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## NEWS & VIEWS

### WELCOME TO BCS NEWS & VIEWS

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*As we say good-bye to the economic storm of 2010, we look to a much brighter and a more prosperous future in 2011. The first year of our BC Services Company Newsletter is proving to be a pleasant success. We strive to bring to the readers relevant and timely information. Providing a newsletter is always a challenge in delivering information that captivates and informs. With continued attention to this project we hope to make available many interesting articles.*

### COMPANY SPOTLIGHT



#### **Ellena heads up Sponsorship Committee of the Wyoming HFMA.**

Alexandra "Ali" Ellena has been appointed as Chairman of the Sponsorship Committee of the Wyoming Hospital Financial Management Association (HFMA). Ali is the National Sales Director for BC Services and has been in the collection industry for over 14 years. Ali started her career in accounts receivable management as a Medical debt collector for a small firm in Kansas. In 2000 Ali was promoted to Business Development Manager and in 2001 to VP of Sales. Ali moved to Colorado in 2003 and began work for BC Services as an account executive and was promoted to National sales director in 2007. Ali has furthered her industry education by earning several certifications through ACA International, the Medical Dental Hospital Business Associates and The International Commercial Collectors Association. Her extensive understanding of the collection industry has proven to be very beneficial to the continued growth of BC Services. Congratulations Ali!

#### **BC Services, Inc. PPMS™ Certified**

The American Collectors Association International (ACA) offers a certification program for collection agencies where all member agencies are eligible to participate. The program, dubbed the Professional Practices Management System, or PPMS™, is a management system for collection agencies based upon developing, implementing and adhering to a set of industry-specific professional practices and polices. This complex certification program includes 18 basic elements that broadly fall into four categories:

- \*\* Those that relate to the *overall management* of the business.
- \*\* Those that relate to the *business activities*.
- \*\* Those that provide *support* to the business activities.
- \*\* Those that provide *client confidence*.

BC Services, Inc. was originally certified November 8, 2004. PPMS™ is a certification program that requires ongoing maintenance. In the second and third year of certification, companies are considered "in surveillance," requiring them to submit updated documentation to an independent CPA firm chosen by ACA International. In the fourth year of certification, applicants must reapply for certification by submitting all the documentation that was required for initial certification, along with a new evaluation agreement specified by ACA International. We are proud to say that as of November 8, 2010 BC Services, Inc. has been re-certified for the 2nd time.

## ATTORNEY ADVISOR

## “Adding Consent Clauses to your Standard Agreement”

The Telephone Consumer Protection Act (“TCPA”) was passed in 1991 with the intent of stopping excessive calls from telemarketers by restricting the use of [automatic dialing systems](#) and artificial or prerecorded voice messages. The TCPA was passed when cellular phones were carried in suitcases and phone plans charged several dollars for every minute of talk time for both incoming and outgoing calls. Specifically, the TCPA precludes any person from making a call using an automatic telephone dialing system or an artificial or prerecorded voice to a cellular phone or pager without the prior express consent of the party to be called. The TCPA is also a strict liability statute, meaning each call in violation of the statute is subject to a \$500.00 penalty. The statute also provides for treble (triple) damages if a party is found to have willfully or knowingly violated the statute. Since the passage of the TCPA, more and more companies use different types of automatic dialers to call actual customers, and/or use vendors (e.g., call centers or collection agencies) who utilize this equipment. While a massive coalition of medical providers, telecommunications companies, and corporate businesses, along with the many government entities including Department of Treasury, are all pushing for changes to the TCPA in the next legislative session, B.C. Services, Inc. recommends that our clients be proactive in mitigating potential liability. Even if you and your company never foresee using an auto-dialer or automated message technology, including a prior express provision provides the most possible protection and helps your third party vendors, including B.C. Services, Inc., return maximum recovery on your accounts.

*“Excerpted from General Counsel Client memo.”*



## COLLECTIONS CORNER

## Economic Outlook Brightens for 2011

December 23, 2010

**Consumer spending and declining unemployment claims provide reasons for optimism.**

Improvements in consumer spending and consumer confidence, increased demand for goods and services, and falling unemployment claims are all positive factors for a brighter outlook as we move into 2011, according to the December 2010 Economic Outlook released by Fannie Mae's Economics & Mortgage Market Analysis Group. Downside risks still exist, however, including a weaker than expected employment report, the ongoing economic turmoil in Europe, and potential inflation problems in China.

For 2011, forecasted growth was upgraded from 2.9 percent to 3.4 percent based on the positives in the recent reports. The forecast anticipates improving labor market conditions, despite the huge disappointment from the November employment report. The housing recovery should gain momentum going into 2011 if the expected stronger labor market materializes.

"Despite rising mortgage rates, our forecast for home sales is stronger than the previous forecast, given our brighter economic growth and labor market outlook," said Fannie Mae Chief Economist Doug Duncan. "We expect modest increases in home sales, despite recent interest rate rises, due in part to modest additional declines in home prices, and we expect people to take advantage of affordability as their employment and income outlook brightens."

For complete information, visit Fannie Mae's [Economics & Mortgage Market Analysis](#) site.

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News