

There is more to life than that green stuff called MONEY



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Do you want 1 penny or a million dollars?

When I read the news, I pay little attention to the headline. If you pay close attention to the actual article or post or blog you will find many times the explanation of the event does not match the title itself. Marketers know most folks do not read the article so they make sure they put their agenda in the headlines. Be very careful what headlines read versus what is the truth about the situation. Things can be very misleading. Such as the title of this piece. Who in their right mind would take a single penny over one million dollars?

What if I gave you a penny on the first day of a 30 day month? Then I told you that penny would double in value everyday of the month. On the final day of the month, you get whatever that value has become. Your second option is on the final day of the month I hand you \$1,000,000 in cash. Would you take option 1 or option 2? A penny on the first day of the month and the value doubles everyday or \$1,000,000 on the final day of the month?

Makes you think, doesn't it?

If you were given one little copper penny on the first day of the month and it doubled in value each day of the month, on the 30th day of the month you would have \$5,368,709.12. Every time I see this it blows my mind. I hope you enjoyed this and BTW please don't call me asking for a penny? 🤔



I have never met

a person that couldn't think of something to worry about. We have a menu full of things we can worry about such as our families well being, our finances and our health among other things. We all can spend our whole day worrying. It is a natural thing to do as we live in an uncertain world. Cast your cares upon Jesus as he cares for you.



Worrying is like a rocking chair – it gives you something to do but takes you nowhere



Current Interest Rates

Have a CD renewing? Money in savings making very little interest?

2 year fixed rate 4.80%

3 year fixed rate 5.75%

5 year fixed rate 6.35%

7 year fixed rate 6.60%

**Interest rates vary among companies—minimum amounts required and can vary among companies. Rates are not guaranteed to last—Please call my office to verify rates and minimum amount requirements.

One Big Beautiful Bill

That is the name of the actual bill. My job is not to be a political analyst though I love talking politics. My job isn't to make an argument on whether or not the bills that are passed in Congress are good or not so good. My job is to know what is passed in Congress and how it effects your finances and what opportunities it gives you going into the future. There were two amazing

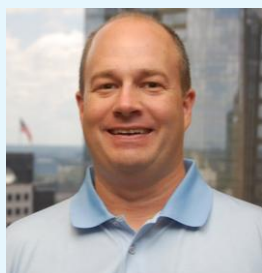
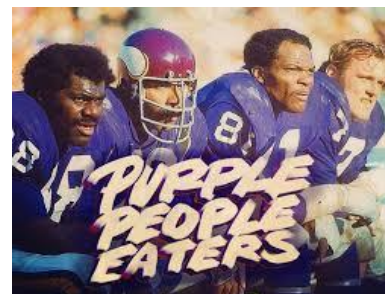
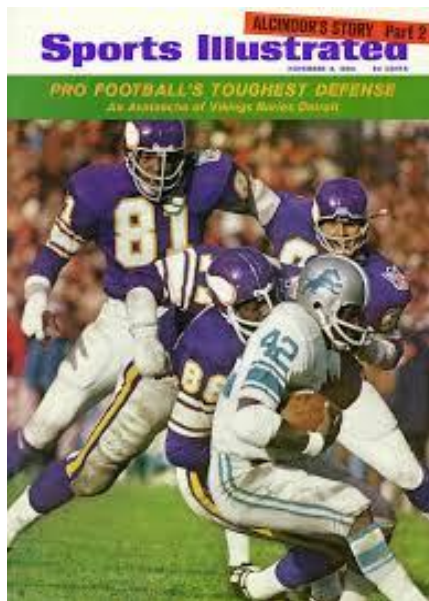
features of the OBBB. First it made permanent the 2017 tax cuts. This means for most of you, your federal tax liability is around 12%. That is the lowest of our lifetime for this bracket and it will remain so. The second huge benefit is for those over age 65, you have an increased standard deduction that will make Social Security benefit tax free for most seniors.

Blocking and tackling still works

July 10, 2025, I began my 28th year in the financial services business. The more I learn the more I realize I don't know. Many things (mainly technology and social media) are much different now than it was in 1998 but the fundamentals have remained the same. People that are in their retirement years of life need to first and foremost protect the money they have worked their whole life for. Second, they need to try and earn as much interest as possible.

My friend, Fran Tarkenton, always says winning football comes down to blocking and tackling. If you can't block and you can't tackle you will struggle to win a football game. The fundamentals win. Not the silver bullet. Not the latest and greatest. Money is the same way. I know it is boring. I know social media is not impressed. I also know since 1998 it works for seniors. I will always try my best to find you the products that offer the highest interest rates but it will not be at the expense of risking your entire portfolio to uncertain investments.

Many of you have been with me for over 20 years. To you and the rest of the folks reading this, I do not take your trust lightly, I take the safety of your finances serious and more than you will ever know, I appreciate your friendship and the fellowship we have had for all these years. The best days are in front of us!



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