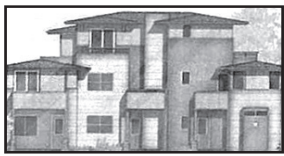


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BLACKTIE

[From page 25]

BLACKTIE

each shared their goals and dreams and some of their experiences from Girls Inc. They also offered their appreciation. A short video was shown which featured girls sharing what it means to be Girls Inc. girls.

Wayne Brady

It was then time for the entertainment. The evening was about to get wild as the funny and talented Wayne Brady was welcomed on stage. Brady is an Emmy award-winning comedian, singer and television

personality. He delighted the crowd with his many talents. It was an interactive improvisation as Brady selected volunteers from the crowd to participate onstage as "props." He also turned song title suggestions from the audience into hilarious raps and songs.

He even serenaded one willing audience member with a "romantic musical." It was wildly funny and enjoyable.

The core mission of Girls Incorporated of Metro Denver is to inspire

all girls to be strong, smart and bold. As an affiliate of the national non-profit organization, Girls Incorporated offers a variety of educational programs to girls ages 6 to 18 from diverse backgrounds that encourage them to master challenges, build self-esteem and achieve confident and responsible adulthood.

If you would like to know more about Girls Incorporated of Metro Denver visit blacktie-colorado.com/profiles/profile_details.cfm?id=878.

How to Legally Eliminate Credit Card Debt without Bankruptcy or Credit Counseling

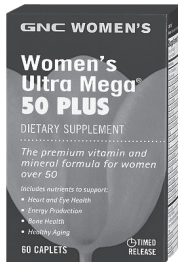
(Syndicated News) Twice a day, someone walks into the office of consumer lawyer Michael Mack, overwhelmed by credit card debt, with the belief that the only way out is through bankruptcy or credit counseling. However, an overlooked legal strategy exists that is a legitimate alternative to bankruptcy and credit counseling. "What credit card companies and debt collectors don't want you to know is that most of your debt can be legally eliminated without filing bankruptcy or being stuck in a never-ending payment plan," says Mack, who used to represent banks and credit card companies before helping consumers. Bankruptcy and credit counseling are both options that generally have a negative long-term effect on a person's credit report. And, because of new bankruptcy laws, many consumers are forced to pay back their credit card debt through a five-year payment plan. What most people don't know, however, is that it is possible to settle debt for a fraction of what you owe, without declaring bankruptcy or ruining your credit.

Those consumers who find themselves deep in debt must be proactive and learn about laws and practical strategies that can protect them against aggressive creditors. "Most consumers in debt can avoid bankruptcy by working out a compromise

with the credit card company," says Mack, who is also known as "The Credit Man" (<http://thecreditman.com>), author of the book "How to Instantly Eliminate Credit Card Debt: Without Bankruptcy or Credit Counseling" (Microdebt, 2006). Mack goes on to say that "Most consumers don't realize they have real power. People can settle debt for pennies on the dollar and, in some cases, eliminate their debt completely without paying anything back."

How can this be so? The "dirty little secret," according to Mack, is that many creditors, when pushed, can't prove that the debt is legally owed, and there are laws that protect consumers. "They won't freely admit that they have a real problem, so if you, the consumer, know what to say, who to say it to and when to say it, you can get the creditor to make huge concessions which can save you from financial disaster," Mack says. Over the last 10 years, Mack has successfully wiped out more than 125 million dollars in consumer debt for thousands of consumers. "Credit card debt affects people of all ages and all professions. And many of these people would have ended up in bankruptcy court if they had not discovered a legal alternative. Very few people know this solution exists."

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