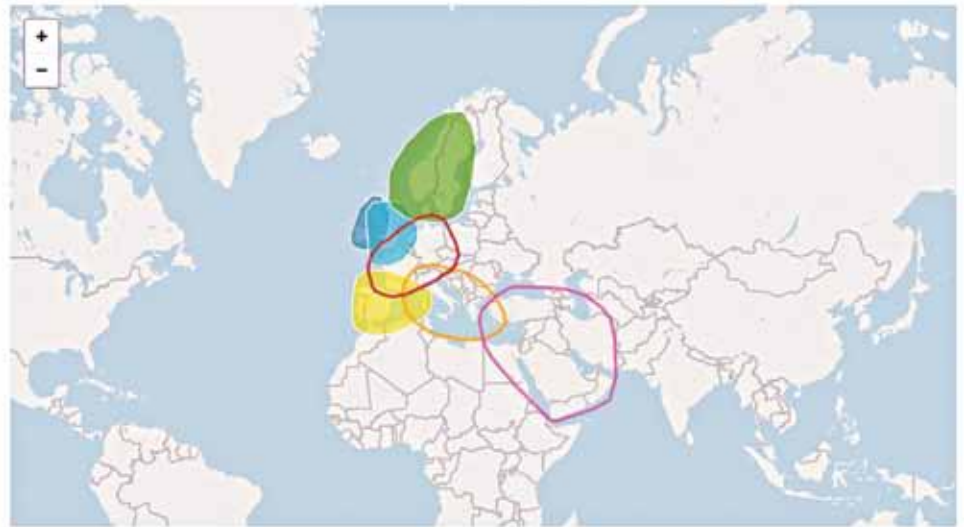




Ethnicity estimate for Evan Clark

REGION	APPROXIMATE AMOUNT
Europe	99%
■ Ireland	36%
■ Great Britain	23%
■ Scandinavia	23%
■ Iberian Peninsula	8%
Trace Regions ?	9%
■ Italy/Greece	7%
■ Europe West	2%
West Asia	< 1%
Trace Regions ?	< 1%
■ Middle East	< 1%



Hi Everyone,

I do genealogy research with my Mom and my sister. Recently we all had our DNA tested. The results are fascinating on a number of levels. First, it told us the regions in the world that our DNA is from. You'd think that my sister and me, being siblings, our DNA would be the same. But it's not. Where her DNA came from is similar to mine but there are differences. The DNA test also listed out for us persons that are related to us that have done the DNA test as well. We've discovered lots of cousins and lots of ancestors because we took this test.

The DNA tests we took remind me so much of personal finances. No two persons' finances are the same. What might seem like a good idea for one

person might be completely wrong for another person. That said there are certain things that make sense for just about everyone. Do you monitor the amount of debt and savings you have? Is your debt going down and your savings going up? Do you have money set aside for emergencies should they arise? Do you take advantage of your employer's savings program at work if you have one? Especially if there's an employer match involved. If you can answer all of these questions in the affirmative then you're probably in pretty good shape financially. In fact, you might even say it's in your DNA.

Till Next Time,
Evan Clark
President and CEO

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