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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."](#)

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Welcome to Alliance Collection Service, Inc.

Gas could top \$4 nationwide this week

NEW YORK (CNNMoney) -- After jumping more than 3 cents over the weekend, gas prices across America could top \$4 a gallon this week, according to one industry analyst.

"We're going to hit \$4 this week, nationally," said Tom Kloza, chief analyst at the Oil Price Information Service. "There's enough momentum to take us up there."

Prices at the pump can vary widely among states due to a number of factors.

As of Monday, the national average price for a gallon of regular gasoline



Who did Jesus die for anyway?

Since many of us just celebrated the death, burial, and resurrection of Jesus Christ (aka Easter), the question stands to be asked, "Just who did Jesus die for anyway? Was it the whole world or was it only the church?" This is a theological debate over "the atonement" that has been

now stands at \$3.952, according a daily survey from motorist group AAA. That's up from \$3.943 a gallon on Sunday and continues a 44-day streak of gas price increases.

Over the weekend, gas prices jumped 3.4 cents nationwide. Gas currently averages more than \$4 a gallon in 13 U.S. states and the District of Columbia.

Kloza, whose organization compiles data on gas prices for AAA, said this weekend's surge was a delayed reaction to deadly storms across the South last week that temporarily knocked out power at some oil refineries along the Gulf Coast.

He also noted that refineries located around the Great Lakes have been shut down recently for scheduled maintenance, which has put upward pressure on gas prices across the Midwest.

Kloza estimated that the national average gas price could hit \$4 a gallon as soon as Wednesday. "If not by May 4," he added, "then by Derby Day or Mother's Day," which respectively fall on May 7 and May 8.

Gas prices have not averaged \$4 a gallon nationwide since July 2008.

Gas prices in many states still average well below \$4. In Wyoming, for example, they average \$3.60 a gallon.

But gas prices across the nation have been rising sharply this year, with the national average up 88 cents, or nearly 29%, so far in 2011.

The spike has been driven by a rally in the price of crude oil, as investors react to a combination of strong global energy demand, political instability in the Middle East and a weak U.S. dollar.

Source:

CNMoney.com

Priorities Matter in Accounts Receivable

People ask me all the time; "What exactly does a collection agency do?" For a couple of years the answer I would give them usually put them in a deep coma. I agree, it can be very boring to hear someone explain a service- oriented business that most people only associate with collection calls from creditors. Then one day, out of the blue, it hit me. A good agency raises their clients' accounts higher up in importance in a stack of bills on the debtor's kitchen table.



around for many years. Here is a verse for each side of the debate: [Matt. 26:28](#) and [1 John 2:2](#). Now that I have you ready to argue, let me leave you with this: Though it makes for great discussion, please don't get hung up on the fact that others don't believe the same as you do. There are enough walls between "the church" already. Christ never told us to decide who he died for, rather he told us to make disciples to the ends of the earth. This involves sharing the good news of "Easter" with everyone we come in contact with and letting God do what He does best - save souls. I pray that you will not put your faith in what any man says, but instead, place your hope in the only man who lived a sinless life and then gave that life up for you - Jesus Christ.

Live free in Christ,

Judge Kevin Crook

HEALTHY TIP



Health Benefits of Mixed Martial Arts Training

Mixed martial arts is defined as a complete contact combat sport which involves a number of fighting skills and techniques, from a mixture of other fighting sports, used in competitions. Such training programs are great for the body and help one to improve stamina and strength.

Now of course that is an oversimplification. It is supposed to be. The way *ACSI* raises the awareness of this debt is one of the things that sets us apart from everyone else. It is a fundamental element of everything we do in collections. The important thing here is to understand the thinking that makes this strategy so important.

Take my situation for example. Like most people I have a car payment, a mortgage, utility bills, cell phone bill, etc. Seemingly, the list goes on forever. Every month I have the good fortune and income to take care of my obligations. I don't spend money I don't have and I pay my debts in a timely fashion. Not everyone does this. For many people there is a constant struggle to determine who is going to get paid. As we all know, medical bills are typically some of the last debts to be covered. Quick, name one person you know that will pay a medical bill over having their cell phone turned off! I couldn't do it either. This is indicative of how messed up our priorities have become, but that is another article. I am only dealing with it as a matter of fact.

The function of a good collection agency is to work with these individuals to show them the importance of changing their priorities to fulfill their financial obligations to their creditors. Even though most of you work in a medical practice or other type of office, you are still creditors or you wouldn't need a collection agency. Therefore, it is so critical that you allow an agency to put their expertise to work to help with this reprioritizing effort. It takes a special combination of persistence, innovative techniques and years of experience to make this process work effectively.

When dealing with a society that has a mountain of debt, it is crucial that all creditors come to terms with the fact that everyone is after the same dollar. The key thing is how you go about setting yourself apart from the next creditor in line for the money. At *ACSI*, we understand that helping people adjust those priorities is really the first step toward teaching them true financial responsibility. So the next time someone asks me what a collection agency does, I am going to say, "We elevate our client's bad debt accounts receivable." Sounds better than a coma inducing speech any day, don't you think?

Jesse Hamby
Tennessee Sales Director
Alliance Collection Service, Inc.

Getting to Know the *ACSI* Team

I think it's good to know people you do business with on a more

It has been proved by a number of researches that individuals who practice any form of martial arts on a regular basis have high levels of fitness as compared to individuals who don't. In addition to this, they also have a stronger immune system. These training programs are considered good for individuals suffering from innumerable health troubles like high cholesterol level, cardiac problems, high blood pressure, breathing difficulty, poor circulation and many others.

Some of the major benefits offered by MMA training programs are given below:

Increases flexibility and strength

This is one of the major benefits offered by such training programs. Regular training helps in the strengthening and toning of muscles thus increasing body flexibility. One becomes physically stronger and capable of defending himself from any kind of physical attack. Moreover, these training programs also help in muscle strengthening and stress release.

Weight loss programs

This is another major benefit associated with such training programs. Such programs are considered good for weight loss and help one to have a healthy and slim body.

Increases mind sharpness

Learning martial arts not only makes a person physically stronger but mentally sharper as well. The training involves good concentration and self control and thus improves coordination between the mind, body and soul.

Thus, mixed martial arts training provides numerable health benefits to individuals and is

personal level. I have found in the past it helps to avoid communication issues and also strengthens the business relationship. Sometimes I have made an assumption about someone that was quiet or reserved and it turned out that they like to talk

just as much as I do. It just takes them time to warm up to people. It is true that sometimes people give you more information than you need or care to know (ever asked someone how they are feeling and have them tell you every detail of every doctor visit in the past 5 years), but, all-in-all, it's good to take a moment to get to know someone. I thought it

would be neat to introduce the employees who make Alliance successful over the course of the next few months. I will list our employees 5 at a time with a little information about them and maybe a picture if we can bribe one out of them! Here are this months superstars:



Donna Tittle- Donna has been with ACSI for 8 years and became a certified collector with ACA in 2004. Donna says the following about why she has chosen collection as a career: "I feel collections has allowed me the opportunity to grow mentally as well as spiritually and adapt to all kinds of personalities."

Michael Gibson- Michael has been with ACSI for 4 years and is the collection floor supervisor. Michael says the following about why he has chosen collections as a career: "I enjoy my fellow co-workers as well as being able to work with new people on a day to day basis. Also, I love the challenges that I face on a month to month basis."

Patricia Reeves- Patricia has been with ACSI for almost 2 years and has been a certified collector with ACA since April of 2010. Patricia says the following about why she has chosen collections as a career: "I enjoy being able to talk to people and help find solutions to their financial hardships. I believe collections has helped me grow into a better person and taught me how to deal with different types of people on a daily basis."

Lauren Duke- Lauren has been with ACSI for almost a year and has been a certified collector with ACA since April 7, 2011. Lauren says the following about why she has chosen collections as a career: "At first, collections was just another job for me, but as time passed I realized that I actually enjoyed it. Being able to access others financial situations & help them reach a solution has helped me in my own financial endeavors. Collections is mentally challenging and very exciting. It's satisfying and gives me a sense of accomplishment knowing I have serviced the accounts accordingly."

Lacey West- Lacey has been with ACSI for almost a year and has been a certified collector with ACA since March 23, 2011. Lacey says the following about why she has chosen collections as a career: "I love helping people manage bills they owe to our clients in a timely fashion."

So, here are the first five people on the front lines at Alliance Collection

becoming immensely popular worldwide. There are numerable organizations which are offering MMA courses as per the needs of individuals.

<http://www.ssmaa.org/health-benefits-of-mixed-martial-arts-training.html>

President Signs 1099 Repeal Legislation into Law

April 25,
2011

On Thursday, April 14, President Obama signed into law



legislation that repeals new Form 1099. The 1099 legislation, which was originally passed as part the Patient Protection and Affordable Care Act (PPACA), would have required all businesses and tax-exempt organizations to issue a Form 1099 for payments for goods and services totaling \$600 or more annually.

ACA advocated against this legislation collaboratively with ASAE, The Center for Association Leadership and the U.S. Chamber of Commerce because it would be overly burdensome to associations and businesses of all sizes. This opposition began shortly after the passage of the PPACA when it became apparent that businesses would have been forced to issue hundreds or even thousands of forms each year, track cumulative payments to vendors, and obtain tax identification information from each vendor.

H.R. 4, The Comprehensive

Service, Inc. I am looking forward to next months group as we continue to always strive to treat your patients and customers with dignity and respect!

Tony Palmer
 Director of Collections
 Alliance Collection Service
tpalmer@alliancecollectionsservice.com

TORNADOS CLOSE TO HOME

The storms that hit our area and the rest of the South last week left a mark on our landscape and our hearts that won't heal quickly. So many people have lost so much in such a short amount of time that it is impossible to put it into words. The news media tries but no amount of video can truly capture the completeness of the devastation. Our hearts cry out to God for those who have been affected but we may never be able to appreciate the scope of this disaster.

Photos and videos from around the Southeast continue to pour into Facebook and Youtube. One photo that you might want to see was posted by Jennifer Chambers, our company President's wife. Jennifer walked out her front door to witness the tornado that was headed to Smithville as it narrowly missed their house, and she snapped a photo of it. The Chambers family live just a few miles south of Smithville.

We may find it difficult to wrap our minds around what has happened. Tears don't seem to help that much. From Okolona and Smithville, Mississippi, to Hackleburg, Phil Campbell, Tuscaloosa through Birmingham, Alabama, and on to Rome, Georgia, and to so many other small communities that did not make the national news, people are devastated and we don't know what to say. The event is so enormous that words just can't get the job done.



Photo taken by Jennifer Chambers, Amory, MS

We will continue to pray and will continue to help in every way possible. Alliance Collection Service is closely associated with The Shepherd's Hands Charity. Both organizations offer their heartfelt prayers to those friends and neighbors across the Southeast who have been touched by this storm system. Long after the media has gone, neighbors and friends will still be there, working together to rebuild lives.

God has a plan for this situation, although we don't know what that plan may be. We can trust Him to use all things for good, as He has done so many times throughout history. May His will be done, for His glory. He has us in His hands.

Thank you to all that have worked so tirelessly to assist with the rescue and recovery efforts across the Southeast. Your hard work and dedication to your fellow man will not go unnoticed.

May God bless and keep you all.

Alliance Collection Service, Inc.
 Tupelo, Mississippi

1099 Taxpayer Protection and Repayment of Exchange Subsidy Overpayments Act of 2011, passed the House in early March and was approved by the Senate on April 5 with strong support in an 87-12 vote.

The cost of the repeal has been estimated to be as much as \$22 billion. The bill subsidizes these expenses by requiring people making 400 percent of the federal poverty limit to repay health insurance exchange subsidies if their income increases over the course of a year.

ACA is very pleased that their collaborative efforts were effective in protecting the thousands of ACA members who are small business owners or that may have been otherwise burdened by the burdensome 1099-C requirements.

[Source: ACAinternational.org](http://ACAinternational.org)

SPECIAL NOTE:

"Alliance Collection Service, Inc. understands that some of our clients' debtors may have been drastically affected by the recent storms. In an effort to insure a positive public image for our clients, if a debtor shows that they have been affected significantly by the storms or floods, Alliance will push their account back 30 days in order to allow them to get back on their feet.

The Shepherd's Hands sends relief to tornado victims

The Shepherd's Hands (TSH) is a 501c3 charity that was formed nine years ago by Jeff Chambers, President of Alliance Collection Service, Inc. The charity was started in order to provide a very direct resource for assistance to organizations that serve women and children at risk. TSH is a Christian organization whose purpose is to further the ministry of Jesus Christ by following His word and helping those in need.



Simply put, TSH makes sure more money gets to those who need it without all the red tape and overhead because they are made up of volunteers. Even their meeting space is donated. TSH depends on the good hearts of people in Mississippi and Alabama in order to have the funds needed when a need arises and donations are tax deductible.

In most cases, TSH issues funds as a result of a specific request. Their primary means of funds comes from the annual golf tournament they hold. This year the tournament is being held on May 14th, 2010 and the charity hopes to raise at least twenty thousand dollars so they can answer further needs in the coming year. To say the least, this year the need is great.

When hurricane Katrina hit the Gulf Coast, TSH board members decided to set aside funds in order to be able to respond to natural disasters affecting the surrounding area. This week that decision proved to be a good one as tornados ravaged North Mississippi and North Alabama on Wednesday.

On Thursday morning, TSH Vice President Charlie Kinney and Marketing Chair Tony Palmer were on the way to Amory, MS, delivering a truck-load of non-perishable food items for the victims in Smithville, MS. When they arrived they saw a further need and drove to Walmart to purchase another load of needed items which they delivered.

Wednesday evening, Trey Roberts, local pastor and TSH Board Member, reported to Smithville and worked around the clock through the weekend. He helped in any way he could from rescue to recovery to organization and distribution of aid.

Other board members took a load of dog food and cat food which was donated by Sunshine Mills of Red Bay, Alabama, to Smithville on Saturday morning along with cases of trash bags, ziplock bags, etc. They joined in the effort at churches, at the school, and anywhere there was a need.

This effort to be good stewards of the funds that donors have entrusted to TSH continues throughout the year. Children's homes and facilities that provide critical services to women and children at risk as well as to the elderly have needs year round. The Shepherd's Hands is working hard to help with those needs as often as funds allow.

Many people are seeking a place to do some good during the difficult time after the tornados hit our area. If you can find it in your heart and feel that

We hope that this temporary policy will go a long way toward building goodwill with your debtors and allow us all to recovery quickly from the disasters."

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
- 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

God would approve, would you consider making a small donation to The Shepherd's Hands so that we can continue to serve those in need? You would be surprised what even one dollar will do.

Please help us by sponsoring the golf tournament, entering a team, or making even the smallest donation to **"The Shepherd's Hands", P.O. Box 1667, Tupelo, MS 38802.** Or give us a call at 888-764-3449 to see how you might help. You have our commitment to make sure your donation goes directly to those in need. Thank you in advance for your help, and please continue to pray for those affected by the storms.

Ken Dulaney
President
The Shepherd's Hands Charity

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