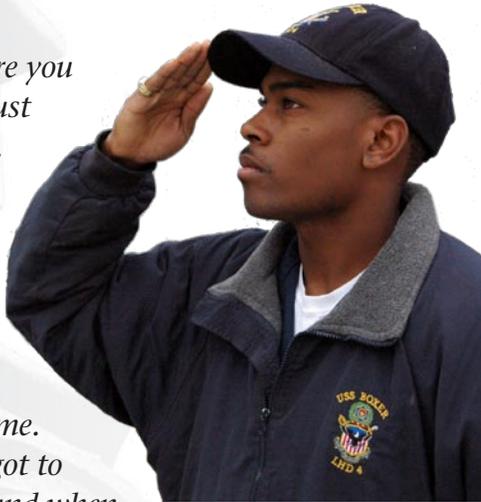


I Can't Invest Now

Age 18 to 25

"Me Invest? Are you kidding? I'm just getting started.

You can't expect me to be able to invest now. I'm young and I want to have a good time. After all, I've got to get a car... If and when I get out of the service, I'll start investing."



Age 25 to 35

"You don't expect me to invest now do you? Remember, I've only been working a few years. Things will be looking up soon, and then I'll be able to invest. Right now, I have too many expenses... Wait until I'm a little older. There's plenty of time."



Age 35 to 45

"How can I invest now? Married, children to care for... I've never had so many expenses in my life! When the children are a little older, I can start thinking about investing."

Age 45 to 55

"I wish I could invest now, but I just can't do it. I have two children in college and it's taking every cent and more to keep them there.

I've had to go into debt to meet the college bills. But that won't last forever, and then I can start investing."



RETIRED

Age 55 to 65

"I know I should be investing now, but the money is tight. It's not so easy for a man my age to better himself. About all I can do is hang on. Why didn't I start to invest twenty years ago? Maybe something will turn up."

Age 65 and over

"Yes, it's too late now. We are living with our eldest son. It isn't so nice, but what else can we do? We have our retirement benefits, but who can live on that? If only I had invested when I had the money. You can't invest after there is no income."

