

# *WestMichiganMortgageHelp.com*

## **Plastic Surgery**

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*Many of you know of my support for the principles of Financial Peace as presented by Dave Ramsey in his book and on the "Money Game" radio show. For those of you that are not familiar with the principles, Dave presents a simple, practical, common sense approach to get out of debt and to stay out.*

*I would like to introduce two friends, Vicki Vranian and Bill Cox. I first met Vicki as a client last fall when I helped her to refinance her home. She was a strong supporter of the principles of The Financial Peace University and was a volunteer at Dave Ramsey's one-day seminar last fall. They had also participated in the 13-week training course. Even though they have a hectic work schedule, they were very interested in coordinating a 13-week training program. I thought this was the perfect opportunity to give something back to my clients and friends by offering our facility to host the training.*

*We started with an orientation in mid-January, during the worst blizzard of the year. Needless to say, no one came to the orientation. But Vicki and Bill were determined. With a combination of word of mouth and phone calls, we managed to assemble a class.*

*It was a pleasure watching the class develop trust and friendship as Vicki and Bill lead them through Cash Flow Planning, Plastic Surgery (cutting up the credit cards), the Baby Steps and the other lessons leading to Financial Peace. It is not easy to give up Monday evening for 13 weeks to lead a class. I really admire their dedication and commitment to help others with their financial situation.*

*They had such a wonderful experience, they have decided to do it again. In addition, they inspired another class member to start her own class. This fall, starting with the first orientation on August 30, we will have two sessions in operation. If you would like more information, please give me a call.*

Harry Gribnitz

Your Home Loan Specialist for Life!

*PS: My business is 100% referral and I need your help. Please refer friends, relatives or co-workers.*