

The \$-Road to Riches-\$®

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Experiences



Being In The Facilitator Training Program

by Denise Hambrick

When I first joined the Facilitator Training Program, I thought I would be learning the course material and practicing presenting it. I also thought that I'd pick it up quickly since I have had a lot of experience in public speaking, both in presenting technical papers at conferences and in conducting training classes at work. I quickly learned that being a Facilitator of The \$-Road to Riches-\$® Program is not about delivering a presentation professionally. It's much more than that. It's about BEING.

It's about being and living the distinctions of the course in my life and not just in front of the room. I can't do it in front of the room if I'm not living the distinctions in my life. I can present the material. I can present it professionally, but if I'm not being the distinctions of the course, I cannot effectively give the participants access to the distinctions. Doing so would be like giving them knowledge. That's not what this course is about. It's about practicing and mastering the distinctions of the course. It's about having Freedom & Power and Wealth & Prosperity in your life... EVERYDAY!

Being in the Facilitator Training Program has given me the opportunity to practice mastery of the distinctions of the course beyond the level that I got out of completing the four modules of the course. In the training, I have confronted myself time and time again. I have confronted who I know myself to be for what can be in my life. I have spoken to over 100 people inside of two months about this course and what it could do or be for them. In each of those conversations, I had to confront myself. Week after week after week my results were zero. I stayed in action in spite of that. My normal way of being was to be nice. Invite them to the course and accept whatever they said. But being nice didn't give the other person any access to what the course could be for them. Standing for myself, standing for the course and confronting myself gave me freedom and power and gave the person listening something for them.

My life is not the recognizable compared to what it was before I did the course. And being a Facilitator in Training has raised the bar once again. I'm more excited about my life than I have ever been.

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Credit and Debt Management Corner



How To Cancel Credit... The Best Way

By Ron Giannamore

There are many ways to cancel a credit card. Whatever the reason for getting rid of a credit card, making sure it's done the right way might take a little more attention than one might think.

First, don't cancel a credit card while you're paying off the balance. Cancel the credit card only after you've paid off the balance entirely. Once the card has a zero balance, and you want to cancel the account, the following is the most efficient and effective way of doing it.

Keep a log of your cancellation process noting dates, times of telephone calls, the names of people with whom you speak and a brief summary of the call, pertinent phone numbers, a record of the addresses that you use.

- Notify the card issuer by telephone.
- Follow up by notifying the card issuer in writing.
- Get a copy of your credit report and make certain that it's accurate. (30-60 days)
- Repeat these steps, if necessary.

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.

Call the credit card's customer service department. Confirm that your balance is zero, and get the name of the representative that you speak with and notify him or her that you are canceling the card. S(he) might try to talk you out of canceling the credit card by promising possibly a lower rate or fees. If you are truly committed to canceling the card, hold firm. Ask for an address to which you can send correspondence.

FOLLOW UP WITH A LETTER Write a short letter to the credit card company confirming the telephone call that you made. Send the letter to the address on the credit card statement or a different address if you received one from customer service. Send the letter by certified mail or return receipt requested. This gives confirmation that the letter was both delivered and received. Request a copy of your credit report after 30 to 60 days have passed. Verify that it says 'Closed at customer's request' and that the account shows a zero balance.

CHECK YOUR CREDIT REPORT You do not want your report to say that the account was 'closed by creditor' because that reflects negatively on you. If the credit card company mistakenly reported that they, not you, closed the account, call the customer service department again to report the mistake, follow up with another letter by certified or return receipt mail and include a copy of the original letter you wrote canceling the card and check your credit report again.

There may be times when this process may be very frustrating. Always remember that a credit report is your credit history. The information is submitted by lenders but it is our responsibility to make sure it's correct.

It is not the responsibility of credit bureaus to make sure that your credit report is correct. Credit bureaus report what creditors tell them. So if your credit report is inaccurate in any way, don't ask the credit bureau to fix it. Be persistent in asking the creditors to correct inaccuracies and to report corrections to the credit bureaus in an updated report.

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