

Hi Everyone,

My family is taking an art appreciation class. Every month or so we study a new artist or new style of painting. Recently we were at the National Gallery of Art studying the paintings of a Dutch artist named Pieter De Hooch. De Hooch was famous for his paintings of people doing everyday things. Like this group in a courtyard. One of the things we learned about De Hooch is that he used many of the same elements over and over in his paintings. The little girl in this painting is mirrored in other paintings of his as an example.

When it comes to our personal finances we should be a little like Pieter De Hooch. There are some elements of personal finance we need to do over and over again. As an example let's look at savings. Do you have a savings program you've set up for yourself? Every month do you set aside a little of your paycheck? Does your company have a company retirement program that is tax deferred? Do they have an employer match? Do you put enough into the savings program to at least get the employer match? If you're not answering each of these



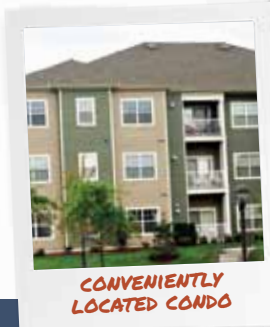
questions in the affirmative maybe it's time to go back to your financial palette and use a new set of colors. Because ultimately you want your finances to look like this beautiful masterpiece.

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