



Hi Everyone,

Recently my daughter and I decided to make chocolate chip cookies. Last year when my Mom was visiting she and my daughter made some cookies that were absolutely perfect. I wondered how Mom did it because mine are either too small or too flat and not that appealing. After talking with Mom we decided I needed less mixing and less baking. The results, cookies just like Mom's, nothing short of perfect.

As we were baking the cookies I couldn't help but think about how sometimes in our financial lives little adjustments can make a big difference in the way we live.

When I talk about little adjustments I'm talking about things like buying the store brand of ketchup versus a national brand. I'm talking about working in the yard on the weekend versus going out shopping for treasures that you probably don't need. I'm talking about cooking a great meal versus going to a restaurant for a meal that probably isn't nearly as good. And in case you're wondering these are all little adjustments we've made at our house. Even though little adjustments in and of themselves may not amount to much when you add them all up they do make a big difference.

Next time you're wondering about your financial circumstances take some time out and see if there aren't some little adjustments that could make your financial life a little more comfortable. I have a feeling there are. And next time you're baking chocolate chip cookies don't mix them or bake them quite as long. They'll end up tasting just like Mom's.

Till Next Time,

Evan Clark **PRESIDENT AND CEO**

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