



P. ANN WAGNER
LIFE COACH

"Advising on Financial, Career, and Retirement Strategies"

AVOW NEWSLETTER, Volume 1, Issue 1

Welcome

to the Inaugural Issue of the AVOW Newsletter.

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Seminars/ Speaking Engagements:

- **Finding the Work You Love Seminar** – TBA
- **Financial Peace University,**
- New Heights Church,
Vancouver, WA –
begins September, 2008

The purpose of this newsletter is to give me a place to air thoughts of any kind, but primarily related to financial planning, career planning, and retirement planning topics. I will also keep you informed on scheduled seminars and speaking engagements.

I also want to keep you, the reader, involved and informed. If you have questions you would like me to address, please email me at avowcoach@yahoo.com. Keep your questions simple and straight to the point and only one question per email. Please limit questions to 100 words or less. All questions and responses will become part of a repository and may be used in future publications by AVOW Advisors or P. Ann Wagner.

What kind of questions, you might ask? Here is an example:

What do you do when you are harassed by creditors phoning you at home, calling you all sorts of names and demanding that you pay? The response to this question is below in the JUST FOR YOU Question and Response section.

Questions can also be asked on www.avow.com on the Contact Information page, www.avow.com/contact.html.

This newsletter is JUST FOR YOU. Feel free to share this newsletter, have your family and friends subscribe.

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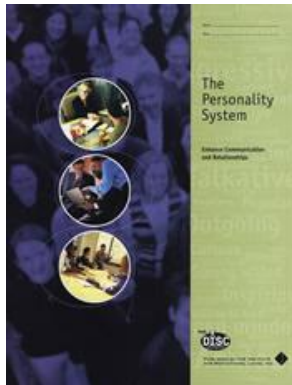
JUST FOR YOU...

Question: What do you do when you are harassed by creditors phoning you at home, calling you all sorts of names and demanding that you pay?

Response: Envision the caller as having just stuck their finger in a light socket and now has hair standing on end, in all directions. Gives you a good laugh. Then, tell the caller you are on a budget. (If you don't have a budget, email me at avowcoach@yahoo.com to schedule a 2-hour consultation; you will leave with a budget in hand. If you are not able to pay the minimum or nothing this time, tell the caller, they are "below the line". If they don't know the Dave Ramsey Financial Peace University material, they will not know what this means. However, many creditors are starting to catch on. If you don't know, I will explain "above the line" and "below the line" in the next newsletter.

Check this out at
www.avow.com/talk.html

ELECTRONIC
CAREER PROFILE



This computerized profile will reveal your God-given personality strengths in the work place and enable you to utilize that information in your job search, or as you seek out business opportunities and self-employment ideas. It's like a foundational road map that you can use as a filter for truly finding the Work You Love. www.avow.com/talk.html

Be sure to check www.avow.com frequently.

