



Hi Everyone,

Ten years ago this month I began my thru-hike of the Appalachian Trail. I want to share with you one of the most important lessons I learned from the hike. The Appalachian Trail is over 2,100 miles long. If I thought only about that impossibly long distance I probably wouldn't have completed the hike. Instead I thought about the small daily goals such as putting in a certain number of miles and finding water and finding a place to stay for the night. By accomplishing these little goals I was able to, over five months, accomplish a big task.

That lesson of focusing on the small daily goals is very important for all of us. Do you have a pile of debt that is overwhelming you? Stop thinking about the overwhelming debt. Instead, start thinking about the purchase you are about to make. Is it really necessary? Is there a cheaper alternative? Start thinking about increasing this month's payment by a few dollars. By focusing on the small things you will be able to conquer the debt that seems so overwhelming.

The same is true of savings and investing. Do you have what seems like an audacious savings goal? Don't think about that

goal. Instead think about the small increases you make to your savings every month. It doesn't have to be by much but if that's the attitude you have you will succeed in reaching your goal.

In the intervening ten years since my hike so much has changed in my life and all of it has been for the good. All of these positive changes have been helped along by realizing that if it takes five million steps to go from Mt. Katahdin to Springer Mountain there's only one way to do it... one step at a time.

Happy Trails,  
**Evan Clark** **PRESIDENT AND CEO**

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