

Alliance Collection Service, Inc. Newsletter

"Information you can use"

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Welcome to Alliance Collection Service, Inc.

Deceased and ID Theft

Thieves get their information from obituaries, death certificates, and websites that offer Social Security Death Index information. This excerpt from the Seattle Times shows how a clerical error can have an impact on both the deceased and living: "The Republic of Columbus Ohio reported on October 13, 2011 that 'The names of 31,931 living Americans discovered in a Scripps Howard News Service review of three copies of the Death Master File.' These files, which are available for purchase from many sources on the Internet, contained their Social Security numbers and birthdates -- critical information needed by identity thieves."



Even after death, credit and financial files remain open for another 10 years. This means that long after you have taken all the steps necessary to close out an estate, you can receive notification of a debt from an entity where you or your loved one never did business. By taking some simple steps relatives can reduce the risk of the deceased ID Theft:

1. Don't put identifying information in obituaries such as address, month and date of birth (only put year), and middle names (use only initials).
2. File a hold or forwarding order on mail with the U.S. Postal Service.
3. Contact the Social Security Administration at 1-800-772-1213 requesting the social security number of the deceased be listed "inactive".



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A Word Of Inspiration

4. Close credit, financial institution, and insurance accounts by requesting the institution put a note on the account that the holder is deceased and the date of death.
5. Remove deceased spouse from all joint accounts.
6. Send the Department of Transportation a copy of the death certificate with a request to flag the driver's license or state ID as "deceased".
7. If applicable, send their Passport with a copy of the death certificate to the U.S. Department of State asking that the file be flagged "deceased". The mailing address for that institution is: U.S. Department of State, Passport Services; Office of Law Enforcement Liaison; 111 - 19th Street N.W.; Washington, DC 20522
8. Send the 3 major credit bureaus (Equifax, Experian, and TransUnion) a copy of the death certificate request a "deceased alert" (noting date of death) but put on their account.
9. Obtain a free annual credit report from each of the 3 credit bureaus by calling 1-877-322-8228.



"How blessed are you?"

The bible speaks great volumes about the blessings of God. Surely all of us (who are His) want the fullness of our Father's blessings for ourselves and for our families. We want a powerful prayer life and to have the ear of God. But do we?

Though the true children of God do have the fullness of righteousness through salvation that comes from the cross and the fact that Jesus died in our place, transferring his righteousness to us and our sinfulness to Him, the bible speaks of another form of righteousness throughout. This is a righteousness that carries with it the blessings of God and the power of God in our lives as His children. These blessings are not fully available to those who are hearers only. James says in James 1:25 that it is the doer that receives the blessing. 1 Peter 3:7 talks about prayers being hindered because of the way we treat others. John 9:31 says it is the worshippers that are also doing the will of God that He listens too.

There is a reason James says to call on the elders of the church to pray for you rather than your sexually immoral Sunday school classmate. The prayers of a truly righteous man have much power. Do you feel like your prayer life is powerless? Do you feel like God is distant? Take a moment today to read Psalm 119 and pray a meaningful prayer that God stands ready to bless and honor for you as His child. "Father show me how to walk in the spirit. Show me how to honor you with every day of my life. Teach me how to lay down the things of this world and love you fully. Lord, I finally delight in following your good instruction and in acknowledging you as LORD over my life."

Live free in Christ,

Judge Kevin Crook

Remove their name, address, and phone number from market listings. Direct Marketing Association has established a Deceased Do-Not-Contact List at: <http://preference.the-dma.org/cgi/ddnc/php>

For a list of steps recommended to protect your company, please review the full version of this article at: <http://www.jefftharpeandassociates.com>.

This is part one of a three part series. Next month, we will discuss the steps you should take to help protect your children and grandchildren from ID Theft. For questions concerning ID Theft and your business, please contact:

Jeff C. Tharpe, ID Theft Specialist and ADRS Trainer at jefftharpe@bellsouth.net or call him at (601) 291-2447

What is value?

I recently attended the Tri-State HFMA (Healthcare Financial Management Association) meeting in Tunica, Mississippi. At that meeting there was a great deal of discussion about the role of "value" in the delivery of health care. As the world of health care finance continues to evolve and change, the importance of quality patient outcomes plays an ever-increasing role in the equation. However, the definition of value has proven itself to be elusive and hard to define.



I think we all understand what the word "value" means when discussing fast food. Value is equated with the words cheap or inexpensive. A "value meal" is something that groups together several standard menu items and then offers them at a reduced price. This definition of value is one that most people relate to. It is straightforward and simplistic. You could say the same thing about used cars, discount clothing outlets, and many other bargain commodities and products. Value is closely associated with something that is less expensive than the alternative.

Value is quickly becoming a benchmark term for those of us in the health care industry. In fact, reimbursements and payments are more and more tied to the perception of quality patient outcomes. The complicated part is actually defining value in this paradigm. Here is one definition: Value is equal to the Quality of Care measured against the Cost of Care. For example, a patient can have the best treatment in the world and go home with a positive outcome, but if that medical service triggers a bankruptcy for the patient, they are very unlikely to say it was a good value. Make sense? The opposite is true as well. If a patient leaves the hospital on Monday and has to return to the ER on Friday with a continuation of the same medical problem, it won't matter how inexpensive the final bill turns out to be. There will be no perception of value.

This leaves us in a quandary. How do we guarantee value in the delivery of health care when cost and quality are being measured against one another? There is no magic bullet for this problem. Traditionally, the cost of health care has risen as the quality has improved. However, we are fast approaching a time when the limits of this system will be tested. Costs can only rise so much before the entire marketplace will collapse. A good example of this can be seen in the recent housing bubble. We certainly don't want to go that route in our industry. I think it is important that we all begin to examine our own, individual, definitions of "value." What does it mean to us personally? What does it mean in our practices and businesses? There will be no blanket answer for everyone. It is a balancing act that we must all carry out. It is time to start taking a close look at this issue. It is better that we define it for ourselves, than to let someone else do it for us.

Jesse Hamby
Tennessee Sales Director
Alliance Collection Service, Inc.

Bogus Collection Agency Mastermind Pleads Guilty

Posted on 18. Jan, 2012 by Collections Recon in Collection News, Press Releases

One Santa Clarita man was sentenced Monday and a second local man awaits trial on fraud and money laundering charges related to a bogus debt collection agency they ran out of Bakersfield, Monrovia and Anaheim.

Stefan Lemar Miller, 32, pleaded guilty in September and was sentenced Monday by U.S. District Judge Anthony W. Ishii to six years and nine months in federal prison. A co-conspirator, Darrian Jeffrey Summers, 41, of Taft, was sentenced to eight years. Paul Anthony Vasquez, 27, faces trial in February. Federal prosecutors list Miller and Vasquez as residents of Santa Clarita - although there is some indication Miller may have moved from Santa Clarita to Sacramento shortly before his arrest.

The U.S. Attorney's office filed a 23 count indictment Dec. 16 against Miller, Vasquez and Summers, charging them with wire fraud, mail fraud, money laundering and conspiracy for their roles in a scheme to bilk more than \$2.7 million from clients of their companies - Maxwell, Turner & Associates in Bakersfield; Stanley, Morgan & Associates Inc. in Monrovia; and related entities.

What is Love as Defined by the Bible?

by **Rich Deem**



Introduction

The true meaning of love, as defined in the Bible, has been corrupted in the common usage of our English language and society. Most often, love is confused with infatuation - that elated, "high" feeling we get when we "fall in love." This kind of "love" is something that lasts typically less than a year, and unless replaced by true love, results in broken relationships.

Origin of Love

The Bible indicates that love is from God. In fact, the Bible says "God is love." Love is one of the primary characteristics of God. Likewise, God has endowed us with the capacity for love, since we are created in His image. This capacity for love is one of the ways in which we are "created in the image of God."

Different Kinds of Love

The Greek language (the language of the New Testament) uses two different words to describe and define love. The most commonly used Greek word translated "love" in the New Testament is "agape." This love is represented by God's love for us. It is a non-partial, sacrificial love probably best exemplified by God's provision for our rebellion:

"For God so loved (agape) the world, that He gave His only begotten Son, that whoever believes in Him should not perish, but have eternal life."
(John 3:16)

The gift of God's son as a provision for sin was given to all humans, regardless of who we are. God's love is unconditional. In contrast, our love is usually conditional and based upon how other people behave toward us. This kind of love is based upon familiarity and direct interaction. The Greek

An affidavit sworn out Dec. 1, 2010, by IRS investigator Kulbir S. Mand alleges the scheme began in February 2009 when Miller and Vasquez set up a debt collection agency and "engaged in numerous currency transactions in an attempt to conceal and-or disguise the ownership of the money."

It says Miller was listed as president and CEO of Maxwell, Turner & Associates. "However, in the course of this investigation it became apparent Vasquez is the true owner/operator behind MTA, not Miller. Vasquez and Miller are friends from childhood."

It says MTA's website listed a Fresno address but that the "true" business address was in Bakersfield, where the company employed 15 to 20 people "who would cold-call potential new clients."

"MTA operated a sophisticated website that claimed to collect debt and offer a wide range of services," the affidavit says, under the names of Nationwide Legal Support, Free Skiptracing on All Accounts, and Timely Remittances.

"However, these claims of debt collection and services are a ploy to trick clients into providing money to MTA without any true resolution of debt by MTA," it says.

MTA didn't request money up front from clients, but "after the client signed the contract, (the defendants) would provide false information to their clients about legal proceedings and the whereabouts of the debtor and the ability to collect the funds. This was a ploy used by MTA to get their clients to send them money in hopes of a larger return."

"In fact when money was collected from the debtor, MTA would not send the money to their clients. MTA would continue to request additional payments from their clients that had already made payments to MTA. This would continue until MTA exhausted all of their ability to get money from their clients. Once the client stopped sending money to MTA, they would stop communication with their clients."

The affidavit alleges that "hundreds of clients" were duped.

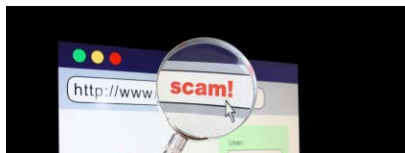
Sixty-five complaints had been filed with the Kern County District Attorney John Mitchell and another 33 were pending at the time the affidavit was filed. Included with the complaints were copies of mail and FAX correspondence from MTA to clients; thus the wire and mail fraud charges.

The money laundering charges stem from a review of the principals' bank accounts. MTA made \$2.816 million in bank deposits from February 2009 to May 2010, of which \$2.754 million was tied back to client victims.

During that time, Miller's personal bank account showed \$692,000 in checks he received from MTA. From May 2009 to May 2010, Miller withdrew a total of \$1.713 million in cash from both his own account and from MTA's account. "These cash withdrawals represent money laundering violations," the affidavit states.

However, according to the affidavit, "these transactions were conducted by Miller on behalf of Vasquez, who was the true conductor of the cash withdrawals."

Miller and company shut down MTA in May 2010 and reopened as Daniel,



word "phileo" defines this kind of love, often translated "brotherly love." Phileo is a soulish (connected through our emotions) kind of love - something that can be experienced by both believers and non-believers. This is in contrast to agape, which is love extended through the spirit. Agape love requires a relationship with God through Jesus Christ, since the non-regenerated soul is unable to love unconditionally. Agape love gives and sacrifices expecting nothing back in return. Those who have studied the Bible and know about Peter's character know that Peter was ruled by his emotions and often responded to situations emotionally, rather than thinking before acting. Sometimes this kind of response led to good things (e.g., Peter walking on the water to meet Jesus - Matthew 14:25-33), whereas at other times, Peter's response was inappropriate (he was interrupted by God while suggesting that he build three tabernacles, one for Jesus, one for Moses, and one for Elijah on the Mount of Transfiguration - Matthew 17:4). Peter was quite proficient at expressing phileo love, and was probably very popular because of his dynamic character. However, God wants us to express both phileo love and agape love. Peter expressed this idea in his first epistle:

Since you have in obedience to the truth purified your souls for a sincere love [phileo] of the brethren, fervently love [agape] one another from the heart, (1 Peter 1:22)

Believers in the churches of Asia Minor had already expressed phileo love, but Peter was encouraging them to fervently express agape love as well. If you are a Christian, you are encouraged to express both soulish, familiar love and spirit-led unconditional love. The goal of the Christian is to become "partakers of the divine nature." In Peter's second epistle, he says that we are to behave with moral excellence. However, this is not enough. Christians tend to be characterized by non-believers as telling other people how they ought to behave. However, the Christian life should not be restricted to just moral excellence, but, above all else, should include both phileo and agape love:

Now for this very reason also, applying all diligence, in your faith supply moral excellence, and in your moral excellence, knowledge, and in your knowledge, self-control, and in your self-control,

Meyers & Associates Inc. in Monrovia, and as as Stanley, Morgan & Associates Inc. in Anaheim.



Vasquez allegedly used a number of aliases including Jonathan Turner, Gary Marshall, Gregory Marshall, Ian Maxwell and Steven Hammer. A confidential witness who dropped dime on the defendants told Bakersfield police officers that Vasquez's mother-in-law was also in on the scheme.

Another confidential witness said she was hired as a telemarketer, and Vasquez would "often entice the employees with cash bonuses to anyone who could bring in the biggest check for the day," according to the affidavit. She said Vasquez made all MTA employees use aliases "to conceal their true identities." She described Vasquez as "unpredictable and violent."

A third confidential witness said Vasquez lived near Stockdale Highway in Bakersfield with a woman and three children, but as of December 2010, the FBI had issued a warrant for his arrest in Los Angeles County. The third witness said Vasquez's in-laws lived on Larkspur Street in Sylmar.

The Bakersfield police officers caught up with the other defendant, Summers, at Los Angeles County Men's Central Jail, where he was being held on a parole violation for narcotics possession. He'd been hiding out in Los Angeles County until his arrest on April 12, 2010.

Summers told the Bakersfield police offers Vasquez would shoot him if he squealed.

Assistant United States Attorneys Mark J. McKeon and Stanley A. Boone are prosecuting the case.

By Leon Worden
www.SCVNews.com

Tony D. Palmer
Director of Collections
Alliance Collection Service
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The Little Red Hen

I remember, as I am sure many of you do, my mother reading to me the story of the "Little Red Hen". It is a fond memory. She made sure there was not only a copy to read to me and my siblings on the bookshelf, but for some reason there was a copy in our toy box for many years. Torn and tattered, having been used for everything from a ramp for my Tonka trucks to a fan on warm summer days, the little book made a big impression on me.

As many companies do, we at Alliance Collection Service review countless resume's and employment applications weekly. As the economy continues to lag, people need jobs and want to put their best foot forward in most cases. But over the past few years the memory of that Little Red Hen's story comes to mind often. Why? Because of what my grandparents said about my generation. "Lord, I don't know what we are gonna do when this bunch is running the show." They saw my generation's work ethic as lacking. I didn't want to sweat in the summer

perseverance, and in your perseverance, godliness, and in your godliness, brotherly kindness [phileo], and in your brotherly kindness, love [agape]. (2 Peter 1:5-7)

The most famous biblical chapter on love is from 1 Corinthians:

If I speak in the tongues of men and of angels, but have not love, I am only a resounding gong or a clanging cymbal. If I have the gift of prophecy and can fathom all mysteries and all knowledge, and if I have a faith that can move mountains, but have not love, I am nothing. If I give all I possess to the poor and surrender my body to the flames, but have not love, I gain nothing. Love is patient, love is kind. It does not envy, it does not boast, it is not proud. It is not rude, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. Love does not delight in evil but rejoices with the truth. It always protects, always trusts, always hopes, always perseveres. Love never fails. But where there are prophecies, they will cease; where there are tongues, they will be stilled; where there is knowledge, it will pass away. For we know in part and we prophesy in part, but when perfection comes, the imperfect disappears. When I was a child, I talked like a child, I thought like a child, I reasoned like a child. When I became a man, I put childish ways behind me. Now we see but a poor reflection as in a mirror; then we shall see face to face. Now I know in part; then I shall know fully, even as I am fully known. And now these three remain: faith, hope and love. But the greatest of these is love. (1 Corinthians 13:1-13)

This is a description of agape love. It is described as being patient, kind, truthful, unselfish, trusting, believing, hopeful, and enduring. It is not jealous, boastful, arrogant, rude, selfish, or angry. True love never fails. The description perfectly fits God's love

sun to raise watermelons, but I sure enjoyed eating them on the front porch with my cousins. I didn't want to shovel the gravel from daylight to dark with my dad as we installed drainage and sewer systems in the 70's and 80's, but I certainly enjoyed him letting me use the car on weekends and giving me that extra \$20 so I could buy dinner and gas.

Now, I am the one seeing the younger generation, and I have to say that they are a bright bunch. Yes, there are many who will work hard, are driven, and want to make a difference in the world. Those young people are the hope of the future in my view. With the technology that changes daily, they are in a position to do so much more than we can imagine. I hope I am in a position to encourage them to shoot for the stars for years to come.

But, like my parents and grandparents, I see a few trends that trouble me. Primarily, I am concerned about the seemingly growing "entitlement" attitude. I understand that this doesn't apply in every case, but more and more I see and hear company and practice managers raise the same concern. Here is the basic attitude they are seeing: "Yeah, I want this job. You owe it to me. And... I need to get paid a bundle of money, need health insurance, vacation, company car, plenty of breaks, etc.. and, oh by the way, don't you dare expect me to perform or even consider going the extra mile for the sake of the company."

As I think back on my attitude as a young man, I can see where I had that same basic attitude. I thought I was so much more valuable than I really was and didn't really want to work too hard, truth be told. My parents taught me that I was welcome to that attitude, but that I would reap the benefits of it as well, along with a few loose teeth and a sore rump. They made it clear that if I didn't work, I didn't eat. And they both promised that if they found out later in life that I didn't provide for my family, they had no problem tracking me down and "whoop" my rear end no matter how big I thought I was.



Here is what impresses me and encourages me. Jesse Hamby and Stephanie Meriweather work directly for me here at Alliance. They may be surprised to know this as they will be learning it along with you, but they are the standard by which I measure many people when considering resume's. The reason is simple. They are loyal, dedicated, selfless, and are willing to work as many hours as it takes to get the job done with very little or in most cases no complaint at all. They are professionals. I never hear the words "That's not my job", and I rarely hear the words "I can't". They care about the other people at our company and see that how well they do their job will most likely directly affect the other people that work here and those people's incomes. If I hear a complaint from either of them, I know that it is a real complaint, and they not only present me with the complaint, but with a few solutions that actually make sense. How refreshing is that?

So I think the Little Red Hen would be proud of Jesse and Stephanie. And, I hope that the younger generation along with the rest of society will consider the lessons taught in the Little Red Hen story. We plan to buy some copies in the next few weeks. I hope they get read a million times when we give them out. I know that I appreciate the story much more now than ever before.

And if you have a "Little Red Hen" story, please share it with us on our Facebook page. I would love to hear about your great employees.

Ken Dulaney
Sales & Marketing Director

toward us, and should be the way we love each other and God. However, I have never met any person who perfectly fulfills this biblical definition of love. The Bible says that this unconditional love is more important than everything else (a partial list includes oratory ability, prophecy, knowledge, faith, philanthropy and hope). All of these things, which are "good" things, will pass away. Only love is eternal, since love will be the basis of eternal life. In fact, when Jesus was asked what the greatest commandment was, He said, "YOU SHALL LOVE THE LORD YOUR GOD WITH ALL YOUR HEART, AND WITH ALL YOUR SOUL, AND WITH ALL YOUR MIND." (Matthew 22:37) He then added that the second most important law was "YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF." Jesus said that the entire law was dependent upon these two commandments.

Conclusion

If you are not a Christian, I hope you desire to express love as defined in the Bible. However, wanting to do so and attempting to do so in the power of your own will is guaranteed to fail. This kind of love is only possible through relying on the power of God, through faith in Jesus Christ. Even if you are a Christian, you will not succeed if you do not abide in Christ. May the Lord direct your hearts into the love of God and into the steadfastness of Christ.

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TOP TEN FAMOUS LOVE QUOTES

1. "If you judge people, you have no time to love them." *Mother Teresa*
2. "At the touch of love, everyone becomes a poet." *Plato*
3. "Absence diminishes little passions and increases great ones, as a wind extinguishes candles and fans a fire." *Francois de La Rochefoucauld*
4. "There is no remedy for love but to love more." *Henry David Thoreau*
5. "Love is that condition in which the happiness of another person is essential to your own." *Robert A. Heinlein*
6. "Love is absolute loyalty. People fade, looks fade, but loyalty never fades. You can depend so much on certain people, you can set your watch by them. And that's love, even if it doesn't seem very exciting." *Sylvester Stallone*
7. "For it was not into my ear you whispered, but into my heart. It was not my lips you kissed, but my soul." *Judy Garland*
8. "All you need is love." *John Lennon*
9. "If you would be loved, love and be lovable." *Benjamin Franklin*
10. "The course of true love never did run smooth." *William Shakespeare*

http://www.great-quotes.com/Famous_Love_Quotes.htm



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