



Dear Credit Shark:

CONGRATULATIONS!!!

Your credit company has been chosen, out of all those in your area, to receive our special “Send us junk mail and get it back at your expense” deal. I know this is not what you expected when you opened this envelope, but I did not expect your garbage when I opened my mailbox either.

I considered sending the following:

- One chain link—symbolizing the people you have enslaved
- One lollipop—symbolizing the suckers who use your credit cards everyday
- One miniature American flag—representing the members of congress you bought to pass recent legislation
- One brand-new, stylish BRICK—representing the homes you have wrecked!

Many of the people on your mailing lists listen to The Dave Ramsey Show, so we are sending you the following suggestions instead:

- Take us off your stupid mailing list!
- Clean up your act, then your guilty conscience will let you sleep at night. No more will you jump at your own shadow, suffer night sweats, avoid eye contact with your children or have terrible nightmares that are introduced by your former business partners, which feature three strange ghosts.
- Upon receiving your offer in the mail, I was excited to see I would have the opportunity to pay several fees, including the application fee, the acceptance fee, the annual fee AND the monthly user fee. Seeing how fond you are of fees, perhaps I can interest you in my \$250 unsolicited mail fee!

We, *The Dave Ramsey Show* listeners hold these truths to be self-evident that all men are created equal, that they are endowed by their Creator with certain inalienable rights that among these are: Life without credit card debt, Liberty from ridiculous interest rates and the pursuit of happiness which will be achieved when you finally get the message: Reply THIS shark!!!

Sincerely,

Devoted to Being Debt-Free