

## **Favorite Quotations on Finances**

- ❖ Whatever you possess, material, mental or spiritual, you must use it or lose it.
- ❖ Make your money work for you and you won't have to work so hard for it.
- ❖ The habit of saving money requires more force of character than most people have developed, for the reason that saving means self-denial and sacrifice of amusements and pleasures in scores of different ways.
- ❖ Live on half of what you earn, and save the other half. If you can't make major cuts in your spending, start by cutting back only 10 or 16 percent over the next year. Then cut back 10 or 16 percent beyond that the following year, gradually building up to 60 percent.
- ❖ If you can't be generous when it's hard, you won't be when it's easy.
- ❖ When we do more than we are paid to do, eventually we will be paid more for what we do.
- ❖ The ability to save a portion of your income is a good index of character.
- ❖ Consolidate your investments. Most investment advisers agree that as long as you pick a reputable family of funds, it almost doesn't matter which one you invest in over the long haul. The important thing is to set aside funds and invest consistently, year in and year out.
- ❖ I've learned that if you don't focus on the money but on doing a good job, the money will come.
- ❖ I've learned that you shouldn't have a \$1,000 meeting to solve a \$100 problem.