

Exhibit 9A

Bringing the System into Balance

- A. Shortage – not enough coming in to cover what is going out.**
- B. Overflow – too much going out for what is coming in.**

Though they sound the same, they are not.

In a true shortage, the income is insufficient. The spending is lean. There are no extras. There simply is not enough money coming in. Calculating your numbers showed you that the math doesn't work.

In an overflow, there is enough income and it should cover the bills and the weekly living. However, the spending is too high, and the cash runs out before the week is over. Calculating your numbers showed you the math works, but reality isn't.

For A, the only answer is “increase your income”.

For B, there are two answers: “reduce your spending” or “increase your income”.

	Shortage	Overflow
Description:	Too little income	Too much spending
Solution:	1. Generate more income	1. Reduce spending, or 2. Generate more income