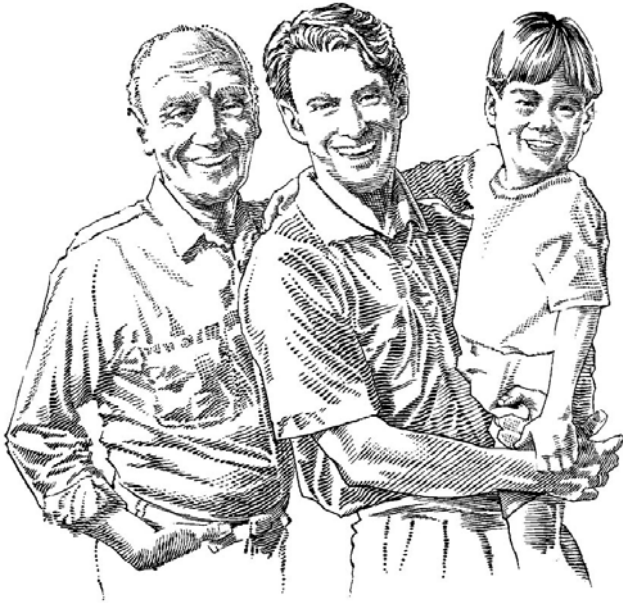


SAVE 30%



on daycare expenses
for children and
elders when you...

pay with
pre-tax
dollars!

Your savings go up as your tax bill comes down*

	With no Flex Spending Account	With a Flex Spending Account
Monthly Pay	\$2,000	\$2,000
Flexible Spending deduction	0	200
Taxable pay	2,000	1,800
Taxes withheld*	-453	-408
Out-of-pocket expenses	200	0
Net income	\$1,347	\$1,392

**Extra money in your pocket
= \$45 per month!**


CHARD SNYDER

Call 1-800-982-7715
for more information.