

RETIREMENT COACH NEWS

June 2008

Volume 6, Issue 5

The monthly newsletter for seniors who want to stay on top of their game and make their retirement the very best it can be.

Thousands Say "Thank You" from Africa

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The village is called Zangon Gochi and it is located in the Kornaka West Area Development Project (ADP) of World Vision in the Miradi region of central Niger. As we approached the village we saw a large plume of water shooting into the air. When we got closer we saw people running back and forth through the water - partly in celebration of the new-found supply of fresh water and partly because the temperature was a mere 115F.



Celebrating in the spray of fresh water

An engineering crew from World Vision was in the process of flushing the bore hole (well) and testing the aquifer to make sure there was sufficient water to allow them to put an electric pump in the well that would increase its capacity from supplying 500 people per day to supplying over 2,500. When we disembarked from the caravan of World Vision SUVs we were mobbed by a large group of children and women from the village and in a matter of minutes we found ourselves running through the water with the rest of the villagers.



The village Chief expressed his gratitude



Clean water leads to happy & healthy children

A short while later the entire village gathered under the shade of several large trees where carpets had been laid out for the 'honored guests'. The village chief welcomed us and thanked us for the gift of life we had provided to his village. "Our children no longer die from Diarrhea and we have no new cases of eye disease." *continued on page 2*

Key Rates

Money Market Accts.	2.31%
Money Market Funds	1.93%
6-mo. CD	2.81%
1-yr CD	3.12%
5-YR CD	3.61%
30-Mortgage	6.00%

Source: Bankrate.com and Bloomberg

This Month

The Coach's Corner- by Don Hartmann, CSA, ChFC



Bonding in Niger

One of the highlights of our journey to Niger was when each of the five members of our team got to meet the child we are sponsoring through World Vision. There are tens of thousands of people in America who sponsor children all over the world through World Vision and the vast majority never get the chance to actually meet

their sponsored child - but we all did. We quickly came to realize that such a meeting can be a terrifying experience for a small child, but after spending a little time with the child's parents, they usually relax and actually begin to smile.



Djamilou (Jameeloo) with his sister Djamilia

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“Thank You” from Africa - continued from page 1

Our village is clean and our children are healthy so we say thank you to World Vision and to the people from America who made this possible.” He went on to tell the villagers that we were from Colorado, where it is cold, and then he invited each of us to say a few words.

I told the villagers we were there because there are people 7,000 miles away in America who care about them and their children. After we were finished with our remarks, the women of the village flocked to Heidi and as she had done numerous times during our stops at previous villages, Heidi danced, whooped and hollered and high-fived many of the women. You may remember I wrote about Heidi in the Fred of the Month column last year, but after watching her in action in Niger, I can tell you the article I wrote back then did not do her justice.

During our nine days in Niger we saw many examples of extreme poverty. We also witnessed many of the programs World Vision is engaged in to fight that poverty. Even though Niger is a Muslim nation, it is quite obvious there is a high regard for World Vision and the work they do - especially for the children. We were all constantly amazed at how so many people who have so little, are extremely grateful for the little they have. I came back from Niger with 283 pictures and 45 pages written in a journal - but most of all, I came back with a new appreciation for the many blessings we have here in America. For those of you who so generously contributed to this fresh water project, I also came back from Niger with a thousand “Thank You’s” from very grateful village leaders, very grateful parents and very happy children!



Life sustaining clean water!



A warm welcome from an elder



Our team posing with the village leaders



A camel in a pickup - only in Africa



In every village, the women celebrated with Heidi

The Coach’s Corner continued from page 1

Now that I have actually met Djamilou and his family, I am more committed than ever to make sure I constantly stay in touch with him and follow his progress through the reports I receive from World Vision.

Another highlight of our journey was having Dr. Joseph Riverson - “Dr. Joe” - meet us when we landed in Zinder, the easternmost city in Niger. Those of you who were at the Client Appreciation Dinner last October will remember Dr. Joe as our speaker for the evening - all the way from Ghana!

I already knew about Dr. Joe’s impressive credentials and accomplishments from the bio I had read prior to the dinner in Denver. But when you spend eight full days with this remarkable man, you get to know what a truly loving and compassionate man



Dr. Joe, greeting Heidi and me in Zinder

he is. Watching him interact with the children in the clinics and villages we visited and the way he always shared God’s love with them is something I will never forget.

In village after village, Dr. Joe took the lead in introducing our team. He constantly referred to us as “Promise Keepers” because we had kept our promise to come to Niger.

When we arrived in Zinder I had thought of Dr. Joe as a good acquaintance. After spending eight days with him in Niger, I feel privileged to be able to call him a dear friend!

The **Fred of the Month**

This column is based on Mark Sanborn's best selling book, *The Fred Factor*, wherein he explains that a *Fred* (named after his mailman) is someone who has demonstrated a passion in their work and life that can turn even the most ordinary of things into something extraordinary.

The last thing I expected to find in Africa was a "Fred" but make no mistake, I came across a true Fred the second day we were in Zinder. Because of my recent knee surgery, I had to switch to a 4-door Land Cruiser so I could sit in the front



Cowboy, always smiling, looked good in my hat!

seat and stretch my leg. As we headed out to the villages, the driver, Boubacar, put on some American country & western music. I turned to him and said: "You like cowboy music?" He told me he loved American country & western music and when I told him I knew John Denver and had worked with his foundation for six years, his face lit up like a kid at Disneyland. I told Boubacar we were going to call him "Cowboy" and it immediately took with everyone - including him.

Cowboy is a driver for World Vision. When you watch these drivers navigate the dirt roads and many off-road excursions in the bush country, you develop a true appreciation for their skills. When you travel on semi-maintained dirt roads at 60mph and off-road at 40 to 50mph, your life is literally in their hands. The other drivers in our group were very serious and focused strictly on their driving. But Cowboy was different. He was not only very entertaining (always engaging in conversation), he was also always the diplomat.

Cowboy made sure I was introduced to many of the village leaders. He told them we represented the people in America who donated the money for the water wells. In one village, he took me to a shelter where a woman was making a porridge-like substance from the local grain, called Millet.

On another day, when we were on our way back to town, Cowboy spotted a camel caravan hauling grain to market. Since he had earlier overheard Heidi mention how she would like to ride a camel, Cowboy immediately got out and struck a deal with the leader of the caravan. In exchange for some cookies and mango juice, Heidi got her ride on a camel.



During several of our stops in the various villages, Cowboy would take my camera and



Heidi got her Camel ride while Cowboy paid the caravan leader with cookies and Mango juice.



eat a meal until 3:00 in the afternoon.

As it turns out, prior to becoming a driver, Cowboy had worked on a drilling crew. He was with the crew that actually drilled the wells we funded in the village of Zangon Gochi.

So how do you thank a "Fred" for doing all the little things that help make your trip so memorable? I'm sending him two CDs - 'John Denver' and 'The Highwaymen' - **plus a cowboy hat!**

When I told Cowboy I had worked with John Denver for six years, his face lit up like a kid at Disneyland!



Always clowning around, Cowboy with the drilling crew chief .

Cowboy is the one who spotted a camel in the back of a pick-up truck and made sure we all got a picture (on the previous page).



**HALLMARK
CONSULTING
GROUP, INC.**

Hallmark Consulting Group, Inc
9110 E. Nichols Avenue
Suite 305
Centennial, CO 112

Phone: 303-756-8900

Fax: 303-758-7077

www.hallmarkconsulting.com

Retirement Workshops

There are four workshops scheduled in June. Check our web site - www.hallmarkconsulting.com - for dates, times and locations.

*“May your heart be broken by the things
that break the heart of God.”*

Posted in every World Vision office we visited in Niger

Open House and Reception

On Monday evening, June 23rd, at 6:30 we will be hosting a special Open House and Reception at our new office in Centennial. We have been planning an open house for several months now, and we recently learned that Hortense Palm, the National Director for World Vision in Niger, is going to be in Denver next week. So we decided to combine two events into one: an Open House so our clients can see our new office space in Centennial, and a reception to give Hortense Palm an opportunity to meet and thank the generous donors who made the new wells in her country a reality.

The combined event will run from 6:30 to 8:00PM and will feature light refreshments and possibly some light entertainment as well. Please join us for what promises to be a fun evening. **If you plan to join us on the 23rd, please notify Judy Nelson via e-mail - jnelson@hallmarkconsulting.com or by phone 303-756-8900.**



9110 E. Nichols Avenue, Suite 305
Centennial, CO

You will find directions (including a map) to our new office on our web site (www.hallmarkconsulting.com) under the ‘Our Location’ link.



Hortense Palm, with
Heidi Morgan in Niger

Friday Night at the Ballpark

On Friday evening, May 23rd, twenty clients attended the first of four appreciation events at Coors Field for clients who have helped us grow our business by referring others to Hallmark. Everyone had a wonderful evening and those of us who stayed to the end were rewarded with a 13th inning victory over the NY Mets.



The remaining three Client Appreciation games are scheduled for June 21st, July 5th and August 9th. The game on June 21st is a special night for Lockheed Martin clients because we have so many clients from that one firm.



20 clients enjoyed a fun evening
in a private suite

We appreciate each and every referral we get, so even if you can't come to the ballpark, we want to thank you for helping us grow!

Volunteers Needed—Can You Help Out?

The award winning **World Vision Experience: AIDS** tour will be in Denver from July 5th through the 16th at Cherry Hills Community Church in Highlands Ranch. A tour so powerful, it recently earned the prestigious Global Reggie Award for experiential exhibits.

I am a member of the planning committee for this important event. We are going to need over 700 volunteers to pull it off.; so I stepped out on a limb and told the committee I thought I could get enough volunteers from our Hallmark clients to staff one full day. **We will need 42 volunteers, each working one 4-hour shift on Wednesday, July 9th.** Can you give us four hours that day?

Did you know that the AIDS pandemic has created over 15 million orphans in Africa? That's right, 15 million and it's expected to exceed 20 million by 2010! One of the men from our church recently visited Uganda where he met with a 7 year old boy who had lost both parents to AIDS and is now trying to raise a younger brother and sister by himself.

World Vision is stepping into the gap and reaching out to orphans across Africa—but they need our help.

If you can spare four hours to take one shift at the exhibit on Wednesday, July 9th, please call Judy Nelson at 303-756-8900 and let her know whether you can work the morning, afternoon or evening shift. With your help, we can make a difference in Africa!