

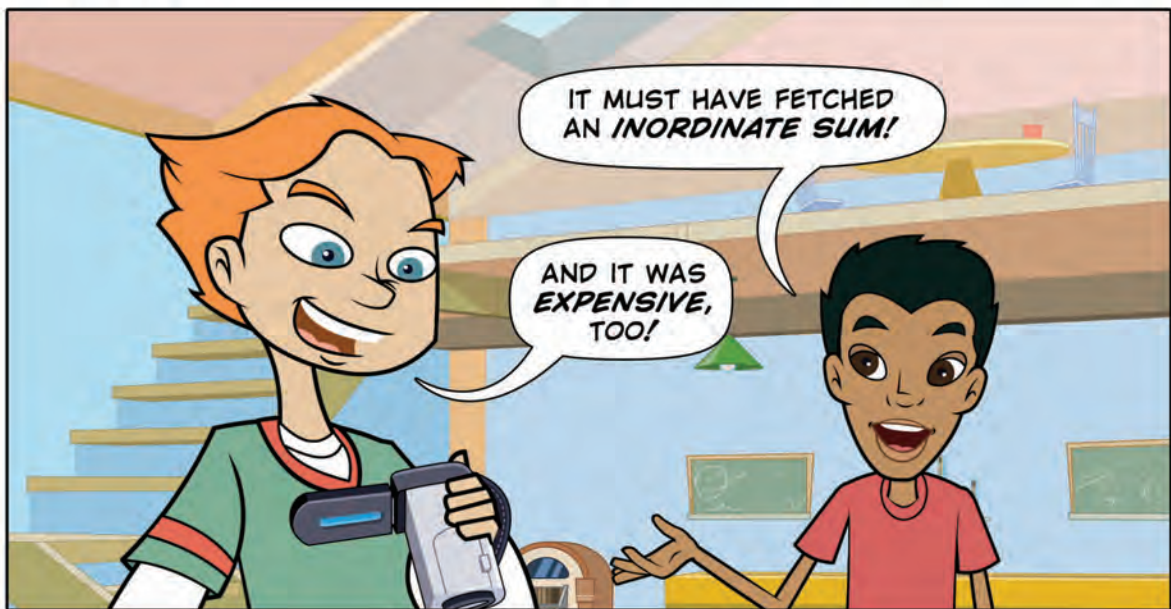
GENIUS BRANDS INTERNATIONAL & ARCHIE COMICS PRESENT:

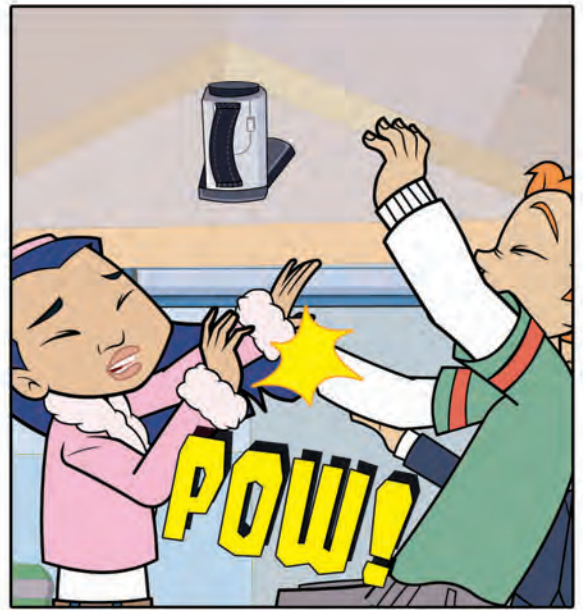
Secret **Millionaires** **Club #9**

FEATURING
WARREN
BUFFETT

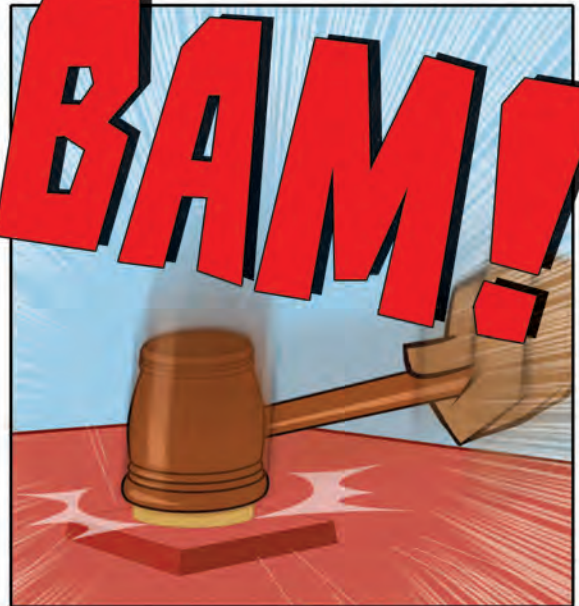


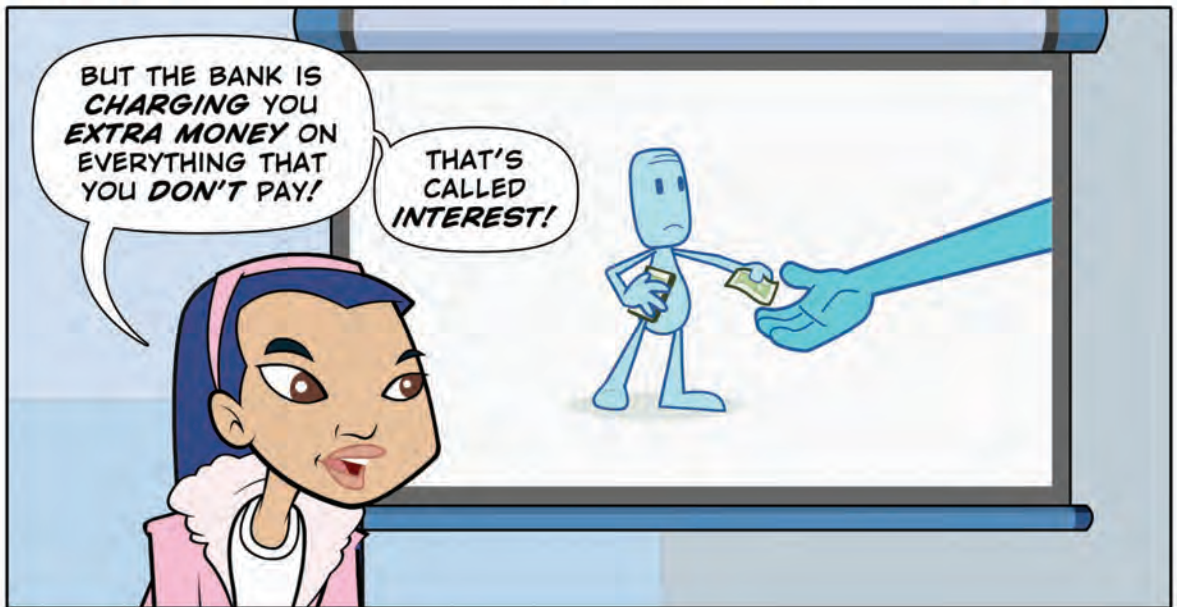
IN THIS ISSUE:
"THE TROUBLE WITH
CREDIT CARDS"

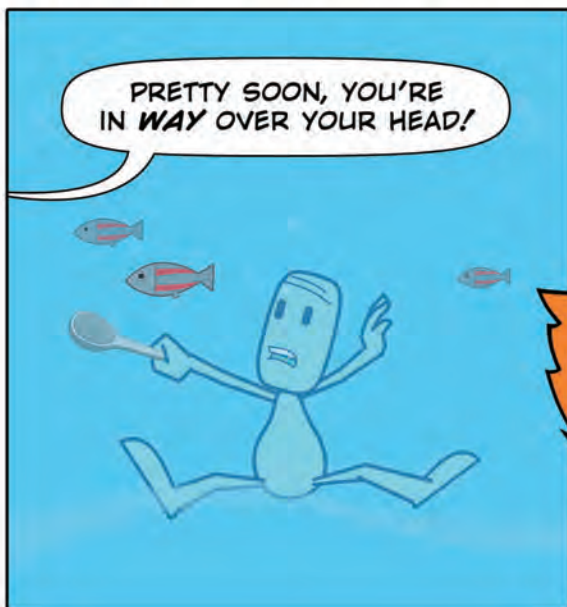
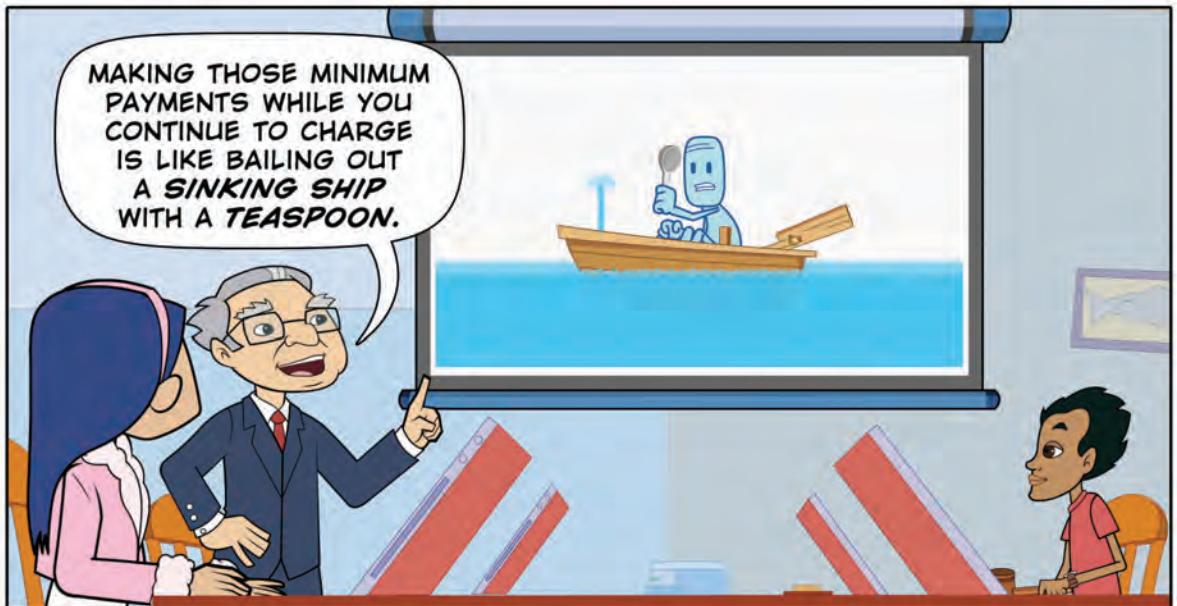
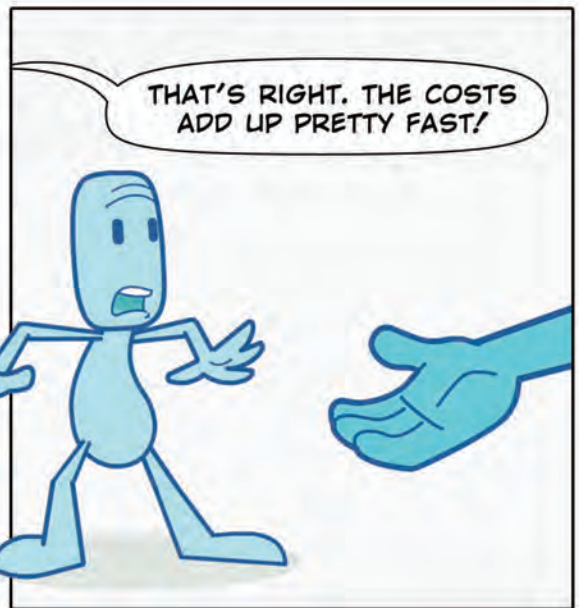
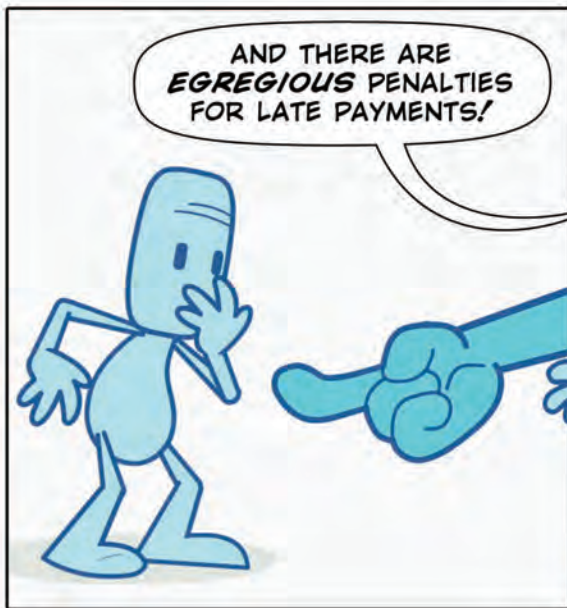












RATHER THAN PAY THE BANK ALL THAT INTEREST, WHY NOT PUT THAT MONEY AWAY IN A SAVINGS ACCOUNT EACH MONTH, UNTIL YOU CAN PAY CASH FOR WHAT YOU WANT?



THE REWARD FOR THAT IS-- THE BANK PAYS INTEREST TO YOU!



THE BANK WILL PAY *ME*?! THAT SOUNDS LIKE A *WAY* BETTER DEAL!



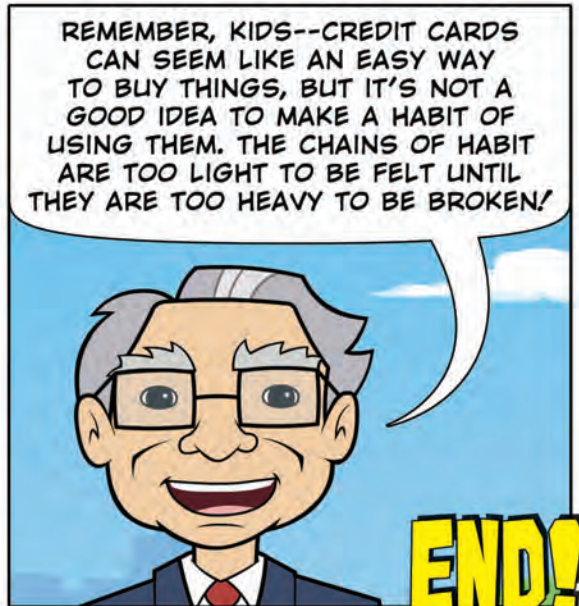
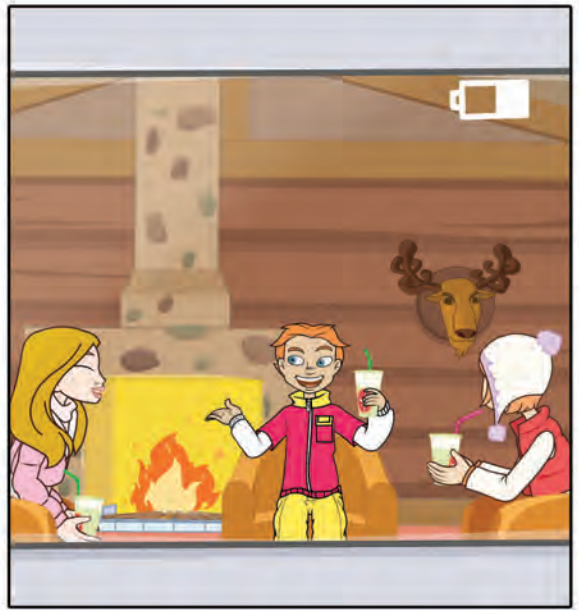
ONE YEAR LATER...

WERE THE SKIING CONDITIONS *ADVANTAGEOUS* THIS SEASON?



YOU BET! THIS TIME I *SAVED* FOR THE CAMCORDER AND SKI TRIP...





WORDS FROM WARREN

Hey kids, Warren Buffett here!

In business, it is important for managers to be responsible and dependable, and think of the long-term consequences of any actions that are taken today. If a business borrows a lot of money in the short-term, and gets caught not being able to pay it back, the results can be dangerous. Every individual should be very careful when borrowing money on credit cards to purchase things today, with the intention of paying later on. Using too much credit and getting behind on payments can be financially devastating. So remember: Always be responsible and dependable, and think of the consequences of any actions you take today.

