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Alliance Collection Service, Inc. Newsletter

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

In This Issue

Bill Collector as "Good Guy"

Freddie Mac Needs MORE of Your Money

A Word Of Inspiration

Featured Article

A Word Of Inspiration



Welcome to Alliance Collection Service, Inc.

Increasing Efficiency and the Modern Day Medical Practice:

Why Electronic Medical Record Solutions Built With a Balanced Architecture Provide the Best Medicine for Doctors

Current EMR Adoption Levels

Electronic medical record (EMR) software applications have been around for many years, with the earliest ones dating back to the 1960's. These solutions, which all promise to make the interruption-driven medical practice an efficient and productive revenue-generating enterprise, provide significant benefits. Those doctors who have adopted an EMR solution can attest to important individual successes and most doctors, when polled, say that EMRs can



Is Your Church Imploding or Exploding?

Last month, in this article, we talked about how it is each of our responsibility to train ourselves in godliness; because, we will each be held accountable for our idleness.

But, what about the idleness of the church? Do God's people get a pass on training others up? Certainly not. Christ's biblical mandate to all His followers is to "go make disciples of all nations". Making disciples requires so much more than winning converts to Christ and then giving them a hand shake. It requires godly men and women taking the time to live and teach others to be godly men and women. When the church stops training disciples and starts just filling seats, the result is often implosion rather than explosion. Local congregations split rather than plant. Anytime there is a desire for godliness, there must also be a desire to impart godly wisdom. This is the combination that

reduce medical errors and improve care.

At the same time, a large percentage of physicians nationwide have shied away from EMRs. According to a recent report in the New England Journal of Medicine, only four percent of physicians nationwide reported having an extensive, fully functional electronic-records system, and just 13 percent reported using a basic system. Many of these doctors, already nervous about trading in their charts for electronic files, are unconvinced that the technology is easy enough to use or will give them the tools needed to enhance their business operations.

The Challenges with Current Technology

So why is it that doctors understand there are benefits to EMR adoption, yet aren't rushing to implement the technology? Is it cost? Not likely. Many doctors, particularly those who are surgical specialists, are top income earners. Is it a fear of change? Sure, there are a significant number of doctors who are so used to paper charts that they can't imagine using an electronic system. But, even for these individuals, there are programs that will allow them to implement technology very slowly - perhaps with electronic prescribing at first - so they can get over that fear of change.

Doctors haven't rushed to EMRs because much of the technology doesn't map to their training or the way that they think. It doesn't provide them with the tools they need to practice medicine, without actually trying to practice medicine for them.

The Balanced Architecture Model

A balanced architecture model creates flexible technology by combining three essential elements that help doctors and their staff take advantage of the latest EMR solutions but also practice medicine on their terms:

Doctor dashboard Discreet data elements Free flow text

The use and integration of Microsoft technology such as Microsoft Office, Microsoft SQL Server and the .NET platform is vital in achieving a balanced architecture. No other software available is as powerful, easy to use or familiar to the general public, including physicians.

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Freddie Mac Needs MORE of Your Money

[From DSNEWS.com](http://DSNEWS.com)

Freddie Mac reported Thursday that it lost \$113 million in the

evangelizes the world.

Live free in Christ,

Judge Kevin Crook

HEALTHY TIP



Six Ways to Enjoy Work More

The first few months or even years at a job, we tend to enjoy everything about it. But something sometimes happens as time goes by. We begin to view work as drudgery instead of a joyful experience. We can recapture the enjoyment of the early months and here are six ways to begin:

1. Appreciate a co-worker:

Think of a co-worker (boss, manager, employee, mentor, co-worker) and schedule a meeting where you can spend the entire time showing them all the appreciation you have for him or her.

2. Slow down: Slow down and enjoy the work you are doing right now. Don't rush just to finish the work, but enjoy the process so the journey of work becomes wonderful.

3. Be grateful for eight minutes: Spend just eight minutes of your day increasing your awareness of the gratefulness you have at work. You can do this exercise in the morning before your day begins OR at lunch OR at the end of your day.

4. Ask for positive feedback:

Ask for positive feedback on your performance within your current project or overall job. You don't have to wait for your yearly review to get positive feedback on the work you are doing well. Make sure the person giving the feedback will address only the positive and not the areas for improvement.

5. Pick the most enjoyable activity:

Make a list of all the activities you need to complete today. Rather than picking the

fourth quarter of 2010. The loss, compounded by the company's \$1.6 billion quarterly dividend payment to Treasury on stock the company relinquished in exchange for bailout money, left the GSE with a net worth deficit of \$401 million as of December 31, 2010.



To eliminate this deficit Freddie's regulator, the Federal Housing Finance Agency is requesting another draw from Treasury, this time to the tune of \$500 million. With this disbursement, Freddie Mac has drawn a total of \$64.7 billion in taxpayer dollars to cover capital losses since September 2008 when the company was placed into conservatorship by the federal government.

The company's fourth-quarter deficit was actually the smallest of 2010 and caps off a year of steady declines in the amount of quarterly shortfalls. In the previous quarter, the GSE lost \$2.5 billion; in the second quarter of last year, it was in the red by \$4.7 billion; and it started 2010 with a \$6.7 billion first-quarter loss.

The Q4 results bring the GSE's losses for the full-year 2010 to \$14 billion. That too is down from a net loss of \$21.6 billion in 2009.

"Last year we not only added strength and stability to the housing market but we also strengthened Freddie Mac itself," said CEO Charles E. Haldeman, Jr. "We did this by improving the quality of our new business [and] streamlining our operations."

In its latest earnings report, Freddie Mac noted that the average balance of its mortgage-related securities declined in the fourth quarter as liquidations continued to outpace purchases.

The GSE's single-family credit guarantee portfolio was \$1.81 trillion at December 31, 2010, as measured by unpaid principal balance, compared to \$1.84 trillion at September 30, 2010. The company explained that the decrease was primarily due to liquidations exceeding new guarantee activity in the fourth quarter, driven by an increase in refinancings.

Freddie stressed that new single-family business acquired over the last two years "continues to demonstrate strong credit quality based on borrower credit scores and loan-to-value ratios." As of the end of last year, approximately 39 percent of the company's

most productive or the one you "should" do, choose the one you really want to do.

6. Create an enjoyable project to work

on: Think of a project you would enjoy working on and propose this to your employer. Explain the benefits to the company of their support for this project. Besides impressing your boss with your ingenuity, you will be turning your current job into a dream job.

<http://www.garfinkleexecutivecoaching.com/articles/sixwaystoenjoyworkmore.html>

Title breaks collection record at Alliance



Congratulations are in order to Donna Tittle for breaking the company collection record at Alliance Collection Service, Inc.

Donna is the top collector month-in and month-out, but she had an even more special month in February, 2011. She works very hard and is proud to be a team member. She is so helpful to other collectors and is an example to others on the proper way to handle a call with a debtor.

What is even more amazing is we held a contest a couple months back that allowed us to judge random calls that happened during the month strictly from a customer service standpoint. You would think the person who won this contest would be someone who is very nice and accommodating to people, but not probably the one who collects the most money. Not the case this time as Donna proved you can offer super service to someone and still get that money! We are so proud of Donna and hope she goes right ahead in March and breaks the new record she set in February!

Best of luck Donna!!!

Tony Palmer
Director of Collections
Alliance Collection Service, Inc.

single-family credit guarantee portfolio consisted of mortgage loans originated in 2009 and 2010.

READ MORE OF THIS ARTICLE

<http://www.dsnews.com/articles/freddie-mac-needs-500m-from-taxpayers-after-q4-loss-2011-02-24>

Trouble delegating? Use these 7 words

February 23, 2011 by Jared Bilski

Many people detest delegating tasks. But managers who fail to do it right end up saddled with a nearly impossible workload.

Luckily, there are subtle (and relatively painless) ways to delegate that won't result in an employee complaining - or doing a shoddy job with the assigned work.

For example, the next time you have to delegate something, add this phrase to the end of your request: "If you can't do it, I'll understand."

This little phrase technically gives an employees an out, so they are less likely to feel angry about having the work forced on them. At the same time, the wording makes it difficult to flat out refuse - so staffers will only pass if they have a very legitimate reason.

Result: Employees will likely put forth their best effort in completing the task.
SOURCE: *CFO Daily News*

<http://www.cfodailynews.com/trouble-delegating-use-these-7-words/>

Offended at every opportunity

During my drive home every day, or to anywhere else for that matter, my blood pressure is in a constant state of gradual elevation. The traffic lights don't change according to my schedule, I seem to always get behind the person who wants to read every historical marker and advertisement sign from the middle of the lane I am in, I get cut off a couple of dozen times and tailgated even more. To top it off people just don't understand that



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Don't Blow Your Tax Refund - Make It Work for You

The following strategies can stretch your refund and help improve your financial situation for the rest of the year - and even longer. Even if you are not in the position to do all of these things, just doing one of these will help put you on the track to financial stability.



u15520816 fotosearch.com

* **Pay down credit card balances, and high-interest debt.** Credit-card interest rates continue to be high, and paying off high-interest cards should be a top priority. Having balances over 30% of your credit limit can actually decrease your credit score, so get those balances down as much as possible. Plus paying off high-interest cards can be one of the best investments you can make right now - using your refund to pay off a balance with an 18% interest rate is like earning 18% on your investments.

* **Get current on any past due bills.** This includes payday, and/or cash advance loans. Tired of late notices and debt collector phone calls? Avoiding them doesn't make them go away; it simply prolongs the collection process. Unpaid collections are one of the worst things for your credit score. Use your tax refund to take care of those late bills. Your credit score will thank you and you'll thank yourself for finally getting rid of annoying collectors.

* **Make an extra loan payment.** If you have a mortgage or auto loan, each extra payment you make reduces the life of the loan and the amount you pay in interest. Overall, you'll end up paying less than if you hadn't made any extra payments. Depending on your loan amount and interest, making just 1 extra payment a year can cut YEARS off your mortgage and save you THOUSANDS-check out the amortization calculator at www.MCMF.net

* **Home Improvements Invest in your home.** Now is the perfect time to take your refund to help build wealth by putting value in your home by making improvements and repairs.

* **Build up your emergency fund.** It's essential to have extra cash on hand so you don't land in high-interest debt when you

the left lane on the interstate is for passing and not their own private tour lane, which again, is inconsiderate of "my" schedule. On occasion, I have a slight heart attack when I crest a hill to see the all too familiar grey sedan with the little bitty blue lights on top. I am driving the speed limit but the "freak out" factor seems to be the same nonetheless. I just know that he has some crime he could be fighting instead of helping my cardiology bill go up.

I could apply this few minutes stress to about any other part of my day and lay out a number of other excuses for why I get stressed/offended, but at the end of the day it is all the same. "Offended" is the key word here.

My cousin Lori recently read a book by John Bevere called "Bait of Satan". You may have read the book yourself. She told me of how it opened her eyes to a lot of things and recommended that I give it a read. I bought the book and am in the middle of it now. It is, so far, a very good book.

What I want to communicate here is that we are, as a nation, so wrapped up in being offended that we simply lose the ability to truly enjoy life. I think I can make that statement without much fear of being wrong. The book is a Christian book and I believe in God, his mercy, strength, guidance, love, and everything else the bible teaches. I understand that some don't believe in God or Jesus but most of the people I know do and they worship Him according to their faith. That being said, let's look at two scenarios.

One, if you are a believer how many times have you sat down in your house of worship, whatever denomination it may be, and let a crying baby, a snoring old man, the temperature in the room, the level of amplification in the sound system, or maybe what the minister is actually saying, cause you to tune-out or get upset, even a little bit? When that happens, you lose. You just let your enemy take from you a moment in time in which God may have had a specific message or word for you that would have changed your life or at least your attitude. You walk away with less than He wanted to give to you, all over an "offense".

Two, if you are not a believer, then consider this... How often do you relate to my initial paragraph? How much stress is in your day simply because you allowed yourself to be offended? I for one am very guilty of this. Even if I wasn't a believer in Christ, I can see the benefit of not allowing every little thing to become a major assault on my "rights". We all have inalienable rights according to our history, but have we taken it a little too far? If I could look at life through a different pair of glasses or have a slight paradigm shift, how much less stressful would my life be? I mean, really? Is it really necessary to live in a constant state of defense, looking for every single opportunity to be offended just so we can say "I am a victim, it is someone else's fault?" When does it end?

have unexpected expenses Try to keep at least six months' worth of essential expenses in an easily accessible account. Your tax refund can be a great source of extra cash to bolster your emergency fund - or refill it, if you had to tap the money during the tough economic times over the past few years. Putting your refund away for a rainy day is a wise decision. It keeps you from having to use your credit card whenever a financial emergency arises. Since so many debt situations stem from unexpected expenses, starting an emergency fund will give you some of the protection you need to ward off debt.

* Treat yourself. How fun would life be if you only spent your money on bills? It's ok to spend money leisurely, but remember, there's a balance. The key is to take care of your responsibilities first, then enjoy your money second. Sock money away for that summer family vacation. Or take a fun quick weekend getaway. Do something fun-you earned it.

Written by: Jesse Hamby (ACSI) and Jennifer Hamby (MCMF)

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

I do understand that what I am proposing is a difficult task, especially for me; however, if we can take that one minute of a day and say, "I don't have the right to be offended here, and I am not going to be offended," even for selfish reasons like lowering our own stress levels, then that is one minute we don't lose and a minute we can use for something beneficial to ourselves or to someone else. And, if we teach our children this simple thing, how much stress will we prevent in their lives? Talk about a gift!

So the next time you feel your stress level going up ask yourself, "where am I being offended here?" Once you identify the source of the offense, it is a little easier to see the reality of the situation and "choose" not to be offended. I am not saying that it will eliminate the feelings that go along with a given situation, but I hope it will help you to live a more peaceful and joyous life, even if for only a moment in time.

Ken Dulaney
Director of Sales & Marketing
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Personal Service (No automated answering system to drive you crazy) and much more.

Give us a call today at 888-764-3449 and experience a truly transparent and stress free collections process. Or, visit our website at

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