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FOR IMMEDIATE RELEASE

Parents can “recession-proof” their kids for a dollar a day First financial steps can create a million dollar baby and a lifetime of security

November 1st, 2008, Coeur d’Alene ID: Amidst headlines of foreclosures, recession and the financial problems facing many families today, a veteran financial consultant is launching a new venture that he says will create a generation of millionaires. Too often solutions to money problems focus on immediate actions such as learning how to budget better or finding a way to stretch a dollar. While these tips and techniques are useful for those already in trouble they don’t address the root problem of financial stress – a lack of understanding about how money works.

“Most people are surprised to learn that a savings and investing plan of only dollar a day can create a millionaire by age 65,” says Brad Dugdale, a financial consultant with 25 years experience. “A one time deposit of \$4,000 can accomplish the same thing, but these plans will only work if you start at the very beginning: when a child is born.”

Brad says that a lack of financial education is behind current headlines and the reason many people struggle with credit card debt, mortgage payments, student loans and saving enough for retirement. “Every new Mom wants her child to be financially secure,” says Brad, “but many don’t know just how easy it is to provide that security.”

A new product developed by Brad and his team at the largest independent brokerage firm in the Pacific Northwest provides parents and grandparents the road map to create a millionaire. Munny Journey, a Keepsake Journal for Baby’s First Money, is modeled after traditional baby journals and records money “firsts”, such as baby’s first dollar, first savings account and first investment. It is also an educational tool, providing information on cash accounts, stocks, bonds, and the miracle of compound interest that can turn a dollar a day into a cool million. Financial planners have always stressed the importance of saving early but this journal is unique because it starts at birth and shows the benefit of those first financial steps.

“If you don’t start this dollar-a-day plan until a child is nine, you will literally cut your investment return in half by age 65,” says Brad. “It’s still possible to catch-up but it means putting away more each month, and that’s one of the reasons many families already struggle.”

The keepsake journal is offered exclusively through the website www.munnyjourney.com

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