

There is more to life than that green stuff called MONEY

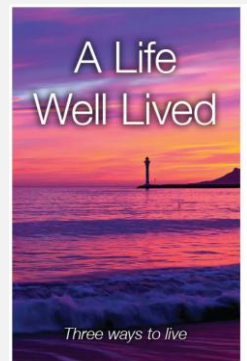
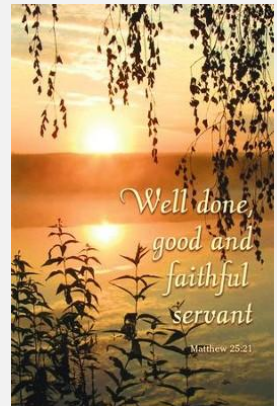
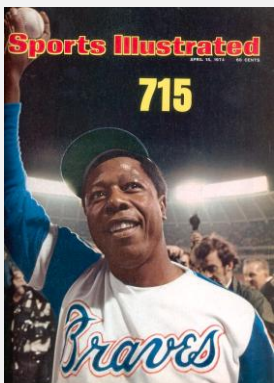
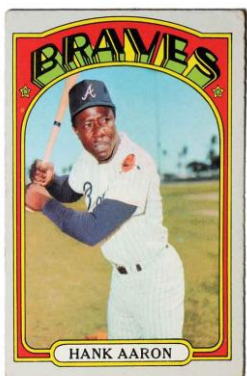
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Everyday is not a homerun

I don't know about you, but I still consider Henry "Hank" Aaron the all time homerun king in baseball history. No, it is not because he was an Atlanta Brave for most of his career. I simply discount the homeruns Barry Bonds hit during the enhanced performance steroid days of baseball. It is a shame for Barry because he was easily one of the best, if not the best, player ever in MLB. But as I tell my children all the time, choices have consequences. Hank Aaron smashed 755 homeruns in his 23 year career. The amazing part is Aaron had a whopping 12,364 at bats. He amassed 3,771 total hits for a .305 batting average. Players today for would give anything to hit that many homeruns and have a .300 plus batting average. Hank was walked 1,402 times. When you calculate the numbers you will find Hank Aaron, the homerun king of all time, made 7,191 OUTS as a batter. Seven out of ten times Hank Aaron went to bat he made an OUT. He struck out 1,383 times he went to the plate. What's the point, Kevin? Everyday is not a homerun or a celebration party. The Bible speaks of seasons of life. There are good times, bad times and in between times. You can't quit when you strikeout and you can't have a lifetime party when you hit a homerun. The most successfully people I know, make it happen everyday. They do something productive every single day of their life. They make a memory everyday of their life. They build or strengthen a relationship everyday of their life. They send a note or text of encouragement to someone everyday of their life. No matter your lot, someone has it better than you and someone has it worse than you. No matter your account balance, someone has more money than you and someone has less money than you. I encourage you to run the race God gave you. Fight the good fight. Contend for the faith. One day your departure will be at hand. That day is unknown for all of us. I long to hear the words "job well done good and faithful servant".





Current Interest Rates

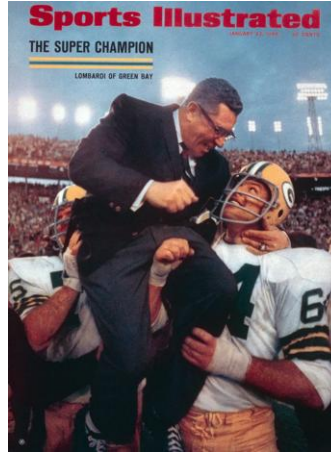
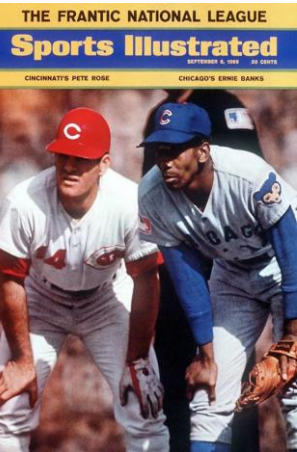
Interest rates are falling but remain much better than years past—check them out!

2 year fixed rate **4.80%**

3 year fixed rate **5.75%**

5 year fixed rate **6.20%**

**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



Every portfolio has a dog

The only perfect person to ever live was appreciated so much they hung him on a tree. There are no perfect people, companies or even mutual funds. While the stock market is doing well in 2025 and most mutual funds are winning. There is always one dog in the bunch. This is a big dog named APPLE. Apple stock is down for the 2025 as of Sept 18, 2025. Does that mean you should sell and smash the rotten apple. Of course not. Fundamentals, discipline and patience wins the race when it comes to investing. Looking for the next silver bullet can leave you holding an empty bag of apples.

Things to consider

Always be on the right side of the money

Most people in the world would love to have our worst of days

Life is short, enjoy each day – eternity is forever plan for your destination

Lazy money is a liability – make sure you have every dollar working for you



Your Line to Retirement

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