



Dear Friend,

Today, at the Center on Poverty, Work and Opportunity at the University of North Carolina at Chapel Hill, I am going to join a group of prominent experts from across the country who have dedicated their careers to fighting poverty. We are going to talk about one of the most important things we can do to help lift people out of poverty and into the middle class - helping people save so that they can start getting ahead instead of just getting by.

While poverty is all around us, the first step in eradicating it is to shine a bright light on it. **Here's what we know: 36 million Americans live in poverty today, which is 13 million more than 30 years ago. About one in four working families is earning so little they struggle to make ends meet. And nearly 30 percent of families have less than \$10,000 in assets - which means that the value of their savings, their home, and their car altogether is less than \$10,000.**

What we can do as a country is help families build a foundation and a safety net so that if they have a medical emergency, lose a job, or go through a traumatic event like a divorce it doesn't push them off the cliff and into bankruptcy.

So today we are going to talk about how we can help families save and put money in the bank. We will explore ideas like establishing savings accounts for children at birth, like baby bonds, to help them prepare for the future. We'll also look at different types of savings accounts for adults with matching funds to encourage people to save. And we will take a close look at ways to help more families become homeowners while also making sure that predatory lenders don't take away homes families already own.

These are some of the many ideas that we will discuss. We will report back on our blog but please let me know what you think we can do to help people save. Please visit the [One America Committee Blog](#) where we have started a new thread entitled: Poverty, Work, and Opportunity and give us your thoughts and ideas about this important issue. Some of our best ideas will come from you! Your input is invaluable, and I look forward to hearing from you.

Your friend,

**John**

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### > Tune In.

The "Today Show" will profile Senator Edwards and his work on poverty on Wednesday, March 23, 2005. Check your local listings and tune in!

### > Stay Tuned.



**Only One Day  
Until John Edwards'  
First Podcast!**

On Wednesday, March 23, the One America Committee Web site will post John Edwards' first podcast. We hear that he will have a very special guest.

To learn more about podcasting and to listen to the podcast on Wednesday, visit [One America's Web site](#).

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