

## The Two Penny Difference

If you earn a dollar and spend 99¢ you're ok.

But spend \$1.01 and you're heading for trouble.

Yet today spending seems more fashionable than saving.

What once was called poor money management has become "deficit spending."

Whatever it's called, it leads to inevitable headaches for people, for companies and even governments.

No new economic theory beats this old favorite: **A Penny Saved Is A Penny Earned.**

As Calvin Coolidge once said, "there is no independence quite so important as living within your means."

Don't let your checkbook be the saddest book you ever read.



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