



Hi Everyone,

The other day our daughter got her first bicycle. The most important feature for her was the fact that it was pink and it has white flowers on it. One of the first lessons she learned was about momentum. When she goes up a rise she has to be pedaling and build up momentum before the rise or she won't make it to the top and she might go backwards or fall down.

Isn't life a lot like learning how to ride a bicycle? How many times have you

gone backwards or fallen down because of a lack of momentum? Oftentimes momentum is about keeping the pedals of life moving. All of these concepts are particularly true in our financial lives. We can be rolling along with a good savings program or a plan to reduce our debt and along comes a little bump to slow us up. Do you let the bumps slow you up or do you keep on pedaling? I hope you keep on pedaling.

The other day my wife and I took our daughter to school for her first day. She was riding her new bicycle and whenever we came to a little rise we'd shout out big mo and she'd build up her momentum and away she'd go. I hope your momentum continues to take you over all of life's little rises.

Till Next Time,

Evan Clark **PRESIDENT AND CEO**

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