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[Debt Collection Company Gets Healthy](#)

July 19, 2010 by [Mallory Megan](#)
Filed under [Health Fitness](#)

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A debt collection agency founded in California started a scheme to motivate and educate employees to live healthier lifestyles in early January. There are twenty eight employees at the agency; more than half are currently participating in the implementation.

All of the parties involved have made a goal to lose ten percent of their total body weight by the end of June. Every Monday morning the workers have weigh-ins and employees have an opportunity to win two cash prizes for losing five percent of their body weight by the end of March, and then another five percent by the end of June.

The company's executive alleged that he had been considering founding the program for quite some time. He declares it perfect for the stereotypical office setting that is fraught with unhealthy eating, and employees taking breaks to get fast food. He made note of the fact that attempting to make employees lose weight was more cost efficient than actually getting health insurance for his workers.

In a scheme to get employees to have healthier lifestyles, the agency hosts sporadic lunches and "education track meetings" every week. The meetings are designed to assist employees target and plan for their weight loss goal. So far the program has been successful. The collection company has collectively lost 72 pounds to date. That's the size of a small child.

The program tries to establish a better all around worker. It logically follows that a less stressed worker will be more efficient and motivated. Even though a very relaxed debt collector might not seem like they would be the most efficient worker, it all seems like a good idea. As the government tries to sort out the health care system, perhaps it is time that more companies like this take this route. If employees cannot get health insurance, health initiatives and goals at work could be the next best solution.

Mallory Megan works for a [debt collection](#) agency. She also writes articles on business, finance, the credit industry and [collection agencies](#). Also published at [Debt Collection Company Gets Healthy](#).

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[Foreclosures On The Increase](#)

July 19, 2010 by [Mallory Megan](#)

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Research recently collected by RealtyTrac Year-End 2009 Foreclosure Market Report indicates that 3,957,643 foreclosure filings were reported on 2,824,674 United States properties in 2009. Included in this research was scheduled foreclosure auctions, default notices and bank repossessions.

This is a twenty one percent increase in land from statistics in data that was collected in 2008, and a one hundred and twenty percent increase in total properties from 2007. Additionally the report indicated that one in forty five housing units, 2.21 percent, got at least one foreclosure filing in the year of 2009, up from 2008's 1.48 percent and 2007's 1.03 percent.

In the month of December alone, foreclosure filings have been reported on 349,519 properties in December. This a fourteen percent jump from the previous month of November and a fifteen percent increase from 2008. But despite the fact that there was an increase in December, foreclosure actions in the fourth quarter of 2008 has decreased by seven percent.

Of all of the states in America, Nevada took the nation's highest state foreclosure rate; more than ten percent of housing units received at least one foreclosure filing in 2009. This is Nevada's third consecutive year at the top of the foreclosure list. Nevada's foreclosure activity in the month of December increased twenty seven percent from the previous month, however it still was down by twenty two percent from December of 08.

Arizona took the nation's second highest state foreclosure rate in 2009 with six percent or more of properties that had at least one foreclosure filing during 2009, and Florida took the nation's third highest foreclosure rate at 5.93 percent of its properties receiving at least one foreclosure during the filing year.

This raises concerns in the debt collection industry. Recent trends have noted that consumers are pumping up their credit debt and low balling their assets to receive lower payment plans. The fact that they are maxing out their credit cards to receive lower payment plans does not look promising.

Mallory McGuinness works for a [debt collection](#) agency. She also writes articles on business and finance, consumer spending and [collection agencies](#). Free reprint available from: [Foreclosures On The Increase](#).

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June 14, 2010 by [Mallory Megan](#)

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For some reason a gathering of mid-level bankruptcy professionals made it into the news recently. They met at a bar, some networked, others found new clients, and others just came for the fun. Sources reveal that all of the young executives were enjoying themselves very much.

Perhaps one of the only industries flourishing in today's economy; the corporate restructuring profession is experiencing an upswing. According to statistics, U.S. business bankruptcies climbed up to 38% in 2009 from the year before. That's a pretty big change.

This increase prompted advisory firms into pumping up their practices with new "turnaround experts," young lawyers who burn the midnight oil in order to handle the onslaught of bankruptcy cases. Established pros have without a doubt enjoyed a good company-approved networking outing; wine tastings, makeover and martinis groups, and golf are just a couple of examples. Unfortunately, this leaves only the less experienced attorneys to work at a desk into the night.

This wasn't the first gathering that was like this. December marked the first get together of the "**Turnaround Underground**" posse. Oops did I say posse? I meant gathering. **Turnaround Underground** gathering. Some attorneys came to network. Some attorneys came looking for love in all the wrong places. "You can meet your best friend here, meet your significant other here. This is not all about business" a starry eyed lawyer cooed. But some of the party-goers managed to leave work at work, loosening their ties, kicking up their feet, and enjoying a drink.

Fashionably late, guests flooded the bar minutes after the gathering officially began at 7 pm in a classy New York City nightspot. Within 45 minutes, there were BlackBerrys, business suits, and beer as far as the eye could see. In fact, one rowdy attorney who wisely declined to be named was quoted as saying "Everything is better with beer." All in all, it seems as though **Turnaround Underground** is a success.

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[The Scoop On How To Obtain Financial Information Of Your Debtors](#)

March 2, 2010 by [Mallory Megan](#)

Filed under [Finance](#)

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Being able to locate a debtor's bank account information could be very useful in your attempts to collect debt. By law, it is required that a private investigator to do the work. Be wary when you hire someone to locate bank account numbers as there are a number of scam companies claiming that they can help, and take your money with no activity in return.

Below are legal ways to obtain a debtor's bank account number.

If your debtor is employed by a retail store purchase something from the debtor and pay by check. This is a great technique that you can use to find out account information by looking at your own bank statement; the bank account information will allow you to determine the debtors account number.

Interacting with a previous landlord of the debtor can be quite helpful. Ask his formal landlord if you can look at the rental application and obtain financial information. You can also subpoena the old landlord for a copy of the rental application to see where the defendant banked. Because old habits die hard, it is likely that the debtor still uses the same bank account.

It may be wise to consider serving a Business Record Subpoena on the debtor's employer so that you can acquire a copy of a payroll check the debtor has cashed in. The check should have the defendant's account number and possibly the name of the bank on the bank.

In addition, there are a few "colorful" ways to acquire information about a debtor's bank account. Conduct a trash search. This is an simple way to obtain bank information and a way to get to know more than you ever wanted about this debtor.

One very elaborate scheme to get the information on your debtor's bank account is what I like to call "the fake block party." Mail post cards to everyone who lives on your debtor's block, and put up signs directing traffic towards his house. The debtor may get block party fever and open his garage. Scope out his items and take inventory. He may even start to sell things. At this point, buy something and give

them a check.

So there you go. All of this is legal, but my advice would be to look through trash and stage a block party last, because that seems kind of crazy.

Mallory Megan works for a [debt collection](#) agency. She also does articles on business, finance, the credit industry, and [debt collection](#). Don't reprint this exact article. Instead, reprint a free unique content version of this same article.

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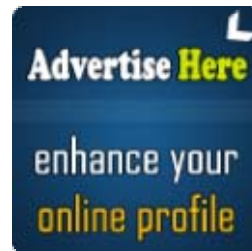
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