



**LIVE WELL
BELOW YOUR MEANS**

Hi Everyone,

Our family went to Florida for spring break. One of the highlights for me was going to the Everglades and Big Cypress National Reserve and seeing the big alligators there.

When I was looking at the gators they reminded me of the personal financial choices we all make every day of our lives. The world is full of all sorts of financial alligators. Things like spending money we know we don't have because we want something so bad. Or how about putting off the savings plan because retirement or a child's education is still a few years away? Or how about those alligators known as high credit card balances? It never ceases to amaze me how people can have big credit card balances and not understand the interest that's being paid on them every month is eating away at their paychecks. And what you need to know is that you can get out of the swamp of financial alligators. It all comes back to those financial choices we make every day.

One of the most amazing sights I saw when we were in Florida was an alligator catching and eating a fish out in the wild. The gator was lightning fast and he had lunch before the fish even knew what happened. Take charge of your financial situation before the financial alligators eat you for lunch.

Till Next Time,

Evan Clark **PRESIDENT AND CEO**

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