

MONEY TALKS

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

December, 2003

Volume 4, Issue 2

WOW! WHERE DID 2003 GO?

It's hard to believe that December is already upon us. It seems like we just celebrated the New Year 2 – 3 months ago. It seems like it was only a year ago that we welcomed the new millennium. December is a time when we can begin to focus on the birth of our Lord and Savior, Jesus Christ. We have so much to be grateful for. But this is also a time to look back. What has happened during this past year? Were there struggles, possibly job layoffs, possibly health issues? I am sure we would all agree there were. Were there also many blessings? Let me answer that for you! I KNOW you were tremendously blessed, as we at FHF were. Let's remember to keep our focus on the blessings, and that will help us with the rest.

During this past year, God has opened many doors for Financial Health Fair. The first quarter provided FHF with an opportunity to minister in several churches, one of which was a Spanish-speaking. What a blessing it was to share these principles, watch the translator relay the message, and then watch the expressions when the people began to understand the concepts. We pray that God would give us further opportunity to minister to these dear people. Spring brought us back to several large churches where we had ministered previously. It was exciting to see many, many new faces, along with those back to hear the message of HOPE for a second (or third) time.

This fall has been exciting as we took this message to Steamboat Springs and Grand Junction. The workshop has expanded, and now the "real" message has been added. We conclude every workshop by asking the "REAL QUESTION." "What does it profit a man to get totally out of debt and begin accumulating wealth, and then forfeit his soul?" (FHF translation) We constantly recognize that many who come may not know the saving faith in the person of Jesus Christ, and FHF is committed to making sure everyone has an opportunity to hear this message. It is our desire that this workshop continue to grow in its impact to change the lives of all who come.

As we look ahead to 2004, our prayer comes from Revelation 3:7. God, we ask that YOU open doors that no one can close and that YOU close doors that no one can open. We are excited because we are standing at many doors and knocking, and the Lord is opening some. There are some thrilling things on the horizon, and as the Lord brings them to pass, we will share them with you. Please pray for us as we wrap up this year.



Workshop Testimonies

My wife and I attended the Financial Health Fair seminar on Saturday, November 8th in Littleton. Soon afterward we sat down and scoured our budget with a fine tooth comb and came up with an accelerator margin of a whopping \$1,192 per month!!! I knew we were overspending, but I couldn't believe it! We are now pursuing debt reduction with a vengeance.

Every pastor in America needs to be at these seminars. Pastors are no different than anyone else—we all fall into the debt trap so easily. If we're properly trained, we can convey the same financial principles to our congregations. Unfortunately, how many seminaries are teaching ministers even basic money handling skills?

Thank you again, and without hesitation we would recommend your seminar to others.

Pastor Rich Stein
Denver, CO

Every pastor in America needs to be at these seminars.

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

It took several years to reach a new way of thinking. No longer do we think of getting out of debt as a way of getting or staying ahead. It's not about how much money we make or have. It's about how much money, ministry, and time we can give. Getting out of debt doesn't give us more. It lets us give more—more of ourselves, our time, and our money.

Dave & Vicki
Cape Coral, FL

Words from Bob

(continued from page 4)

I guess the best words I can offer at this time—and those close to me have heard me say this often over the years—is that “I want to be the ‘Larry Burkett’ of Colorado.” What a great example he was to me.

With the recent merger of Christian Financial Concepts with both Crown Ministries and Fellowship of Companies for Christ, International (F.C.C.I.), Larry’s legacy will live on. I know he impacted millions directly and probably hundreds of millions indirectly.

Please join me in praying for Larry’s family (wife Judy, and four children) and for those he served with in ministry. Larry Burkett, you will be missed.

In **HIS** service,

Bob Marette

(Colossians 3:23,24)

WHAT WILL 2004 BRING ?

(and how YOU can help?)

As we prepare for the New Year, there are several things we at FHF want to accomplish. As usual, though, these all require resources. Our goal for next year is to make the ministry of FHF totally portable. Whenever we go to a church, we ask that we be able to use their computer and screen for our new Power Point presentation. We ask that we use their clip-on microphone and sound system. Most churches can accommodate us, but many cannot. We therefore want to secure our own Computer (\$1,000), Power Point projector (\$3,000), and portable sound system (\$3,000).

We are also trying to get back on the radio to share these principles to many who may not be able to attend a workshop. To be the best steward of our time, we need to be able to record and edit the programs at our location, which would require Radio Editing Software and a professional microphone (\$600).

Another need is for a Portable Conference Display Booth (\$1,000). We have been blessed in the past with University Hills Baptist Church allowing us to borrow theirs, but as the ministry expands and we travel to conferences out of state, that will no longer be possible.

We have other needs as we try to increase the impact of the ministry nationally, but I will share those at a later time. Of course, we are committed to working on a cash basis, so we will proceed as funds become available.

Let me ask you, “How can YOU help?” Are you able to send a small gift to help us? Are you in a position to possibly meet one of these needs by yourself? As God has blessed you with this workshop, would you please take a moment and prayerfully ask HIM how you should help. Remember, your gift is tax-deductible, and would be greatly appreciated.

FINANCIAL HEALTH FAIR SCHEDULE OF UPCOMING WORKSHOPS (For a current list, check out www.financialhealthfair.org)

January 10 th Saturday	Pathways Church 216 So. Grant St.	9:00 AM – 1:00 PM Denver, CO
January 17 th Saturday	Foothills Community Church 8270 W. 80 th Ave.,	9:00 AM – 1:00 PM Arvada, CO
January 24 th Saturday	Northern Hills Christian Church 5061 160 th Ave.	9:00 AM – 1:00 PM Brighton, CO
January 31 st Saturday	Calvary Bible E-Free Church 3245 Kalmia Ave.	9:00 AM – 1:00 PM Boulder, CO
February 12,13,14 Thursday – Saturday	Christian Ministries Convention Merchandise Mart 1-25@58th Ave,	to be announced Denver, CO
February 21 st Saturday	Community of Grace 4343 So. Flanders St.	9:00 AM – 1:00 PM Aurora, CO
February 28 th Saturday	Jubilee Fellowship 215 W. County Line Rd.	9:00 AM – 1:00 PM Littleton, CO
March 13 th Saturday	Foothills Assembly of God 305 W. Swallow Rd.	9:00 AM – 1:00 PM Ft. Collins, CO
March 20 th Saturday	First Baptist Church 2000 Dawn Hill Road	9:00 AM – 1:00 PM Siloam Springs, AR

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)

MONEY FOR LIFE (12 Weeks to Financial Fitness) by Steven B. Smith

Have you ever heard of the “Envelope System” form of budgeting? When you get paid, you cash your check and put all the money into envelopes, by category. Then, whenever you buy something, you simply pull cash from that particular envelope to make the purchase. When that envelope runs out of cash, you stop making purchases in that category until you are able to replenish the envelope.

Steven B. Smith has developed an “on-line” envelope system, called “Mvelopes.” This system will work hand-in-hand with this book to help **YOU** to “Financial Fitness in 12 Weeks.” Knowing what you learned at the Get Out of Debt workshop, and then using the Mvelope system, you can develop and live with a plan that will help you reach your financial goals.

Included in the book is a CD which will enable you to get online with your bank accounts and your investment accounts to monitor your progress day-by-day or month-by-month.

We would like to put this book into your hands, and so, during December and January, you can get a copy, just by asking. Please use the form at the bottom of page 3 and simply enclose a gift of ANY size. We will send it to you immediately so you can begin.

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 winter and are adding more (see the schedule on page 2). We will be taking this workshop to Arkansas in late March, 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.**

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?

A debt settlement company that we recommend, Positive Return, will determine a personalized negotiation strategy with your creditors. Their professional negotiators can settle most uncollateralized debts. This allows you to "do the right thing," and pay off your debts, which demonstrates your character. Features include:

- **Settling all your unsecured debts for approximately 50-60 %, including all fees.**
- Easy and convenient method for resolving your debt **instead of** filing bankruptcy.
- Payments fit YOUR budget, not what the creditors want you to pay.

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.

- | | |
|--|--|
| <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 sponsor a complete workshop; here is my gift of \$1,000.
- Please send me "**Money For Life.**" I have enclosed my gift of \$_____.

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



WORDS FROM BOB

A long time ago (1980), a young man early in his financial career was impacted tremendously, as circumstances directed him into the financial planning profession. He was working with several other Christian men when a simple lunch changed the course of his life. His boss invited him along to meet his guest, a man in his early 40's from Atlanta who had started a "financial" ministry. He was intrigued, because he had never connected the concept of "ministry" with "financial." This young man's direction in life changed with the lunch he had with the pioneer in Biblical financial principles named Larry Burkett. This young financial planner began learning—and then teaching others—about the importance of dealing with finances according to the Scriptures.

I am sure you have figured out that I was that young financial planner. I cannot begin to tell you how blessed I was and how blessed I now am by the ministry of Larry Burkett. Over the next several years, I studied and learned from his ministry, attending many training seminars that he had developed. God used Larry to not only impact many individuals and couples, but many financial people like myself who could then impact many others.

On the 4th of July this year, God brought Larry Burkett home, giving him real independence, freeing him from the pain and struggles of this world. Larry started his financial ministry with Campus Crusade for Christ in 1973, a few short years after he had accepted Christ. He established Christian Financial Concepts in 1976 in an Atlanta suburb and began writing books on how we, as Christians, should handle God's money. He was later instrumental in the creation of the Christian Financial Planning organization, again where God's principles could be taught to many, that each might teach many.

In my opinion, perhaps one of the best tools he developed was the "Money Matters" radio program. This program reached coast to coast and was (and still is) a live, call-in format. This show not only provided individuals with an answer to their specific problem, but I know it provided two other far-reaching benefits. First, for every caller, I know there were probably hundreds nationally tuned in at any one time who had the same problem. He wasn't just helping the caller, but these hundreds with their problem as well. Second, he provided me—and probably hundreds of financial counselors like me across the country—with the Biblical wisdom to address those same problems with the thousands that each of us has counseled.

(continued on page 2)

Financial Health Fair

P.O. Box 1081

Eastlake, CO 80614

(303) – 280 – 9565

www.financialhealthfair.org

PRSRTD STD
US POSTAGE
PAID
DENVER, CO
PERMIT No 2345

ADDRESS SERVICE REQUESTED

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