

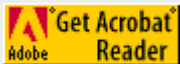
# The \$-Road to Riches-\$<sup>®</sup>

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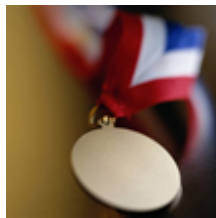
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## THE \$-ROAD TO RICHES-\$<sup>®</sup>

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### Here's What's New



#### A New Look For The \$-Road To Riches-\$<sup>®</sup> Web Site

by Barbara Osach

There is a brand new look for the \$-Road to Riches-\$<sup>®</sup> web site at [www.theroadtoriches.org](http://www.theroadtoriches.org)! For the last several months we've been working with Web-Worx, a professional web development company, to come up with a look and a message that captures and communicates the heart of the course - "Freedom & Power" and "Wealth & Prosperity". Check it out! We know you will be proud to direct your friends, family and colleagues to it!

The new site has a "Home" page that will capture your attention and challenge your ideas about wealth and prosperity. The "Learn More" pages convey the difference the course makes, the results people produce and the power and freedom they get from it.

"The Program" pages provide information about how, when and where the course is conducted, including dates for upcoming Opening Workshops, information on the free Audio Teleconference Introductions, and an on-line "Sign Up" page. If you click on one of the Course Intentions, you can hear an audio clip about it.

This newsletter and back issues can be down loaded from the "Newsletter" page.

If you are a participant in the course, you will be receiving via e-mail a user id and password that will give you access to the "Members" page. There you can download electronic versions of the forms used in most work assignments! We have great plans for this area, and welcome your input and ideas.

"About Us" will let visitors know about Financial Program Strategies, and they can "Contact Us" for questions, to subscribe to the newsletter, or to be kept informed of upcoming Opening Workshop dates.

We will continue to add features to the site to give visitors a sense of the course and the difference it makes for those who participate in it. Send your comments and ideas to [barbosach@tomortgageservices.com](mailto:barbosach@tomortgageservices.com).

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## Distinctions

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### Leader vs. Leadership

By Roberta Witty

If it sounds like a duck and walks like a duck, then it must be a duck. If it gives commands and sits in a corner office, then it must be a leader. Right? Wrong. Our society thinks that a boss that you like is a leader, and a boss that you don't like is a tyrant. Wrong.

In the distinctions of The \$-Road to Riches-\$®, a leader is someone who stands for their intentions and those of the individual group members. A leader is someone who creates, who takes the actions they need to take to fulfill on their intention. A leader is someone who has people winning around them.

And when people want to be on your team, then you know that leadership is showing up. Leadership is not "getting people" to do something; it is allowing the people on the team to stand for each other. Leadership generates team. Leadership is about setting an example - one where people get in touch with their own intentions.

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## Debt Management Corner

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### Credit Repair- Miracle Workers / Dreamers?

By Richard Giannamore

Have you ever wondered how "credit repair" services can fix "bad credit"? How it can make all those missed and late payments go away? How it can make "foreclosures" disappear? Or how it can have a bankruptcy not show on a credit report?

There is an old saying that goes, "if it sounds too good to be true - it is."

Some promises made by credit repair services cannot be delivered. There is no such thing as "erasing bad credit".

Poor credit ratings cannot be fixed. They can only be improved and that takes time.

You have the right to challenge your credit report for accuracy and validity, not to change it. Only a reporting service can do that - and only when proof has been given and the creditor does not challenge the validity of it.

Remember, it took time to create a bad credit rating and it will take time to improve your credit.

Some hints on building your credit:

- Pay your bills on time
- Stop charging
- Charge only if you have the means to pay
- Start making advanced payments
- Use an honest professional to straighten your report

An honest credit repair service will clean up a bad credit report, which means the service can make sure that what is on your credit report is yours and no one else's. If there is a discrepancy on missed or late payments, the service can challenge them, and if they are wrong, the credit repair service can have them corrected - it will not make bad credit good. Only you can do that by paying creditors as agreed upon.

Remember having "good credit" is one of the most valuable assets you have. It is smart to protect it and use it wisely.

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