I'm now going to turn the program over for concluding remarks to Gail Patterson in our national office.

Thank you, Jackie. Thank you to our presenters for volunteering their time and expertise on a very informative call, and thank you to the participants for joining us.

Making time to educate yourself is one of many important steps you can take to improve your financial security throughout your lifetime. Each of us is ultimately responsible for our own financial security. While it is impossible to predict the future, we should not avoid thinking about it. By thinking about the future, you will be in a better position to set your financial goals.

Recognize that the earlier you begin to pursue certain financial goals, such as building a retirement portfolio, the better off you will be. Knowing that your net worth is important, you should also know where your money goes on an annual, monthly, and daily basis. When planning your financial future, you should know where you currently stand. This means knowing exactly what your assets and liabilities are at a particular
moment. Remember, you benefit greatly when time is on your side, so setting serious financial goals and being able to act on them at an earlier age will put you ahead in the long run.

On the Wi$e Up home page, you can link to the Teleconference Calls page where you can listen to presentations from earlier calls and learn about upcoming conference calls. Our next call is March 31st on the topic of “Invest in Yourself.” E-mail a friend and tell them about Wi$e Up.

Thank you, and best wishes on achieving your financial goals.

J. Cooke

Thank you, everyone.

All

Thank you.