

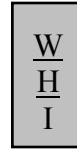
\$ 20.95 USA  
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*Are you saving enough or maybe too much?*

*Which of life's saving hazards are avoidable, manageable, & recoverable*

- Are you avoiding unnecessary expense?
- Can you really save more by spending less?
- Do you have a realistic budget?
- What's your savings target?
- Can you save smarter or is it now harder to save?
- Are you part of the New Frugality movement?
- Have you missed your opportunity to refinance?
- Can you save your savings from inflation? Deflation?
- What does the New Consumer expect?

*Let Wealth Hazards help you get a better understanding of what you need to know today.*



Wealth Hazards

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# Wealth Hazards

*What You Don't Know May Be Hazardous to Your Wealth*



Save your savings

Count your pennies  
*(nickels, dimes & quarters, too!)*

Love your budget

Do it now!

***Managing Your Savings***

*From the Editors of the Wealth Hazards newsletter*