



Hi Everyone,

Our daughter doesn't like veggies all that much. (What child does?) But she really likes salmon. Over the past couple months I have taught her delayed gratification. I taught her that if she eats her veggies first and waits to eat her salmon last then she won't be worrying about eating her veggies while she eats her salmon. She totally understands the concept and she is using it in other aspects of her life.

Do you understand the concept of delayed gratification? If you have a pile of credit card debt but you really want to buy something do you wait to

buy and pay off your credit card debt first? Does part of every one of your paychecks go towards your retirement? If you can't answer each one of those questions in the affirmative then it's probably time to change the way you're doing things. When you buy things and you haven't paid off all your debt you're continuing to pay for past transactions that your debt represents. And if you are not paying for and planning for retirement you are really just courting a potentially difficult time of it when you do retire. And believe me, no matter how old you are retirement will be upon you much sooner than you ever imagined.

I was truly amazed at how easily our daughter learned the lessons of delayed gratification. Hopefully you already use this important concept in your life. If not maybe this new year is a good time to learn a new lesson.

Till Next Time,

Evan Clark **PRESIDENT AND CEO**

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