






"The Financial Reporter"

**Save Money
That Pays For
Your Business**

A Tale of Two Families

Our Story begins with two families, each earning \$40,000 a year, or \$3,333 per month, with 2 children and both spouses working.

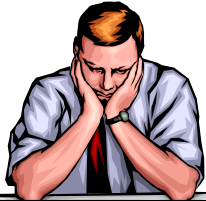
Family "A" The Typical American Family		Family "B" The Financially Informed Family	
<u>TODAY</u>			
Mortgage, utilities, etc.	\$800	Identical income & expenses.	
Cars, ins, gas etc	\$650	Saves money on taxes by taking advantage of 138 tax incentives with a home based business.	
Fed & State Inc Taxes	\$425		
FICA/Medicare etc	\$400		
Clothes & misc expenses	\$200	Average business savings	\$ 300
Total Monthly Expenses	\$3475	Total Monthly Expenses	\$3475
Total Monthly Income	\$3333	Total Monthly Income	\$3633
Monthly Shortage	<- \$142 >	Monthly Overage	+ \$158
Family Solution.....BORROW!! Going into DEBT		Family Solution...Save and Invest. Secure a comfortable future!	
		  <p>Where's your financial destination leading you and your family?</p>  	
<h3>Which Family Made The Right Decision??</h3>			

Family "A"
The "Typical American Family"

Family "B"
The Financially Informed Family

10 YEARS

\$54,260 in debt	\$11,524,190 saved (using recommended investment)
NO college fund	College fund established
No retirement fund	Sizeable retirement fund
Heavily in debt, resulting in higher interest rates	Savings & Investments including stocks & real estate
Can't afford vacations	Always takes vacations
Can't afford badly needed New Cars	Buys new cars as needed or wanted
Highly stressed because of BILLS – BILLS – BILLS	Secure, good relationship, happy -- bills paid up to date.
Stuck in a financial rut – mounting bills, high credit card debt....	Home-based business income (conservatively) averaging \$2,000 per month.



30 YEARS

Drowned in DEBT	NO DEBT
Retirement imminent	Retirement with multi-million \$ nestegg
Company pension plan under funded	Retirement plans include travel to exotic places, vacation home, boat, golf
Part time job lined up at WalMart as a greeter to make ends meet & to pay off debts.	Annual income of more than \$100,000 - in 2004 dollars.



Which Family Made The Right Decision??

**Create
Wealth For
Your Passion**