

I am thankful for Ross Williams, Ellen Knudsen, the Frontier Foundation, and Wespath for the financial program, "Saving Grace". The biblically, spiritually empowered methods and strategies that were presented in this program helped our family move out of substantial debt and into a long-range plan that has brought a great deal of peace and joy.

It was clear to those of us who participated that Ross Williams invested a great deal of his time, energy and experience in his leadership in "Saving Grace". Ellen Knudsen was also an important part. Each participant's input and experiences were important to me, and I suspect for each of us. Seeing the issues of spending, saving and budgets through a biblical viewpoint, hearing results that others were already experiencing during the time of the class, all of this and the spiritual aspect of God's presence with us in the journey, all of this is why my wife, and I have retired with greater peace, control, and the ability to be generous toward God in new ways.

I recommend "Saving Grace" to any who are willing to consider new ways to achieve a future where issues surrounding money take on a new and seriously better place in our life with God and the church. Rev. David Jolly