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Hi Everyone,

My wife and I walk home from work. It's about four miles and takes us about an hour. Along the way we stop at the base of Capitol Hill and smell the roses. It only takes a few seconds and the fragrance of the roses equals their beauty. Guess how much stopping to smell the roses costs me everyday? It's free. Which brings me to a question for you.

Have you ever thought about all of the silly things you can spend money on? Dinner out when there's loads of food in the refrigerator. The five premium cable movie channels so you can watch one movie a month you really want to see. A cup of coffee at a coffee shop when you have a coffee maker at home that takes only minutes to brew a cup of coffee. Why are you spending your money in this way? As I have so many times in the past, I urge you to live below your means. As I write these words, I sometimes wonder if people know what that phrase means. What it means is always saving a portion of your paycheck every month. It means putting away the saved money in a certificate of deposit so you can't even be tempted to spend it. And it means being patient to let your money work for you.

There's another school of thought out there. It's the thought that we can live beyond our means. Are you doing that? Could you make a long list of items sitting around your house that you've used once or twice or maybe not at all? There's a simpler way to live. It's living below your means instead. Because I can guarantee you that there's nothing you can possibly buy that can equal the simple beauty of the rose. Maybe it's time for you to stop and smell the roses.

Til Next Time,

Evan Clark, President and CEO

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*APY=Annual Percentage Yield. Rates as of 06.13.07. Rates subject to change. Based on comparison to the areas largest banks. Example shown for \$2500 MMA. Example shown for \$1000 1 year CD.

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- Low variable interest rate: Prime + 0%
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