



Hi Everyone,

Recently I took a Greek cooking class. One of the highlights of the class for me was learning to make baklava. Yes I know it's filled with calories and not all that good for you but it sure is yummy. And it turns out that it's actually pretty easy to make. It's just a layer of phyllo dough, then a layer of nuts; a layer of phyllo dough, then another layer of nuts. Fill the pan with phyllo dough and cut it into squares. Then bake and when it's done baking pour sugar water over the baklava that will soak into the dough. A spectacular dessert from a simple recipe.

Cooking baklava is so much like saving. The key to a good savings program is adding layer after layer of savings on a consistent basis. Every paycheck, every month adding those layers, that's how to create a successful savings program. And if your employer has a tax advantaged retirement program where you can make contributions then you definitely should be making contributions especially if there is an employee match. Baking the baklava and adding the sugar water is a lot like having that savings earning you interest. The baking is what turns the baklava the beautiful brown color and the sugar water adds the sweetness. The interest you earn on your savings is the sweetness and the reward of saving.

One more point about savings and cooking baklava. When you're cooking baklava you'd never take it out of the oven before it is golden brown. And you'd never eat it until the sugar water has time to soak into the dough. You should have the same attitude about your savings. Never take it out until it's time to use it for the big reason you had in mind in the first place. Something like the down payment on a house or buying a car or retirement or your child's education.

Till Next Time,

Evan Clark
PRESIDENT AND CEO

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