

To Whom it May Concern, regarding changes to Bankruptcy Counselling Services Changes:

It has been over a year now since I was helped by 4 Pillars through one of the lowest points in my life. I am glad and proud to tell you that I continue to succeed in my proposal, follow all the requirements and have managed to improve my cash flow. It is a real turn of foot to be able to live a normal life once again. I remember even rationing my drives as I would only have my last dollars to make it to work and back on the fuel I had. I can now put enough into my car and go the whole week with more than enough. This may seem a small thing to some people, but it was a depressing, unnerving state for me.

It took a long time to accept that I needed help and when I came to the 4 Pillars office I was treated so well, on setting up my proposal plan and on the days of counselling and subsequent budgeting and credit building sessions. I left there thinking, yes, I can do this, gain my financial freedom and develop a real savings plan. They worked around my shift schedule at my job and supported me through all the steps, including the very important meeting with the trustee, to ensure my future financial health and also being able to pay my creditor back at least some of what I owed them. Doing this, I was able to drop the guilt I had and forge ahead with a strong conviction. I appreciate being able to call the 4 Pillars office when my creditor was calling me non stop and getting a few kind words to stay strong.

I also enjoy the continuing 4 Pillars help for further education via meetings and on going emails. I really like the Friday "Coffee Cup" reading and it's a perfect time for reminders since the "money spending" weekend is upon me. I believe 4 Pillars have gone above and beyond with their after office counselling services. I can't imagine anyone offering a more managed, supportive service and it would be a shame if they were no longer able to offer financial counseling.

Regards,
Patricia Joan Wray
42-7175 Pandora St.
Burnaby, BC
V5A 1B6

