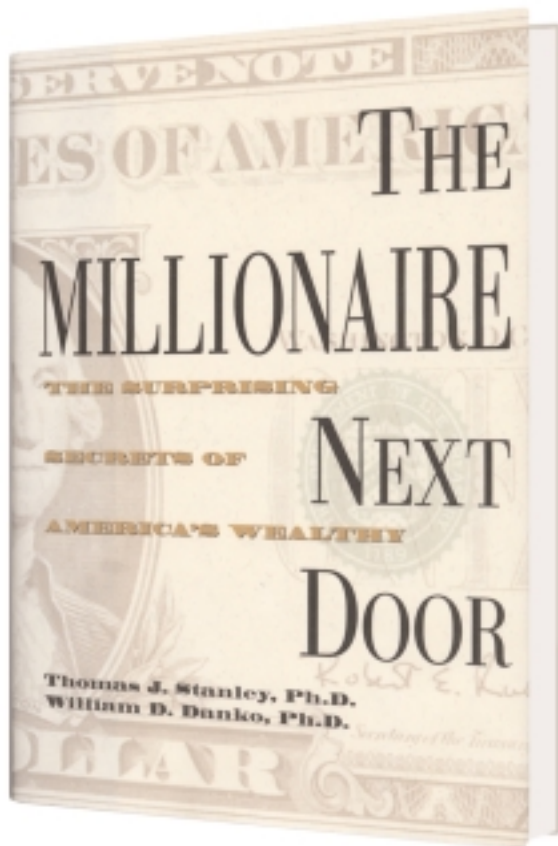


Are You Wealthy?

According to the best selling author of “The Millionaire Next Door,” Dr. Thomas Stanley, here is a simple rule of thumb to help in computing one’s expected net worth.



F O R M U L A

Multiple your age times your realized pretax annual household income from all sources, except inheritances. Divide by ten. This, less any inherited wealth, is what your net worth should be.

“The Millionaire Next Door” can be purchased at your local bookstore.

FOR EXAMPLE:

If Mr. Anthony O. Duncan is forty-one years old, makes \$143,000 a year, and has investments that return another \$12,000, he would multiply \$155,000 by forty-one. That equals \$6,355,000. Dividing by ten, his net worth, according to Dr. Stanley, should be approximately \$635,500.