

What about Tomorrow?

If you have a job or a steady income, you have some financial security in your life — a home, a warm bed, food on the table.

BUT WHAT ARE YOU DOING ABOUT THE FUTURE?

Ask yourself these questions ...

- How safe is my job?
- What will happen if I lose my job?
- What will happen if I die?
- Am I prepared for emergencies?
- Do I have a retirement plan?

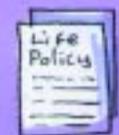


... these are important questions.

No matter how much or how little you earn, you *have* to answer them.

Here are some answers:

- No employment is totally safe. **Look after your job!** Do your work as well as you can. If possible, **improve** your education and/or training. This will also be important if you ever have to look for another job.
- Many people who retire or are retrenched start their own businesses. This can be wonderful, but it can also be dangerous! Read about becoming your own boss — and **plan** very, very carefully!
- The breadwinner in the family should have a **retirement plan** and/or **life insurance** policy. Even a small policy will help your family to survive until they have come to terms with the situation and made new plans.
- **Draw up a will.** A lot of hardship and heartache can be avoided if you draw up a simple will. (See page 37 to find out how.)
- Make sure you **spend less than you earn.** Then you can **save** regularly, even if it is only a small amount. **Start today!**



You can do a lot today to *make the future better!*

The Milestones of Life

Different households ... different events ... but we all need to plan for them

The Andersons are celebrating their daughter's wedding ...

I'm so happy I could cry!

My darling daughter! I'm so proud!

Oh, dear!

Joan and Dan Madima have their own reason to celebrate ...

Oh, Dan, isn't she beautiful!

My darling, almost as beautiful as you are!

But life is often difficult and sad. In the home of Adiola Solomons there is no laughter ...

He was such a good man, Shamiela. We'll all miss him so!

I cannot believe Daddy is gone forever!

How are we going to survive, Mom?

Births, deaths, retrenchment ... are we prepared for them?

What are we going to do about our debts?

Oh, my wife, I don't know how long we'll be able to stay here.

Our beautiful children — destined to be poor ... like us!

We must prepare now for the major events of life!

I know we had to wait, beloved, but now we can start our life together without debt!

Your father was insured, my children. Our home is safe!

I'm glad we saved before Suzanne was born, Dan. Now she'll have a better childhood than we had!

The most important milestones in our lives



The day Nina matriculated was the proudest day in our lives. She's our best investment.



The birth of a child is a blessed event — but a big responsibility. Be prepared!



Sadly, we must all prepare for death too. Funeral policies, life insurance ... Plan today!



My savings made this possible! My literacy diploma **proves** you're never too old to learn!



When my son graduated from university, I knew he would have a better life than I did.



Our first home! We saved for five years for the deposit — and look at our reward!



I'm buying my own car at last! Two years of saving — and I don't have to borrow anything!



Sarel and I planned carefully for our retirement. Our house is paid for and we have no debt!



These events are some of the most **important** in our lives! And yet **each one** of them costs money. **Don't** tell yourself you'll start saving tomorrow! **Start today!**

Why must we always plan for the future?



To plan is to **make preparations** for something. Even if your plans don't work out exactly as you want, they still help you to deal better with the future.

People who do not plan for the future are people who have given up! They are at the mercy of life! When bad things happen to them they **cannot fight back** — because they have no plan.



Many people think that if they start their own business (big or small), it will be the end of their troubles. That *can* be true, but your own business can also create *more* problems.

Should I become my own boss?

Starting your own business can sound very glamorous, but is it *really* the answer for *you*? If you do not have personal experience of running your own business, be very careful!

- Analyse your **temperament** and **skills**. Be honest! Do you have what it takes to be your own boss?

- Look for a line of business where you can provide a **better** service or product than the opposition.

- Draw up a **business plan**. Get help if you can ... **This is very important**. A good business plan will show you problems you may have to face — so you can *plan* and *be prepared* for them!



- Learn basic **bookkeeping**. This is very important!



- Be sure you have enough **capital** to keep the business running until it begins to show a profit.

- Be sure you are **disciplined** enough not to spend all your profits, once you make them.

- Ask **advice** from people who know! See the back cover for contact numbers and addresses.



If you are retrenched, don't be tempted to use your whole pension payout to start a business. Invest some of the money for the future!