

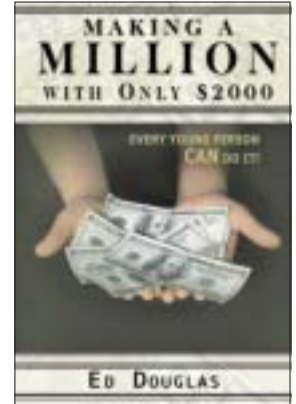
Special Book Offer in connection with National Teach Children to Save Day April 26, 2005

Help your community's students and young adults learn about the importance of saving
Making a Million with only \$2000 - Every Young Person CAN Do It!



Ed Douglas, Chairman & CEO of Citizens Bancshares Company in Chillicothe, Missouri, is in the second printing of his book *Making a Million with Only \$2000 - Every Young Person CAN Do It!* The current edition is an expanded version of his first effort, with an easy-to-read format and numerous charts and illustrations. The main message is: **start saving early and regularly, and let the power of compound interest work for you.** Some of the highlights include:

- Saving strategies
- The importance of bank deposits in a savings program
- Stock market strategies
- The rule of 72 (you don't need a calculator to show how quickly money can double)
- Budgeting
- Spending less than you earn
- Additional strategies (for parent and grandparents to help their children and grandchildren save)
- The Roth IRA
- Accumulate \$1,000,000 or more by saving \$1 per day
- Education IRA and 529 Plans



Mr. Douglas and his book have been featured in newspaper articles and periodicals. Additionally, he has presented many seminars to college, high school, and junior high students and appeared on several television programs. He is very passionate about the importance of saving early in life and the huge difference it will make to the financial future of students and young adults. *He has written an insert for the book on the importance of bank deposits in everyone's overall investment strategy. And he has prepared an additional pamphlet with two new chapters on the misuse of credit cards and the importance of good credit and credit scores. These copies are provided with each book absolutely free.* This is a must read for students and young adults, as well as parents and grandparents too! Place your order using the form below or go to www.eddouglas.com.

BOOK ORDER FORM

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You can also order at:
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Special Pricing for NYBA Members

Up to 70% off and a free pamphlet with each book on good credit, credit scores & the misuse of credit cards

This makes a great gift for 'National Teach Children to Save Day' to:

- School libraries (Jr. High, High School or College)
- Entire classrooms - Special pricing for 30 or more books
- Entire classes, i.e. incoming high school freshmen or the senior class as an early graduation gift (extra special pricing for 100 or more)
- Special promotion for students accounts, new accounts, educational accounts or ROTH IRA's

Order now and be sure to make a note for your CRA file of your efforts to make a difference in the financial future of today's youth.