

# Success and Money Foundation

Tom & LaDawn Painter, Founders

Make A Difference  
Make It Happen  
Every Life is Precious

Book Five



# **Make A Difference Worldwide Programs**

**In many countries around the world,  
we have the  
‘Make A Difference Program’**

Not only do our students learn about investing...  
they Open Investment Accounts  
and Start Investing with Real Money

In Addition,  
The Top Scoring Students Can Also Participate in the...

## **Pay It Forward & Make a Difference Programs**

This is where they receive a small amount of money  
from Our Success and Money Foundation  
and it is their job to give it to others in need.

The money is used for  
Medicine, Doctor Bills, Food and  
where they feel there is a need.



## Cande Mercadera

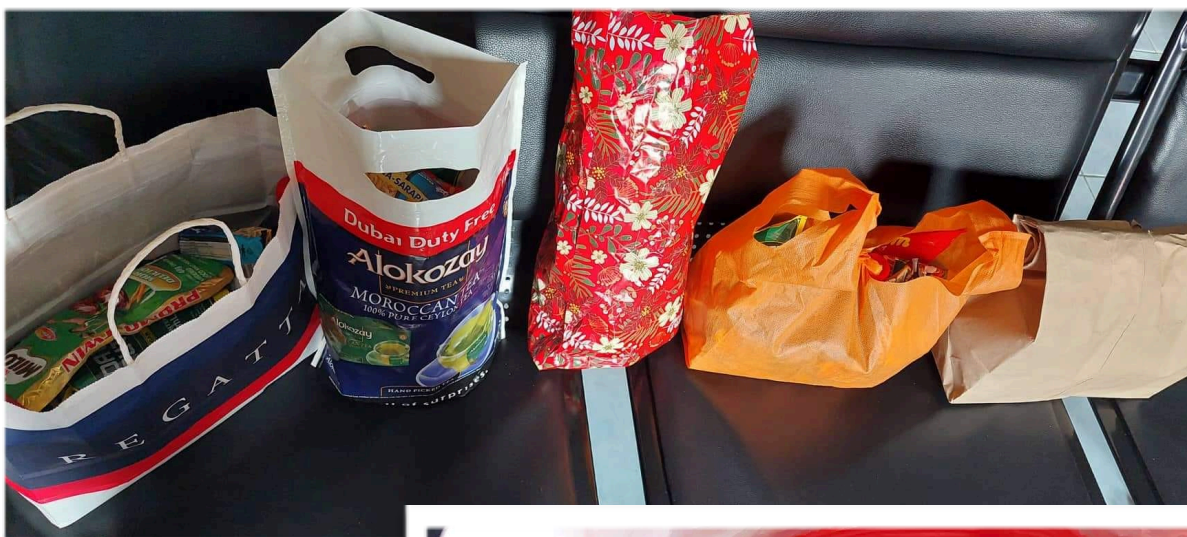
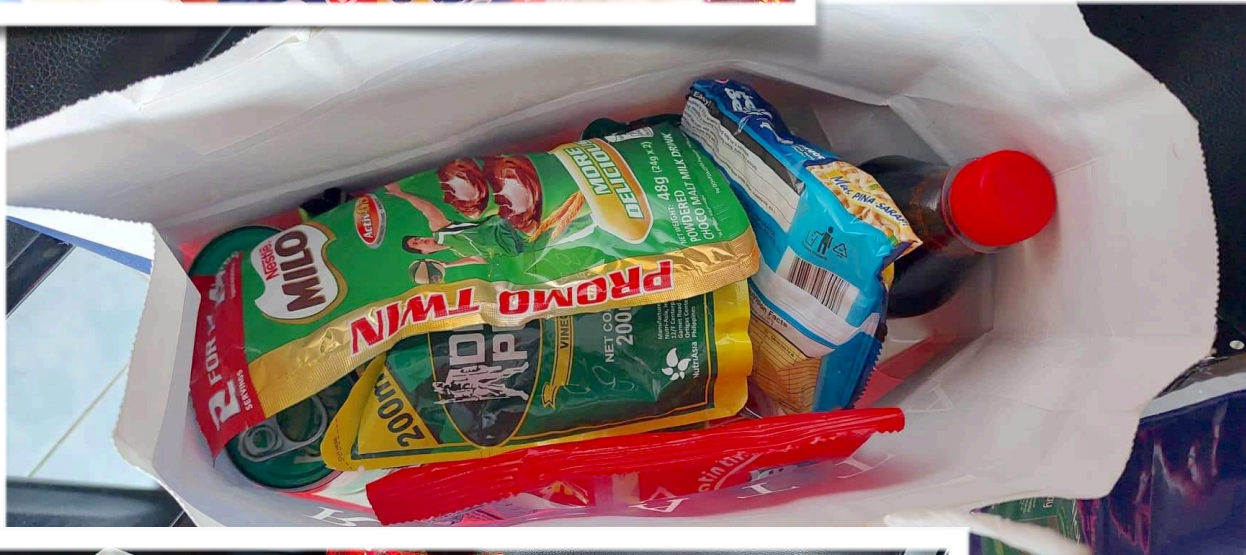
December 27, 2021 at 11:20 PM

In the next round of Pay It Forward/Make a Difference, only three of us in the family received P500 each. The 1,500 that we received was added to the family's savings for giveaways this holiday season and was used to buy grocery items to add up to the recipients 72-hr kit.

Thank you Tom, wife and Team of the Success and Money Foundation and to MDF for for this program that 5 of us in the family were able to identify 5 recipients for the goods.







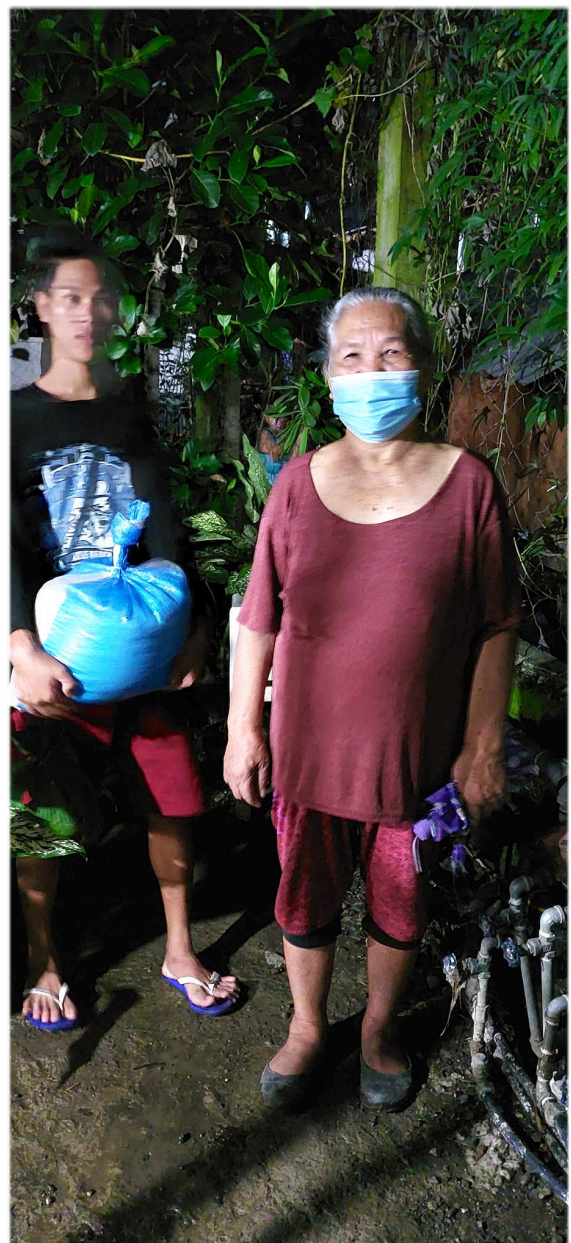


## Cande Mercadera

Grateful to be instruments in sharing blessings to others through the "Pay it Forward/ Make a Difference Program" of the Success and Money Foundation of Tom Painter, Wife and Team through the Mabuhay Deseret Foundation.

Four of us in the family received P500 each. The P2,000 was used to buy 2 bags of 25-kilo of 1-6-0 variety of rice and was divided into 4 for the 4 pre-identified widows and senior citizens.

Thank you Tom and MDF!  
"the secret of living is giving"









## **Keith Bagabaldo**

**December 26, 2021 at 10:14 PM**

On the day of December 25th Christmas day I gave to my nephews and to my niece a small gift. In this little thing I could see in their eyes the joy and happiness because every gift which is given, even though it be small, is in reality great, if its given with affection. Thank you so much Mr. Tom and wife and to the Success and Money Foundation for the opportunity to make a difference.

"It's not how much we give but how much love we put into giving."

- Mother Theresa
- Can't take all pictures



**Yvlyn Cabre**

Good Day Sir Tom and Wife...

This is the proof of my 3rd Pay it Forward that I Received.

I shared it with my Family after receiving it. I Bought some fruits and 1kilo of meat. I Give some fruits to my neighbors. We divided what i bought.

Thank you so much Sir Tom and Wife  
And thank you a lot to your Staff/s who always assist and help us.

GodBless!

This is my 7th time Joining Zoom.



**ijmerc**

Tue, Jan 4

Hello Tom,

got my pay it forward & took me weeks to give it to someone until I decided to give it to someone who is in dire need.

She lives alone in a house & due to the typhoon odette she suffered some damages in her location & since she's still recovering from the devastation I send to her the P500.00 cash through gcash express. Attached is the receipt & the reference #.

Thank you very much to you Tom & to your wife LaDawn for the help for those lives who needs the most help.

Every life is precious.

More blessings to you & to your family.



More power to success & money foundation!



**melody@charityvision.org**

Hi Tom,

I didn't specifically tell you about this ahead, but I know you'll be pleased. I think I mentioned it in passing.

I asked Nathalie, our previous topnotcher in SMF online, an MDF employee, to find a way SMF can be of help and Make a Difference after Typhoon Odette hit Cebu.

142 families benefited :)

Thank Nathalie for making this happen! You Made a Difference through SMF!

Thank you Tom Painter and SMF! 

**NathalieBalota@charityvision.org**

Drinking Water for Odette Victims

Hi Tom,

Thank you so much for your kindness and generosity. Your donations have helped many Cebuanos in need of clean drinking water!

The recent typhoon Odette brought devastation to the different cities and provinces of the Visayas, and Cebu was not spared from the damages. The unexpected strong winds tore down major electrical, communication, and internet lines. Water distribution was stopped due to no power. There was an immediate shortage in oil and gas as people panicked and others started hoarding.

For weeks, people patiently endured long lines in gas stations, deep water pumps, drinking stations, ATMs, malls or areas that offer charging stations for a fee. A lot of us realized the one thing we can't really live without -- drinking water! From our experiences, it is difficult to have no electricity, internet nor gas, but we cannot live without clean drinking water.

Water prices shoot up!



The money you have given has helped 3 areas in Cebu -- Talamban, Cordova and Talisay. Your help provided around 230 bottles/containers of clean drinking equivalent to 230 families helped! Below are some of the pictures I was able to collect from the coordinators. Distribution is still taking place and I will update you with the new photos when I get them.

Talamban Water Recipients (20 families)

Talisay Recipients (will still get updated pictures after distribution) - 68 families

Cordova Recipients (to follow, they will start the distribution tomorrow) - 142 families

The recipients are indeed thankful for the water -- for them, it is a symbol of hope and of life. Thank you for your help!

# Odette's Infinity Lines



















Franco Cajumban

Dear Tom and SMF team,

Maraming salamat once again for the opportunity you given to us to "make a difference" for someone we think of who needed help.

This time, through my mother's help buying fruits for Bro. Rey Acupan. He was my Seminary teacher, and youth leader. He is very sick for years now, can't walk and can only able to eat light/soft food like fruits.

He's so thankful that he got more fruits and was so happy that on Christmas day he has something to eat and share with his family.

Thank you so much, SMF!!! God bless.

Franco





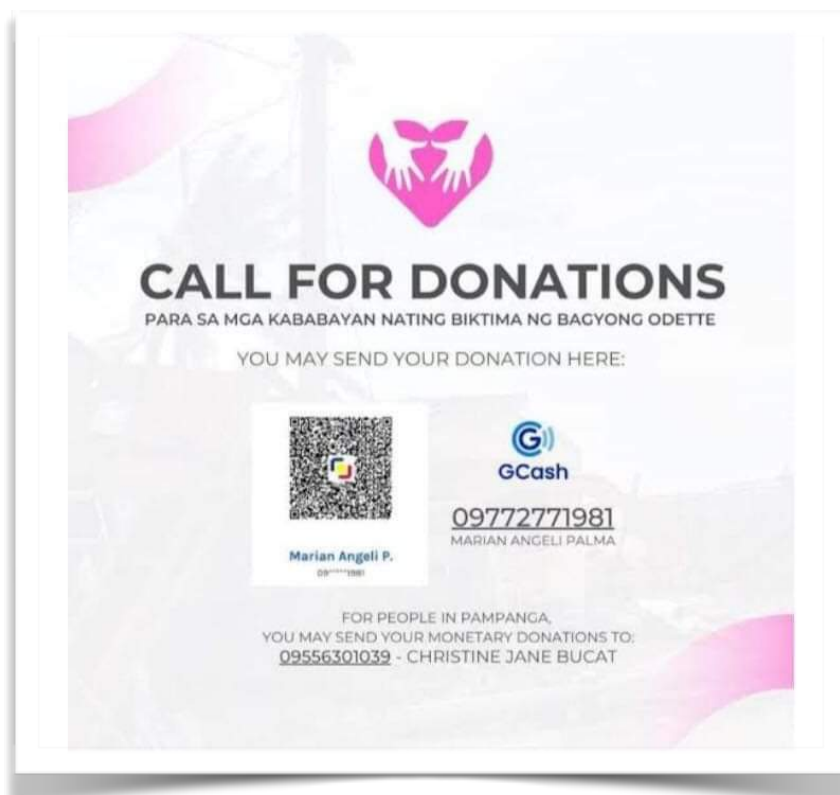
## Rhiadel Magsipoc

Good day, Mr. Tom and to your Family. This is the second time that I received the pay it forward money, I forwarded the money to my father, he used the money to bought his medicine in high blood. May the lord bless you more. Thank you.

## Portia Irish Zoleta

Good Day! I appreciate the chance to make a difference in someone else's life once again. I have decided to help the victims of Typhoon "Odette" which has caused widespread devastation. There was a lot of property destroyed, and some people died. I'm hoping that my modest contribution may be of some assistance.

Thank you again, Tom Painter and Family. SMF. Good bless!



**lotazoleta@yahoo.com** <lotazoleta@yahoo.com>

Good Day Sir Tom!

This is Clarisse Murillo who is in need. She has a disability since she was born.

Thank you Tom and Family for the opportunity to help. God bless!





**Darwin Malapitan** <thedarwinmalapitan@gmail.com>

Good Day Sir Tom,

Bro. Tom this is the daughter of my Friend. Her name is Ashbel Rebadavia. She got sick and her father don't have enough money to buy her medicine. So I gave her money and buy medicine for her illness.



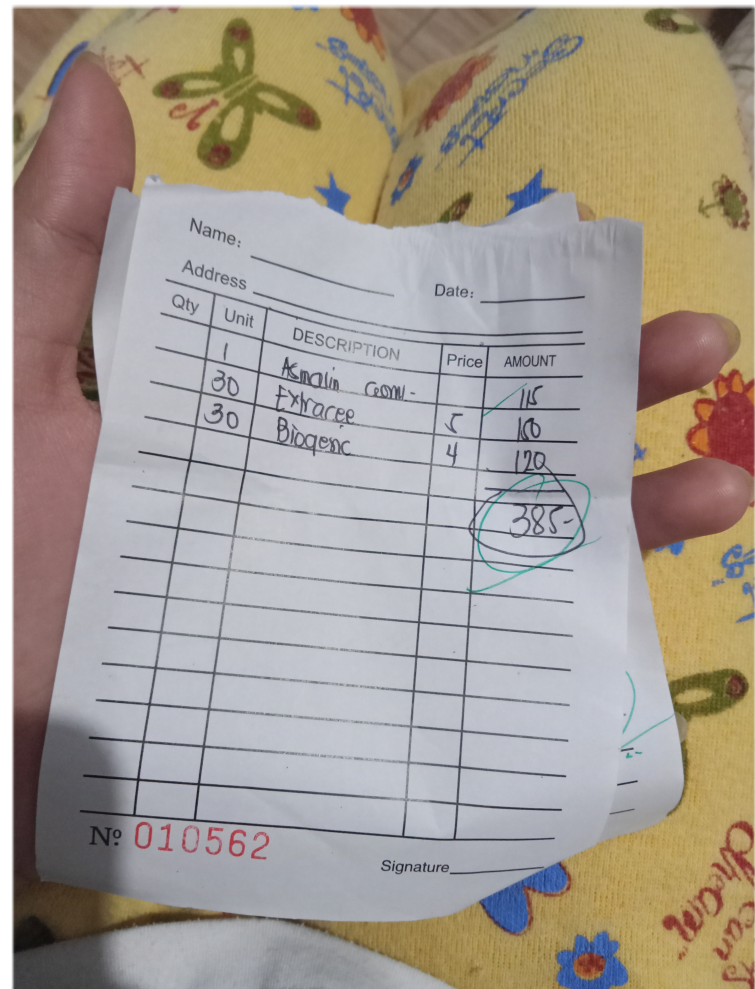
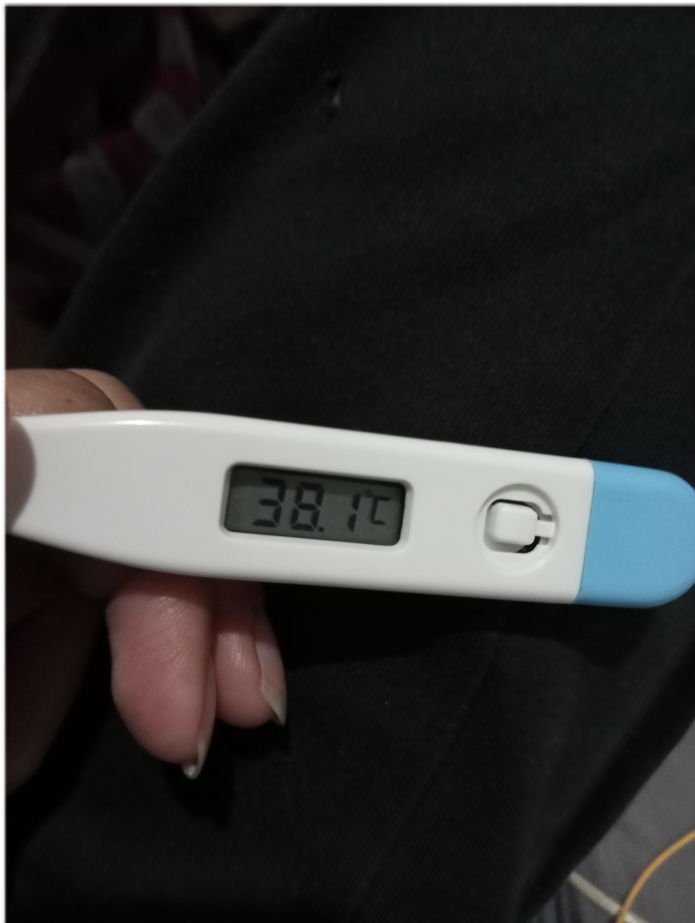
## Maryclase deVera

Wed, Jan 5

The money you gave which i intent to save was used to buy medicine for me and my nephew.

Recently, there has been a flu breakout and we are still recovering from it. Thanks for the financial assistance. I hope we all get well soon.

God Bless, and i wish you best of health.



## **Cande Mercadera**



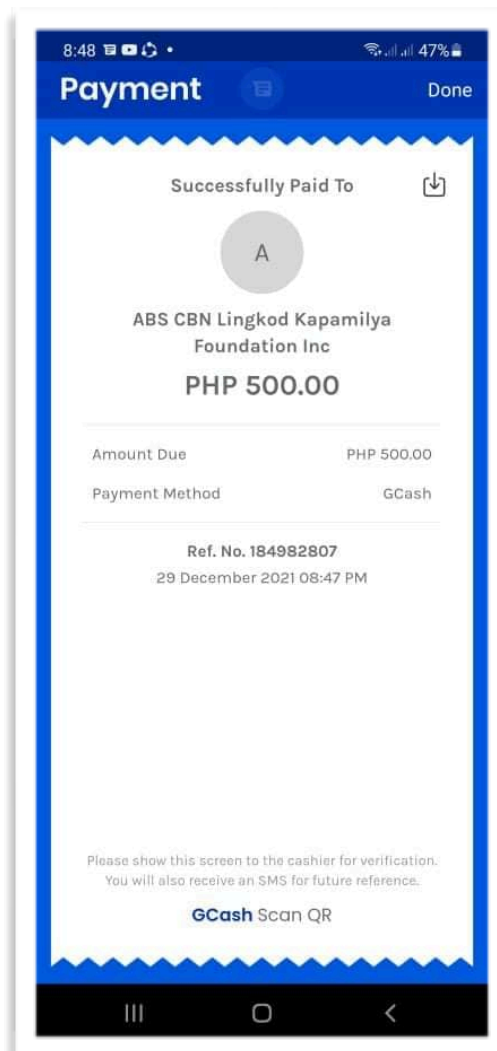
Jan 5, 2022

Glad to be able to help the typhoon Odette victims through the "Pay it Forward" program of Tom and LaDawn Painter of the Success and Money Foundation.

Four of us in the family received P500 each. The P2000 was then forwarded as contribution to the special donation drive in our school and abs-cbn.

Thank you Tom and LaDawn Painter of SMF and also the MDF for facilitating.

Truly the program helps make a difference in the lives of others.





**Lalaine Maningo Estrera**

Thank you again sir tom.

## Pay it forward

This is my first pay it forward received last December 29, 2021.

This is late upload due to problem of signal caused by typhoon odette.

I chose to help this person because their house is totally damaged. I know this would be a big help to his family.

| I would like to extend my deepest thanks to you sir tom and all. ❤️ Happy new year 🍀



## **Jeusjohn Etor**

Another family received a blessing came from you and your wife brother Tom!

Thank you so much!





## Juvelyn CelitOna Ubas

Thank you very much Sir Tom  
it's such a great things to share and help to other people ....

Hello ,and Have a great day Sir Tom and family,,, Happy New Year ...As I received the cash in my Gcash I choose to share it to this little sickness boy, he is our neighbor ..Thank you very much sir Tom... It is a big help for him and to his family too ,to their daily needs... Life is precious, Make a difference cause The secret of living is giving.... Thank you very much sir and to the Family....



Life is precious,  
Make a  
difference,  
The secret of  
living is giving...



My 4th Pay it  
forward ,,Thank  
you sir Tom and  
family.....

Send



## Jeusjohn Etor

Another family happy for the big blessings that receive coming from you brother tom and to your wife!

He said a million of thanks for the blessings





**Jeusjohn Etor**

Thank you Brother tom and sister tom!



**Ailene Ubas**

**January 8 at 2:51 PM**

Tnx sir Tom and wife!

Thank you sir Tom,wife and family. This, really is a big help to us especially now that we are facing a financial crisis due to the effect of Typhoon Odette. My husband had no work .We used the money to buy can goods,5 kilo rice ,biscuits and milk for my baby.My husband had no work.actually this is my first pay it forward.





**Maria Anne Ubas**

They are the recipient of my make a difference.

Make a difference

Make it happen

Every life is precious.

Give to charity/church.

Thank you so much sir tom and family

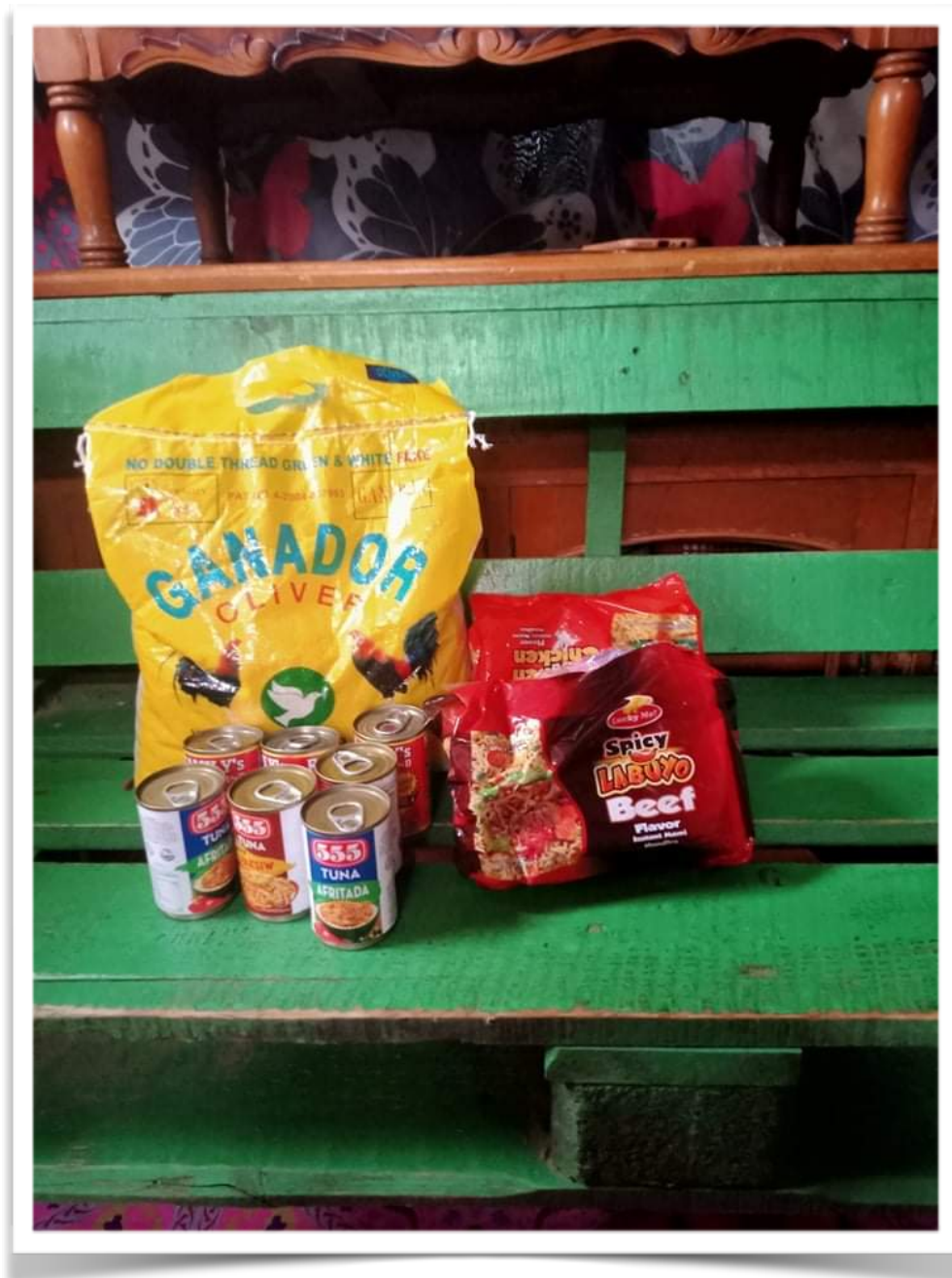


## Janrey Dejan Official

Sun, Jan 9

sir tom

thank you for the chance that you give to help others,,this grocery i brought i will give it to my neighbor,,she has a two grandchild her daughter doesn't have a work now,,,thank you so much sir tom and wife and all staff of mabuhay foundation.





**Darwin Malapitan** <thedarwinmalapitan@gmail.com>

Thu, Jan 13

Good Day Bro. Tom

This is my Friend Brian Esguerra... 24 years old he is a bike mechanic . He use to fix bike to support his financial for attending school. Im always go to his working shop to visit and refer some of my cyclist friends to him. By this way i can help him on his job and i gave him money to support his career as a bike mechanic.



**Daryl Mesina** <daryl.mesina@yahoo.com>

Thu, Jan 13

Brother Tom,

I am Daryl Mesina from the Philippines under CH group Capas 1st Tarlac. Thank you so much for the wonderful opportunity to be part of this movement. I would like to express my appreciation that some of my friends benefited from the foundation. A couple of days ago, I was able to extend assistance thru my friend bishop Johnson Etor. He asked me to look for someone that I can extend assistance coming from the foundation. The beneficiary is the family from the ward where I am currently serving as a bishop. Thank you so much!

I'm just wondering if I can ask for another help. There are two families that are struggling at this moment. Family A had an accident in their family. The mother (Single Mother) had a vehicular accident. According to the assessment of the Relief Society president, she banged her head and she is currently under observation although she has already gone home. As a result, she can't go to work and provide for her family. Family B is struggling to pay their electric bill and it is due by tomorrow or else the service might get interrupted which will result in the halt of their source of income. They are months behind. The reason for this is that their allotted money to pay their bills was sent to their extended family in Visayas who were affected by the recent typhoon.

As their bishop, I want to extend help to them. I may not have the personal money that can suffice their needs, I'd like to try to ask for help in the foundation on behalf of them.

Thank you so much. I am learning a lot from the courses that I am watching. This opportunity brings new knowledge and the opportunity to serve others.

Sincerely,

Daryl Mesina



i Nazareno

Mon, Jan 17

Good evening Brother Tom from here in the island of Philippines. I've been so busy from work that's why i update too late to you about my 3rd pay it forward cash. Just wanted to share where i use my 500 cash that i received for the 3rd time from success and money foundation. I share it to my 1st cousin who also diagnosed of high-blood pressure he got stroke and admitted in the hospital in ozamis City.

His name is Diosdado Nazareno Jr., a family man, had 2 son's and breadwinner. He lived in Calamba, Missamis Occidental. Right now he is under recovery at their house in calamba, so i decided to send him the money for His medicines and therapy.

Thank you so much brother Tom and your family for your generosity



I am so grateful that i belong here in success and money foundation, i

learned a lot from you . More blessings to come in your family



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MURA, MABILIS, WALANG KUSKOS-BALUNGOS!  
Palawan Pawnshop Building, 173 Beachfront 1, Zamboanga City 6300

**SEND MONEY FORM**

Transaction Code: **ALQ-12-4395-ZAW** Date: 01/17/2022 Time: 15:26:41

**SENDER:** ALQ-12-4395-ZAW 215  
Name/Company Name: **NIKKI NAZARENO**  
Mobile No.: **09464208175**  
Suki Card#

**RECEIVER:**  
Name/Company Name: **DIOSDADO P. NAZARENO**  
Mobile No.: **09079091581**  
Relationship to Receiver: **ANYWHERE IN PHILIPPINES**

**FIVE HUNDRED PESOS ONLY**

**AMOUNT P** 500.00  
Purpose of Transaction: **500.00**  
Total: **8.00**

By signing this form, I acknowledge that transactions under Palawan Express Pera Padala (PEPP) are subject to Anti-Money Laundering and Terrorist Financing Prevention (AML-TFP) laws and PEPP policies. Further, I attest that I have read, understood and accepted the terms and conditions of Palawan Express Pera Padala set out at the reverse side of this form.

CUSTOMER SERVICE: 09989621869 / 09173013668 / 09328508613

01/17/2022 15:37:21  
Signature over Printed Name: **NIKKI NAZARENO** Sender  
Signature over Printed Name: **JOLLU MARIONE S. SAGARI**

CCOMS ☐ RISKWATCH ☐ EDO ☐

Version 10.15.20

## Cajumban

Jan 18, 2022

I received the Pay It Forward funds today, and I thank you for providing me with yet another opportunity to make a difference in someone else's life. This is my 9th time participating in the Pay It Forward Program, and for my 9th pay it forward story, I chose to assist my mother. My mother has had diabetes for over six years. And when the pandemic struck, our business suffered, and our income plummeted. As a result, they are unable to purchase medicine for my mother, which is why I chose to assist her by purchasing 800 pesos worth of medicine.



Thank you, Tom, and the rest of the team.

**PARADO'S PHARMACY**  
Tavera St. Pakil, Laguna  
**ELISA O. PARADO-Prop.**  
VAT Reg. TIN 165-358-060-000

**SALES INVOICE** No. 139709

Sold to Maxima Cajumban Date 9-18-2022  
TIN \_\_\_\_\_ Terms \_\_\_\_\_  
Address Pakil, lag OSCA/PWD IDNo. \_\_\_\_\_  
Business Style \_\_\_\_\_ Card Holder's - SC/PWD \_\_\_\_\_  
Signature \_\_\_\_\_

QTY.	UNIT	ARTICLES	Unit Price	AMOUNT
10		losartan 50	12	120.00
12		JARDIANCE 125/500	40	480.00
5		rosuvastatin 20	15	75.00
20		Biogesic 500mg	4	80.00
10		amlodipine 10mg	9	90.00
Total Sales (VAT Inclusive)				845.00
Less: VAT				90.54
Amount: Net of VAT				754.46
Less: SC/PWD Discount				
Amount Due				
Add: VAT				
TOTAL AMOUNT DUE P				845.00

300 Bkts. (50x2) 127501-142500  
B/M No. 1AU0002244265  
Date of Issuance: 10/16/2020 Valid until: 10/15/25  
NIC No. 2 Prinhaus \* TIN 108-836-470-000  
Machin Extn. Bgy Sampaloc, Pagsanjan, Laguna  
Tel. # 501-5220

BY: \_\_\_\_\_  
SIGNATURE \_\_\_\_\_  
Printer's Accreditation No. 054MP201900000000  
Date Issued 01-08-19 Expiry Date: 01/07/24

THIS INVOICE SHALL BE VALID FOR FIVE (5) YEARS FROM THE DATE OF ATP





## Bema May Suminguit

Tue, Jan 18

Dear Sir Tom,

With gratitude again to be part in the Pay It Forward Program to help someone and make a difference. Today me and my husband Jerry Macabanting received the Pay it Forward amounting to P1000 in total and we give it to Sister Glen Taro who is already a widowed woman. The amount will make a great difference to her for her medication, food and shelter. She really appreciate the help we extended to her and grateful for the program that you have and to the team. We also extend our warmest appreciation to be part of this. Thank you very much Sir Tom, to your family and to the rest of the Team.

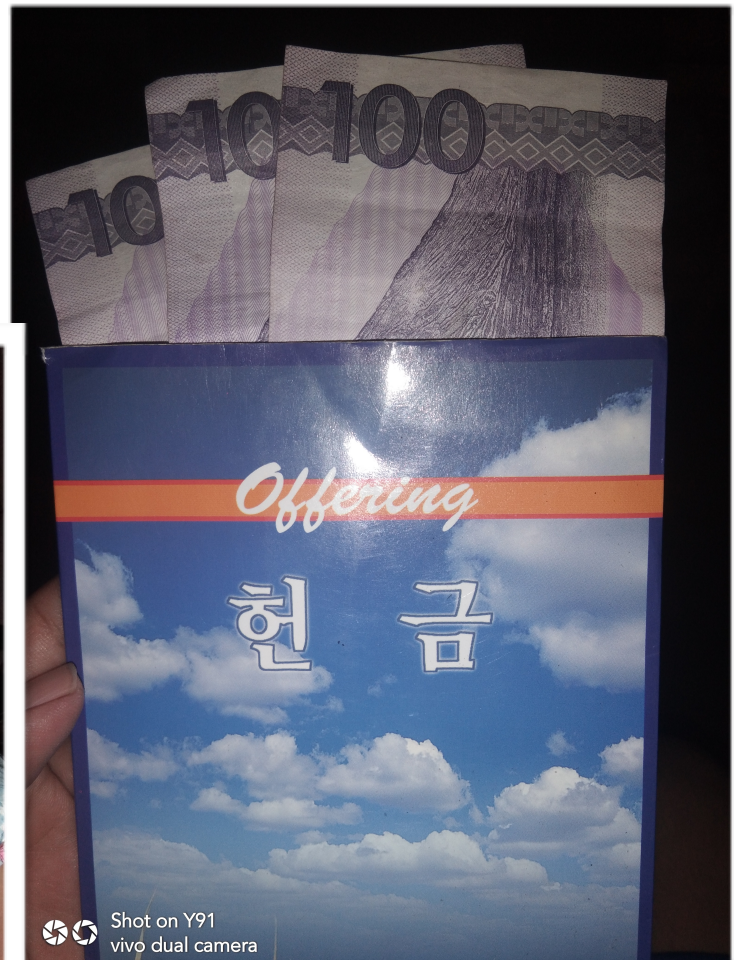
Truly yours,

Bema and Jerry Macabanting



soonnorafizah

Tom good day thanks so much for your kind and being a good model to us i already received my 4th times pay it forward i just gave it my offering at our church and the rest i was buy some foods to my daughters...thanks so much sir my kids are so much happy!





**Jansen Rikkio Bhasa** <jansenrikkiobhasa@gmail.com>

Tue, Jan 18, 2022

I procured gatorade for my grandfather, who is now acutely unwell, for my Make a Difference story. Even though it's a small thing, I'm hoping that this drink will help him feel more at ease and hydrated. This is my second time receiving funds for the Success and Money Foundation's Make a Difference program. Thank you so much.



## Ferdinand Cajumban

Tue, Jan 18, 2022

In this day and age, when pandemics strike, medicine is critical. We need to have extra medicine on hand so that we can take it when we get sick. As a result, I decided to give my MAKE A DIFFERENCE funds to my mother for their upkeep. I hope everyone has extra medicine at home to stay safe and avoid the virus.

Thank you very much, Mr. @Tom Painter and the rest of the team, for providing us with this opportunity to assist others through the use of our Helping Hands.





## Kolob Cajumban

Tue, Jan 18, 2022

Hi Tom,

I have received funds for the Make a Difference.

I chose to give it to the Valdez Family. My Family and I went to visit their home to check on them and how they are doing, we found out that only the Father is the one working doing repairs of broken umbrellas and shoes. He comes home late as per his children and wife. They really need help for their everyday needs. And so with your program we were able to give assistance to them and the eldest son kept saying "Thank you so much".

Thank you for giving us the opportunity to have a good experience with money. The MORE YOU GIVE, THE MORE YOU RECEIVE :) We are so grateful for you and your team :) May you continue to receive more blessings and be a blessing to others.









## Norahalizah Soon

Tue, Jan 18, 2022

Hellow sir tom I already received my pay it forward.

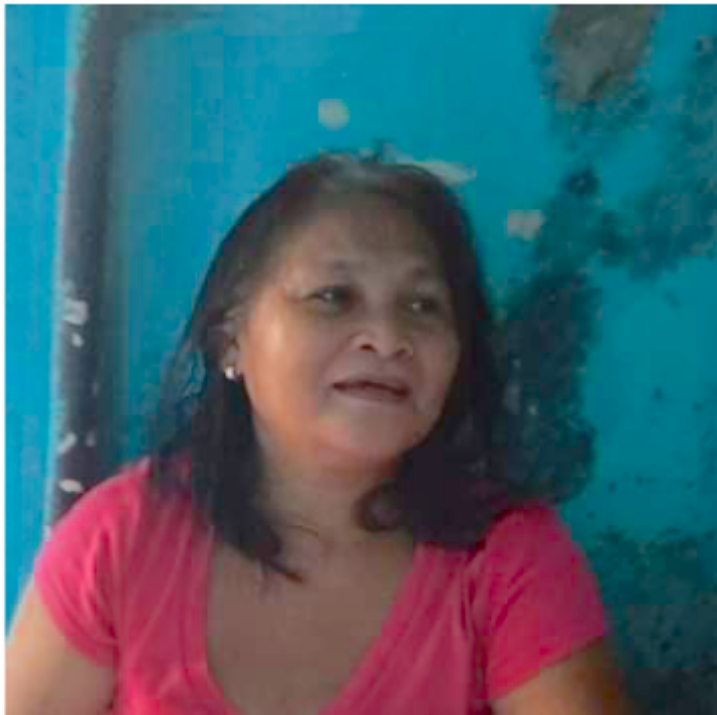
I gave a cake to my friends nephew today is his 10th birthday 🎂 .

Thank you sir and God Bless 😊



**Jodan B. Tolentino**

thank you very much sir tom and your family and team mabuhay, i receive the money from pay it forward, this is my mom she is a single mom now and she is highblood i help her to raise my half sister and half brother they are still studying, thats why i need that money for there expenses. thank you very much, this is a big help for my mother and my two half siblings. god bless always and thank you again.





**Yvlyn Cabre**

Tue, Jan 18, 2022

Hello Sir Tom , Happy Great Day !

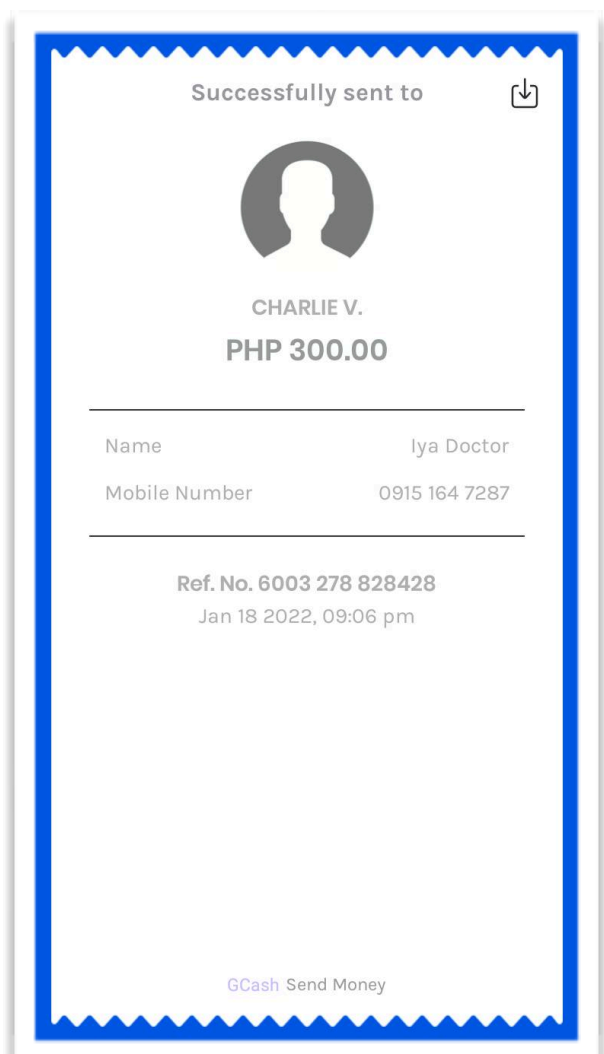
Thank you for continuous support by means of pay it forward , It's really helped me alot .

I can't go home to our home sweetie home today, cause some of may co-workers got Positive in Covid-19 and we are 2 weeks quarantine.

I gave the money to my parents and the other is to my beloved cousin who's far away from us .

Thank you so much for this opportunity Sir Tom and Wife.

God Bless you and the rest of Team .

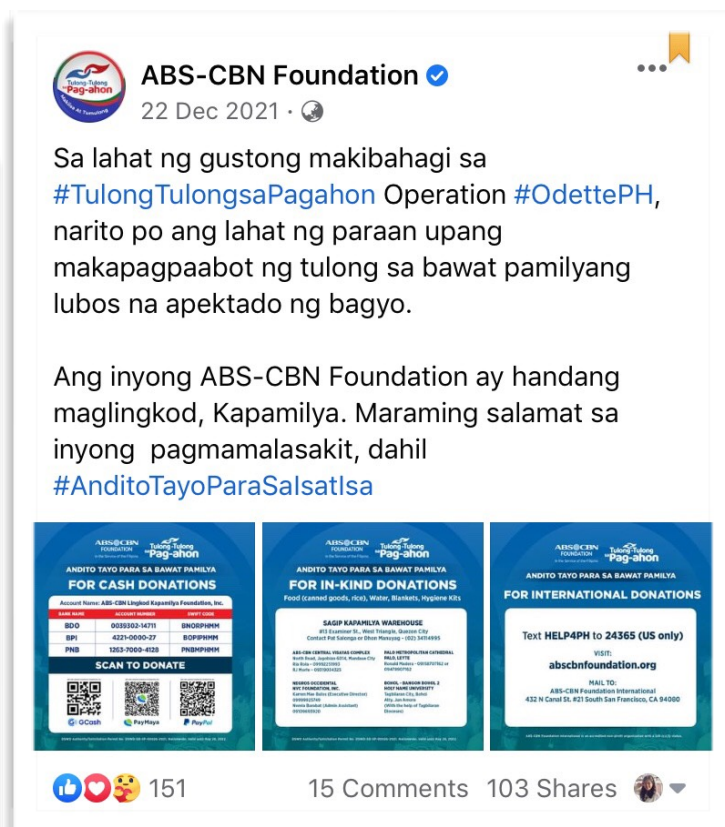
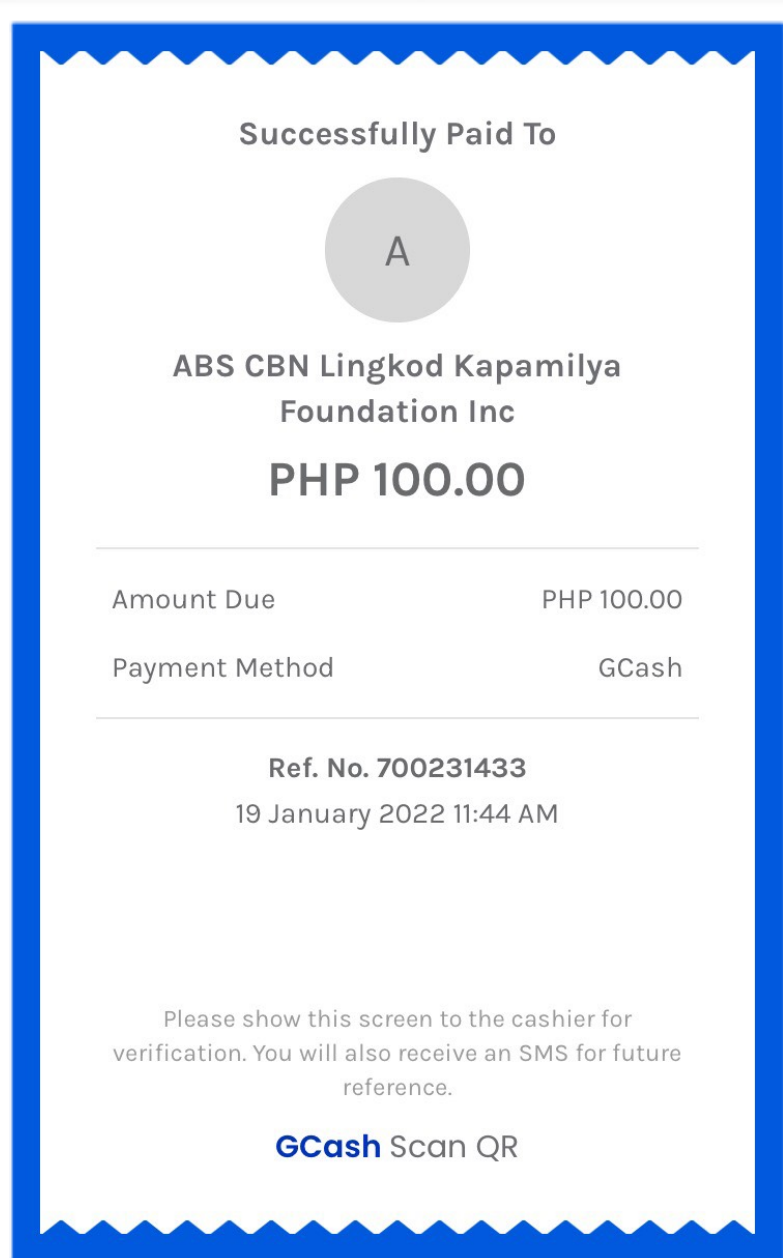


**Anne Denarie Dizon** <annedenariedizon@gmail.com>

Tue, Jan 18, 2022

Good day! As I received my 4th pay it forward funds, I donated the 20% of it to ABS-CBN Foundation. It will be given to the victims of typhoon Odette, since many of the victims are still struggling due to the devastating effect of the

typhoon. Thank you, Mr. Tom Painter and the whole foundation!





**Mary ann Ubas**

Tue, Jan 18, 2022

Hello sir tom ,

For this round of make a difference. I used the money to buy some medicine and vitamins for my baby. For he has a fever and cough right now.

Thank you so much for the amount I received sir. I'm able to buy medicine for my cleft warrior baby.

Thank you so much for your kindness. God bless you and

your family always. ❤️

Make a difference.

Make it happen

Every life is precious.



**Maria fe Ronulo** <ronulomariafe@gmail.com>

Wed, Jan 19, 2022

Good day Sir Tom Painter and and rest Of the family on this foundation ... This is my 2nd time to receive pay it forward...

I buy this food ..fruits at vitamin and biscuits for my niece... I'm the one who helping this two kids because her mother died last year because of cancer..

thank you so much for the blessing that you giving to us ... God bless you and more blessings to come to this foundation that you build...have a good day...



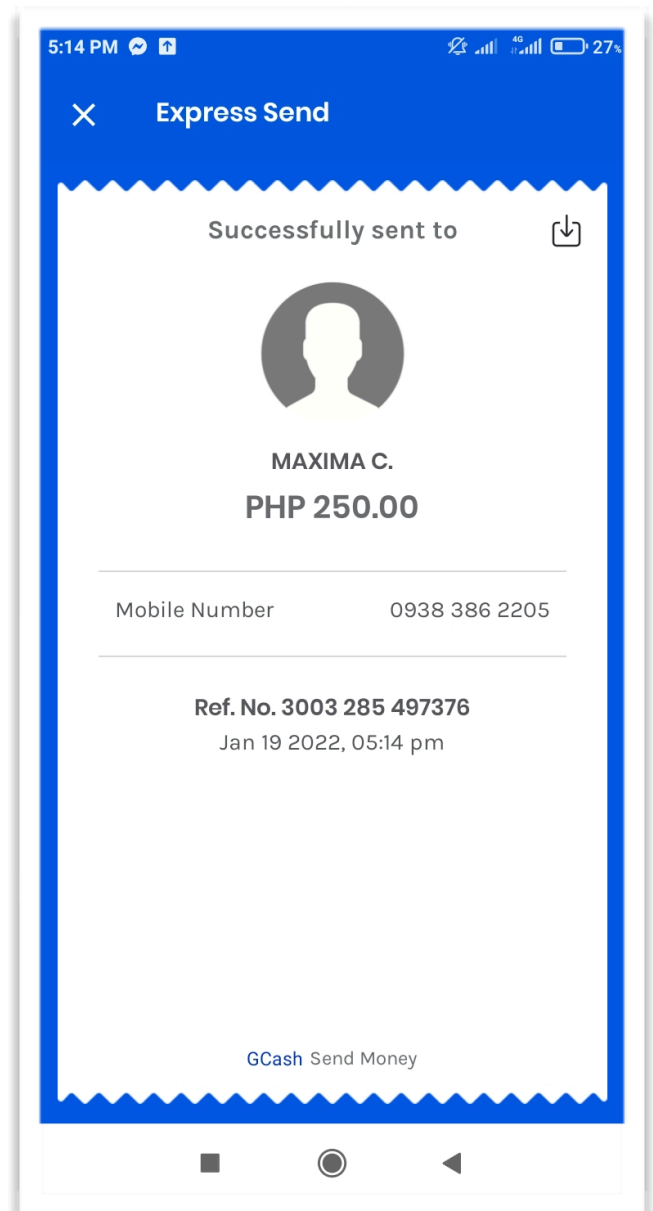
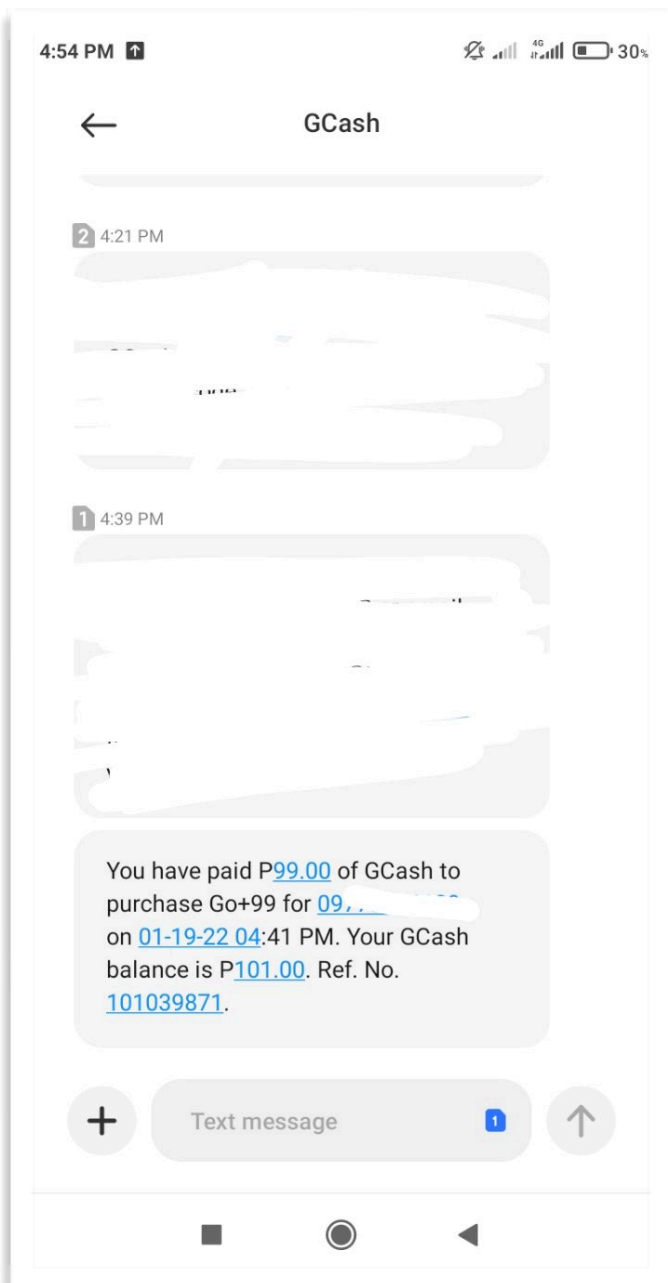


## Francesca Valerie Cajumban

Wed, Jan 19, 2022

Good Day.I received the pay it forward funds and thank you sir tom and to your team.I chose to give the half of my funds in my fellow students to give them load that they need in their online class and the half I chose to give it to my grandparents for their medicine, a simple help but I know I'm make a difference in that way so thank you again sir Tom for the opportunity.

Again, thank you so much, keep safe.



## Geralyn Sarang

Thu, Jan 20, 2022

Hi Sir Tom and Wife...

As your student here in Success and Money Foundation, I've learned a lot and expanded my knowledge on how to apply the 5 Steps to Financial Freedom and the Wealth Formula on our daily lives.

For this week, I choose my pay it forward to my family, I buy solar wall lamp as we still out of electricity due to typhoon Odette.

I am so thankful to be part of this Free financial education, and also share this to my family and friends and invite them to attend online classes to meet Mr. Tom Painter and to learn more about this foundation.

Again, thank you sir Tom that I am the chosen one to participate your Pay it Forward.

And always remember that Every Life is Precious. Make it Difference.





**Darwin Malapitan** <thedarwinmalapitan@gmail.com>

Thu, Jan 20, 2022

This is my friend Adler Sangalang, 54 years old. I gave him money for his transportation going to Manila for his job interview. Thank you Bro. Tom because of you and for your great example i am able help other people.

Thank you and More Blessings to Come.



**Zina Diantha Malapitan** <zoletazinadianl@gmail.com>

Thu, Jan 20, 2022

Good day, Sir Tom and Mabuhay Deseret Foundation.

Thank you for the opportunity to give to a family who's sick. Recently, lots of people are feeling sick due to the new variant of COVID-19 but Biogesic is out of stock in the market. My mother and sister are two of those people. Because I am far away I ordered pizza (which my mother likes to eat) thru food panda and addressed it to their location. It adds a warm feeling to them.

Thank you once again Sir Tom and to Mabuhay Deseret Foundation. I'm really grateful. More blessings to you and your family. Keep safe everyone.





## Carolina Patalinghug

Thu, Jan 20, 2022

Hi Sir Tom,

I choose to give My' Pay it Forward' To my family to buy manual water pump so that we can help also to our neighborhood to have water.

Thank you very much Sir Tom.

#success and money foundation

#make a difference



## Magie Cajumban

Thu, Jan 20, 2022

Hello sir tom . i use my friend gmail to share my story to make a difference .i'll buy medicine for my cousin beacuse of pandemic she get fever that's why i decided to help her .

Thank you for your help sir tom .





