



Hi Everyone,

Sourdough redux. Last month I wrote about sourdough pancakes. This month is all about sourdough bread. Sourdough bread is pretty easy to make but there are certain rules you have to follow and sourdough bread takes time to make. The rules include measuring out exact amounts of flour and water and salt and levain. And it's a requirement that you only let the dough rise a certain amount before you proof it into loaves. If you don't follow the rules you can end up with a disaster instead of a loaf of bread. Believe me, I know only too well. But if all the rules are followed and the timing is right you can come up with a loaf of bread that is both beautiful and delicious.

Creating a savings plan is so much like creating a loaf of sourdough bread. You have to be willing to commit some time to the process and there are certain rules you have to follow. The most important rule of all is consistency. Every month, no matter what might happen in your life you have to save. Using the savings program your employer might have set up at work is a great place to start following this rule. Every paycheck money can be saved for you and often it is in a tax advantaged account. And saving is another one of those things in life where it all takes time. Let your money work for you, not for a day or a month or even for a year. Let it work for you for years and years. The result will be like sourdough bread. Slowly the amount you have saved will rise and before you know it you will have a balance that looks as good as a freshly baked loaf of bread.

Till Next Time,

Evan Clark
PRESIDENT AND CEO

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