

Hi Everyone,

I came across this little caterpillar as I was walking the other day. A zoologist friend of mine tells me that one day it will turn into a moth. I was thinking about how it was crawling along as I was walking along. And then I got to thinking that as I walk along there are people running along as well. We all go at different speeds to get to our destination.

Crawling or walking or running to get to our destination. Isn't it so much like all of life? It's especially true in the world of personal finance. Some people are really good savers and they are running towards their savings goals. Others plug along at it and eventually get there. And some people are just crawling towards their goals. Which category do you fit into? You know, there is one more category of people, the ones that aren't moving towards their savings goals at all. I hope you aren't in that category. No matter which category you are in isn't it about time to get with the program? Rates on savings are very good right now especially on our certificates of deposit and our performance checking account. Please do yourself a favor and set in motion a savings program by opening some certificates of deposit or a performance checking account. Whether you are running or walking or crawling towards your savings goals you're making progress and that's the way you want it to be.

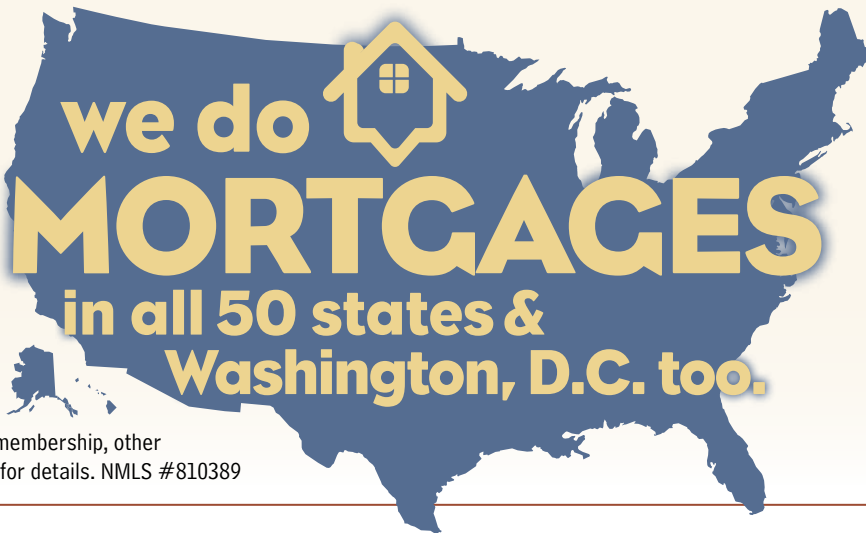
Till Next Time,

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