



“Improving Cash Flow Leads to Debt Reduction”

by Norm Bour for the **Southern California Association for Financial Professionals Symposium**

Most Americans have become victims of poor money management and credit burdens, and business owners are not exempt. It is time to identify your (and your client's) debts, re-educate yourself and learn how to use money efficiency to systematically eliminate all debts quickly. Mortgage debt, expensive lease payments, acquisition expenses, inventory costs, equipment debt, and revolving debts must all be looked at individually and methodically and then targeted for elimination. This presentation is designed to take us back to basics, to common sense money management, but using unconventional methodologies.

Norm Bour is the speaker, and he has been an innovator in the real estate and financial planning fields for almost 30 years. Formerly Series 7 licensed as well as a CFP candidate, plus a nationally recognized radio talk show host, he has shared his knowledge on the radio throughout Southern California since 2002 and has been a driving force behind a concept that all business owners should follow: rapid elimination of debt. Norm is the developer of a mortgage and debt acceleration program which has benefited thousands of customers since 2002. He has worked with SCORE and the SBA to offer these unique concepts to help business owners survive through this economic turmoil.

Norm is licensed by the California Department of Real Estate (DRE) to teach a Consumer Protection Continuing Education class for real estate professionals called, “Understanding and Teaching Mortgage and Debt Acceleration Strategies” which is one of the first of its kind ever created. That class has also been adapted and customized for non-real estate related salespersons and a version for banks and their clients is intended to create a smarter loan officer and a smart loan borrower. The consensus is that a smarter borrower becomes a loan less likely to fail.

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