

MONEY TALKS

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

March, 2004

Volume 5 Issue 1

SPEND SMART is here! (& The Price is Right)

Can you use an extra \$300 - \$400 every month? Yeah, I thought so. I can too! That is really a silly question to ask. Of course, all of us can use an extra \$300 - \$400 per month. HOWEVER, before I show you where to find it, I need to ask you an important question. If you had that extra money, what would you do with it? Would you use it to accelerate your debt repayment? Would you use it to begin a retirement fund? Would you use it to begin a college savings plan? It is so critical that you know what you would do with it, because, if all of a sudden you have this extra money every month and you don't have a plan, I guarantee, I know what will happen to it. You and your family will consume it. That's what will happen to that newfound money without a plan. SO, let me ask that question again. If you had an extra \$300 - \$400 every month, what would you do with it?

I will be presenting the workshop entitled "Spend Smart, Creating Wealth Even With NO Room in Your Budget." The average attendee will leave knowing where an additional \$300 - \$400 can be found in their budget. People come in, knowing they are paycheck to paycheck and with very little hope. They leave the workshop knowing that this extra money actually IS in their budget, and they are excited.

I will talk about a lot of different ideas. Some may be foreign to you. Some may be contrary to what you have heard over the years. Some may even sound stupid to you, but let me tell you, these principles work.

I can assure you I will give you five ideas that can save you \$100 - \$200 at the grocery store alone. I'll talk about insurance, not only life insurance, but also automobile and homeowners insurance. You will learn how to reduce the interest on your credit card balances, how to save on your appliances and utility bills. You will learn not only how to find those dollars, but you'll learn the key to "seizing your savings." Have you ever heard someone say, "I saved \$10 on that new 'thing'?" My question is, "Where is that \$10 today?" I know. It got spent on something else. Knowing how to save money is one thing. Knowing how to seize your savings is another.

The workshop is scheduled for Saturday, April 17th, at South Fellowship, 6560 So. Broadway, in Littleton, from 9:00 AM - 1:00 PM. There will be a continental breakfast, but we will be unable to provide child care. You must register to attend, as **SPACE IS LIMITED.** Please call 303-271-3564.



Workshop Testimonies

Since your seminar last month, we have cut up two credit cards and put the third "emergency" card in a safe place. We have stopped eating out, are using cash and a debit card for all purchases, shop more economically, and now I take the bus to and from work. With the extra money we save, we can pay off my husband's school loans much faster. I am now much more confident that God is concerned and that our trust in Him will result in our success. Thank you for the wisdom with which you've equipped us so early on in our lives. God Bless you and your staff.

With the extra money we save, we can pay off my husband's school loans much faster.

P.S. My co-workers don't believe in the strategy God has shown you. I am going to be their example to follow.

**Terri K.
Denver, CO**

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

I wanted to send a note of gratitude for the wisdom you bestowed on me. I am only 22 years old, but already have enough debt! I was in awe as I heard the principles being explained. Those four hours were some of the most important hours of my life. I only wish I had been taught all this three years ago.

**Elizabeth C.
Greeley, CO**

Words from Bob

(continued from page 4)

Over the last several years, I have met many people who have lost a job, the spouse has been cut back on hours, and they began living on credit cards. They have just gotten a job, but now they have \$30,000 to \$40,000 in credit card debt. I want to say, I believe that happens due to where a person places their trust. It all boils down to MASTER CARD. Yes, you heard me right: MASTER CARD. When a job loss occurs, or when life happens to us, we have a choice. We can either trust the MASTER, or we can trust the CARD. Do we really trust God, or do we just say we do? God has promised to meet our needs (Philippians 4:19), and He doesn't say, "except in the event of a job loss or a bad economy." What a great time to say, "Lord, I have said all these years that I trust You. Now that I lost my job, I have a chance to prove it to You." If we simply pull out the plastic, in essence what we are saying is, "God, I cannot trust You, so I am depending upon my CARD to meet my needs."

We cannot do anything about yesterday, but we can start today. "Lord, I trust You with EVERY area of my life (yes, even with my finances). Forgive me where I have fallen short, and help me as I move ahead. I am taking responsibility for my situation and, with Your help, I can make it." I hope this encourages you. If you have things pretty well under control, then encourage a brother or sister with these words as well.

In **HIS** service,

Bob Marette

(Colossians 3:23,24)

A GREAT START TO THE NEW YEAR

This year has started out very strong. Already this life-changing workshop has been held at 6 churches, touching nearly 500 lives. Additionally, I had the privilege of speaking three times at the Christian Ministries Convention in Denver, encouraging pastors and church leaders with tools to provide good stewardship to their members. This was our 14th year at the convention, and the message is as relevant today as it was then. **PRAISE GOD** for a donation that enabled us to acquire a display booth before the convention.

This month, we will take the "Out of Debt" seminar on the road, as we will be speaking to a church in **northwest Arkansas** on the 20th, and then twice in **western Kansas** on the 27th. I have been asked to fill the pulpit on the 28th in Garden City. Please pray that God would use my words to encourage His people. **If you know anyone in those areas, please let them know.** The specifics are located in the schedule of upcoming workshops on this page.

April and May will bring us back to Denver and into some larger churches. God continues to open doors that I could never have imagined a few years ago. But, our God is a God of answered prayer. Our prayer has been, and continues to be, from Revelation 3:7,8: "God, please open for us doors that no one can shut, and shut doors that no one can open." HE continues to amaze me. Please join us in prayer as we continue to schedule workshops along the Front Range and into other areas of the U.S. We want to "Bring the **LIGHT OF HOPE** to the darkness of debt," and it's happening. Thank you for your prayers.

FINANCIAL HEALTH FAIR SCHEDULE OF UPCOMING WORKSHOPS

(For a current list, check out www.financialhealthfair.org)

March 20 th Saturday	First Baptist Church 2000 Dawn Hill Road	9:00 AM – 1:00 PM Siloam Springs, AR
March 27 th Saturday	Christ Covenant Church 205 N. Wyoming	9:00 AM – 1:00 PM Leoti, KS
March 27 th Saturday	First Southern Baptist Church 2708 N. 3 rd St.	5:00 PM – 8:30 PM Garden City, KS
April 3 rd Saturday	Mountainview Christian Church 40 E High. Ranch Pkwy,	9:00 AM – 1:00 PM Highlands Ranch, CO
April 18 th Sunday	South Sheridan Baptist Church 875 So. Sheridan Blvd	8:45 AM – 9:45 AM & 6:00 PM – 8:00 PM Lakewood, CO
May 1 st Saturday	Orchard Road Christian Center 8081 E. Orchard Rd.	9:00 AM – 1:00 PM Greenwood Village, CO
May 8 th Saturday	Calvary Bible Church 3245 Kalmia Ave.	9:00 AM – 1:00 PM Boulder, CO
April 17 th Saturday	SPEND SMART WORKSHOP South Fellowship 6560 So. Broadway	9:00 AM – 1:00 PM Littleton, CO

These workshops 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
(Currently scheduling for summer and fall)

SPORTS SCHOLARSHIPS: The Tricks of the Trade on Getting Paid to Play

by Ed Garrett

This book is written for both the student-athletes and their parents. This book has everything you will ever need to navigate through the traps and pitfalls in the recruiting process. Whether you are a freshman or senior in high school, the first child in your family attending college, or the last, this book is a must read for any athlete who wants to capture their potential on a college sports program with a scholarship in hand.

Ed Garrett is a personal friend who has been an NCAA College coach. He has done all the legwork by asking some of the top college coaches what you need to know in order to understand the tricks of this trade.

Some of the items in the book are: 1) most current up-to-date recruiting rules, 2) how to market yourself to college coaches, 3) what college coaches want from a recruit, 4) how to stay organized when colleges start to call, and much, much more.

You may not have children who can use this book, but you may have nieces or nephews or grandchildren (or children of friends) who can. This book will save **THOUSANDS OF DOLLARS** in college costs.

This book sells for \$20 at bookstores, but we will put it in your hands for a contribution of ANY size. Just use the form at the bottom of page 3 and ask for the book. We will send it to you immediately so you can prepare for this coming school year.

ARE YOU STILL ON TRACK?

One of the best ways to get out of debt is to attend the G.O.O.D. (Get Out Of Debt) seminar, 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. We have several workshops scheduled in Colorado for this spring and are adding more (see the schedule on page 2). We will be taking this workshop to Arkansas and Kansas this month, and we will go anywhere! 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 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.**

WE NEED YOUR HELP?

As time goes by, God continues to meet the needs of the ministry of the Financial Health Fair. We were recently able to acquire a display booth thanks to a single donation. However, other needs are still pressing. The biggest need is for a **Power Point projector (\$3,000)** and a **new computer (\$1,000)**. Next, in order to get back onto the radio, we need **Radio Editing Software and a professional microphone (\$600)**. Our message of "Freedom" can be broadcast across the Front Range, once these tools are acquired.

It would be easy for us to put these items on a credit card, but that would prevent God from using **HIS** resources and **HIS** people from getting involved in the ministry.

Have you been blessed by the ministry of F.H.F.? If so, won't you please consider a tax-deductible give to enable us to touch the lives of others as we have touched you. I do pray that God would bless you richly as you give financially, AND as you pray for us. Both are a real blessing to us.

DO YOU NEED A FINANCIAL PROFESSIONAL?

We at Financial Health Fair have established relationships with many CHRISTIAN financial professionals to help you manage the resources God has given you. Please check the box and return it to FHF and we will put you in touch with the appropriate person.

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| <input type="checkbox"/> Life Insurance | <input type="checkbox"/> Wills and/or Trusts |
| <input type="checkbox"/> Auto & Homeowners Insurance | <input type="checkbox"/> Real Estate |
| <input type="checkbox"/> Mortgage Lender | <input type="checkbox"/> 401(k) Rollover |

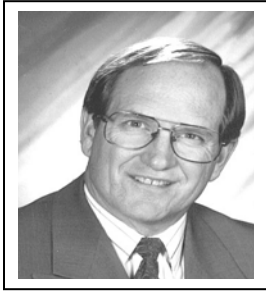
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Name _____ Phone _____ E-Mail _____
Address _____ City _____ ST _____ Zip _____

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 sponsor a complete workshop; here is my gift of \$1,000.
- Please send me "*Sports Scholarships.*" I have enclosed my gift of \$_____.

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



WORDS FROM BOB

Do you know the difference between a recession and a depression? A recession is when people around you are losing their jobs. A depression is when YOU lose yours. Recently there has been a lot of talk about “the economy.” People are screaming because “the economy” is bad. Some are saying “the economy” is getting better. Does anyone really know what is happening to “the economy”? Some are saying that “the economy” is better than it was four years ago (before 9/11). Others are saying it’s not. So, who are we to believe?

I want to let you know that for most of the 1990’s, “the economy” was in great shape. During those good times, I yelled and screamed that people had better get things in order, because if their situation was bad during a good economy, what would happen if the economy were to become “not so good”? Unfortunately, I did not scream loudly enough, because so many of those people did not change their situation, and the economy did change, and so many of those good people are now in serious financial trouble.

It is very easy to blame the government for the bad economy and give them credit for a good economy. However, **there is an issue more important than “the” economy.** It really does not matter how good or how bad “the” economy is. What really matters is, “How good is YOUR personal economy? That is the issue. And while you might not be able to impact “the” economy, you certainly can impact your personal economy.

The people who succeed are those people who decide to take responsibility for their own situation. They are not dependent upon their employer or upon the government. They are not looking for a handout, but rather they are looking for an opportunity. If life deals them with a harsh blow, they brush it off, get up, and start again. Life happens to us, and, as Chuck Swindoll used to say, “I am convinced that life is 10% what happens to me and 90% how I react to it.” When life does happen, how do you respond? Are you mad at the world or at the person who offended you, or do you shrug it off and keep going?

(continued on page 2)

Financial Health Fair

P.O. Box 1081
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(303) – 280 – 9565

www.financialhealthfair.org

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