even if they did not open it that day. Now that is powerful. Oprah or Dr. Phil will never write a book like that, I can promise you.

Please take time this month to re-discover the word of God... and be changed. Eternities are at stake.

Live free in Christ,

Judge Kevin Crook

HEALTHY TIP



What happens to your body if you stop smoking right now?

I think one of the main reasons it's so hard to quit smoking is because all the benefits of quitting (and all the dangers of continuing) seem very far away. So here's a timeline

customer. I would like for you to please email me your story about this customer and let me know what the outcome was at tpalmer@alliancecollectionservice.com. I will pick one of my favorites and that person will win lunch for two at his or her favorite restaurant! So think about those stories and send them to me!

Thanks!

Tony Palmer
Director of Collections
Alliance Collection Service, Inc.

Media Reports Blacken Eye of Entire ARM Industry

Posted by Michael Klozotsky on September 29, 2010

On May 28, 2010, a jury in Texas awarded a Dallas consumer, Allen Jones, more than \$1.5 million in damages after he sued Philadelphia-based collection agency Advanced Call Center Technologies, LLC (ACT) for violations of the Fair Debt Collection Practices Act ("Jury Hands Down \$1.5 million Verdict Against Debt Collection Agency," June 1). In a series of phone messages recorded by Jones-some of which were left before 8am as proscribed under the FDCPA-collection representatives from ACT assailed Jones in language that most reasonable people would describe as hate speech.

The calls were placed by ACT employees under contractual agreement with Bank of America to recover a credit card delinquency of less than \$100. The messages were profanity-laden. They were racist. They were illegal. They remain inexcusable.

That said, ACT acknowledged the verdict, terminated the employee or employees responsible for the calls, and restructured some of its management. But ACT also continued to receive placements from Bank of America subsequent to the judgment against it. That is, until last week.

Almost four months to the day after the Jones trial, ABC News approached Bank of America CEO, Brian Moynihan, on the street armed with cameras and a copy of the ACT messages Jones had taped. Moynihan was nonplussed; two days later, the creditor severed its relationship with ACT. Bank of America officially cited "issues surrounding the economy" as the basis for its decision. That same beleaguered economy that had been officially in recession since December 2007 and arguably farther from recovery at the time of the Jones verdict than it was just a few days ago.

You say potato, I say headline risk.

This is the story of mutual and compounded failures. Both the creditor and the collection agency ostensibly abandoned their responsibility to vet, to monitor, to educate, to train, to comply, and to control. ACT has already paid a high price for its mistakes. But the ultimate cost of its missteps remains to be seen. Rest assured, however, that the toll will not be restricted to a single collection agency.

Headline risk is the second black eye. So what can the ARM industry do to keep this problem from swelling out of control?

First, the industry's trade associations should finally step up and do triage. Like it or not, the battlefield has arrived at their doorsteps. Codes of conduct and ethics must now become more than words on a page. In the days since the recent ABC News story on Bank of America broke, Google alerts for terms like "debt collection" are suddenly dredging up articles, video, blogs, and message board chatter that are in some cases years old. Why? Because people are talking, and people are writing, and headlines are being made. And those people aren't just consumers and newspaper reporters. People are men like Senator Al Franken. People are women like Elizabeth Warren. In the service of the greater good of its members, ARM industry associations should begin actively dissociating its compliant members from companies that violate established rules of professional conduct. Triage in this instance means letting the dead bury the dead.

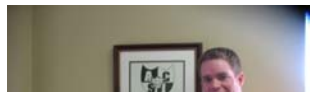
Second, each and every company in the collection industry should immediately treat the inevitable problem of headline risk as a mirror instead of a veil. The ARM industry cannot hide from this threat to its very existence as we know it. Rather it should convert the lesson of ACT - Bank of America into a diagnostic tool. Business owners and executives should seize upon the opportunity to review their internal business practices, to invest in the monitoring and training of their employees at all levels of the organization, to make hard decisions as situations warrant, and to get ahead of-or at least keep pace with-impending and inescapable regulatory reform.

Headline risk is the second black eye. The ARM industry must act now, before it goes blind.

[Read the whole story at InsideARM website](#)

ON THE FRONT LINES

Our front office staff are on the front lines when it



about some of the more immediate effects of quitting smoking and how they will affect your body right now.

In 20 minutes your blood pressure will drop back down to normal.

In 8 hours the carbon monoxide (a toxic gas) levels in your blood stream will drop by half, and oxygen levels will return to normal.

In 48 hours your chance of having a heart attack will have decreased. All nicotine will have left your body. Your sense of taste and smell will return to a normal level.

In 72 hours your bronchial tubes will relax, and your energy levels will increase.

In 2 weeks your circulation will increase, and it will continue to improve for the next 10 weeks.

In 3 to 9 months coughing, wheezing, and breathing problems will dissipate as your lung capacity improves by 10%.

In 1 year your risk of having a heart attack will have dropped by half.

In 5 years your risk of having a stroke returns to that of a non-smoker.

In 10 years your risk of lung cancer will have returned to that of a non-smoker.

In 15 years your risk of heart attack will have returned to that of a non-smoker.

So, you have more immediate things to look forward to if you quit now besides just freaking out about not being able to smoke. So quit now!

<http://blisTREE.com/feel/what-happens-to-your-body-if-you-stop-smoking-right-now/>

comes to collecting the debt you place with Alliance Collection Service, Inc. Michael Gibson and Erik Boyd are familiar names to most of you, because they have maintained this department of ACSI for a number of years now.

Recently, Michael took the position of "Collection Supervisor" and began working for Mr. Tony Palmer on the collection floor. This move opened a position in our front office under Ms. Haley McLemore, CFO, which has been filled by Nicole Cox. You may have already spoken to Nicole if you've called in to report a payment or to speak to another department. She brings a smile to the position and a cheerfulness and professionalism that is generally disarming and uplifting.

Nicole joins Erik Boyd "on the front lines," and the team works very well together. You can imagine what a debtor must feel like when they walk into the office. I am sure they expect some old geezer with a bad attitude, but what they get is a welcoming smile and two people genuinely willing to help them. Most leave with smile on their faces, and that is saying something. Erik and Nicole treat debtors with respect and dignity, as they should be treated. And, they do their best to make sure your calls are directed to the correct person so that you can get back to your busy day without wasting time on hold or "pressing a number" in order to be transferred to an answering machine.

Erik and Nicole are great assets to Alliance Collection Service, Inc., and we are sure you will appreciate the personal attention and professional attitudes they both exhibit as much as we appreciate them.

Ken Dulaney
Sales and Marketing Director
Alliance Collection Service, Inc.

OVERCOMING OBSTACLES

It may be the weather, but it seems that in my travels during the past month or so I have heard of more personal challenges facing my friends, clients, prospects and family. It may be simply because for some reason I am more sensitive and listening better, or it may be because many people are actually seeing an increase in stressful situations.



I thought I would take a few minutes and share something with you all that few people outside my immediate family know about me in hopes that it might help some to cope. I only hope it will help someone, and I do understand this is a little risky. Some might think it to be somehow self-serving, but let me assure you that my intent is pure. I pray that God uses this to encourage someone.

When I was 7 or 8 years old, I began exhibiting "tics", or "habits" as my parents described them at the time. These habits were to me, very severe. I could not control them and had no idea what caused them. One week I would mimic spitting, the next blink my eyes hard, the next gulp or twitch my head as if to get hair out of my eyes. I was never still and had a difficult time containing my emotions. As you can imagine, this caused a great deal of embarrassment to my family. My father was very strict and since neither he nor my mom knew what was going on, they had no choice but to try and correct my behavior by any means possible. We didn't know then, but I was experiencing "tics" that varied in frequency and severity. It got so bad that in my late teens and early twenties the muscles in my neck were damaged, and I cracked two teeth from clenching my jaws so hard. I often experienced my air being cut off for seconds at a time due to the severe upper body contractions.

Throughout my school years these "tics" were very evident. You can imagine how difficult it would be for my fellow students to understand why a kid would be doing such things. So, needless to say, school was difficult, as my tics were not only a distraction for me, but for my classmates as well. I was fortunate enough to be raised in the South, and the kids I went to school with were, at the very least, tolerant. Had they not been, I would have likely dropped out. But, please understand that if you witness a child with a tic, they are very aware that others are looking at them. They most likely feel like a complete freak even though they have absolutely no control over this neurological disorder. They rarely get a break or any relief.

Many of you know that I left for the Air Force when I graduated high school. I had a great career and loved the service. It seemed to me that God had blessed me with understanding people who helped me to advance quickly and experience a great deal of success. I met my wife while I was in the Elite Guard at Offutt, AFB in Omaha shortly after returning from Germany. I can say that He placed me in the right places at the right times, so to say I am blessed would be an understatement.

About two years after my arrival in Omaha I saw a neurologist at the base hospital in hopes of determining what was causing the tics. He, unlike the countless other doctors that had

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

ACSI provides:

Contingency
Collection Services

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

examined me, asked a question. "Do you think this could be "tourettes syndrome""? I had no idea what TS was, but to make a long story a little shorter, that was the diagnosis. So, I was separated from the Air Force with an honorable discharge and moved back to Mississippi, where I have enjoyed a great life and career and made fantastic friends.

Tourettes Syndrome is a very difficult disorder, especially for kids. As an adult, I can deal with the tics MUCH better than I could when I was younger. The day to day stress is still very real, but I can manage it through breathing exercises and concentration after all the years of practice. I live a very normal life, and I thank God for it, for my family, and my employer. I thank Him for all of you that may have witnessed my excessive eye blinks or a twitch here or there.

So why would I tell you this now? Because, on September 9th The Discovery Channel aired "Tourettes Uncovered" <http://health.discovery.com/videos/tourettes-uncovered/>, and it broke my heart. I saw little kids struggle with the same problems I had, but many were much much worse. It reminded me of a lot of things, but mainly it caused me to think that since there is no cure or real treatment that will allow these children some relief, that I might be able to help others to understand it. I hope I can help some of these kids to see that there is "hope" and that with age, comes some control and some relief.

And, I tell you this to let us all remember that we aren't alone with our struggles. Our struggle is our own, therefore it is much more real and much more painful for us personally, but if we can compare our struggles to the millions of others facing problems that have no end in sight, well, maybe it will help us to cope with our own struggles a little easier. God is always there, and maybe He will allow our struggle to help someone else, maybe a child, to live a better life.

Tourettes Syndrome is a neurological disorder that causes neurotransmitters to fire sporadically in the brain. That is the best way I can personally describe it. Wikipedia says "Tourette syndrome (also called Tourette's syndrome, Tourette's disorder, Gilles de la Tourette syndrome, GTS or, more commonly, simply Tourette's or TS) is an inherited neuropsychiatric disorder with onset in childhood, characterized by multiple physical (motor) tics and at least one vocal (phonic) tic; these tics characteristically wax and wane. Tourette's is defined as part of a spectrum of tic disorders, which includes transient and chronic tics.

I have inserted a couple of pictures below of the people that are responsible for my being able to cope on a day-to-day basis with TS. Family is the key to getting through the day in many challenges and I have a great one to help and put up with me. Thank you for taking the time to read this and allowing me to share this part of my life with you.

Sincerely,

Ken Dulaney
Sales and Marketing Director
Alliance Collection Service, Inc.
kdulaney@alliancecollectionsservice.com



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VIDEOS ON ACSI WEBSITE!

ACSI has begun to upload training videos to our website for your use 24 hours a day, ABSOLUTELY FREE!

Collection Account Flow Process [CLICK HERE!](#)
(What happens to your account when you place it with ACSI)

Basic Collector Training [CLICK HERE!](#)

Simple Time Management [CLICK HERE!](#)

Also, under the "general" tab, find some fun mixed martial arts exercises with professional MMA trainer Chris Gates.

We hope you find these training videos helpful and informative. Please email us with your feedback at

shill@alliancecollectionsservice.com

More to come soon!

Ken Dulaney

Director of Sales & Marketing
Alliance Collection Service, Inc.



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We at Alliance Collection Service, Inc., would like to say "Thank You" to all of our clients who have helped us to become one of the most successful collection agencies in the USA.

Our unique approach to the collection process helps us to stand out in our industry but the input and support from you is what helps us to be a little better every day.

We couldn't do it without you so thank you for being our clients!

Alliance Collection Service

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