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Wednesday, August 10, 2011 3:26 PM

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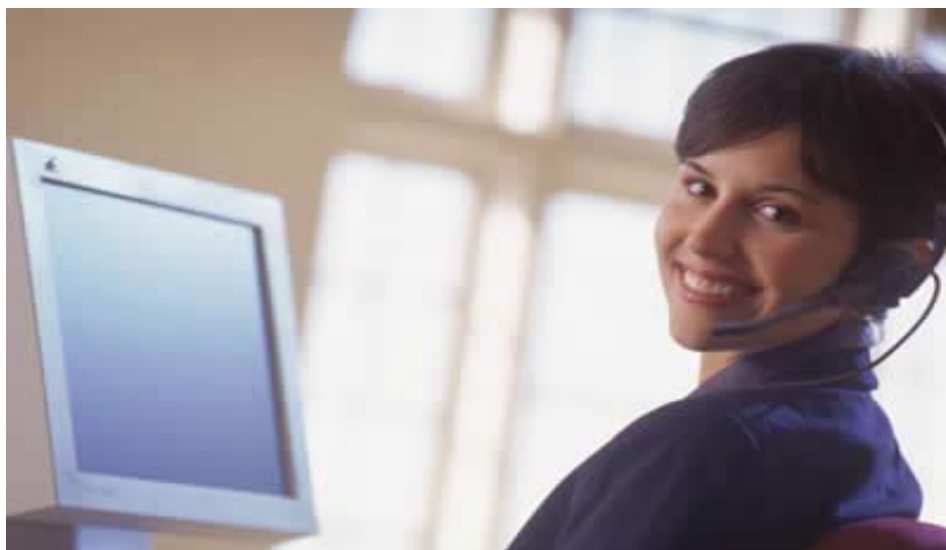
Alliance Collection Service, Inc. Newsletter

"Information you can use"

888-764-3449 www.alliancecollectionsservice.com

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

In This Issue

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A Word Of Inspiration

Welcome to Alliance Collection Service, Inc.

5 Things You Should Never Reveal On Facebook



Social Networking is a growing phenomenon and millions of Americans sharing their photos, favorite songs and details about their class reunions, vacations, etc. on Facebook, Twitter and dozens of similar sites each day.

This insight into our lives can greatly increase your risk for identity theft. Sure, you can enjoy networking and sharing photos, but there are a handful of personal details that you should never say if you don't want criminals - cyber or otherwise - to rob you blind.

What should you never say on Facebook, Twitter or any other social networking site?

Your Birth Date and Place

I know, it is nice to have 300 people wish you happy birthday on Facebook. You can say the date you were born, but if you provide the year and where you were born too, you've just given identity thieves a key to stealing your financial life. Did you know that by simply providing a date and place of birth could be used to predict most - and sometimes all - of the numbers in your Social Security number!!

Vacation Plans

Touting the countdown to your vacation plans is like waving a red flag that says "Rob me, please". When you post updates like "Countdown to Vegas", or "at the airport waiting to board the plane to Greece for 10 days! Woo-Hoo...Cant wait!" you are alerting everyone that you are away from your home and open for potential criminals to take advantage. There have even been home burglars that admitted to searching Facebook for homes that were vacant while people were on vacation. If you really want to share about your vacation, post the photos when you return.



"Fixing the Sabbath"

This coming Sunday, my church family and I will be going out into the town of Smithville, MS, (which was devastated by an EF5 Tornado) and doing some clean-up work. And guess what - it will be during the hours that we are "supposed to be" having church. Now, I know without a doubt that many people will drive by us on their way to church service and say "I can't believe those people are out there doing that on a Sunday evening - they ought to be in church", and their feathers will be ruffled. Don't get me wrong, there is nothing wrong with going to church on Sunday nights. What is wrong is the attitude that we are so focused on "doing church" as a body of believers, that we forget sometimes to be the church. And, yes, we can even do this on Sundays. Please reference Mark 2:23-3:6, but I will sum it up for you. "The Sabbath was made for man, not man for the Sabbath." We are free to do good anytime, and we are commanded to practice Sabbath. So this week and every week, take time to unplug from work, phones, emails, tv, etc., and enjoy some time with those you love, just celebrating all that God has blessed you with. And remember it is always a good time to do good.

Live free in Christ,
Judge Kevin Crook

Home Address

This is a no-brainer, but over 40% of Facebook users put their home address on their profile with a whopping 65% not even blocking out strangers from accessing profile information with privacy settings!!

Confessionals

You may hate your job; lie on your taxes; or be a recreational user of illicit drugs, but this is no place to confess. Employers commonly peruse social networking sites to determine who to hire - and, sometimes, who to fire. More and more companies are looking at "social media background checks" for potential employees, and currently about 10% of companies admit to firing someone due to findings on social media sites.

Password Clues

If you've got online accounts, you've probably answered a dozen different security questions, telling your bank or other account your Mom's maiden name; your elementary school, favorite song or pet's name. Got that same stuff on the information page of your Facebook profile? You're giving crooks an easy way to guess your passwords.

By following these simple guidelines, you will go a long way toward avoiding costly identity theft or robbery. Learning to use social networking in a responsible and safe way should be important all of us. It is a brand new world out there.

Written by: Jennifer Hamby (V.P. My Credit My Future) and Jesse Hamby

Alliance Works to Save Clients' Money, Lower Stress

As a contingency agency, Alliance Collection Service, Inc. works hard to collect every penny possible for our clients. If we don't collect, we don't get paid. It is that simple.

Even better for the client, ACSI only gets paid a commission on the actual amount paid on an account. This means that if a client is owed a large sum of money by an individual debtor but agrees to settle for a lesser amount to clear the account, ACSI doesn't get paid a commission on what was placed with us but only gets paid



HEALTHY TIP



Zumba Workouts and Classes

One of the most common complaints about working out is that it's boring. When we're not working or taking care of other obligations, we usually want to do something that's fun, not a tedious workout. But with a Zumba workout, we can work up a sweat and have a blast doing it.

Zumba is a dance fitness craze that has taken the world by storm. It capitalizes on the recent popularity of Latin dance as evidenced by reality shows such as Dancing With the Stars to create a workout that's lots of fun. Zumba incorporates moves from a variety of dance styles, including salsa, mambo, rumba, flamenco, calypso, merengue, reggaeton and hip-hop.

But Zumba is more than just a good time. It also incorporates fitness interval training and resistance training to promote fat burning and total body toning. It provides a great cardiovascular workout, and can burn up to 450 calories per hour.

Getting Started With Zumba

Since its creation in the mid-1990s, Zumba has spread like wildfire. Millions of people

the agreed-upon percentage of the amount actually paid.

These internal rules are designed to benefit our clients and to save them money. As a result, ACSI does a lot of work absolutely free. Every account gets worked through our flowcharted process, which means that we are spending a great deal of time and money on accounts for which we will never be paid. That is why it is so important that when an amount is paid on account, no matter what the source of the payment, that ACSI receives the commission due. That money is then reinvested into collecting current and future accounts. Simply put, we work the accounts as promised and continue to work them for years, so we rely on the commissions earned to keep doing the best job possible. When we don't get paid, there is the potential risk that service could suffer in the long run.

We understand that many of our clients have seen reimbursement rates tumble in recent years and are looking to recoup every possible nickel in order to make ends meet. It is our hope to not only help you to collect that money, but also to continue to add services that will truly help you and your staff manage your positions and to be successful. We must all work together to insure a solid, fluid process in collections that will produce the maximum return while protecting your good name. ACSI is dedicated to just that and will continue to add services and processes that will help to relieve your stress.

Keep your eyes open for new seminars and webinars in the very near future. If you have a recommendation for subject matter, please email us and let us know. It will be our pleasure to research it and see if we can help in any way possible. This is just one more way ACSI works for you.

I want to take this opportunity to thank you for being our client and also to say thank you for all the work you do behind the scenes that makes our economy stronger. In a time when we all have to do more with less, I see many of our clients and friends going the extra mile to make sure that their patients and clients get great service and their company stays financially healthy. That is a big deal in today's world, and you deserve some gratitude for your dedication to excellence.

Ken Dulaney
Director of Sales & Marketing
Alliance Collection Service, Inc.



Vital Consumer Credit Information Alert

Starting July 21st, 2011 consumers will be able to get their credit score for FREE.

around the world have tried it, and many have adopted it as their regular exercise routine. Its steps are easy to follow, and it produces results fairly quickly.

There's a good chance that you can find a Zumba class near you. Trained instructors number in the tens of thousands, and they teach in thirty-five countries. At one point the Zumba craze was growing so quickly that instructors often had to turn students away, but now there are sufficient instructors in most areas to accommodate demand.

You can also do a Zumba workout in your own home. Many Zumba instructors offer private instruction as well as classes. There are also several Zumba DVDs on the market that teach the moves and put them together into intense yet fun workout routines. Learning Zumba on your own does not provide the party atmosphere that's present in classes, but it's a good choice for those who are shy about dancing (or learning to dance) in front of others.

Whether you learn Zumba in a class setting or on your own, there are a few things you will need. The most important thing you'll need is the right kind of shoes. They should have good support and low-traction soles for easy sliding and turning. Dress comfortably, and keep a towel handy, because you will work up a sweat.

If traditional workout routines bore you, maybe you should give Zumba a try. Its moves are easy to master, even if you've never danced before. And it provides a workout that rivals most machines at the gym. So instead of slaving away on the treadmill or stationary bike, try dancing

Under final rules issued by the Federal Trade Commission and Federal Reserve Board to reflect the requirements of the Dodd-Frank Wall Street Reform and Consumer Protection Act, creditors must disclose the credit score used and additional information related to the score if the consumer receives less-than-favorable loan terms as an applicant or existing customer. Consumers who are denied credit because of their score also receive the score and the additional information.

So what can you expect to see in the new credit score disclosure? Besides the score, it will include the range of possible credit scores under the model, four key factors that hurt the score - the number of inquiries can be added as a fifth factor - the date the score was created and the reporting agency that provided it.

Why is this such exciting news? Now you will be getting the ACTUAL credit score a lender or financial institution used when evaluating your credit profile for approval!

Currently when you get a free copy of your credit report it doesn't include a credit score. When you purchase a credit score you are purchasing a general consumer based credit score, that more than likely is much different from the one your lenders uses.

When Lenders pull your credit, they have a specific permissible purpose, and their credit score is based on a specific type of risk modeling. The formulas for each risk model vary slightly. For example a car loan is calculated on factors somewhat different than those for a mortgage, personal loan and so on. Since the calculations are slightly different, so are the final scores. Now, with the new ruling, you'll be able to see EXACTLY what a bank or finance department saw when they requested an inquiry into your credit score.

As always, there are a handful of exceptions to the new rule; if lenders use an in-house system for determining creditworthiness and bypass the bureaus, or if they don't use a credit score to make their decisions, they don't have to provide you with a score. However the majority of mainstream lenders use credit scoring in their approval process. This new ruling allows consumers access to learning more about why they were declined, and what they can do change and better their credit rating.

Written by: Jennifer Hamby VP My Credit My Future
Mcmf.net

NO "Doc Fix"

Congress Passes Debt Deal_

By Robert Lowes - www.medscape.com

August 2, 2011 - With a 74 to 26 vote by the Senate today, a contentious Congress finally passed a bill that both shrinks federal spending and raises the \$14.3 trillion federal debt ceiling,



those unwanted pounds away!

<http://fitnesshealthtoday.com/zumba-workouts-and-classes/>

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

just in time to beat an August 2 deadline and avert a catastrophic government default.

The House did its part yesterday by approving the bill 269-161 in a grudging bipartisan vote, with Democrats unhappy that envisioned spending cuts topping \$2 trillion were not accompanied by any tax increases, which Republicans vehemently opposed. Next comes the expected signature of President Barack Obama, who had crafted the measure with congressional leaders.

The agreement may calm the financial markets by maintaining the credit worthiness of Uncle Sam, but it is troubling physicians and hospital executives, who could see their Medicare reimbursements trimmed in the process. Those potential cuts would come at a time when providers already face other major Medicare reductions.

Physicians, for example, are scheduled for a 29.5% decrease on January 1, 2012, unless Congress intervenes. The bill passed today does not include a "doc fix" to the Medicare reimbursement crisis, disappointing organized medicine, which had lobbied for such a provision.

READ ENTIRE ARTICLE at <http://www.medscape.com/viewarticle/747389>

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