



Comments About *Financial Freedom Without Sacrifice** by Talbot Stevens

“Informative, easy to read and full of tangible proof
that good financial planning pays off.”

LINDA LEATHERDALE, MONEY EDITOR, THE TORONTO SUN

“Interesting, funny, easy to understand, and most importantly USEFUL!”

BONNIE FOLLINGS, FINANCIAL PLANNER, ONTARIO

“I can honestly say that *Financial Freedom Without Sacrifice* is the most practical
and helpful book that I have found, and I recommend it to all of my clients.”

**CAROLYN H. WILLIAMS, CHARTERED FINANCIAL PLANNER,
NEWFOUNDLAND**

“I am 67 years young, and have read over 200 books on financial
management. This book stands head and shoulders above the rest.”

STEWART WEICKER, INNISFAIL, ALBERTA

“This excellent book should be required reading for all young people
starting out on their careers — my own sons are starting
to put Mr. Stevens’ thoughtful ideas into practice.”

**SELWYN B. KOSSUTH, FORMER PRESIDENT AND CEO,
INVESTMENT FUNDS INSTITUTE OF CANADA**

“A must read for anyone interested in improving their financial health, containing
simple logic and steps the average person can understand and use.”

PAUL J. ROCKEL, CHAIRMAN, REGAL CAPITAL PLANNERS

“Talbot Stevens’ book “Financial Freedom Without Sacrifice” is a must for every
Canadian who is serious about achieving financial security.”

EARL HUNTER, REGIONAL MANAGER, INVESTORS GROUP, DON MILLS

“*Financial Freedom Without Sacrifice* is the best
investment you will ever make — GUARANTEED.”

GARY ALAN PRICE, FINANCIAL PLANNER, SELECT FINANCIAL SERVICES

*** GUARANTEED to Benefit Over \$500 or Money Back!**

“... the most enjoyable and easiest to understand of all the financial books I’ve read. The average Canadian can pick up this book and save thousands of dollars.”

GARY MURLEY, CORNER BROOK, NEWFOUNDLAND

“*The Richest Man in Babylon, The Wealthy Barber, and Wealth Without Risk for Canadians* all rolled into one entertaining story. A must read for everyone who desires *Financial Freedom Without Sacrifice*.”

SALIM TAJDIN VELLANI, MONTREAL TRUST, SMITHBOOKS

“If you liked *The Wealthy Barber*, you’ll love this book!”

JIM ELLIOTT, PRESIDENT, COMMANDA INVESTMENT CONSULTANTS

“A rare find! Genuine entertainment and invaluable practical. Destined to become a classic of the genre.”

BERNARD CAMERON, HIGH SCHOOL TEACHER

“Truly, a no nonsense, easy to read book; really living up to the title. I’ve read many books about financial concepts, but this book is outstanding, especially for its practicality. This book unfolds many simple usable methods to free up money which people don’t realize or recognize on their own. The most powerful book I’ve read on debt management.”

TERRY TREASURE, BRANCH MANAGER, PRIMERICA FINANCIAL SERVICES

“Your book is another ‘tremendous’ piece of third-party material that can be used by our crusaders to verify our ‘buy term and invest’ war cry to give freedom financially to our clients and associates! I’m sure our U.S.A. associates will be just as receptive as PFS Canada is!”

**RANDY NELSON, SENIOR NATIONAL SALES DIRECTOR,
PRIMERICA FINANCIAL SERVICES**

“... an interesting, easy read. I was very impressed with the depth and insightfulness of this book. A must read, particularly for those under 45.”

JOHN SUSKO, PRESIDENT, SUSKO & ASSOCIATES

“Anyone serious about financial success would find this book motivating and understandable in achieving their financial goals.”

LENNY DORNFORD, PRESIDENT, MONEY GROWTH FINANCIAL GROUP

“*Financial Freedom Without Sacrifice* helped me realize immediate savings. Mr. Stevens’ book is easy to read and certainly worth the minor cost.”

**RICK CAZABON, EXECUTIVE OFFICER,
ONTARIO PROVINCIAL POLICE ASSOCIATION**

“... simple to read, easy to understand, but mostly, it can help you save hundreds or thousands of dollars by applying any one of the effective strategies.”

MAC DICKSON, CFP, BRIGHTSIDE FINANCIAL SERVICES

“... another ‘**TREMENDOUS**’ piece of third-party material that can be **used by our crusaders** to verify our ‘**buy term and invest the difference**’ war cry to give ‘Freedom Financially’ to our clients and associates. I’m sure that our U.S.A. associates will be just as receptive as PFS Canada is!”

RANDY NELSON, SENIOR NATIONAL SALES DIRECTOR,
PRIMERICA FINANCIAL SERVICES (CANADA)

“To win the money game, you need to know the rules. This is a must read ... it’s entertaining and so easy to apply.”

J.C. PASCHE, REG. VICE-PRESIDENT, PRIMERICA FINANCIAL SERVICES

“Truly a no nonsense, easy to read book, really living up to the title. ... outstanding, especially for its practicality. This book unfolds many simple, usable methods to free up money which people don’t realize or recognize on their own.

The most powerful book I’ve read on debt management.”

TERRY TREASURE, BRANCH MGR, PRIMERICA FINANCIAL SERVICES

“A dash of humour, sprinkled throughout an easy to read story, mixed together with a generous amount of common sense, all add up to a wealth of valuable information on financial planning which both the novice and pro will appreciate and benefit from.”

JIM BARKER, TRAINING DIRECTOR, ACADEMY OF LEARNING

“Jam packed with ideas. Follow them and you’ll have financial independence!”

WAYNE CROWDER, CHARTERED FINANCIAL ANALYST,
FINANCIAL CONCEPT GROUP

“An entertaining insight into concepts which can be turned into financial gain for everyone.”

STEVE MAY, 3M CANADA

“This book helps to reinforce what I suggest my clients do to help them retire wealthy!”

DAVID BALDWIN, FINANCIAL CONCEPT GROUP, ST. JOHN’S, NF

“An enjoyable read that is the difference between financial success and failure.”

ALLAN MORSE, FINANCIAL CONSULTANT, CHARLOTTETOWN, PEI

*** GUARANTEED to Benefit Over \$500 or Money Back!**

“An entertaining education into the realities
of personal financial freedom.”

STEVE AND NINA PARK

“Read this book and learn all the things about money
that you should have been taught in school.”

MARC STEWART

“I’ve never had so many people reading over my shoulder!
This book clearly has something for everyone.”

JEFF KISSACK, ACTUARY

“Where the education system fumbles the ball, Talbot Stevens picks it
up and scores a touchdown! *Financial Freedom Without Sacrifice*
should be required reading as part of everyone’s education”

BONNIE FOLLINGS, FINANCIAL PLANNER, THE INVESTMENT CENTRE