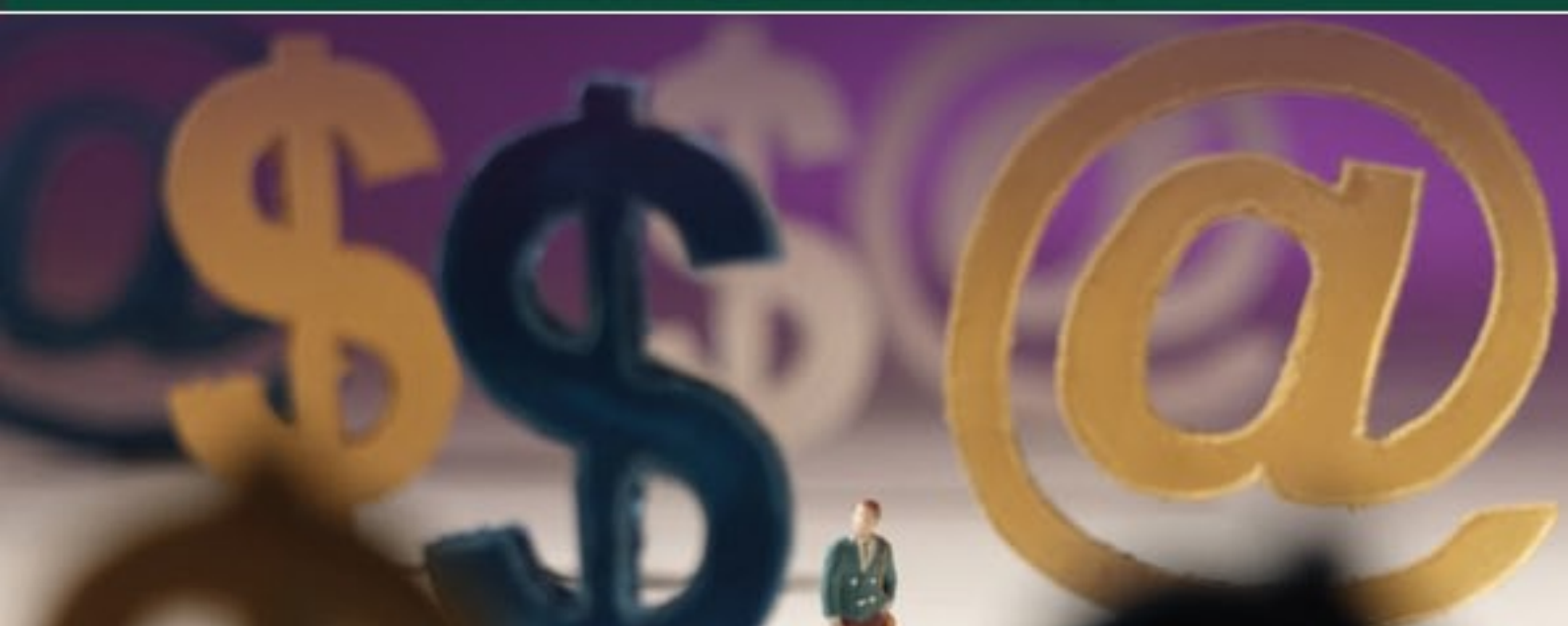


The Alliance Bulletin

An Innovative Financial Resource



E-Newsletter July 2009

ACC offers this newsletter as a means of sharing thought provoking and stimulating articles to our clients and associates.

We hope you find them of interest and invite your submission of articles for future newsletters that you feel would be of interest to our readers.

We also invite your input with regards to this change of format from a newsletter mailing to an e-newsletter.



Your Habits Will Determine Your Future

Life doesn't just happen to you. You determine how you respond to every situation, and bad choices often lead to unpleasant outcomes. Your everyday choices determine your destiny, however, one poor choice doesn't doom you to make poor decisions forever.

Consistent choices lay the foundation for your habits, and your habits play a major role in how your future unfolds. This includes the habits you display to the business world every day, as well as the variety of behaviors that show up in your personal life. The truth is, successful people have successful habits-unsuccessful people don't.

Simply stated, a habit is something you do so often it becomes easy. In other words, it's a behavior that you keep repeating. If you persist in a new behavior, eventually it becomes automatic.

For example, learning to drive a car with a standard gearshift is often difficult. One of the initial challenges is figuring out how to synchronize the clutch and accelerator pedals so you have a nice, smooth gear change. If you release the clutch too quickly, the car stalls. If you press down too hard on the accelerator without releasing the clutch, the engine roars but you don't go anywhere.

Sometimes the car jumps down the street like a kangaroo, surging and stopping as the new driver struggles with the pedals. However, with practice, the gear change eventually becomes smooth and you don't think about it anymore.

We are all creatures of habit. The great news is that you can reprogram yourself any time you choose to do so. If you're struggling financially, this is important to know.

Let's say you want to be financially independent. Doesn't it make sense to check your money-making habits. Are you in the habit of paying yourself first every month. Do you consistently save and invest at least 10 percent of your income? The answer is either yes or no. Immediately you can see if you are moving in the right direction. The key word here is consistent. That means every month. And every month is a good habit. Most people dabble when it comes to growing their money. They are very inconsistent.

Suppose you start a savings and investment program. For the first six months you diligently put your 10 percent away according to plan. Then something happens. You borrow the money to take a vacation, and you tell yourself you'll make it up in the next few months. Of course you don't-and your financial independence program is stalled before it even gets off the ground. By the way, do you know how easy it is to become financially secure. Starting at age eighteen, if you invest one hundred dollars per month compounding annually at 10 percent, you will have more than \$1.1 million tucked away at age sixty-five. Even if you don't start until you are forty years old, there's hope, although it will take more than what you would have invested at age 18.

The solution is called a no exceptions policy. In other words, commit to your better financial future every single day. It's what separates the people who enjoy a great lifestyle from those who continually struggle.

Let's look at another situation. If maintaining excellent health is high on your list of priorities, exercising three times a week may be the minimum standard to keep you in shape. A No Exceptions Policy means you will maintain this exercise habit no matter what happens, because you value the long-term benefits.

People who dabble at change will quit after a few weeks or months.

And they usually have a long list of excuses why it didn't work out for them. If you want to distance yourself from the masses with excuses, understand that your habits determine your future.

Successful people don't drift to the top. It takes focused action, personal discipline, and daily commitment to creating good habits. Rich or poor, healthy or unhealthy, fulfilled or unfulfilled, happy or unhappy-it's your choice, so choose wisely.

Introduction of New Programs

1 - ACC can also now extend leasing for Canadian and cross border opportunities

2 - ACC introduces it's " Flexible Financing Program" where the payment stream can be structured to meet your particular cash flow needs. The monthly lease payments can be deferred, stepped up or down depending on seasonal fluctuations or ramp up periods.

3 - Working capital loans up to \$25,000. No collateral required...perfect for Start-ups, home based and small businesses....low affordable payments with no prepayment penalties for early payoff.

4 - We can now offer consumer leases to \$25,000



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About Us

Alliance is a national equipment leasing company providing innovative services to manufacturing, wholesale, and professional service industries. Headquartered in Chicago, Illinois, with six offices throughout the United States, the company was founded in 1982 and serves a broad market from small businesses to Fortune 500 companies. What makes ACC unique is it's objective on making financial solutions happen rather than turning opportunities down by focusing on the integrity of the applicant and their ability to meet their obligations, rather than on the equipment it's being asked to finance. ACC is a relationship lender that creates flexible financial solutions to meet their client's unique cash flow needs email: sam@accleasing.com

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