



Hi Everyone,

Our daughter turned six and for her birthday she wanted a surprise. I bought her a microscope and now we'll be able to explore the world not visible to our own eyes. This is a picture of her on her birthday taking her first look, *(dressed as a princess of course, because it was her birthday.)*

My daughter's microscope has me thinking about personal finances. When was the last time you put your own finances under the microscope? Do you ever sit down and list out all

of your assets and your debts to get a sense of where you are? I do that at the end of every month. Why? It's just like looking at salt crystals or pollen under a microscope. When you look at those under a microscope it's a different view than when you are looking at them with just your own eyes. When you look at your finances carefully every month you see ridges and bumps and irregularities that you may not be aware of or maybe you care to ignore as you're moving along in your busy life. That microscopic look at your finances is

critical to a successful financial life. So sit down soon and look at your finances. And make it a regular habit. Get that debt under control. Start or increase the savings program you have. Once you start doing this you'll be pleasantly surprised by the positive results that appear under the financial microscope each month.

Till Next Time,

Evan Clark **PRESIDENT AND CEO**

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