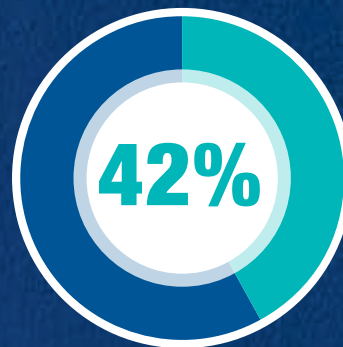


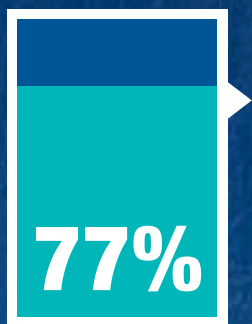
Survey: British Columbians living pay cheque to pay cheque, facing high debt, not saving enough



Percentage of B.C. employees living pay cheque to pay cheque (the highest in Canada)



Feel overwhelmed by debt (National average 35%)



Have saved only one-quarter or less of what they feel they'll need to retire



44%

Expect the economy in their city or town to improve



B.C. residents, more than anywhere else in Canada, are trying to save more to make a major purchase



1 in 4 could not come up with \$2,000 within a month in an emergency



National spending levels have risen



49%

Spend all of or more than their net pay (National average 41%)

10%

The Canadian Payroll Association recommends you take control of your finances by automatically directing 10% of your net pay into a separate savings or retirement account - *Pay Yourself First!*