



Hi Everyone,

Last summer our daughter and I spent some time in London. While we were there our daughter fell in love with **Warburton's crumpets**. I can understand why. They're great for making a breakfast sandwich. And even with a little jam they're wonderful with a cup of tea. I wondered if I could make crumpets. Low and behold, Warburton's shared their recipe for crumpets during the pandemic. Here's the link to it:

warburtons.co.uk/news/crumpet-recipe-revealed

I love this recipe. It's filled with humor and the results speak for themselves. The part of the recipe I like the best is the mixing of the flour, water and salt. They say, *"Mix vigorously with a whisk until your arm aches..."* What fun.

Personal finance is so much like making a good crumpet. You have to have the right ingredients but you know what's interesting, the right ingredients for

crumpets and good personal finance are both pretty easy because you probably have most of them right at hand. For crumpets it's flour, water, salt, sugar, baking powder and yeast. For personal finance it's a plan to pay down debt and another plan to build savings. It's just that easy. My only question is, why are you making it so difficult? Start paying down your debt now. Start saving now. And make sure you're saving takes full advantage of your employer's retirement savings program. Please drop us a line if you need help with paying down your debt or creating a savings plan. We'd love to help you out.

Give crumpet making a try. I know you'll love it. And give creating good personal finance habits a try. I know you'll love that too.

Till Next Time,
Evan Clark, PRESIDENT AND CEO
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