
Improving Cash Flow

To Improve Cash Flow:

- ✓ Work harder and/or smarter
- ✓ Make your assets work more effectively
- ✓ Reduce income taxes
- ✓ Budget wisely
- ✓ Protect against unforeseen losses, i.e., death, disability, liability or property loss

Preparing Today Can Help Assure A Secure Retirement Tomorrow

- Most people spend first and try to save or invest what little is left
- Few people set aside a definite amount first and spend the balance
- People who spend first usually end up with little or no savings or investments
- People who save first accumulate dollars for education of children, retirement and other worthwhile objectives

People who save first generally have money when they really need it!