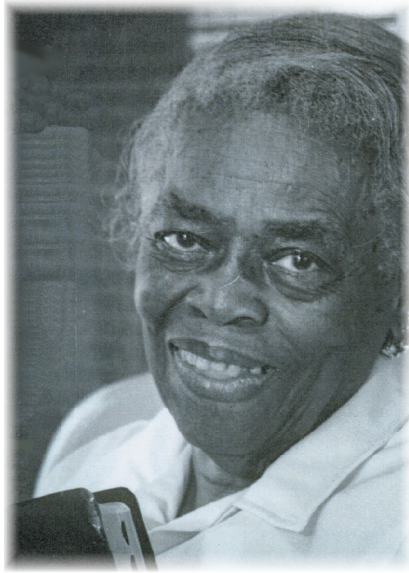


Oseola McCarty Super Saver Award



The late Oseola McCarthy

Oseola McCarty's story is nothing short of amazing. She quit school at 12 and began taking in laundry for a living. She never earned more than \$10 a bundle. For the next 75 years, she worked hard and pinched her pennies. When she retired she had saved \$280,000 and gave more than half of it to the University of Southern Mississippi for a scholarship fund.

Oseola started saving when she was a little girl -- for candy. As she got older she saved for her future. Every month, she held back just enough to cover her expenses, and put the rest in the bank.

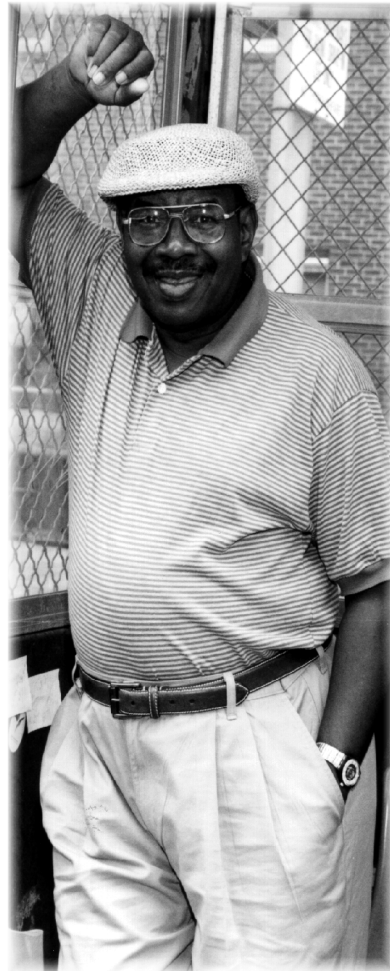
The moral of this story? It's simple: no matter who you are, no matter how old you are, no matter what you do for a living . . . you can save for the future too.

Earl Crawley is a parking lot attendant who has amassed a small fortune in less than 20 years. With little education and a meager income, he has accumulated an impressive portfolio of almost half a million dollars.

As a child Mr. Crawley was labeled a slow learner, going to school only as far as the eighth grade. As an adult, he earned his high school diploma by attending school at night. Yet he never had a salary that exceeded \$20,000 a year. Even though he didn't make a fortune at work, Mr. Crawley had some qualities that led him to amass wealth. He had a strong belief in himself, a capacity to build relationships and a willingness to take risks. He supplemented his income with extra jobs and used the few dollars he made to invest in the stock market.

As chance would have it, he worked as a parking lot attendant at a bank that had as its clients some of the wealthiest people in Baltimore. He built relationships from which he could learn, and his willingness to take risks with what little he had to invest allowed him to accumulate the impressive amount he has today.

"Mr. Earl," as he is fondly called, validates the claim that anyone can attain wealth. His inspirational story is being used in the upcoming book, *Wealth is Within Reach*, by Deborah Owens.



Award recipient: Earl Crawley