



Your child doesn't need to blow up aliens or battle ninjas to enjoy an interactive environment.

At Liberty Science Center, unplug your kids from video games with rock wall climbing, touch tunnel exploring, virtual basketball, our 3-D laser show, the IMAX® Dome theater and hundreds of hands-on exhibits. They learn the most important scientific theory of all, science = fun. For details call 201-200-1000

Where science = fun
Liberty Science Center

Exit 14B, NJ Turnpike, Liberty State Park, Jersey City, NJ <http://www.lsc.org>

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- Ages 6 weeks & up (Infants, Toddlers, Preschoolers)
- Day care for working parents
- Certified in CPR & First Aid
- Loving, nurturing environment
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- Flexible hours (1/2 Full, 3,4,5 day programs)



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How to Save & Invest Safely for Your Child's Education

Irene Zawitkowski, Executive Vice President and Assistant Portfolio Manager of Volumetric Fund and the mother of two teenage sons approaching college age, offers advice on how to save and invest for your child's education. She says, "Let your money work for you, don't work for your money."

"I find mutual funds to be a very attractive investment for long-term savings such as college education."

Three things to look for when choosing a fund:

→ **No Load** - No sales charge, redemption fee or 12B-1 (promotional) fee.

→ **Low Initial Investment** - Some mutual funds allow an account to be opened for as little as \$500 with additional purchases even lower.

→ **Low Volatility** - Look for a fund where its portfolio is broadly diversified which will reduce the fund's risk and volatility.

Stock mutual funds allow investors to participate in the market with professional management working for them. Over the last 40 years or so, stocks have appreciated about 10% annually, which is a rate greater than inflation. Investing on a regular basis and beating inflation will allow you to achieve your financial goals for your child's education."

Using her own fund as an example, she notes that if you invested \$10,000 in 1978, it would be worth just over \$103,000 today- enough to educate your child. Based on Volumetric Fund's past 18 year performance of an average annual return of 14.5%, your investment would double approximately every five years.