

APRIL 2007

COMPLIMENTARY

NORTH MISSISSIPPI CHRISTIAN FAMILY

*Spotlight
on
Helping Hands*

*Visiting with
Candace
Cameron Bure*

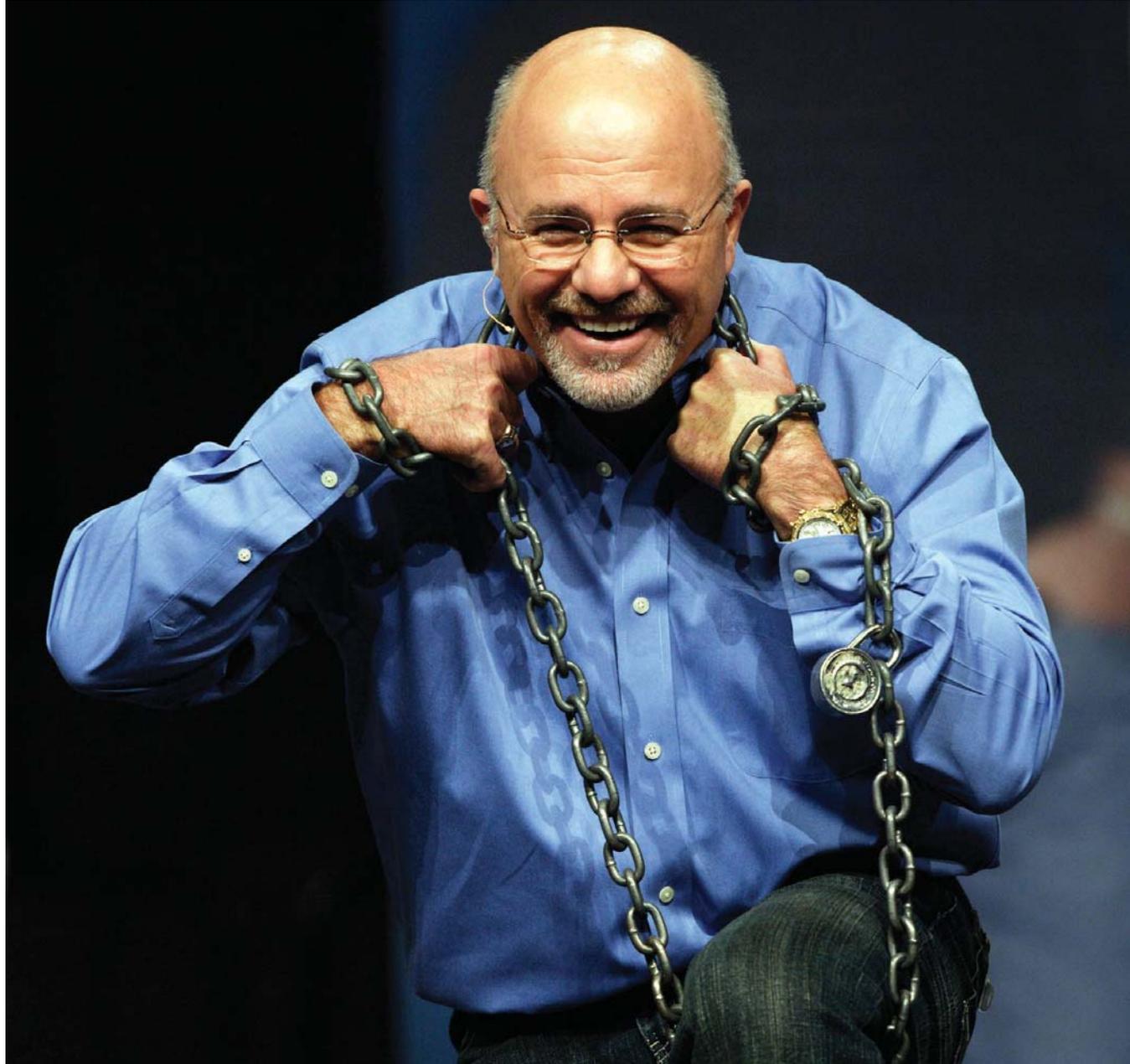
**DAVE
RAMSEY**

Coming to Jackson



THE DAVE WAY... **THE BABY STEPS**

- 1. \$1,000 to start an Emergency Fund**
- 2. Pay off all debt using the Debt Snowball**
- 3. Three to six months of expenses in savings**
- 4. Invest 15% of household income into Roth IRAs and pre-tax retirement**
- 5. College funding for children**
- 6. Pay off home early**
- 7. Build wealth and give! Invest in mutual funds and real estate**



Dave Ramsey is on a mission to

BREAK THE CHAINS OF PAIN

Chains of bondage—chains of slavery to your finances—chains of pain. National radio talk show host and financial counselor Dave Ramsey believes chains are only good when they are used to pull you out of the mud and the muck.

Dave will be in Jackson this month to help Mississippi families out of the ditch of financial mud and muck. He will be at the Coliseum in Jackson from 6-9 p.m. Thurs., Apr. 26. If you are stuck in the mud, Dave's plan has the chains you need to get out.

And he knows a little bit about mud and all the cleaning up you have to do afterward. It was almost 20 years ago when a 28-year-old Dave lost his \$4 million real estate fortune as the banking industry made big changes in the late 80s in real estate lending. With loans and lines of credit keeping him in bondage, the bank called all his loans—at the same time. Dave lost

his business and over the course of two-to-three years, truly learned the meaning of the chains of pain.

“Losing everything was crushing, emotionally and financially,” said Dave. “I came to know Christ before the bankruptcy, but afterwards, we were waving the white flag, saying ‘I really do surrender all!’ The song had a whole new meaning for us.”

Dave was not raised in a Christian home, but came to know Christ as his Savior when a sales motivational speaker he admired mentioned a spiritual element to the sales process. All of the prayers and the tears from his “good little Baptist” wife, Sharon, did not have the same influence for Christ as this speaker whom he admired. Dave said he had a lot of credibility with him and he really made an impact. He was 24-years-old and the young family began looking for a church. They found Christ Church in

Nashville and got under the leadership of some very supportive and devoted pastors, who helped teach Dave a lot of the Bible, from the beginning. Dave said it was very important for him to understand as much as possible, particularly about this tithing thing.

But it was during the total money meltdown, that Dave made the heart change to never be in bondage to money again. He want to learn how to do it right this time and never go back to living scared. He wanted to stop mud-riding his way though his finances.

See Dave LIVE in Jackson April 26 at the Coliseum

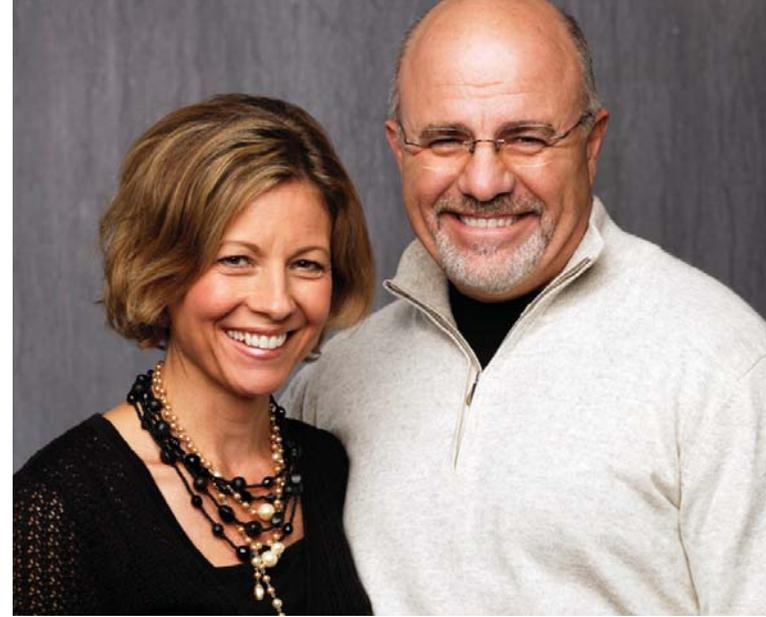
The muddier they got, the closer they came to God. They leaned on Him and God threw them a chain to help walk them out. Dave began to learn “God’s and Grandma’s” way of handling money. With a determination to make real, lasting changes in his own life, he also developed a passion and compassion for others going through the same mud hole.

While working a zillion hours a week to “keep the wolf away,” Dave wrote a book on the things he learned in the mud and the muck called, “Financial Peace,” and began counselling people going through financial stress. Almost 20 years later, Dave’s new book, “The Total Money Makeover” is on the New York Times Bestseller list and over three million people listen to him on The Dave Ramsey Show.

Dave and Sharon have three children who love Jesus and make good grades. Denise and Rachel are at the University of Tennessee, and their son, Daniel, is in high school. They go to the lake to water ski at every opportunity, go to University of Tennessee football games and hold season tickets to the Predators hockey games. They love to snow ski and enjoy one another

er as a family. Sharon is a full-time mom and does volunteer work with their church and within the community. Dave said during all of the ups and downs, his wife, Sharon, has been a rock.

“She is the perfect example of a Proverbs 31 woman,” Dave said. “She is not a up front, on the stage type of person, but around our organization, she is a rock.”



Dave and Sharon Ramsey have walked the walk and now try to help others.

Mississippi has a special place in Dave’s heart as he prepares to do a live event here this month. He said it is amazing the number of people in Mississippi who listen to the radio program.

“We love the folks in Mississippi,” Dave said. “We always have a great time and we have a lot of great relationships with churches there. We are very blessed.”

In view of all the Ramsey’s have gone through, it is amazing to see what God can do through a bad situation with people who will “Surrender All.” But did he expect all of this as he was beginning his business 20 years ago?

“God plants a seed in your life and there’s a hope and dream,” Dave said. “It has been an amazing ride.”

—Gwen Sisson

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