



Hi Everyone,

Over Thanksgiving my family and I visited my sister and her family in the hill country of Texas. Last year I wrote to you about raising saffron crocuses. They came up again this year and again I harvested saffron. My sister was fascinated and decided to try raising crocuses in Texas. The temperatures are typically much warmer in Texas than in Washington DC. It turned out that her crocuses produced their blooms and crocuses about a month after mine did, over Thanksgiving weekend.

I found this all to be very interesting and it sure did remind me of personal finance. Personal finance is a lot like raising crocuses. It doesn't matter what financial climate you find yourself in you can still practice good personal finance habits. Do you have all sorts of debt making your financial climate seem as hot as the hill country as Texas? There's only one way to take the heat off. That's by starting to pay off that debt. It might not happen right away but it won't happen at all if you don't start. Crocuses take a while grow and produce saffron. Saving is the same way. Getting substantial savings can take time. The key, though, is consistent savings. Save every single month, especially in your employer's tax advantaged savings program and before you know it you will have a bounty of savings. And as I'm sure you are all noticing rates are really increasing rapidly lately. The time has never been better to open certificates of deposit. Drop us a line or give us a call and we'll be glad to help you get that savings program started.

Till Next Time,

**Evan Clark**

**PRESIDENT AND CEO**  
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