

The Costs of Convenience Continued

you put into them. Evaluate how many of those conveniences have become necessities and add up all the costs and fees associated with them. You might be surprised how quickly they add up! Those daily conveniences that make your life easier in the moment may have costly consequences.

Real Change Takes Real Work

Re-evaluating your budget, a little planning, and lots of stick-to-itiveness will not only save you money in the short-term, but will also free up extra money to invest in the long-term. Start small. Gradually erase the lifestyle creep. Choose one area to focus on. Meal plan, brown bag it, brew your own coffee. Then take those savings and start building your emergency fund, pay off credit card debt, or invest those savings towards retirement. The rewards are well worth it. The reward of satisfaction, early retirement, and debt-free living. Know your goals, document them, and hold yourself accountable to them.

Connect with the Money Coaches

Ceres Solutions has made it convenient to connect with the Money Coaches. Take time today to give them a call to help you evaluate your budget and find ways to save time and money. Some conveniences really are worth it!

Update From Kathy

Just taking a bit of space from our newsletter to update you on our Cancer journey.

This week I had a follow-up visit and everything is looking good. It has been decided I will not need any additional treatment and so I have moved into the phase of seeing either the radiologist or oncologist every 3 months. My family doctor also politely suggested that I might want to think about shedding some of the extra weight I picked up while stress eating my way through the last few months 😊. Since Rich has been an integral part of this journey, I am sure he will want to shed a few of the pounds he has gained during this time also!

I do want to take the time to thank each of you that sent a card, passed a message along with Rich or remembered me in a phone conversation. Your effort was not unnoticed and was an encouragement and a blessing to us during a difficult time.

I am once again traveling and so hope to see you at your branch locations soon. I would be remiss if I did not remind you that regular check-ups can detect issues so don't neglect to check-in with your doctor and stay on top of your health.

What's Cooking?

Parmesan Cream Sauce

Ingredients

2 teaspoons butter
1 clove garlic, minced
1 (7.6 ounce) can canned table cream (media crema)
¼ teaspoon freshly ground white pepper
¼ teaspoon salt
1 cup freshly grated Parmesan cheese

Directions

1. Melt butter in a saucepan over medium heat. Add minced garlic and sauté until garlic is fragrant, about 30 seconds.
2. Add in media crema, salt, and pepper. Stir until warmed through. Mix in Parmesan cheese, 1/4 cup at a time, stirring after each addition until smooth.

Cook's Note:

If you are using it as pasta sauce, mix in 3 tablespoons pasta water to thin out the sauce.

The Money Coaches

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