

MONEY TALKS

TO SOME IT SAYS "GOODBYE", BUT TO ALL IT SAYS
"IN GOD WE TRUST"

January, 2003

Volume 3, Issue 4

Radio Program Moves to Drive-Time

Since December, 2001, the daily call-in show, "Out of Debt with Bob Marett" has been heard on KLTT 670AM from 1:30 - 2:00 pm. We had a great response to many questions that callers had and we provided some wonderful Biblical teaching. However, in July, we made the decision to change the format and to change the time that we provided the program. Beginning August 1st, the "Out of Debt With Bob Marett" program moved to the 5:00 pm time slot and was changed to a five-minute program. This accomplished two important steps in the ministry of Financial Health Fair.

First, by moving to the 5:00 pm time slot, we are ministering to many more people, as this is the time many are in their car coming home from work. We are still providing "nuggets" for people to apply in their financial lives.

Second, this will allow Bob the time to be able to do what God has laid on his heart, and that is meeting one-on-one with YOU, the individual in debt. When Bob presents the seminar, "How to Get Out of Debt in 5 – 7 Years, Including Mortgage," many are able to begin the program right away. But we realize there are many others who have dug a deep hole who will need some personalized attention. As Bob meets individually with people to discuss their personal debt situation, he is able to give very specific advice. The individual is then able to make tremendous strides in their own debt elimination programs.

If you would like to meet individually on the phone or in person with Bob, simply go to the website: www.financialhealthfair.org and check the "Get Help" button. You will be asked to complete the "Net Worth Checkup" form. Please complete it thoroughly and e-mail it back. Bob will then contact you to set up a time to meet. If you are out of state, Bob will contact you and set up a time for a telephone interview to accomplish the same things. Because he values his family time and your family time, he will meet you DURING THE DAY, MONDAY THROUGH FRIDAY. If you are married, he will meet ONLY with BOTH husband and wife. There is NO COST for the initial meeting. The price is right, so why wait any longer. Go to the website and complete the form or simply call the Financial Health Fair at 303 – 280 – 9565.

If you are unable to meet during the day, complete the form and indicate this. One of our associates will be able to meet with you at a time that's best for you. However, BOTH husband and wife must be present. Let us help you achieve REAL freedom: freedom from debt and freedom to serve our Lord and Savior, Jesus Christ.



Workshop Testimony

Dear Bob,

My wife and I attended your seminar a couple of years ago. We had three credit card bills, and five retail installment contracts to pay each month. Over \$1,545 per month going out of our budget to pay toward debt. According to my calculations, I would have been 62 ½ by the time all of my debt was paid. This made me feel like a slave: that is, a slave to debt. I got a second job to help reduce our debt. I told my wife, "Let's get these debts paid while the economy is good; who knows what will happen tomorrow". I believe that God provided those second jobs that I was working; and at that time, we decided to increase our tithing to our church. We knew God would provide for our needs if we trusted in Him. We increased our tithing into our household budget to give thanks to our Lord for all He had done. Within 24 hours, we unexpectedly received \$10,000! I did not expect any reward from God for increasing our tithing because God does not owe us anything. God gives everything. It was during these two years working two jobs that I learned to depend on God and not on myself to reach my goals. Since that time, we have paid off all our debt, except our home, which we are working to pay off at this time.

**I learned to
depend on God
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I am glad that we attended your seminar. Thank you for your words of wisdom on the aspects of debt on one's life.

Bryan
Colorado Springs

**Please send us your story of how YOU are
progressing toward TOTAL debt elimination.**

Words from Bob

(continued from page 4)

After your spiritual goals, why not address your financial goals? What do you want to accomplish financially? At the workshop, we discuss how it is critical to know 1) Where are you financially? 2) Where do you want to go, or what do you want to accomplish financially? 3) How are you going to get from Point A to Point B? and 4) What is keeping you from getting to Point B? As we begin a new year, it is important to set financial goals, then design ways that you can begin to achieve them. The most obvious goal may be to get on a debt-elimination plan. By the end of next year, you might be able to pay off all four credit cards and one car, or two credit cards and your student loan.

Without a plan, though, it is probably not going to happen. One of those goals might be to take that family vacation in August. Here's an idea. Don't wait until August and take the vacation using credit cards. Why not start saving today? You will enjoy that vacation a lot more by paying cash than by using credit cards and thinking about having to pay it back when you return.

Next, you might consider physical goals. Do you want to build up your endurance so you can run that 5 K race next year? You need to be able to run 1,000 meters before you can think of 5,000. Do you want to lose some weight? It probably will not happen without a plan. If you need to lose 50 pounds next year, that's only 4 pounds each month. Break the goals into manageable parts; then go for it. Without a plan ahead of time, it's probably not going to happen.

Remember Proverbs 16:3. "The mind of man plans his way, but the Lord directs his steps." First we must plan our way; then through prayer and reading God's Word, HE will direct our steps. Set those goals; be faithful to do your part; then watch God as He does HIS part in helping you achieve those goals. Make your goals HIGH, but realistic. Remember, it is better to shoot for the sun and hit the moon than to shoot for the top of the trees and make it.

I pray that 2003 will be your best year ever as you grow in Christ!

In **HIS** service,

Bob Marette

(Colossians 3:23,24)

Upcoming Workshops

January 11 th Saturday	Pathways Church 216 So. Grant Ave. Denver, CO	9:00 AM – 12:30 PM
January 18 th Saturday	Pikes Peak Christian Church 4955 Bradley Rd. Colorado Springs, CO	9:00 AM – 12:30 PM
January 25 th Saturday	New Hope Christian Church 88 th & Corona St. Thornton, CO	9:00 AM – 12:30 PM

February 6th - 8th
Thurs-Sat.

Christian Ministries Convention see CMC schedule
Merchandise Mart (I-25 & 58th) Denver, CO

February 15th
Saturday

Colorado Christian University 9:00 AM – 12:30 PM
180 So. Garrison St. Lakewood, CO

February 22nd
Saturday

North Huron Christian Center 9:00 AM – 12:30 PM
750 W. 96th Ave. Thornton, CO

These workshops are **FREE** (tax-deductible donations 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

(Currently scheduling for winter and spring)

A LIFE GOD REWARDS

by Bruce Wilkinson

Over the last two years, many of you have read "The Prayer of Jabez." What a wonderful book that was, but then came, "The Secrets of the Vine." Talk about a great study of Jesus' last words to his disciples recorded in John 15, this book changed my life. NOW, Bruce Wilkinson has written another book in the BreakThrough Series called, "A Life God Rewards." In this little book, you will discover that Jesus revealed a direct link between what you do today and what you will experience after you die. Astoundingly, the majority of Christians seemed to have missed what Jesus said about our "eternal life," with its rewards.

We would like to put this book into your hands, and so, for this month only, you can get a copy. Please use the form on the bottom of page 3, and simply enclose a gift of ANY size and we will send it to you immediately.

What you will discover will unlock the power and potential of your life, starting now, and you will begin to live with the unshakable certainty that what you do today matters...forever.

Bring the G.O.O.D. workshop to your church in your city!

One of the best ways to get out of debt is to attend the G.O.O.D. seminar (Get Out Of Debt), also titled, "How to Get Out of Debt in 5 – 7 Years, Including Mortgage." Many (over ten thousand people) have been to a workshop over the last seven years and many of those "many" have begun applying the principles. "Some" of those paid off everything—credit cards, car loans, and student loans—except for the mortgage. When I talk to people two or three years later, that excitement is still there, because they have a goal in sight: TOTAL debt freedom. A "few" of those have actually paid off their mortgage as well and are now living with that "freedom."

Are YOU still on track? Why not attend another workshop? Remember, the price is right—it's FREE. I have several workshops scheduled in Colorado for January and February (see the schedule on page 3). Whether you live along the Front Range or anywhere in the state, the drive is worth it.

If you can't come to a workshop, we can bring the workshop to you. Do you want the G.O.O.D. seminar at your church? If you live in the Denver area, or even if you live outside of Denver—even if you live outside of Colorado—we can come to your **church in your city**. The best way to get the process started is to contact us (Financial Health Fair, P.O. Box 1081, Eastlake, CO 80614, or call me, 303 – 280 – 9565) and ask for a Pastor's Packet. We will send you information that you can hand to your pastor or church leader. Then ask them to give us a call and we can proceed from there. The workshop is FREE to the attendees. All that we ask is that the church provide us with a small honorarium. This workshop is so critical that we will take it to any church in any city in the United States or Canada.

DO YOU NEED HELP?

- Are you receiving harassing phone calls from creditors?
- Are you in serious financial hardship and possibly near personal bankruptcy?
- Do you have \$4,000 or more in *unsecured* debt?

Our affiliate debt settlement company, Tower Financial, will determine a personalized negotiation strategy with your creditors and lenders. Their professional negotiators can settle most uncollateralized debts for *pennies on the dollar*. This allows you to "do the right thing," and pay off your debts, which demonstrates your character. Here are some the features of our debt settlement program:

- 40% to 80% discount on your existing unsecured debt balances.
- Easy and convenient method for resolving your debt **instead of** filing bankruptcy.
- Licensed and bonded Debt Settlement Company where the staff has helped thousands of individuals, just like you, to settle their debt.
- Experienced. Millions of dollars in consumer debt already settled.
- We can help settle these debt issues:
Judgments, Charge-offs (credit cards, store credit), Open **Collections**, Defaulted Student Loans, **Foreclosures**, Mechanics Liens, Homeowner Liens, Tax Liens, and Evictions **IN AS LITTLE AS THREE DAYS**

For more information, go to the GET HELP section of our website, www.FinancialHealthFair.org, or call us at 303-280-9565. What would a debt-free life mean to you?

(Please detach and return)

Name _____ Phone _____ E-Mail _____

Address _____ City _____ ST _____ Zip _____

THIS WORKSHOP HAS CHANGED MY LIFE & I want to help bring more people to the workshops.

I want to sponsor five people for a workshop; here is my gift of \$25.

I want to sponsor 20 people for a workshop; here is my gift of \$100.

I want to help sponsor a complete workshop; here is my gift of \$1000.

Please send me "*A Life God Rewards.*" I have enclosed my gift of \$ _____

(As you give, please **DO NOT** decrease your giving to your local church)



WORDS FROM BOB

As the year 2002 winds down, and we embark on a new year, I want to talk about what each of us should be doing. We should be planning for this new year. What will this year bring? No one knows for sure. One thing certain, however, is that if we have a roadmap of where we want to go, we are more likely to follow it than if we did not. We should be setting goals for every area of our lives.

First, what are my spiritual goals? If you don't have any, chances are not good that you will grow closer to the Lord. Let me give you a few suggestions. If you have never read through the entire Bible, why not make it a goal? It will only take just over three chapters per day, but doing it consistently, you can do it. If you have read through the Bible in the past, why not do it again? I am amazed that every time I read through the entire Bible, God reveals something to me that I don't remember reading before. Here's another one—this is one of my favorites. Why not read through one chapter of Proverbs every day. With 31 chapters, you can read through the entire book in one month. Do this for an entire year and you will be amazed. I think the book of Proverbs should be subtitled, "the book of Wisdom." You might want to try this one. Every day, read through five Psalms. Again, with 150 chapters, you can read through the entire book of Psalms in one month. Here's a fourth idea. There are many good daily devotional books designed for an entire year. My personal favorite is: "My Utmost for His Highest," by Oswald Chambers. On top of any of those, you should set aside time for meditating on God's Word—spending time reading a few verses and letting God speak to you. Set your spiritual goals; then let God's Word direct you. Psalm 119:105 states, "Thy Word is a lamp unto my feet and a light unto my path."

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Financial Health Fair

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ADDRESS SERVICE REQUESTED

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