

Hi- my name is Motorcycle Mary and I am known as a Motivational Financial Humorist. I teach people about their spending habits through seminars, workshops, conventions and I need to tell you a little about how this all came about and how many times I just shake my head in wonderment about this whole journey that has lead me to this point.

In the early 70's I acquired the nickname of Motorcycle Mary. It took a lot of evenings of hanging around in bars, shooting pool, doing the 70's drugs and riding a motorcycle - - hence, the nickname of Motorcycle Mary. Summarization of those years – “My life was a lot of drugs, alcohol and wild sex and I regret the drugs and the alcohol.” I spent a lot of years trying to live that name down – trying to sweep it under the carpet. In the 90's I began a serious journey exploring the business world and what I wanted to be when I grew up. The business tapes and books kept asking, “What is the one thing that you have to market that no one else has? What is the one thing that will set you apart from the rest?” I lifted up the carpet and pulled Motorcycle Mary out - I used to walk into a bar in the 70's and look around and think to myself “I'm gonna change somebody's life tonight!” Now we are in the 21st century and I still walk into a room and think that thought, but it is because I am going to help people to live a better financial future with the existing money that they already have. And if I can crawl off from a barstool at 42 years of age and change my life...so can you.

I had been teaching my financial class with the label of “Life Hours” and that was hard for people to remember, but I continually had people coming up to me and saying “I told my cousin Sally that she needed to go see Motorcycle Mary about her finances.” Well, it happened so often that I finally decided to change the name of the seminar to Motorcycle Mary's School of Finance. That decision was life changing – and I might add – - for the better.

I had spent years on the edge of financial disaster and had asked for help along the way, but people were telling me about stocks, bonds, investments and I am looking at them thinking “I just want to buy groceries without writing a stinkin' hot check.” My cousin, Ed Logan, in Florida that retired at 54 years of age and built a nice house with a swimming pool in the back. That meant that he knew what he was doing with his money and I asked for his help. Lucky for me that I

asked, lucky for me that he agreed to help and lucky for all those that I have helped over the past few years.

I had never seen my finances in a recognizable form until Ed showed me how to organize them. The one thing that he got across to me was that my daily spending habits were costing me my financial future. I said I made \$30,000 a year and he said I only made \$21,000 in take home pay. HUUH?? He mentioned something about the government getting their 30%. After I picked myself up off the floor and started doing some figuring – here is the equation that I came up with to help to show others just what they are really spending. If you make \$10 an hour for every hour that you stand on your feet – the government always gets their \$3 – and that means that for every hour you are at work you only get \$7 in spendable income. It means that in a regular 8 hour workday that you don't make \$80 in spendable income that you only make \$56. That \$7 is what we call Life Hours.

Boils down to this...If I made \$10 an hour and backed it up to \$7 - - and when I quit smoking, my cigarettes were costing me \$949 a year – that meant that I was standing at work for 3 ½ weeks to be able to stand outside to smoke while I was trying to figure out how I was going to cover those overdrafts from the bank, pay those credit card minimum balances and buy things for Christmas...mmm...that is when I quit smoking – or at least began my journey of hundred's of times to try and quit smoking – succeeded January 21, 2000...saving me thousands of dollars that I now invest into making my future brighter.

What makes this whole thing so absurd to this point is that I had sat on the desk of Porter Loomis (the President of The Peoples Bank) a few years ago and told him my finances were in such bad shape and that I made too much money to be this broke and did he have any ideas of how I could change that? This same banker today sponsors me to give seminars and workshops to the community and high schools – he sponsors me so that the people of the community and surrounding areas can attend these classes for free. How's that for a time warp of going from being Motorcycle Mary of the 70's to Motorcycle Mary – Motivational Financial Humorist of the 21st Century - - you figure it out, because I still am scratching my head over the whole thing – as are my friends from the 70's.

I now have enough money in the bank to cover my bills, a savings account, an Individual Retirement Account, and money to buy those groceries with writing a stinkin' hot check. By no means am I making any more money... I make the same amount of money...I just spend it in a more conscious way...I always think wants vs. needs now before I spend any money.

I teach you how to become the Financial CEO of Me, Inc. and nobody is going to give a darn about your finances or your financial future better than you. How has your money system been working for you? If it's not good how about trying my system or anybody's system, but you have got to start trying...it isn't going to get any better if you don't – begin your exploration of your money –Let me show you how to get control of the financial chaos that you have already established and how to change your spending habits to make the existing money that you have go farther. And if you are already a penny pincher some tips on how to fine tune your spending down a little more.

Come on - - check it out...what have you got to lose? Maybe your debt?

Check out my website at www.motorcyclemary.com

Enough about me...I'll be writing more in depth about the various aspects of our money and how we, as just everyday human beings, can live a better life and be more in touch with our money.

Motorcycle Mary