



Hi Everyone,

Earlier this summer I went on my annual fishing trip to Alaska. The part of the trip that was most rewarding for me was fly fishing in the rivers. We fish one river in particular called the Neck. It's very challenging to fish there and for years I didn't like fishing it that much. But over the years I've become a much better fisherman. Now I love casting the fly and flossing the fish as they swim by and of course catching them. And this year I actually tied all the flies we used in Alaska. It wasn't that

long ago that I wasn't able to tie even the most basic fishing knots.

Fishing in Alaska is like anything else in life that's worth doing, it takes time and there are all sorts of ups and downs. Look closely at this picture and you'll see that I'm pretty wet. It's because I fell when I was fishing. But it didn't slow me down. I got back up and just kept fishing. How many times have you fallen down and gotten wet in some endeavor in your life? Is it a savings program that you can't get off the ground because you're always falling down? Or maybe

you've always wanted to pay down debt but circumstances seem to always be knocking you down. Don't use that as an excuse. Pick yourself up and get things going. And as always call us because we may be able to assist you in picking yourself up.

Every year I get a little better at fishing and this year was no exception. Makes me want to go back for more next year. I can hardly wait.

Till Next Time,

Evan Clark **PRESIDENT AND CEO**

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