



The use of a tree in our logo is intentional. Let us explain.

When you take this seedling home and plant it, you will need to cultivate the ground and then take care of the tree. You will need to water it. You may need to stake it to help it grow straight. You will need to purposefully manage its care. The tree will start to grow and respond to your care for it. One day the tree will have grown to a point when it does not require as much care. That is when the tree will start caring for you. It will provide shade for you. It will provide shelter for animals. The tree will start to 'clean' the air. At some point the tree may provide wood for you to build a house or wood to heat your home. If you were able to see the rings of growth in the trunk, you would notice that some years were very good and some years, growth was more difficult.

Planning your investments is similar. You will need to cultivate an attitude of savings. You will need to take care to start and maintain regular contributions. Your portfolio will start to increase and will start to grow significantly. It will become like a tree that will eventually take care of you when you need it. Some years will not be as good as other years...but over time there will be necessary growth.

As you plant this tree seedling, please observe this truth. You and your family can watch the demonstration of care and provision. Maybe you should start (or re-start) your investment plan at the same time as you plant this tree!

**THE BEST TIME TO PLANT A TREE IS 20 YEARS AGO... THE SECOND BEST TIME TO PLANT A TREE IS NOW!**