

Hi Everyone,

Last month I made another trip to Montana. As family ages these trips become a part of life. The highlight of the trip for me was spending a day with my brother helping him dig trees. He plants blue spruce for his clients. Digging them to prep for a client is quite a process. The tree is dug. Then it's placed in a wire basket with a burlap liner. The top dirt is knocked off the root ball. Then the burlap is wrapped around the top of the root ball and stapled. The ears of the wire basket are bent in and twine is used to tie them together with enough tension on the twine to make it squeal as it's pulled through the ears. Finally the wire is crimped around the root ball to make sure the root ball is tight. All of the steps are necessary and after doing them all day a person is pretty worn out.

Digging trees with my brother reminded me so much of all that goes into personal finance and budgeting. We have to go to work and collect a paycheck. Then we have to figure out how that paycheck is allocated. Sometimes we have to borrow for any of a number of reasons. And hopefully at the end of every month after all our work and spending and borrowing is done we have a little left over to put into savings. And just like digging trees it can leave you worn out.

What's your financial tree digging been like lately? Do you end the month with a few extra dollars? Or are you in need of some financial help? Do you need to borrow for a home or a car or a vacation? Whatever your financial needs might be we'd love to help you out. Give us all call and we'll help you make sure your financial root ball is crimped tight.

Till Next Time,

**Evan Clark**  
PRESIDENT AND CEO



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