

# THE F.H.F. REPORT

Volume 2, Issue 4

A Quarterly Publication of the Financial Health Fair

DEC. 2001

## Financial Health Fair goes "On the Air"

Beginning December 3rd from 1:30pm - 2PM Denver will have a new voice on 670 AM KLT. The Financial Health Fair, teaching people how to get out and stay out of debt will begin to air with Bob Murette. One of our prayers for some time now has been that God would allow us the opportunity to bring this message to as many people as possible. To truly be the light of Hope in the Darkness of debt. Now, through the support of people like you and others who have come alongside the ministry to advertise and support this prayer has been answered.

The show will be a half hour live call in format. Offering help and advice. The focus will be on making the behavior changes we need to get out and stay out of debt. Like the workshops we will emphasize the biblical aspects of giving and contentment along with debt elimination. We will feature many guests who can contribute to helping people with their finances.

Along with this announcement let me introduce you to some of the people who are helping make this possible...

**Kevin Lorch Liberty Mutual Mortgage**  
(303) - 691 - 2626

**Brad Hawkins Integrity Financial Services**  
(303) - 432 - 8880

**Bob & Kelly Scott Scott State Farm Agency**  
(303) - 467 - 2688

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## Workshop Testimony

Dear brothers and sisters in Christ,

I went to my first Financial Health Fair seminar in November, 2000. It blessed me, informed me, challenged me, and started me in a wonderfully new "Financially Healthy" walk. With this helpful information and gained knowledge I began to see light at the end of what was once a very dark, gloomy, hopeless situation.

A very close family member of mine needed money. He had no one else to turn to for the money that he needed. I had already assisted him in other financial situations that he had been going through that month, but then he had a car accident. I didn't wait for him to ask me for money. I simply said, "Oh, God, I will help." I didn't question God; I just gave the money with no strings attached. After his last financial need, I said, "God, I barely have enough money to pay for my own bills and debts. As it is now, I live paycheck to paycheck! How can I help others with their financial needs? God said, with a kind voice, "Don't worry about it; that's MY job. Just be obedient." The He said, "I put in on YOUR heart!" I asked, "Why me, of all people?" He answered, "Because you have a giving heart. So YOU are the one who must obey and give now!" Then God spoke and said "You didn't get into debt by being obedient to me and giving money to people when I told you to do so. You got into debt by lack of knowledge and by being obedient to your own desires." Right then I knew He was right. I was reprimanded out of love. I quieted myself and apologized to God. I gave the money to my family member, and it was about all I had.

**God said,  
"Don't  
worry about  
it that's my  
job."**

*Continued on Page 3*

*(cont. from pg1)*

We welcome these businesses as they partner with us to help spread the good news. If you have needs in their respective areas please give them a call and tell them where you heard about them.

If you know of a business that would like to partner with us, please put them in touch. We are looking for quality, Christian businesses who have a heart for people and are as committed as we are to getting people free from the bondage of debt. We look forward to hearing from you soon via the airwaves.

Please continue to pray for us.

## Words from Bob

*(cont. from page 8)*

We have been blessed materially. God has blessed the United States over the years and we have experienced real abundance. Food, cars, and homes, to name a few, far exceed what most of the rest of the world have. We are the richest country in history. **We have been blessed!**

### BUT...

With all that we have been given comes responsibility. Luke 12:48 states, "...from everyone who has been given much shall much be required." We have also been given the position of "steward." A steward is one who acts as a manager, similar to a corporate treasurer. All the company finances are managed by the treasurer, but none of them belong to him. He must use them wisely, or he will lose his position as manager. It is critical that we recognize that we are stewards of all of life, but owner of nothing.

As we approach this Christmas season, I want to encourage each one of you to focus on all the blessings that God has given us, not on "stuff." As we go Christmas shopping, let's depend on God's provision for us and not get caught up in all the Madison Avenue hype of "buy, buy, buy." Let's not dig that financial hole any deeper. Let's act like faithful managers, realizing that God has already given us the greatest gift possible—His Son, Jesus.

May your holiday season be filled with the joy of our Lord!

In HIS service,

**Bob Marette**

(Colossians 3:23,24)

# WHAT DO YOU MEAN I CAN GET SOMETHING FOR NOTHING

With the proliferation of Dot-Com companies across the world there is a wide variety of internet sites that will let you have or try-out some great software. Here are a few sites to check out. My personal favorites are still the games. Unless otherwise noted you need to add www. at the front of all listed sites

**Mycorkboard.com** - this is a screen saver that will allow you to post notes on your computer. It is a great program.

**gamesxtazy.com** - a site with freeware, shareware and lite-edition games galore.

**freewarefiles.com** this site is loaded with free software that makes life wonderful. There is accounting software, phonebooks and yes, games.

**guitarsite.com** this site is the site if you play or even want to learn to play the guitar. Beginners check out the chords area, or see the most complete section of TABS (guitar chord charts) on the web by clicking tabs. Another guitar site is chordscentral.com

**<http://yrp.tor.shaw.wave.ca/kids/preview/202268.html>** this is a math puzzle download. My youngest loves it. The main site is [tucows.com](http://tucows.com) another fun site for software.

**dq.com** this is the dreamquest card game site. Spades, hearts, and Euchre for free or upgrade for a small price, careful it is addictive.

**rosecitysoftware.com/EasyBudget/** this is a lite-edition budget program. The main site is also another fun site for free software. (rosecitysoftware)

**<http://www.rawilson.net/shareware/flashcards/howto.html>** this is a simple flashcard program for those young math learners in the house.

**eversave.com** - this is a pretty good coupon site. Takes a little while to get through the survey but I think it is worth it.

**accuchef.com** this is a perfect program for those that hunt down recipes on the net. You can get the lite addition and if you like it upgrade to the full.

**gozilla.com** - This is a site for utility software and a must for anyone who is going to download programs off of the internet.

Remember that all of these start with the standard www. except for the ones that I put the full address. Well have fun and let me know of your favorite sites at www.

# NO PAYMENTS FOR 2 MONTHS!!

I sure am excited! No house payment for 2 months! That sure sounds good, especially during Christmas and New Years holiday. How can a mortgage company do that? Here is the mystery revealed.

Let's consider this scenario. You are going to refinance your home in the month of December. You have yet to make your December payment. Your refinance is scheduled to take place on the 12<sup>th</sup> of December. If you have not made your December payment yet, it will not have to be paid. It will be made when you pay off the loan. The interest due from November will be included in your payoff. So the December payment did not get made from your checkbook. What about the January payment? Well, when you close on the 12<sup>th</sup> of the month, the interest due from December 12<sup>th</sup> to January 1<sup>st</sup> will also be paid out of the closing proceeds. You really did not skip any payments. They were rolled into the loan or you ended up paying the interest yourself at closing. But, you did not have to write the check out of your current income. What is important is "what are you going to do with that money?" I recommend that it be used **wisely**. If you actually do not make two payments out of pocket, that same money can go toward your eliminating a debt or two or adding a lump sum to your accelerator margin for one month to hasten your debt elimination plan.

Interest rates are still very low and could drop lower. Please give me a call and let me do a **FREE** analysis to see if we can help. We still have plenty of **NO COST** loans available. Perhaps you would like to skip a couple of house payments. (If we do a no-cost loan for you and rates go down further, we can do another no-cost loan—you have nothing to lose.)

I hope you have a Joyous Christmas Season and a Blessed New Year.

In Christ,  
Kevin

*Kevin Lorch is the owner of Liberty Mutual Mortgage and has been in the mortgage business for over 10 years. He has done hundreds of NO-COST loans, sometimes several for the same client. For a check-up on YOUR personal situation, give Kevin a no-obligation phone call at (303) – 691 – 2626.*



**Don't let this be you after Christmas  
because of credit.**

The next thing I knew, I got a large bonus (unexpected) at work that, after taxes, equaled exactly what I had given him at the beginning of the month. Then the next month I got another large bonus, which paid me back above and beyond what I gave him for the auto accident. I have been giving again since my first Financial Health Fair seminar in November. I have been three other times since. I remember that we give to God to remind us to always put God first in our lives. I am working to get back to the Biblical 10% tithe again.

I am starting to see light again instead of darkness. I am starting to dream again. I am seeing more breakthroughs in my finances now more than ever before. This all happened within the last couple of months. I am truly happy now and at peace with my finances (as long as I stay obedient and keep in prayer). I know it will be a long road to financial recovery, but God is in control now. I believe by faith that I will come out stronger than ever before to help and encourage others. I am blessed to share the blessing. God will get the Glory for His help. If you are going through something right now, let your Test turn into a Testimony, like I did. Obey and expect.

Bob, I thank God daily for you and Stan. Your mission from God is so amazing. This message saves lives. Keep up the wonderful work! I appreciate you so much. God bless you!

Sheri H.  
Denver

## BOOKS OF THE QUARTER

Each quarter, the Financial Health Fair offers a free book to anyone who will make a contribution. This month, we are offering two books that could very well impact your life financially as well as spiritually.

### INVESTING BY "THE" BOOK

*By Kelsey Garman*

This is a great book. My good friend, Kelsey Garman, has written a book which is subtitled, "A Biblical Guide to Successful Investing." He is a former pastor living currently in Springfield, Missouri. A few of the chapter titles include, "The Stewardship of Investing," "How to be a Prudent Investor," "How to Invest According to Economic Cycles," and "How to Invest for Eternity." It will also give you an opportunity to work personally with Kelsey (after you are out of debt).

### THE MAN IN THE MIRROR

*By Patrick Morley*

This book is also a wonderful book. It is subtitled, "Solving the 24 Problems Men Face." This is not just a book for men, but LADIES, you also could benefit greatly. Among the issues  
*continued on page 7*



# WORDS FROM BOB

We have a lot for which to be thankful. This past year has really opened my eyes as to the way God has blessed not only me and my family, but also this great nation. Late last year and early this year (It didn't happen overnight as usual) God placed a man who loves Him into the White House. That, in itself, has been one of the greatest blessings we have experienced as a country in recent years. This president is bringing justice to the land. Proverbs 29:4 states, "The king (president) gives stability to the land by justice, but a man who takes bribes overthrows it." President Bush is a leader who seeks God's wisdom and who seeks counsel from godly men and women. **We, as a country, have been blessed!**

We have been blessed over the years because we have the freedom to open God's Word—in the privacy of our homes or in public places of worship. Many places around the world do not have that same freedom. We also have the freedom to openly share our faith without facing REAL persecution. **We have been blessed!**

We have been blessed spiritually. If you and I have called on the name of Jesus, he **WILL** save us from the penalty of our sins and we will spend eternity with Him in heaven. If not, we will spend eternity apart from Him in hell. (If you have never asked Jesus to come into your life, please call me or call a friend who has. We would be privileged to share how YOU can receive Christ.) There is no greater gift you or I could ever receive. **We have been blessed!**

**Financial Health Fair** a non-profit Corp.  
P.O.Box 1081  
Eastlake, CO 80614

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ADDRESS CORRECTION REQUESTED

**"Get out of Debt in 5-7 years, Including Mortgage"**

(cont. from page 3)

dealt with here are Job Contentment, Broken Relationships, and Integrity. There are also two chapters related to finances, entitled, "The Four Pillars of Financial Strength" and "Money, A Biblical View." This is a book that you ladies can give to your husband, your fiancée, or any man you know who really wants to become more Christlike in his role as a man.

Please, as you give generously (Proverbs 11:25), ask for either book or both. Simply return the form on page 5 in the enclosed envelope, along with your donation of any size. Please keep in mind that FHF is a 501(c)3 Colorado non-profit corporation and that your donations are **TAX-DEDUCTIBLE**. Either book would make a great Christmas gift or stocking stuffer.

## SEMINAR ON TAPE

Have you been to a workshop and tried to remember what some of the principles were that were taught? Have you tried to convince someone else that this is the best thing for them to do? Did you come to a workshop without your spouse and just have not convinced them of the changes you need to make? Get the workshop on tape.

The Audio tapes, three in all, feature the Biblical principles of giving and financial contentment to the actual "How To" steps to the behavioral principles. We have packaged this not only to supplement the tools that you already acquired, but also as an entire package, which contains the "Debt-Free & Prosperous Living" textbook (the "big" book), the accompanying workbook (the "little" book), and the scriptural verses that we use from "THE" book. The cost of the tapes by themselves is \$ 35.00. With the text and the workbook (a \$ 94.00 value), the cost is \$ 74.00.

This package makes the **BEST WEDDING GIFT EVER**. Think of the impact **you** can have in the lives of a young couple just starting out. They will avoid making the bad decisions that you and I made. They will get the behavioral training and avoid the traps that Madison Avenue sets for them. They will have plenty of time to pay off their home and be free to serve the Lord. (Isn't that better than some towels or a blender?) This package also makes the **BEST CHRISTMAS GIFT EVER**. What gift could you give to your children (or your parents in some cases) that would change their lives. (Isn't that better than a sweater or shirt that might fit or might be just what they want.)

You can simply send a check payable to "FHF" or "Financial Health Fair" in the enclosed envelope, and we will rush it to you. You can order on the Web at our website . [www.financialhealthfair.org](http://www.financialhealthfair.org) Or, if you need it sooner, just call and ask that it be sent out right away. Thank you for impacting the lives of others.

## CHANGES

By Ron Johnson

New ideas, changes, aberrations—they all demand much of our attention in life. A change of occupation, moving into a different neighborhood, buying another car, just wrestling with the new terrorist threats; they all add up to change. As you face those different roads in life, they will affect your pocketbook and your momentum. It is for this reason most people look to a professional for guidance when it comes to financial decisions.

Seventy percent (70%) will die without a will. Most people die without adequate life insurance to provide for their surviving family. Today, with the low cost of term life insurance, it is inexcusable for either spouse to be without some kind of coverage if the unexpected comes.

Changes are inevitable. Look at how the computer has changed our world in the last 20 years. In life, we must learn to "go with the punches." But when the punch is a premature death of a spouse, the change can devastate your home (and business) for many years to come.

The Bible teaches, "*In abundance of counselors, there is victory.*" (Proverbs 24:6 NASB) I urge you as a reader and supporter of this ministry to stop and look at your financial future. Although we do not know what tomorrow holds, we do know with God's help we can make the best plans possible to protect our family and ourselves.

Life insurance is simply a contract for time and for money. If you should not have the time (premature death) the insurance company provides the money. The insurance will not bring a person back, but it will provide the financial help in the face of unexpected changes for those persons left.

A real, life experience is never at the mercy of an argument. As a life insurance agent, I have delivered the claim check to a surviving spouse. No one can ever convince me otherwise about the reality of change when death occurs. Trust me, there is never enough life insurance in force. Many people view life insurance as "just another bill," but I never have. To me it is a love contract. If I die, those I love will live and be protected.

I urge you to take the time to review your own personal life insurance program. Be accountable to the Lord and to those you love. After all, changes come, but they do not have to defeat us.

Ron Johnson is President and CEO of Metro Financial Group, Inc., a Financial Professional and Investment Advisor (WSSI Broker Dealer). A former pastor, he has been in financial and estate planning for over 10 years. For information on YOUR present situation, call Ron at (303) – 322 – 4818

**FINANCIAL HEALTH FAIR**  
**SCHEDULE OF UPCOMING SEMINARS**  
***(HOW TO GET OUT OF DEBT IN 5 - 7 YEARS,***  
***INCLUDING MORTGAGE)***

November 3 <sup>rd</sup> Saturday	Crossroads Baptist Church 10451 Huron St. Northglenn, CO	9:00 AM – 12:30 PM
November 4 <sup>th</sup> Sunday	Pikes Peak Christian Church 4955 Bradley Rd. Colorado Springs, CO	2:00 PM – 5:00 PM
November 10 <sup>th</sup> Saturday	Horizon Community Church 2121 E. Dad Clark Highlands Ranch, CO	9:00 AM – 12:30 PM
November 17 <sup>th</sup> Saturday	Faith Presbyterian Church 11373 E. Alameda Ave. Aurora, CO	9:00 AM – 12:30 PM
January 26 <sup>th</sup> Saturday	New Hope Christian Church 8896 Washington Thornton, CO	9:00 AM – 12:30 PM
February 7 <sup>th</sup> - 9 <sup>th</sup> Thursday – Saturday	Christian Ministries Convention Merchandise Mart Denver, CO	to be announced
February 16 <sup>th</sup> Saturday	Location to be announced Denver, CO	9:00 AM – 12:30 PM
March 2 <sup>nd</sup> Saturday	Location to be announced Colorado Springs, CO	9:00 AM – 12:30 PM
March 16 <sup>th</sup> Saturday	Location to be announced Denver, CO	9:00 AM – 12:30 PM
April 6 <sup>th</sup> Saturday	Location to be announced Denver, CO	9:00 AM – 12:30 PM
April 27 <sup>th</sup> Saturday	Location to be announced Ft. Collins, CO	9:00 AM – 12:30 PM
May 11 <sup>th</sup> Saturday	Location to be announced Denver, CO	9:00 AM – 12:30 PM

These seminars are **FREE** (tax-deductible donations to this ministry will be accepted)

**PLEASE CALL TO RESERVE YOUR SEAT!!**

To discuss or schedule a seminar, please call or write:  
 Bob Marette P.O. Box 1081, Eastlake, CO 80614 (303) 280 - 9565

Saturday, December 1<sup>st</sup>, from 9 AM – 12:30 PM, FHF will present the **SPEND SMART** seminar at the Holiday Inn, 48<sup>th</sup> Ave. & I-25

The **Financial Health Fair** a non-profit corp.  
*"Bringing the LIGHT of Hope to the Darkness of Debt"*

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_

E:Mail \_\_\_\_\_ Send future newsletters here. yes / no

My workshop testimony

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Prayer Requests

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I want to help bring people to the workshops.

- I want to sponsor one person for a workshop; here is my gift of \$5
- I want to sponsor five people for a workshop; here is my gift of \$25
- I want to sponsor ten people for a workshop; here is my gift of \$50
- I want to sponsor 20 people for a workshop; here is my gift of \$100
- I want to sponsor 100 people for a workshop; here is my gift of \$500
- I want to help sponsor a workshop here is my gift of \$1000
  
- Other \_\_\_\_\_
- I will give a monthly gift of \$ \_\_\_\_\_
- Please send me a copy of "Man in the Mirror" by Patrick Morley
- Please send me a copy of "Investing by the Book" by Kelsey Garman.
- I cannot give at this time but will continue to pray for your ministry.

**PLEASE HELP US!** Financial Health Fair is trying to determine the impact of our seminar on “giving” to the local church. Will you please take a moment and complete the short survey below and return it to us. If we can get enough response, it will enable us to get into more churches—both locally and nationally. If you return the survey, FHF will send you a **FREE GIFT** as our way of saying, “Thanks!”

## SURVEY

**Please check all that apply**

My current age is 20-29\_\_\_\_\_ 30-39\_\_\_\_\_ 40-49\_\_\_\_\_ 50-59\_\_\_\_\_ Over 59\_\_\_\_\_

My giving has increased from \_\_\_\_\_% to \_\_\_\_\_% of gross income.

My giving has increased from \$\_\_\_\_\_ per month to \$\_\_\_\_\_ per month.

I have begun the 2-4-6-8-10% plan, starting \_\_\_/\_\_\_/\_\_\_\_\_. (Please pray for me to be faithful.)

Please contact Me My pastor \_\_\_\_\_ about presenting a debt elimination seminar at \_\_\_\_\_(church or business) at \_\_\_\_\_(phone number)

Please discuss these issues in following newsletters

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Please refer me to someone who can help with:

- |  |  |
|--|--|
| <input type="checkbox"/> Debt Elimination Automatic Services | <input type="checkbox"/> Budgeting           |
| <input type="checkbox"/> Insurance                           | <input type="checkbox"/> Investments         |
| <input type="checkbox"/> 401(k) Rollover                     | <input type="checkbox"/> Wills & Trusts      |
| <input type="checkbox"/> Real Estate                         | <input type="checkbox"/> Tax Advice          |
| <input type="checkbox"/> Charitable Remainder Trust          | <input type="checkbox"/> Retirement Planning |