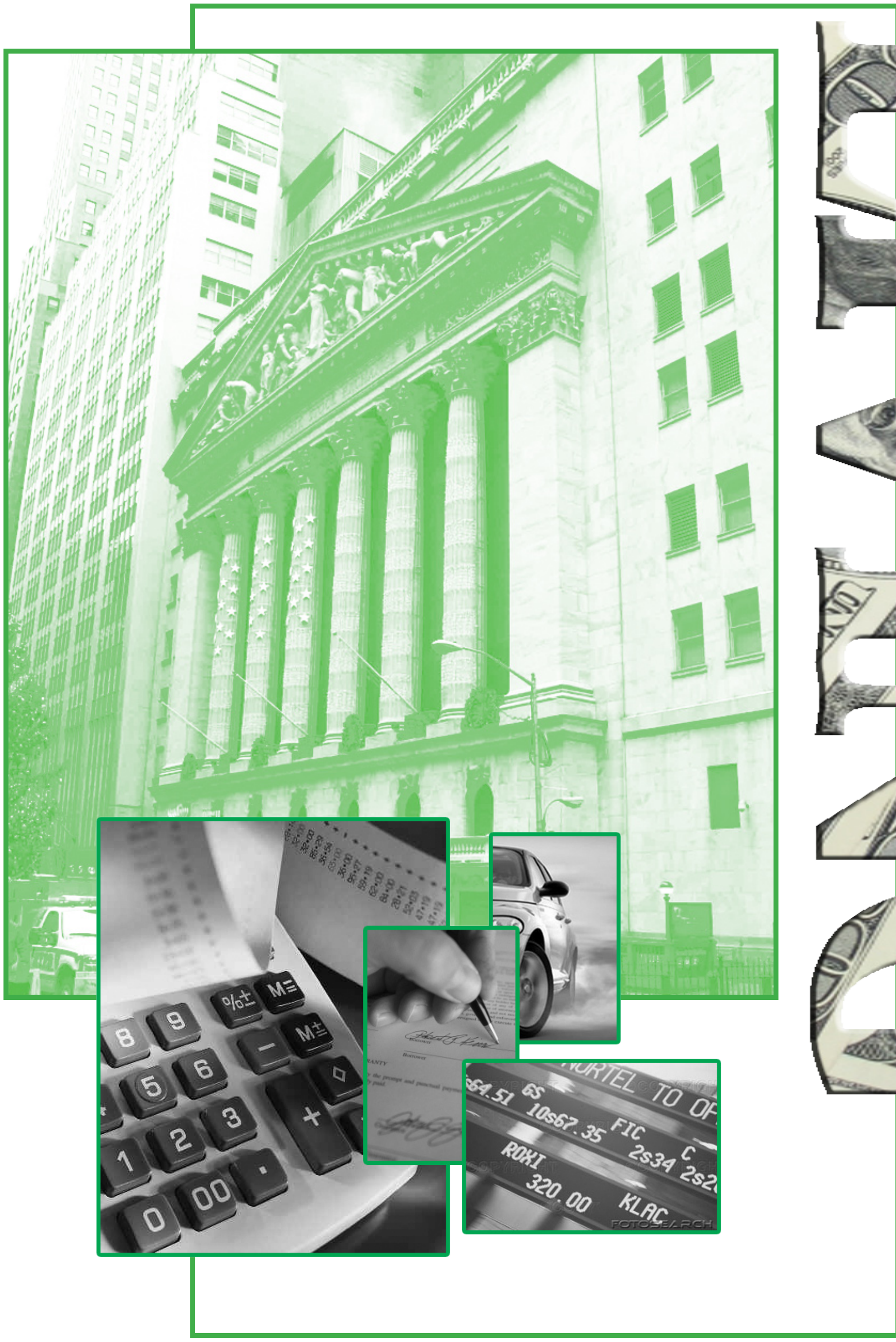
KNOWLEDGE for LIVING



Financial Seminar
WORKBOOK

The Importance of Gaining Knowledge for Living

1. ***Why was the Knowledge for Living Seminar developed?***

The Knowledge for Living Seminar was developed to provide information for God's people to live the abundant life; equipped with knowledge about finances, budgeting, credit management, investments, and homeownership which will enable them to be more productive citizens.

The information provided by our conference speakers will encourage youth, young adults, and working adults to begin to manage their income effectively which will allow them to provide for the needs of their family; while planning for their children's college education and retirement for themselves.

2. ***What are the benefits of Estate Planning?***

Most people do estate planning because they want to control who will receive their assets after they die, minimizing legal fees and taxes.

A good estate plan will also protect you at incapacity. It will let you control the decisions about your medical care when you can no longer handle your own affairs.

3. ***If I'm living paycheck to paycheck, do I have any investment options?***

Anyone can contribute to a savings account, as low as $5.00. The savings account is still an investment option. The better investment is a Mutual Fund; they are professionally managed and offer diversification with a small initial investment ($250 for most funds), mutual funds are suitable for most investors. In fact, because of their simplistic nature, they have become one of today's most popular investments.

Ecclesia's goal is that God's people gain knowledge; Proverbs 18:15 says, the heart of the prudent acquires knowledge, and the ear of the wise seeks knowledge.

Lynda Beckley
Executive Financial Officer
Ecclesia Christian Fellowship

Michael W. Brown graduated cum laude from the University of California, Irvine, in 1976 with a B.A. in Political Science. In 1979, Mike received his JD from Western State University College of Law in Fullerton, California.

After passing the Bar, Mike joined a small tax firm in Glendale, California, where he conducted 100's of federal audits and prepared tax court litigation, as well as practicing real estate and business law.

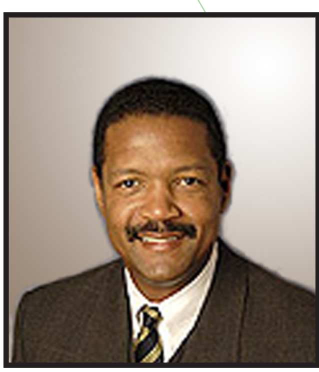
In 1983, Mr. Brown opened the Law Offices of Shallito & Brown in Diamond Bar, California, specializing in Corporate and Business Law, Real Estate, Securities and Estate Planning.

In 1985, Mike expanded his knowledge by analyzing hundreds of investment opportunities while acquiring a Series 7 NSAD license and life and disability licenses.

MICHAEL W. BROWN, INC. was established in 1987 to develop education programs in the area of estate and business planning. Michael's ability to translate complex theories into simple, understandable terms has enabled his client's to obtain a better understanding of their situation.

Mr. Brown is Certified by the State Bar of California Board of Legal Specialization as a Specialist in Estate Planning, Trusts and Probate Law; a member of the Estate Planning, Trust and Probate Law Section of the California State Bar; the Estate Planning, Trust and Real Estate Section of the American Bar Association; the National Academy of Elder Law Attorneys, Inc.; and the former Chairman of the Planned Giving Committee of the Los Angeles Affiliate of the American Heart Association.

At this time Mr. Brown's practice is approximately 70% estate planning and 30% business planning. He is committed to providing the most up-to-date planning techniques. His legal repertoire includes preparing estate tax returns, gift tax returns, buy-sell agreements, general and limited partnerships, corporations, revocable (living) trusts, irrevocable trusts (insurance trusts, charitable trusts, grantor retained income trusts, intentionally defective grantor trusts) and various other documents to accomplish the objectives of his clients.



Sanford Coggins is CEO and President of The Coggins Company, Investment Specialists for High Net Worth Individuals, Private Businesses, Private Foundations and other midsized Institutions. The Coggins Company has fiduciary responsibility for assets and liabilities of over $40 million. In addition, The Coggins Company delivers an holistic, goal-focused, life planning process to individuals who are transitioning from promoting their profession to pursuing their life passion.

Before starting The Coggins Company, Coggins was Vice President of Investments at Merrill Lynch, and Business Development Manager for the firm's Southern California Partnership for Economic Achievement (SCPEA), a three year, $77 million pilot program to create financial opportunities for the region's ethnically diverse communities.

During his 16 year tenure, Coggins managed more than $120 million in client assets and liabilities from that firm's Newport Beach office as a Wealth Management Advisor.

Coggins is active in numerous civic and community organizations including being a Director for the Los Angeles Urban League, the 100 Black Men of America, the Orange County Business Council, the Orange County Regional Purchasing Council and the Christian Businessmen's Committee. Coggins also founded two father/son groups for his sons and is Director and Teacher of the high school AWANA program at a local church.

A frequent speaker, Coggins has shared his knowledge and experience with professionals, investors and students across the country. He has lectured for Financial Planning industry conferences, investment organizations, colleges and universities on a broad range of financial and Life Planning topics. Recently, he addressed the National Black Business Council and has spoken frequently to the students of UCLA's Price Anderson School of Business.

Coggins earned his bachelor's degree at the University of Texas at Austin where he received a four-year scholarship to play Longhorn football. Coggins was later awarded a post-graduate certificate of entrepreneurship from the University of Southern California.

Coggins and his wife, Robin, live in Southern California with their three children.

SCHEDULE

8:00- 8:30 a.m.	Registration
8:30- 9:45a.m.	•Estate Planning *Michael W. Brown Esq.*
10:00- 11:00a.m.	•Investments *Sanford D. Coggins*
11:15- 12:15p.m.	Overview of Afternoon Workshops
12:30- 1:30p.m.	Lunch
1:45- 2:30p.m.	Session #1 Workshops
2:45- 3:30p.m.	Session #2 Workshops

WORKSHOPS

Offered at each of the afternoon sessions:

•Getting Out Of Debt/Budgeting
Lynda Beckley

•Mutual Funds
Rex Ramsey

•Mortgage Lending
James Martin

•Auto Financing
Brian Wilson

•Insurance Programs
Bill Bufkin

•Starting A Small Business
Paul Williams

Workshop

Instructor

Workshop________________________________

Instructor________________________________

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Workshop___________________________________

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Special Thanks to:

ALWAYS COOKIN' CATERING

(Harvey & Naomi Gaines)

MY PEOPLE ARE DESTROYED FOR LACK OF KNOWLEDGE.

Hosea 4:6

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