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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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### **A Word Of Inspiration**



## Welcome to Alliance Collection Service, Inc.

### **A Surprising Financial Trap to Avoid**

*As many of you know, my wife, Jennifer Sullivan Hamby, runs a company called My Credit My Future. They work with individuals and businesses to educate people on ways to navigate through the increasingly complex world of personal finance. A big part of her job is research and publishing. A few days ago, I was reading some of her material and came across the following article. I was stunned. I think you will be as well. If you have kids in college, or are a recent graduate yourself, I am sure you will relate to this*



### Living two lives

Judge Kevin Crook was unable to write his regular words of inspiration this month due to important commitments, but we look forward to him resuming with more great words of wisdom next month. And, given the opportunity, we want to say "Thank you" to him for being so faithful in providing us with his sermons each month.

Every person I talk to in my travels tells me without fail, "I

*information. It will certainly get you thinking about the "traditional wisdom" that has been around for years.*

Student debt continues to rise. The average college student has a credit card with a 3,000.00 balance, and will graduate with about 24,000 in student loan debt. This combined with unemployment for graduating seniors at an all time high has resulted in an increase in not only student loan default, but a heavy financial burden that many young adults won't be able to shake for decades. A recent study showed about 85% of college students moved back home with mom and dad after graduation!

The core problem is most students do not have proper financial and debt management skills.

The first thing one should do when deciding on attending college is figure out what you could afford if no loans were available. That might be enough to attend a state university or community college, which is worth considering. In any event, borrow only the difference. While college tuition has increased over the years, the main increase in student loan debt is additional funds borrowed for "living" expenses, instead of simply getting enough funds to cover tuition, books, basic housing, and food.

Next you must set up a budget. Even if you work while in college or receive money from home it's easy to outspend your resources. Look at your expenses for an entire semester and divide by 17 to determine your weekly "allowance." Keep receipts so you can go back and see where your money has gone and make adjustments. If you have a meal plan-use it. It is cheaper than eating out.

Don't fall into the credit card trap. Limit your spending, and don't fall into being pressured to spend more than you can afford. With the busy lifestyle of a college student, missing a credit card payment is easy. This will definitely lower your credit score and the negative mark will stay on your credit report for 7 years. Work a part time job if you need additional funds.

Finally take a finance class. Majoring in the arts or medicine is no excuse for skipping personal finance and economics classes. Take at least one, so you can build a greater understanding of your finances, and see what this stuff is all about.

By taking the time to practice real life money management skills while in college, you will reap rewards much greater than most of your peers. Invest in yourself!

am so busy I can't seem to get everything done that I need to do." I am no exception.

We get wrapped up in our physical lives with all that is surrounding us and with what we have prioritized as important. The flow of critical issues that must be dealt with seems endless. One day we think we have things under control; the following day seems to hold challenges in even greater volume. How frustrating that can be.

This is a very clever trick of our enemy. We are distracted and kept busy with the worries of the physical world to the point that we ignore the spiritual. The result is that our souls starve, and we lose touch with a merciful God who waits patiently for our attention. We must maintain a balance in order to keep both lives healthy.

The apostle Paul says in Ephesians 6:12 "For we wrestle not against flesh and blood, but against principalities, against powers, against the rulers of the darkness of this world, against spiritual wickedness in high places." If you believe in God, then you must believe in Satan. If you believe in these, then you must realize that there are angels that work for God and evil spirits that work for Satan. Those spirits have jobs, and their job is to give you and me as much difficulty as possible.

Prayer keeps us in touch with God. He craves a relationship with us. He wants to communicate with us and help us in every way, but He will not force Himself on us. He gave us a free will, and whether or not we choose to talk to Him is our decision. But, just as we lead and feed our physical lives, we must feed our spiritual lives as well on a daily basis. If you skip

Written by: Jennifer Sullivan Hamby, V.P. My Credit My Future  
 Compiled by: Jesse Hamby, Tennessee Sales Director, Alliance  
 Collection Service, Inc.

## U.S. Household Net Worth Plummets

Charles Riley, staff reporter, On Thursday March 24, 2011, 4:04 pm EDT

The average American family's household net worth declined 23% between 2007 and 2009, the Federal Reserve said Thursday.

A rare survey of U.S. households, first performed in 2007 but repeated in 2009 in order to gauge the effects of the recession, reveals the median net worth of households fell from \$125,000 in 2007 to \$96,000 in 2009.



Titled "Surveying the Aftermath of the Storm," the report offers a broad look at how the financial crisis impacted individual households.

It is widely known that the 2008 financial crisis resulted in the vaporization of trillions of dollars in household wealth. But Federal Reserve officials said Thursday the new report offers a look at exactly how hard the recession hit families, and how they reacted.

The numbers paint a stark picture.

Families that owned stock saw their portfolios drop by more than a third to \$12,000 from \$18,500, on average. The value of primary real estate holdings decreased by an average of \$18,700.

And families took on more debt, pushing median total debt levels to \$75,600 from \$70,300. They also made less money. Media household income dropped to \$49,800 from \$50,100.

Interestingly, families below the median national income in 2007 actually saw their earnings increase by 2009. Meanwhile, families that started above the national average in 2007 saw their incomes decline.

Families in the top 10% of net worth in 2007 saw their incomes decline by 13% on average, a phenomenon the Fed attributed to large declines in capital gains and in business, farm or self-employment income.

The report also reveals that some families are doing quite well.

"Although over 60% of families saw their wealth decline over the two-year period, a sizable fraction of households experienced gains in wealth," the report says.

a meal or two in a day your physical body tells you about it, and you feel the result of that hunger. If you skip a day or so without feeding your soul with prayer or study, your soul tells you about it, and you feel the result of that spiritual hunger by feeling further away from God.

If you feed your soul, you are strong to overcome the attacks that come your way in your spirit. The peace and contentment we feel after even the shortest time in prayer is amazing. That is one reason the enemy is so quick to distract us from prayer, even during prayer. He doesn't want you to connect with God. But, be hard headed about it! Fight the good fight, and stay with it. It will pay off for you, and it will really frustrate the one who wants to stop you.

May God bless and keep you in every area of your life.

Ken Dulaney  
 Sales and Marketing Director  
 Alliance Collection Service, Inc.

### HEALTHY TIP



### 10 TIPS FOR A HEALTHY DIET

#### **1. Drink More Water.**

If water were a food, it would be a superfood. It helps digestion, promotes clear skin, acts as an appetite suppressant, and even prevents heart disease, among many other benefits. Some research has even shown that drinking

But it's hard to pin down what made those families successful. "Shifts in wealth do not appear to be correlated in a simple way with families' characteristics," the authors write.

The report's authors also make the point that Americans appear to be reacting to the recession in a counterproductive way.

"[F]amilies' behavior may act in some ways as a brake on reviving the economy in the short run," the report says.

The data shows that Americans have increased their savings rate across the board, regardless of how they are weathering the storm. That means less money is being pumped into the economy.

[http://money.cnn.com/2011/03/24/pf/financial\\_crisis\\_outcome/index.htm](http://money.cnn.com/2011/03/24/pf/financial_crisis_outcome/index.htm)

## Government Underestimates Out-of-Pocket Health Spending: Report

Healthcare Financial News - HFMA

Official government accounts underestimated consumer healthcare spending by 14.7 percent, or \$363 billion in 2009, according to a new Deloitte report, which quantifies the total costs consumers spend out of pocket on healthcare products and services. More than half of this spending (55 percent) was for the estimated value of supervisory care, or care given by unpaid relatives and friends. The estimated value of supervisory care (\$199 billion) is significantly higher than total spending on nursing homes (\$144 billion) and total spending on home health care (\$72 billion), and was only somewhat less than prescription drug expenditures (\$246 billion).



Visits to complementary and alternative medicine practitioners comprised 8 percent of out-of-pocket spending; foods and other nutritional products, vitamin and mineral supplements accounted for 15 percent; ambulance services were 3 percent of the total; and mental health services were 8 percent. According to the Deloitte study, a total of 27 percent of adults estimate that 5 percent or less of their household budget is spent on health care, and 17 percent said 26 percent or more is spent on health care. Approximately 43 percent would visit a retail clinic, and one in five (20 percent) would visit another country for more affordable medical care.

Posted on 3/25/2011 6:42:18 AM

water can speed up metabolism and help you lose weight. Although the whole drink-eight-glasses-a-day advice is now thought to be a myth, it doesn't hurt, and it's better than drinking energy drinks or flavored waters that may contain lots of sweeteners. Stick to filtered tap, and cut it with naturally sweetened fruit juice if you get bored, or try low-calorie, unsweetened elixirs like this Green Herb Infusion. At work, keep a large pitcher of water at your desk, so you don't have to keep getting up to refill your glass.

### 2. Create a Salad Bar in Your Fridge.

Buy some produce on a Sunday and spend a half hour washing, chopping, and storing it in containers in your fridge (Mason jars look cool). Make enough salad dressing for the whole week. Then, before work, all you have to do is add greens and assemble for lunch. It's OK to dress the salad in the morning if you refrigerate it when you get to work.

### 3. Remember, Color Equals Nutrition.

It's a good rule of thumb that the more colorful the food, the more healthy it is. For instance, squash, carrots, spinach, and kiwi are packed with vitamins, minerals, and antioxidants. White and beige foods like cheese, french fries, white rice, white flour, and white sugar should be eaten in moderation, because they're either high in saturated or trans fats, or overly processed and lacking in nutritional value. Similarly, when you eat vegetables, leave the skins on if they're more colorful than the interior (for example, zucchini and cucumber), because that's where a lot of the vitamins are.

### 4. Keep a Food Journal.

This serves as a powerful

<http://www.hfma.org/Templates/BlogPost.aspx?id=25848>

## HHS Announces National Strategy to Improve Quality of Care

For the first time, the United States will have a national strategy to improve the quality of care, according to the Department of Health and Human Services (HHS), which released the National Strategy for Quality Improvement in Health Care (National Quality Strategy) as required by the Affordable Care Act.



The National Quality Strategy has three stated aims: to improve overall quality by making health care more patient-centered, reliable, accessible, and safe; to improve the health of Americans by delivering higher-quality care and supporting interventions to address behavioral, social, and environmental determinants of health; and to reduce the cost of healthcare for individuals, employers, and government. The strategy is also designed to reduce providers' administrative burdens and help them collaborate on improving care, said HHS.

The strategy also establishes six priorities to make care safer and more affordable, to engage patients in their care and promote healthier living, and to advance effective prevention and treatment practices for the leading causes of mortality, starting with cardiovascular disease. HHS said that the National Quality Strategy will be an evolving guide for the nation and that the agency will create specific quantitative goals and measures for each of the six priorities. HHS also stated that communities will be allowed to take different paths to achieve these goals.

Source: Healthcare Financial News - HFMA

<http://www.healthcarefinancenews.com/press-release/hhs-delivers-nation%E2%80%99s-first-health-security-strategy>

## Never Enough

reality check for what you're truly eating, not what you'd like to think you're eating. In addition to detailing your diet, you can also write down what is going on in your life in case you fall off the healthy wagon. External stresses often cause us to seek comfort in food: "Divorce paperwork filed: Caramel latte and devil's food cupcake, 4 p.m." It's easier to change behaviors if you first know what causes them.

### **5. Investigate Funky Grains.**

Put aside highly refined white pasta and white rice for a while in favor of nutritious brown rice, barley, kamut, spelt, millet, quinoa, farro, and buckwheat (which isn't technically a grain, but don't worry about that). You can cook and eat them just the way you would rice or pasta, or top them with fresh fruit as an oatmeal substitute. Cook a big pot over the weekend, keep it in the fridge, and throw a handful into your salad each day. Or try one of these CHOW recipes for Quinoa Salad or Farro Risotto with Asparagus and Fava Beans.

### **6. Ask, "Would I Eat an Apple?"**

Sometimes it's hard to tell when you've crossed the line from nourishing yourself to overeating. That's because it takes up to 15 minutes for your brain to receive signals from your digestive system that you're full. Eating slowly can help (some people recommend using chopsticks), because that gives your brain time to catch up. Also, if you're unsure, try asking yourself, "Would I eat an apple right now if one was offered to me?" If the answer is no, you're eating just to eat, not because you're still hungry.

### **7. When in Doubt, Sauté with Garlic.**

You always hear about how you're supposed to eat lots of

A few days ago, my daughters and I had a conversation about attitudes. I am sure that any of you that either have children or were children have been involved in a conversation on this subject, and you can likely imagine how those conversations usually go. This particular conversation was focused on maturity and how we look at the world as opposed to how others might look at it.



When I was a teenager, I was pretty self-centered; although, at the time, you could have never have convinced me of that. I am a person who never wants to offend anyone, and I try hard to serve everyone that I can within my resources. I like to see other people happy, and if I can contribute to that then it gives me a sense of accomplishment and a warm feeling in my heart. I have been this way my whole life, but I am sure my parents would tell you that there was a time that I just didn't get it, at all.

I remember thinking back over my life on many different occasions when I was younger and thinking of it in terms of what I had not been granted, where I was not served well, or where I felt I had been short-changed. I must admit that from time to time, even today, I fall into that trap. It is usually when I am tired or frustrated that I think this way but is in no way limited to those times.

I expressed to my daughters how it was important that they make an effort to look at not only what they didn't have or what someone didn't or wasn't able to do for them, but to look also at what they did have and where someone else worked hard for them. After the conversation was completed, I began to look at myself and it became apparent that I needed to take my own advice.

It amazes me how easily I can look back over my life and point the finger at my parents, pastor, teachers, friends, neighbors, etc., as if they didn't do the best they could with the resources they had at the time. What I often fail to remember are the circumstances surrounding each person individually and how they waded through all kinds of muckity muck to serve me in the best way they could. I was so self absorbed that all I could see was what I wanted and how I wanted it and when. I rarely saw how much sacrifice and labor it took on their part in order for them to provide me with the knowledge and stability to have a successful life later on down the line. They made it possible for me to have options. I rarely saw the value of the lessons that were prefaced with the words, "Now later on in life this is going to serve you in this way," because I didn't care. All I cared about

vegetables, seasonal if possible. But often they sit around in your fridge and go bad because you don't know what to do with them. In a pinch, just chop them up and sauté them with olive oil, garlic, and salt. This works for everything from bok choy to kale to Jerusalem artichokes. If it's something hard, like broccoli stalks or butternut squash, simply cut the vegetable up really small.

#### **8. Eat Breakfast in Bed.**

Many of us put meals at the bottom of our priority list, leaving us scarfing down a meal of frozen lasagne while multitasking on the computer, at best. Instead, try treating one of your daily meals, or a few meals a week, as a ritual whose purpose is to nourish both your body and your spirit. Think ahead a little, and schedule your day so you have the time to prepare and enjoy the ingredients you bought ahead of time. Appreciate the aromas as you prepare the food, as well as the beauty of fresh ingredients versus a frost-covered block that comes out of plastic.

#### **9. Bag Half to Go.**

When eating out, bag half your meal to go before you even start. Most restaurant portions are too big, so either ask the server to split your order and put half in a to-go box at the beginning, or request a box and do it yourself. Then you won't be tempted to dig into the second half while it's sitting in front of you. And you'll have leftovers for lunch the next day.

#### **10. If It Has a Label, Don't Eat It.**

Spend less time reading the fine print for calories and grams of fat by eating stuff that has no label. Whole fruits, vegetables, and bulk grains don't have labels. Foods that haven't been

was getting what I wanted when I wanted it. Nowadays I call it my "inner three -year old."

Fast forward to today, and ask if I still have moments where I am a little less than mature. Let me give you an example of how I (and maybe many other adults) allowed this type of thinking to influence me recently. Here is the general idea of my attitude during a recent time of frustration: "Man, I am so bored and so put-upon. I never seem to be happy anymore. If only I could find something that interested me that would be fun and inexpensive, I would surely be happier. And if I just had more money and if people just understood me more, then I could relax and have fun once in a while. Don't people know how hard I work? They just don't see everything that I do for this family, company, church, community..." and on, and on, and on, and on. Of course, these weren't my exact thoughts but you get the idea.

The truth is I asked my wife to marry me. I asked for my children. I asked to join my church. I asked for the job I have. Nobody forced any of this on me. I asked for it, and God granted me blessings above and beyond what I asked for. Boy, what a whiner I can be!

In the workplace, I see people who complain about their jobs with the same attitude I have illustrated above. They would tell you, if in secret, that the company couldn't survive without them. They make it seem as if the company tracked them down and begged them to come to work there. I remember applying for the job I have. I also remember Mr. Chambers "giving" me this job. He GAVE it to me. He didn't have to do it, but he did. So where do I get the right to sit back and act as if he owes me anything at all? Fact is I don't. Every time I have a little pity party, I need to wake up and remind myself of all the people who are out of work or working at jobs that pay half of what they were making a couple of years ago just to provide food for their children or keep the heat or air running. That would be time well spent.

So the next time you get down and begin to think of the grass being greener on the other side of the fence, remember that it isn't uncommon to think that way; but isn't necessarily right. Usually, it isn't.

And when you finish reading this, would you take a minute to consider, and possibly thank, all the people that take the time out of their day to ensure that your life keeps moving along in the right direction? Can we also thank the people who sacrificed on a daily basis to make sure that when we became adults we had as many options as possible? Chances are we can't begin to imagine what struggles they worked through just to give us those

chopped up, chemically altered, and screwed around with in factories have no labels. Even that healthy energy bar you're buying that costs \$3 and the label says is made of dates and nuts-how about just buying some dates and nuts and saving yourself \$2?

<http://www.chow.com/food-news/54884/10-tips-for-a-healthy-diet/>

## 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  
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Pre-paid Collection  
Services (No minimums)  
Skip Tracing  
Legal Services  
National Credit Reporting  
Expanded Reporting on  
Demand  
Trending Reports  
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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.

options.

Thanks for reading.

Ken Dulaney  
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