

The Bank

The following is adapted from an email I no longer remember from whom to give proper credit to. It is, however, very appropriate in this category. What do you think?

The Bank

Imagine there is a bank that credits your account each morning with \$86,400. It carries over no balance from day to day. Every evening deletes whatever part of the balance you failed to use during the day.

What would you do?

Draw out every cent, of course!!!!

Each of us has such a bank. Its name is TIME. Every morning, it credits you with 86,400 seconds. Every night it writes off, as lost, whatever of this you have failed to invest to good purpose. It carries over no balance. It allows no overdraft. Each day it opens a new account for you. Each night it burns the remains of the day. If you fail to use the day's deposits, the loss is yours. There is no going back. There is no drawing against the "tomorrow." You must live in the present on today's deposits. Invest it so as to get from it the utmost in health, happiness, and success! The clock is running. Make the most of today.

To realize the value of ONE YEAR, ask a student who failed a grade.

To realize the value of ONE MONTH, ask a mother who gave birth to a premature baby.

To realize the value of ONE WEEK, ask the editor of a weekly newspaper.

To realize the value of ONE HOUR, ask the lovers who are waiting to meet.

To realize the value of ONE MINUTE, ask a person who missed the train.

To realize the value of ONE-SECOND, ask a person who just avoided an accident.

To realize the value of ONE MILLISECOND, ask the person who won a silver medal in the Olympics.

Treasure every moment that you have! And remember that time waits for no one. Yesterday is history. Tomorrow is a mystery. Today is a gift. That's why it's called the present!!!

How will you use YOUR ... bank?

Credit Bureaus

You may want to consider contacting each of the following major Credit Bureaus for your current Credit Report. Even though each bureau may want to offer you various additional all-inclusive services, you should be able to obtain one FREE credit report per year, especially if you have been turned down for credit recently.

Equifax Credit Information Services

P.O. Box 740256
Atlanta, GA 30374-0256
(800) 685 - 1111
www.equifax.com

Experian National Consumer Assistance Center

P.O. Box 949
Allen, TX 75013-0949
(800) 682 - 7654
www.experian.com

Trans Union National Disclosure Center

P.O. Box 390
Springfield, PA 19064
(800) 888 - 4213
www.tuc.com

Once you have your report, look it over carefully to UNDERSTAND what it says. Check that ALL of the information is accurate. Any information that is not, it is YOUR responsibility to contact the bureau again to dispute it. A simple request “please verify, I do not remember this...” without any threatening angry ultimatums. Ask them to send you a “corrected” credit report when completed. By law, they have a certain amount of time to verify it, correct it and/or respond to you with their findings. You do have the right to add your comments (up to a certain number of words) to be attached to any negative information when your credit report is reviewed by future potential credit grantors.

Just by *ASKING* for a simple verification of certain negative information, may delete some of this information due to the lack of the original information reporter (credit grantor such as banks, credit card companies, etc.) following up on the request for verification.

The key is always pay your bills *on time* and if possible *early*. Don't wait to the last minute as some institutions hold incoming mail a day or two or three before posting it so even though it may have been received by them on time, it is not posted until it is late. Also keep in mind that the mails are not as swift as they once were and may take extra days to arrive at their destination, especially if mail becomes quarantined for whatever reasons. Pay your bills *early* and *on time*.

JUNKBUSTERS

Concerning all that JUNK mail, e-mail, telephone calls, Faxes, etc. that you may receive, may I urge you to consider the following once a year to reduce the quantity and become more PRIVATE?

Assuming that you don't want this "stuff", you may want to contact the following with a simple non-threatening request similar to the following:

Date:

To whom it may concern;

Effective IMMEDIATELY, please stop any and all mail, e-mail, Faxes, telephone calls and/or anything else to the following or any derivative of the following:

Various name(s) of household:

Address(es):

Phone(s):

FAX(es):

E-mail:

This immediate demand to stop all mail, e-mail, telephone calls, etc. also includes renting, selling or whatever any within this household or these addresses.

Thank you for your immediate attention.

All of your signature(s):

This above letter should be considered once a year to the following:

Mail Preference Service
Direct Marketing Association
P.O. Box 9008
Farmingdale, NY 11735-9008

Telephone Preference Service
Direct Marketing Association
P.O. Box 9014
Farmingdale, NY 11735

DMA Mail Preference Service
P.O. Box 643
Carmel, NY 10512

DMA Telephone Preference Service
P.O. Box 1559
Carmel, NY 10512

LEXIS-NEXIS
P.O. Box 933
Dayton, OH 45401

Experian Consumer Services
901 West Bond Street
Lincoln, NE 68521

Other:

Call (888) 567- 8688 to **Opt Out** of pre-approved offers from Experian, Innovis, TransUnion and Equifax:

The National **DO NOT CALL REGISTRY** is now available. To be placed on this telemarketing do not call registry, either call (888) 382 - 1222 from the phone you want to register or go to www.donotcall.gov and register online. TTY (866) 290 - 4236

Even though the following internet sites are listed for your additional consideration, please **DO NOT THINK** that **AGS FINANCIAL SERVICES** is endorsing any of the them. They are listed for your consideration ONLY.

www.junkbusters.com
www.removeyou.com
<https://grc.com?x/ne.dll?bh0bkyd2> (Shields up!!!)
www.hackerwatch.org/probe/
www.dslreports.com/scan/