



NATIONAL FOUNDATION FOR  
CREDIT COUNSELING

*Knowing the difference can make all the difference.*

Dear Tim:

My colleagues and I at The National Foundation for Credit Counseling wish you the very best for the Holidays. Thank you for all you are doing and for your participation in our 2009 Annual Leaders Conference.

The feedback we received was extremely positive. In fact, your engaging "Creating a Comic Vision" presentation was a highlight of the Conference. You created an energy and awareness among our attendees that is truly memorable, and helped us see through many of the daily stressors we encounter.

Thank you again for helping to make this year's NFCC Annual Leaders Conference a big success!

All the best for a joyful Holiday Season!  
National Foundation for Credit Counseling