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ACSI
"Large enough for what you need, small enough for what you want."



Welcome to Alliance Collection Service, Inc

Alliance is working hard to develop many seminars which we will be offering to our clients in the very near future. We currently have completed five which include: 1. Time Management 2. Collections Training 3. How to manage your credit score 4. How to survive the Mortgage Meltdown and 5. Five ways to increase your companies sale in the next 12 month. We look forward to presenting these to you as we all work through the coming months.

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Featured Article



ACSI is proud to announce an addition to our newsletter contributors. Judge Kevin Crook of Monroe County, Mississippi, will be providing words of inspiration in short but powerful articles. We would like to thank Judge Crook for his time and contributions in sharing his heartfelt thoughts with us through this newsletter. We trust that God will touch you through Judge Crook's words.

Where is God when you need Him?

Habakkuk 1: 2-3 "How long O Lord must I call for help, but you do not listen? Or cry out to you violence! but you do not save? Why do you make me look at injustice? Why do you tolerate wrong? (NIV)

These are the words of the prophet Habakkuk, written around 600 B.C. But

In this job market, is there such a thing as a win/win scenario?



I turned on the news this morning in Nashville and was greeted by a shocking statistic. The unemployment rate in Tennessee just went to 9.1%. That is higher than the national average, but much lower than some harder hit states. At any rate, that number is unacceptably high for the people out of work. Unemployment rises as demand for goods and services decrease. Demand for goods and services decrease when people become unemployed and can't afford their usual purchasing habits. It is a cycle that is hard to break. So this got me thinking. Is there any situation where companies and potential employees work together, in a mutually beneficial way, during scary economic times? Guess what, the answer is yes.

From the beginning of time one of the best ways to learn a new skill or trade has been through apprenticeships, mentoring and, in more recent years, internships. The image of an older, wiser master bringing along a young upstart is one that fills the pages of our history books, as well as popular fiction. There was a time when this was really the only way to learn a trade like carpentry, farming, printing, fishing, etc.

In the modern workplace internships have become a valuable tool for business and potential employees. Businesses get an eager individual ready to learn new skills and the intern receives much needed experience and training. Some professions like broadcasting and law are deeply rooted in this tradition. Go to any law firm or television station in the country and take a look around. You will find that the interns do a lot of the "heavy lifting." The most interesting thing is that they gladly do this work for FREE! What an interesting concept. They trade hard work for experience.

So what is the take-away? In a time when businesses are looking to cut labor costs and

So what is the take-away? In a time when businesses are looking to cut labor costs and workers are desperately seeking new skills, what better match could you ask for than an internship program? Higher education and classroom training will always be important, but they will never take the place of getting in the trenches and seeing how the "real world" works. The business community should embrace this need. We should all be looking for ways to create mentorship, apprenticeship and intern programs in our workplaces. A good place to start is by going to your local colleges and trade schools. This is where you will find those individuals ready to better themselves. This is where opportunity meets needs.

In bad economic times the only way to dig ourselves out is through innovation and hard work. Isn't it weird how some of these ideas can come from the very oldest traditions in society? Old things are new again.

Jesse Hamby, TN Sales Manager, ACSI



Double Your Company's Income

As most of you know, ACS is working hard to develop programs and seminars that will help you to make it through these difficult times in order to be more than just a collection agency for you. We have five seminars available right now, each about 35 minutes long. One seminar I am working on right now is a piece on sales.

You might ask yourself, "Why would I want to train my staff on sales?" Good question. Most of you don't actively "sell" your product. Your sales may be done through a marketing department or you might depend on your customers to spread the word for you. But what if you could double your sales (cash, customers, etc.) with just a little effort? Would that be valuable to you? What if the training was free? Would THAT be of interest to you?

Ask yourself this: If I could get each of my employees to "sell" our services to just one person per day, how many new prospective customers might I gain in a year? How much more cash would that be for my organization?

In order to have an effective sales program, you have to start with the basics so here are the six components of an effective sales program. Again, this is free. Start here and build on it a little at a time and you will see growth in your client base.

1. **Build Rapport:** Take the time to care and connect with your prospect.
2. **Identify Need:** Spend your efforts on those who can actually benefit from what your organization has to offer.
3. **Show Value:** What do you do better than anyone else? What makes you different from your competition?
4. **Develop Desire:** Why should they come to see you now versus later? What is in the deal for them?
5. **Overcome Objections:** Things like "I'm not interested," "I don't have time right now," and "I can't afford it," are common objections. What can you or your staff say to counter these objections?
6. **Close the Sale:** Get them to commit. Get them in the door. Make the appointment.

I realize this is not a comprehensive program but it is a good start. The great thing about it is, you can build on this to maximize your own efforts over the next few months and see real results.

Ken Dulaney, Director of Sales & Marketing, ACSI

Habakkuk, written around 600 B.C. But we could very well cry out with these same questions today. Habakkuk was at a place where what he was seeing was not lining up with what he believed about his God.

If you read further you will see that God's reply to Habakkuk was not what he wanted to hear. The truth is - God is concerned with your problems. But He is not worried about your situation.

He is in complete control. He knows what is best for His Kingdom, and whatever He decides to do or to let happen in your life may not even be about you. It may be about the salvation of someone else.

We will never be able to comprehend who God is and why He does what He does, but have faith. He knows very well what He is doing. And He loves you enough, that He may not always give you what you want or do what you think is the right thing. God will always have your best interest in mind. In His righteous love for you, He considers more than your happiness.

Live Free in Christ,
Judge William K. Crook

"How much do you need to borrow Dear?"



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