

MONEY TALKS

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

May, 2003

Volume 4, Issue 1

"SPEND SMART" IS COMING

At the Get Out of Debt workshop, I take one-half hour to help attendees find their accelerator margin. We cover a lot of ground, but sometimes too much too fast. We have a new workshop called "Spend Smart, Building Wealth Even With No Room in Your Budget." During this 3-1/2 hour workshop, I will show EVERYONE how they can save an extra \$200 - \$400 every month.

"Spend Smart" is not your typical budgeting class. Rather, it is unique, in that it focuses on "Reverse Budgeting." What I mean is that it doesn't focus on "spending less," but rather on "saving more." Let me ask you, "If you saved \$10 with grocery coupons last week, where is that \$10 today?" I know, just like me, you spent it somewhere else. "Spend Smart" helps you not only to save that money throughout the month, but also to "capture the savings."

Some of the areas that we cover are "The Psychology of Buying", "Why Spend Smart", and "Plan Your Way to Spend Smart Success."

I will also talk about the "Three Values of a Dollar". That really puts things into perspective. Our text addresses how to save thousands of dollars each year, dollars that are "trickling through your fingers."

The "Spend Smart" seminar is scheduled for Saturday, June 14th, from 9:00 am. – 12:30 pm. at Peace With Christ Lutheran Church, 3290 So. Tower Rd., in Aurora. The best part is—**IT IS FREE!** You DO need to register, however.

You will receive the \$10 Spend Smart workbook free, and we will provide the "Spend Smart" textbook for you to use during the workshop. You will be surprised how easy it will be to have \$200 to \$400 each month—**starting immediately**—to actually save for a rainy day or for retirement. Think what that \$200 - \$400 per month would do for your debt elimination plan. It will knock several years off your debt-freedom date. If you have not been able to come with at least the 10% accelerator margin to speed up your debt-freedom date, **you do not want to miss this.**

To register, simply contact the Financial Health Fair, (303)-280-9565 and leave a message. OR, you could send an e-mail to me personally at bobmarette@hotmail.com. This will be the 2nd BEST seminar that you have ever attended. (The BEST was the "How to Get Out of Debt" seminar.) **Don't miss this.** Register NOW.



Workshop Testimonies

Dear Bob,

My husband (of 43 years) and I appreciated your seminar so much and have put your principles into place in our home (we are never too old to learn). I first started listening to your program a year ago and did as you taught, seeking the Lord's forgiveness for not being good stewards of His money. God has brought us out of the bondage of debt, has given us a new home all paid for, and a small reserve, and by His grace and what I learned from you, our life is as it was meant to be.

By HIS grace and what I learned from you, our life is as it was meant to be.

THANK YOU for being faithful to what He called you to do for the Body of Christ and making it possible for those who need it to hear now and pay later.

Bobbi, Thornton, CO

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

Dear Bob,

We wish to thank you for your kindness to us at this lifelong journey called marriage. You may not realize it, but you were instrumental in shaping our "foundation" even before we became engaged. The Lord provided all the needs for our beautiful wedding—over \$12,000 of expenses from start to finish—with no debt. It's all paid for out of money from our paychecks, savings, and income tax refunds. We start our marriage without wedding debt because of your willingness to teach. We are striving to train our older children with what we have learned from you.

Mike & Susan, Denver, CO

Words from Bob

(continued from page 4)

But, remember, the borrower IS servant to the lender. I believe that Scripture teaches if we are in debt, 1) we are servant to the lender, 2) we cannot serve two masters, and therefore 3) we cannot be a 100% bondsman to Jesus Christ. People are unable to go on that mission trip or go to work full-time for that ministry because of their financial burden of debt. Our goal at FHF is to help YOU get free from that burden in a short period of time, not so you can accumulate for yourself, but so that you can serve Jesus Christ with your whole heart. I pray YOU will make that a priority in your life.

In **HIS** service,

Bob Marette

(Colossians 3:23,24)

REFINANCED LAST YEAR? NOW WHAT?

In the last year or so, have you refinanced? When you did, you probably paid \$2 - \$3,000 in closing costs, which increased your balance. If it has been at least three months since you did, **I have some good news for you.** You might be able to refinance again and save even more money. Let me tell you what I did. In January, 2001, I refinanced from a 7.25% 30-year loan to a 7% 20-year loan. You say that saving only 1/4 % isn't worth it. Well, yes it was, because **I PAID NO CLOSING COSTS.** Then, last September, since rates had continued to drop, I refinanced once again to a 5-7/8% 15-year loan, saving 1-1/8% and 5 years. Again, **I PAID NO CLOSING COSTS.** Now, since rates have continued to drop, I am getting ready to refinance again to 5-3/8% with another 15-year loan. Again, **I WILL PAY NO CLOSING COSTS.** Does it make sense to keep refinancing if there is only a 1/4% difference? Hear me clearly—**ABSOLUTELY—IF** there are no closing costs. If I can save an extra \$20 - \$40 per month of interest, that is \$20 - \$40 each and every month I can use for something else (like accelerating paying off my home). Could I get a better rate today than 5-3/8%? Yes, I could, but I would have to pay \$2 - \$3,000 in closing costs, which **I will not do.**

If you refinanced within the last few years, whether you paid closing costs or not, you might consider doing it again. You might free up \$20 - \$40 each month, or maybe \$80 - \$100. Check it out. **Call Kevin Lorch @ Liberty Mutual Mortgage (303-691-2626)** and mention this newsletter. He will take great care of you, and he might save YOU some money. If he does, remember, use those funds to accelerate your other debts.

Upcoming Workshops

April 12 th Saturday	Resurrection Fellowship 6502 E. Crossroads Blvd. Loveland, CO	9:00 AM – 12:30 PM
April 26 th Saturday	Faith Presbyterian Church 11373 E. Alameda Ave. Aurora, CO	9:00 AM – 12:30 PM
May 3 rd Saturday	Hillside Community Church 103 No. Ford Ave. Golden, CO	9:00 AM – 12:30 PM
May 10 th Saturday	Village Baptist Church 4550 E. 128 th Ave. Thornton, CO	9:00 AM – 12:30 PM
May 18 th Sunday	Green Mountain Christian 10700 W. Exposition Dr. Lakewood, CO	5:00 PM – 8:30 PM
June 14 th Saturday	Spend Smart Peace With Christ Lutheran Church 3290 So. Tower Rd. Aurora, CO	9:00 AM – 12:30 PM
July 12 th Saturday	Living Oaks Fellowship 19315 E. Smoky Hill Rd. Aurora, CO	9:00 AM – 12:30 PM
August 30 th Saturday	King Baptist Church 3370 Ivy St. Denver, CO	10:00 AM – 2:00 PM

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)

HOW TO GET OUT OF DEBT AND INTO PRAISE

by Rev. James T. Meeks

Rev. Meeks is the Pastor of Salem Baptist Church of Chicago, one of the fastest growing congregations in the nation. In this book, he discusses "The Ten Steps to Debt Freedom," then asks the four questions:

- 1) Are you carrying the great weight of debt?
- 2) Are you depressed over your mountain of bills?
- 3) Are you hiding financial ruin behind a smiling face?
- 4) Are you feeling as though there is no way out?

If so, there is good news—and even better news—right from the Word of God.

The Good News is: God wants you to be free from debt.

The Better News is: Freedom from debt is freedom to Praise.

We would like to put this book into your hands, and so, during May and June 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.

This book will teach you how to get out of debt and **THEN** be able to praise God even more.

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. I have several workshops scheduled in Colorado for this summer and are adding more (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 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 \$5,000 or more in *unsecured* debt?

Our affiliate debt settlement company, e-Debt, Inc., located in Castle Rock, CO, will determine a personalized negotiation strategy with your creditors. 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. Features include:

- 40% to 80% discount on your existing unsecured debt balances.
- Easy and convenient method for resolving your debt **instead of** filing bankruptcy.
- Payments fit YOUR budget, not what the creditors want you to pay.
- We can begin to settle these debt issues **IN AS LITTLE AS THREE DAYS**

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

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 |

(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.

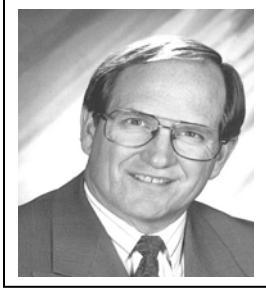
I want to sponsor five people for a workshop; here is my gift of \$25.

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 "***How to Get out of Debt and Into Praise.***" I have enclosed my gift of \$ _____

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



WORDS FROM BOB

According to I.R.S., one of the biggest reasons that most people fail financially is that of “instant gratification,”—I have to have it now. Unfortunately, we as Christians are not any different from the world. As I speak around the country and as I meet individually with people, I can see that the love for “things” is so prevalent in their lives.

Scripture says that the rich rules over the poor and the borrower is “servant” to the lender (Proverbs 22:7). A servant is one who works hard all day long, has a meal, goes to bed, and gets up the next day to do the same. That pretty much defines the lives of many, doesn’t it? However you say, “But Bob, I get a paycheck,” and that’s true. However, when you get that check, there is a line of people wanting a part of that check. Hopefully, you have put the Lord at the front of the line.

Uncle Sam has already taken his part before you see it. Then there is the grocer, mortgage company, insurance companies, credit card companies and department stores, and usually, there are more people in line than there is money to go around. You just got paid and you say, “Where did it all go?” Doesn’t that make you feel like a servant?

The Bible also says, “You cannot serve two masters...you cannot serve both God and money” (Matthew 6:24). Pretty clear, isn’t it? Just in case it isn’t, let me translate into English. Many of you know the name Terrell Davis—former running back for the Denver Broncos. Imagine Terrell Davis at the 50-yard line, with the ball tucked under his arm, ready to run to the end zone. However, there are two end zones—one marked “God” and the other marked “money.” Well, no matter how good Terrell Davis was, or how fast he was, or how much he was getting paid, there is no way he could ever run toward both end zones at the same time. If he were running toward money, that means he was running away from God. We CANNOT serve two masters.

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Financial Health Fair

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

