



Hi Everyone,

The other day I had some leftover salmon. I put it with some avocado and some low salt dressing on a corn tortilla and voilà, I had a simple, delicious, healthy meal.

As I write this message the government is in the process of shutting down. Hopefully by the time you read it the shutdown will be a thing of the past. But as I write this, I can't help but wonder why things have to be so complex for the government. I wonder why people can't just sit down and iron out their differences. That said, many

of our members have been affected by the shutdown. If you have and are still feeling those affects please call us. Maybe we can help you out.

For everyone, I ask you to consider something. Consider making your life a lot more simple, sort of like a salmon taco. Are you always out and about shopping for treasures that you don't really need? Or, do you go out to eat too much when something as simple and healthy and delicious as a salmon taco could be procured at home? And now that we're into the final quarter of the year isn't it time to start accessing how you've done with your resolutions of

January regarding your financial well being? Simplification is not really that hard but it takes a conscious effort to succeed. Hopefully you are beginning to make that effort. As we enter the holiday season, my wish for all of you and your families and friends all the best.

Till Next Time,

Evan Clark **PRESIDENT AND CEO**

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