

THE MONEY COACHES



“ Trust in the Lord with all
your heart and lean not on
your own understanding.”

Proverbs 3:5

Isn't it interesting when life hits a reset button? I believe all of us experienced that when the world quickly changed with the onset of Covid. Life as we knew it suddenly looked unfamiliar. Things we so took for granted: visiting with our friends and family, going to the grocery store, not wearing a mask, suddenly were a bit more complicated. As always, we adjusted and figured out how to live in a world that was different.

Like so many of you, Rich and I had become accustomed to the changes around us. Our lives began to take on familiarity and we settled in a “new” normal. Then, once again, our life was hit with a reset button. In February of this year, I was diagnosed with Stage 1 Breast Cancer. Our new normal was once again being disrupted. Doctor visits and testing resulted in the need for surgery at the end of February and radiation treatments to begin sometime in mid to late March.

Why am I telling you this? Because I believe that some of you have also been hit with another life reset. Maybe, like ours, it's an unexpected illness or it could be a relationship that's gone awry, a job that's become more challenging, an unexpected financial challenge. Whatever it is, life has once again changed and maybe you, like us, are trying to reestablish your balance. Don't lose hope! With every difficulty comes the opportunity for growth and a change of perspective that I find so challenging but also refreshing.

Dishes can wait, Rich can do the laundry without turning the whites pink and I can allow my friends to help. Truly “no man is an island”, we all need each other in ways that we often overlook. My faith, my family, my friends – priceless.

I hope for each of you that when life hits a reset button, you have taken the time to build those relationships that will help carry you through this ever changing world. Rich and I are thankful for the contact that we have had over the last few years with many of you and the changes we have seen you make to navigate some difficult circumstances. I look forward to visiting with you again in what I hope is a short time, but feel free to email, text or call if there is a question I can help with.

-Kathy

The Rest of the Story

When these challenges come along we recall earlier difficulties and realize that they came and went. Those things we spent a fair amount of time worrying about, never came to pass. We certainly do not take lightly any challenges you have faced, or that we have.

As with your physical wellness you have to keep diligent with your financial wellness. Wellness is a word that implies that we be proactive, just as Kathy was with regular exams. Catch the problem early and it's much easier to deal with.

The same is true in other areas of our lives, and financial wellness is what we ask you to focus on regularly. Make no mistake, money and stuff will not bring you comfort when the doctor gives you news like we heard. The real reason to stay well financially is so you can weather the storm with as little a burden placed on those you care most about.

Every year we are told by you folks that you or a colleague found something troubling in the annual physical exam, and that it is being addressed. Please don't overlook that wonderful opportunity. We'll keep asking you to do the same with your financial wellness. It just makes sense!

An update: Kathy's surgery was a success and she's feeling great 48 hours later. She's an amazing and resilient lady! The next few weeks will include a few more doctors' visits and possibly some follow up therapy.

Thanks for all your help and prayers.

Rich

What's Cooking?

Ingredients

- 1 tablespoon good olive oil
- 3 cups chopped yellow onions (3 onions)
- 1 teaspoon chopped fresh thyme leaves
- 2 teaspoons kosher salt
- 1 teaspoon freshly ground black pepper
- 3 tablespoons Worcestershire sauce
- 1/3 cup canned chicken stock or broth
- 1 tablespoon tomato paste
- 2 1/2 pounds ground chuck (81 percent lean)
- 1/2 cup plain dry bread crumbs (recommended: Progresso)
- 2 extra-large eggs, beaten
- 1/2 cup ketchup (recommended: Heinz)

Directions

Preheat the oven to 325 degrees F. Heat the olive oil in a medium saute pan. Add the onions, thyme, salt, and pepper and cook over medium-low heat, stirring occasionally, for 8 to 10 minutes, until the onions are translucent but not brown. Off the heat, add the Worcestershire sauce, chicken stock, and tomato paste. Allow to cool slightly. In a large bowl, combine the ground chuck, onion mixture, bread crumbs, and eggs, and mix lightly with a fork. Don't mash or the meat loaf will be dense. Shape the mixture into a rectangular loaf on a sheet pan covered with parchment paper. Spread the ketchup evenly on top. Bake for 1 to 1 1/4 hours, until the internal temperature is 160 degrees F and the meat loaf is cooked through. (A pan of hot water in the oven, under the meat loaf, will keep the top from cracking.) Serve hot.

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