

Hi Everyone,

This isn't the most pleasant of pictures but it's a perfect example of a simple truth. Bad things happen to good people. The other day I was getting ready to broil supper and the broiler heating element put on a fireworks show for me and burnt out. For someone who likes to cook as much as I do, this was nothing short of a crisis.

Have you had something bad happen to you on the financial side of life? Is it too much credit card debt that you can't seem to get a handle on? Maybe you have a car that needs repairing or replacing and you don't know how to get that done. Or do you have a mortgage situation that you don't know how to deal with? Whatever your circumstances give us a call and tell us your story. We want to hear what's going on and see if we can't help you get a new start. Don't worry about the bad things that have happened to you. Bad things happen to all of us.

Fortunately for me, with my brother on the phone as technical support, I was able to replace the broiler heating element and I'm cooking up a storm again. Maybe it's time for you to call us so that we can help you get cooking too. Please tell us your story.

Till Next Time,

**Evan Clark**  
**PRESIDENT AND CEO**

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