



Hi Everyone,

Every year I walk around the Tidal Basin to see the cherry blossoms. This year was no exception. Again this year my family and I were overwhelmed by this beautiful sight. What's interesting to me is even though there are thousands of people taking in the cherry blossoms it is very serene and tranquil as you walk. And this year just like every other year after a very few special days these beautiful blossoms are gone.

Spending money is like the cherry blossoms in two ways. Sometimes we spend money on things we think are beautiful. And

oftentimes they are. But just like the cherry blossoms the feeling of pleasure we get from the beautiful things we buy can and often does fade away, sometimes within a few days of purchase. These similarities bring a few questions to mind for me. Do you ever take the time to think about what you're spending on before you actually buy something?

Spending money is one of those things where sometimes the anticipation can be better than the actual action. And if you think about the spending do you ever see that you may not even need to spend the money that you originally thought you wanted to?

The questions I'm asking are starting to take on new relevance as our economy continues the healing process. Memories of the tough times when conscience spending was a necessity can often fade if we have more money in our pockets. Take the time now to consider whether you've continued to do that thinking about the money you are spending. If you aren't, it's time to get with the program. If you are then you probably understand the serenity and tranquility I felt at the Tidal Basin.

Till Next Time,

Evan Clark **PRESIDENT AND CEO**

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