



# Savings, Investing, and Surviving in Tough Times

**DATE:** FEBRUARY 23, 2010  
**PLACE:** SPARTA PRESBYTERIAN CHURCH  
32 MAIN STREET, SPARTA, NJ, 07871  
**TIME:** 7:00 PM TO 8:30 PM  
**COST:** FREE



**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, have a refreshing snack and enter into the drawing for  
Wal-Mart Gift Cards while sharpening your financial skills.**

**To RSVP or for additional information contact :  
Center for Prevention and Counseling at 973-383-4787  
or visit [www.centerforprevention.org](http://www.centerforprevention.org)**

**Sponsored by the Sussex County Coalition for Financial Education, a program of the  
Center for Prevention and Counseling, United Way of Sussex County, NJ Herald,  
and Newton Memorial Hospital.**