



# Savings, Investing, and Surviving in Tough Times

**DATE:** FEBRUARY 24, 2009  
**PLACE:** SPARTA PRESBYTERIAN CHURCH  
32 MAIN STREET, SPARTA, NJ, 07871  
**TIME:** 7:00 PM TO 8:30 PM  
**COST:** FREE

February 22-March 1, 2009



**Come celebrate America Saves Week by honing up  
on your savings skills.**



**Dr. Barbara O'Neill** renowned author, professor and financial expert will conduct an interactive presentation addressing all the tools you need to become an effective saver in this difficult economic climate. Topics will include: savings strategies, savings goals, savings obstacles, savings methods, employer savings, expense reduction, education planning and future planning.

**Join us and leave with your own "Savings Coat of Arms".**

**For additional information contact:  
Money Sense at The Center for Prevention and Counseling  
973-383-4787**

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