

\$1,000 a month, but he and his wife, Janet, spent \$1,000 each month too. Both wanted to save, but there were always reasons why they felt they couldn't begin. For years they had promised themselves, "We'll start when we get a raise," "When we've caught up with our installments," "When we're over the hump," "next month," "next year."

Finally Janet got disgusted with their failure to save. She said to Bill, "Look, do we want to save or don't we?" He replied, "Of course we do, but you know as well as I we can't put aside anything now."

But for once Janet was in a do-or-die mood. "We've been telling ourselves for years we're going to start a savings program. We don't save because we think we can't. Now let's start thinking we *can*. I saw an ad today that shows if we'd save just \$100 a month, in fifteen years, we'd have \$18,000 plus \$6,600 accumulated interest. The ad also said it's easier to spend what's left over after savings than it is to save what's left over after spending. If you're game, let's start with 10 percent of your pay and let's save off the top. We may eat crackers and milk before the month's up, but if we have to, we will."

Bill and Janet were cramped for a few months, but soon they were adjusted to their new budget. Now they feel it's just as much fun to "spend" money on savings as it is to spend it on something else.

Want to write a note to a friend? Do it now. Got an idea you think would help your business? Present it now. Live the advice of Benjamin Franklin: "Don't put off until tomorrow what you can do today."

Remember, thinking in terms of *now* gets things accom-