

“The only thing money gives you is the freedom of not worrying about money.” –Johnny Carson

MELALEUCA

THE GET OUT OF DEBT COMPANY

The economy, by most accounts, is mustering something of a comeback.

- Unemployment is still at 8.9 percent, but it's nudging downward.
- Retail sales are inching higher by a fraction of a percentage each month.
- People are saving more.

But home sales, consumer debts and foreclosures, on the other hand, are all going the wrong direction. The age-old dream of having a beautiful home with a white picket fence seems to be fading, and financial freedom is fast becoming viewed as an unachievable fantasy.

But at Melaleuca, that's simply not the case. For Melaleuca customers and Marketing Executives, liberation from debt is a way of life, and the dream of achieving financial freedom—home ownership included—is alive and well.

“Since we opened our doors in 1985, we have been counseling our customers to live within their means, to save and invest wisely, and to get out of debt,” says Melaleuca CEO Frank L. VanderSloot.

“The art of wealth-building consists of two skills: offensive and defensive, the skill

of earning money and the skill of not spending it. We think it wise to promote a culture at Melaleuca where the art of defense is practiced and perfected.”

Melaleuca awards Total Financial Freedom Awards to Marketing Executives who've completely paid off all of their debts, mortgages included. And Frank has joined those Total Financial Freedom Award recipients to celebrate by burning their mortgages—the ultimate symbol of financial freedom!

“To create true financial freedom, you have to be free from debt,” says Melaleuca's first-ever Corporate Director, Russell Paley, who burned his mortgage in 2009. “That's the only way you can take control of your finances. And with Melaleuca, you are the one who controls your destiny.”

Melaleuca doesn't just congratulate those who obtain financial freedom; it also provides the means for achieving it. The Wellness Company has a proven formula that can help you conquer your debt and achieve your dream of financial freedom sooner than you expect:

1 • Read the Total Money Makeover and commit to a debt-free date

2 • Keep your current job and be the best employee you can be

3 • Build a part-time Melaleuca Business

4 • Use your Melaleuca income to pay off your debts





Playing Offense: What's your get-out-of-debt date?

Marketing Executives who refer Melaleuca customers and stay consistent will discover that a Melaleuca business can provide supplemental income like nothing else. The up-front investment is small, the earnings can grow rapidly and Melaleuca's culture of wellness can help anyone avoid unnecessary debts and expenses.

"I earn about \$800 a month with Melaleuca, and every little bit makes a big difference," Director IV Carolann Castell said after she burned her mortgage in 2008. "For some people, an extra \$500 a month can keep them out of bankruptcy; for someone else, an extra

\$500 can bring financial freedom."

Chances are, if you sat down with a mortgage calculator today, you'd discover a small sum of additional monthly income could make an enormous difference in the big picture of paying off your mortgage. And with a Melaleuca business, it's up to you to determine how large or small your monthly supplemental income will be.

"We cut our 30-year mortgage down to 15 years by paying just \$160 more per month," says Director VI Don Ostendorf, who also burned his mortgage in 2009. "That saved us \$130,000. Burning our mortgage onstage was one of the most

exciting moments of my life!"

So the first step is to determine your own debt free date. When you know how much it will take per month to make a big difference for your mortgage, you can set a goal to advance your Melaleuca business in order to earn the amount you need.

"Having our Melaleuca check took a lot of pressure off," says debt-free Senior Director V Claire Mindock, who today has earned \$375,858 from Melaleuca. "My husband said to me, 'The stock markets are just crashing away, and your Melaleuca checks are steady as ever.'"

Melaleuca: the get-out-of-debt company

Unencumbered with debt, you can save far greater amounts for retirement, make purchases on what matters without losing money to interest and use your money to make a difference for others.

“Probably the most important thing Dave Ramsey writes in his book, *The Total Money Makeover*, is, ‘If you will live like no one else, later you can live like no one else,’” says Frank. “Living like no one else means resisting the pressure to keep up with the Joneses.”

Dodging the lure of overextending your finances—whether that means clipping coupons, doing your family’s haircuts or deciding not to make a purchase (even when you can afford it)—is essential to your financial freedom

plan. Whether through the Car Bonus, which relieves Senior and Executive Directors of some of the burdens of car debt, or through cost-effective quality products, Melaleuca helps Marketing Executives pare down their expenses and put their money where it counts.

“People ask me if it felt like a sacrifice, and, you know, it really didn’t,” says Executive Director III Stacy Bodnar, who burned her mortgage in March 2008. “We just worked our lifestyle around it. In addition to our Melaleuca income, when we got a refund from our registered retirement savings plan—which most people see as ‘play money’—we’d use it to make lump sum payments on our mortgage.”

And when you do achieve your goals, you’ll never regret leaving those expenses behind.

“I budgeted very frugally so when I had a crisis or something unexpected, I didn’t have to charge it on a credit card,” says Director III Vicky Erickson, who also burned her mortgage in 2008. “Now, I have no desire to go into debt again. Once you see what your life can be like without debt, you never want to turn back.”

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—Frank VanderSloot

Freedom to enjoy life on your own terms

Liberated from debt’s shackles, Marketing Executives sleep better, worry less and have greater hope for the future. “Debt controls you,” says Senior Director VIII Petra Flores, who burned her mortgage in 2009. “It used to keep me up at night. But now I have a feeling of peace knowing I don’t owe anything to anyone.”

For most, achieving that peace doesn’t take an enormous sum of money or an overwhelming change of lifestyle. Instead, it takes commitment, a change of mindset and concerted effort over the long term.

And, of course, it doesn’t hurt to have Melaleuca on your side. “When the money started coming in from

Melaleuca, it relieved so much pressure for us,” Executive Director IV Trixie Overcashier says. “My husband, Rod, said, ‘I think with this added income, we can really pay off our mortgage.’ And now that we’ve done that, we have such peace—it’s just amazing!”

When you’ve achieved total financial freedom, you can move on to dreams you never imagined could come true.

“When the pressure is gone and the stress is off, you’re freed up to be yourself,” Frank says. “People are more fun and have more fun because they don’t have any bills to pay.” M.S.

