

Welcome to my portfolio

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## HOT TODDY



### INGREDIENTS

2 FLUID OUNCES BOILING WATER • 1 1/2 FLUID OUNCES WHISKEY • 1 TSP HONEY  
3 WHOLE CLOVES • 1 CINNAMON STICK • 1 LEMON SLICE  
1 PINCH GROUND NUTMEG

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## HOT COCOA



### INGREDIENTS

2 CUPS CONFECTIONERS' SUGAR • 1 CUP UNSWEETENED COCOA POWDER  
2 CUPS POWDERED MILK OR INSTANT NONFAT DRY MILK • SPRINKLING OF MINI MARSHMALLOWS  
1/2 CUP HOT WATER & 1/2 CUP COCOA MIX = 1 SERVING

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GALLERY ARCHIVE

## FLOWER MARKET



PRINT

NO.10

# PARIS

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## MILK & COOKIES



### INGREDIENTS

1 LIST CHECKED TWICE FOR GOOD DEEDS COMPLETED WITHIN THE LAST 365 DAYS  
1 COZY SEATING ARRANGEMENT - BLANKET AND FIRELIGHT (OPTIONAL)  
LEAVE UNATTENDED FROM BEDTIME TO SUNRISE  
2 TO 3 FRESH BAKED COOKIES • 1 1/2 CUPS MILK



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## EGGNOG



### INGREDIENTS

4 CUPS MILK • 1 TSP GROUND CINNAMON • 5 WHOLE CLOVES • 2 1/2 TSP VANILLA EXTRACT  
12 LARGE EGG YOLKS • 1 1/2 CUPS WHITE SUGAR • 4 CUPS LIGHT CREAM  
2 1/2 CUPS LIGHT RUM • 1/2 TSP GROUND NUTMEG



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GALLERY ARCHIVE

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PRINT

# MADRID

NO.8

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GALLERY ARCHIVE

## FLOWER MARKET



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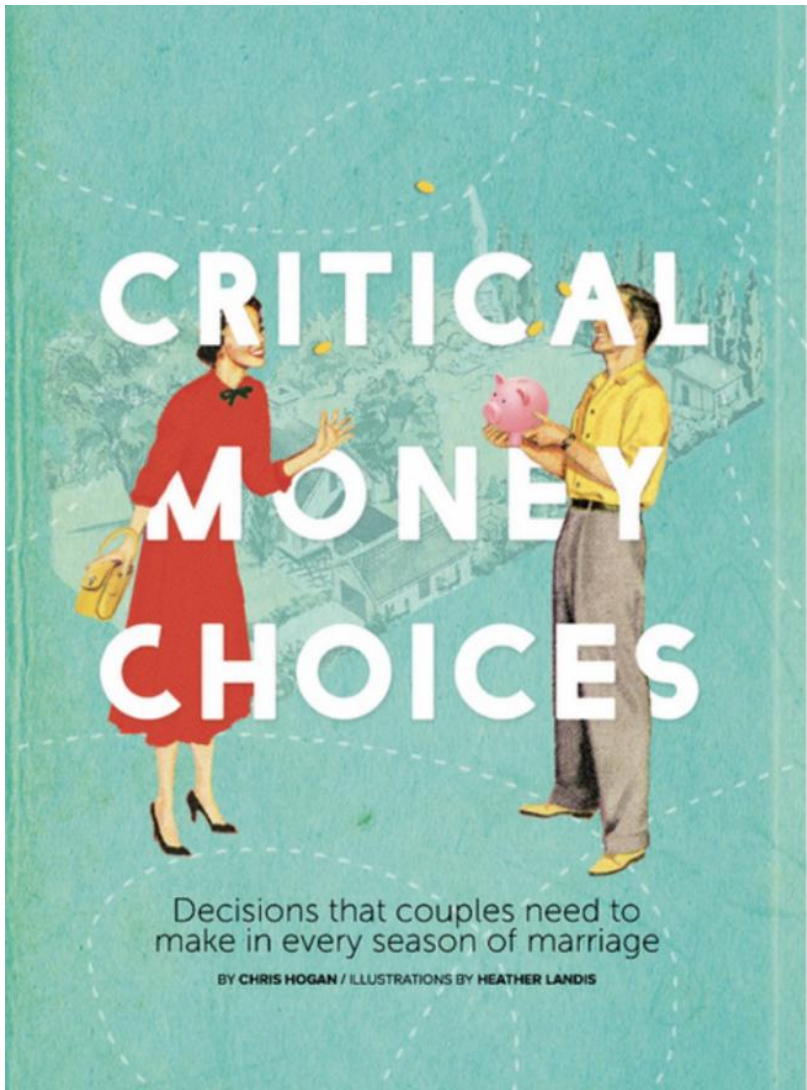
PRINT

# LOS ANGELES

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ONE AFTERNOON, my wife and I took a drive to look at some land to buy as an investment and possibly build on sometime later in life. While we were driving and dreaming, we stumbled upon a development that had log homes on acreage. On our way out, a neighbor spotted us and came over to show us a house that was 80 percent complete. The neighbor called the builder, and before we knew it, the builder drove over and gave us a tour of the house. After a couple hours of chatting and touring, the builder made a dangerous statement: "Make me an offer on the house."

I laughed off his comment and told him we were only looking for land. But this guy was serious. He said, "This house comes with seven acres. Make me an offer!"

I could tell it was serious. I made an offer that was significantly less than the asking price, thinking he would call me back and be on our way. I was wrong. He paused for a moment and then said, "If you can close in two weeks, I'm in!"

And that's how we ended up with two houses and two mortgage payments . . . and the stress of wondering when our current home would sell. It took us six months—and that was six months of paying "stupid tax".

My story illustrates how easy getting into money trouble can be, even when you and your spouse are on the same page. That's why I challenge couples to carefully consider their financial situation, their future plans and how they intend to honor God with their finances. Every



decade if it is not set with financial goals and priorities, and planning ahead can lay the foundation for making wise money choices throughout the many years that you'll share together.

**Choices in your 20s: preparing for the future**

When you're first starting married life, it's easy to feel as if you have your whole life ahead of you. In some ways, that's true. But when it comes to money, you can't wait until you're older to make wise decisions. During this decade, you are establishing money habits that could chart the direction of your finances for many years to come.

One of the most important things you can do in your 20s, besides praying through your financial decisions, is to develop the habit of budgeting. If that word sounds boring, think of it as a monthly spending plan. I recommend doing a zero-based budget, which means you start out with your income, subtract all your expenses (including any money set aside for savings and investments) and end up with zero. Easy, right? Give every dollar a name and place to go. There are lots of budgeting tools available, so review a few to make sure you're covering all the necessary budget categories.

If you're already living debt-free, try to start putting 15 percent of your income toward retirement. You'll thank me in a few decades. If you're living with debt, set some goals to get rid of it as soon as possible. Debt works like quicksand, and it will keep you from your dreams. >>>



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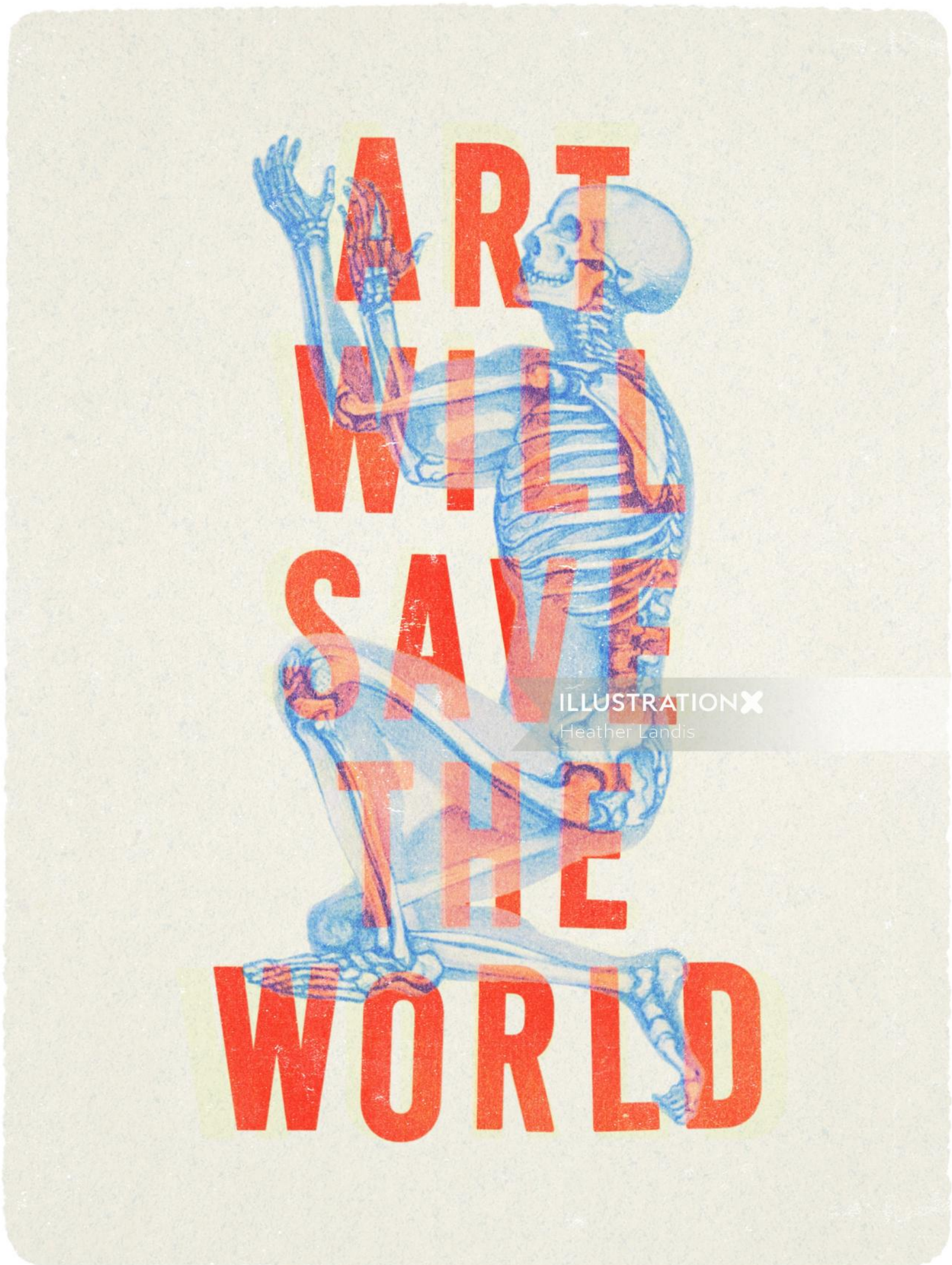
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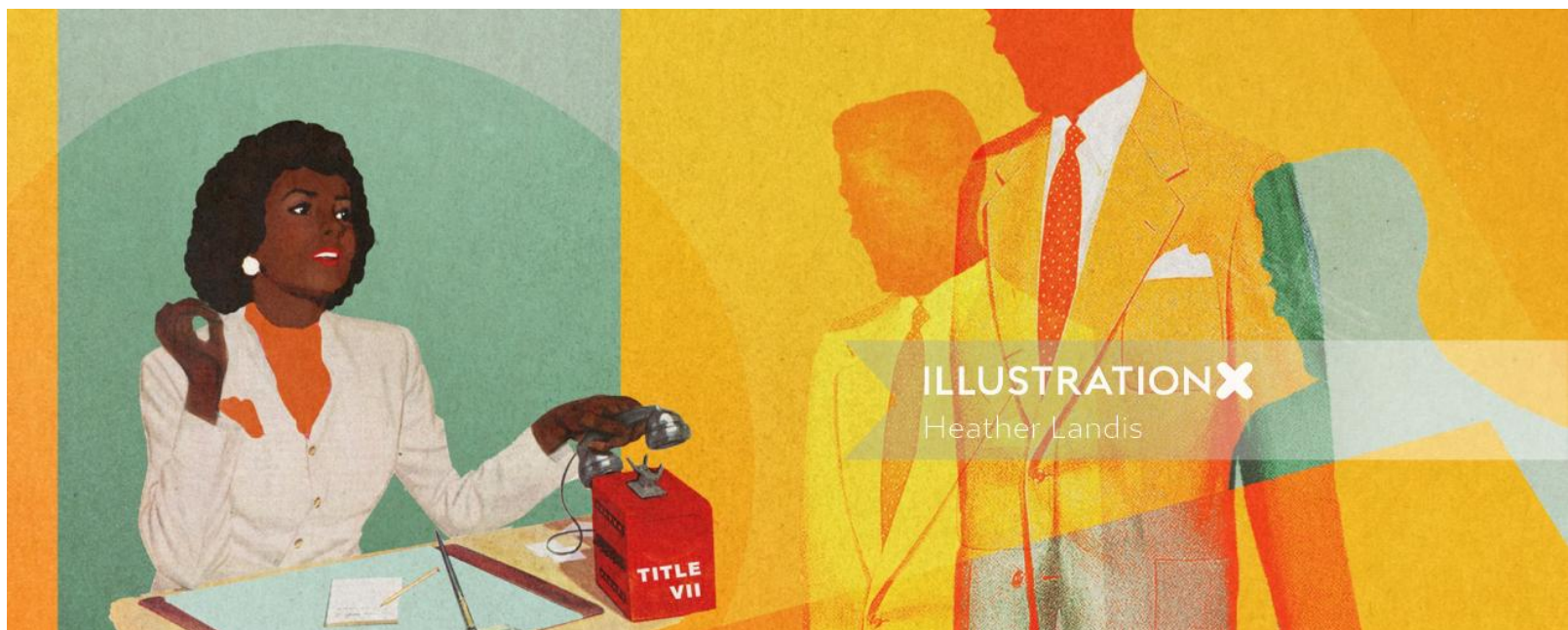


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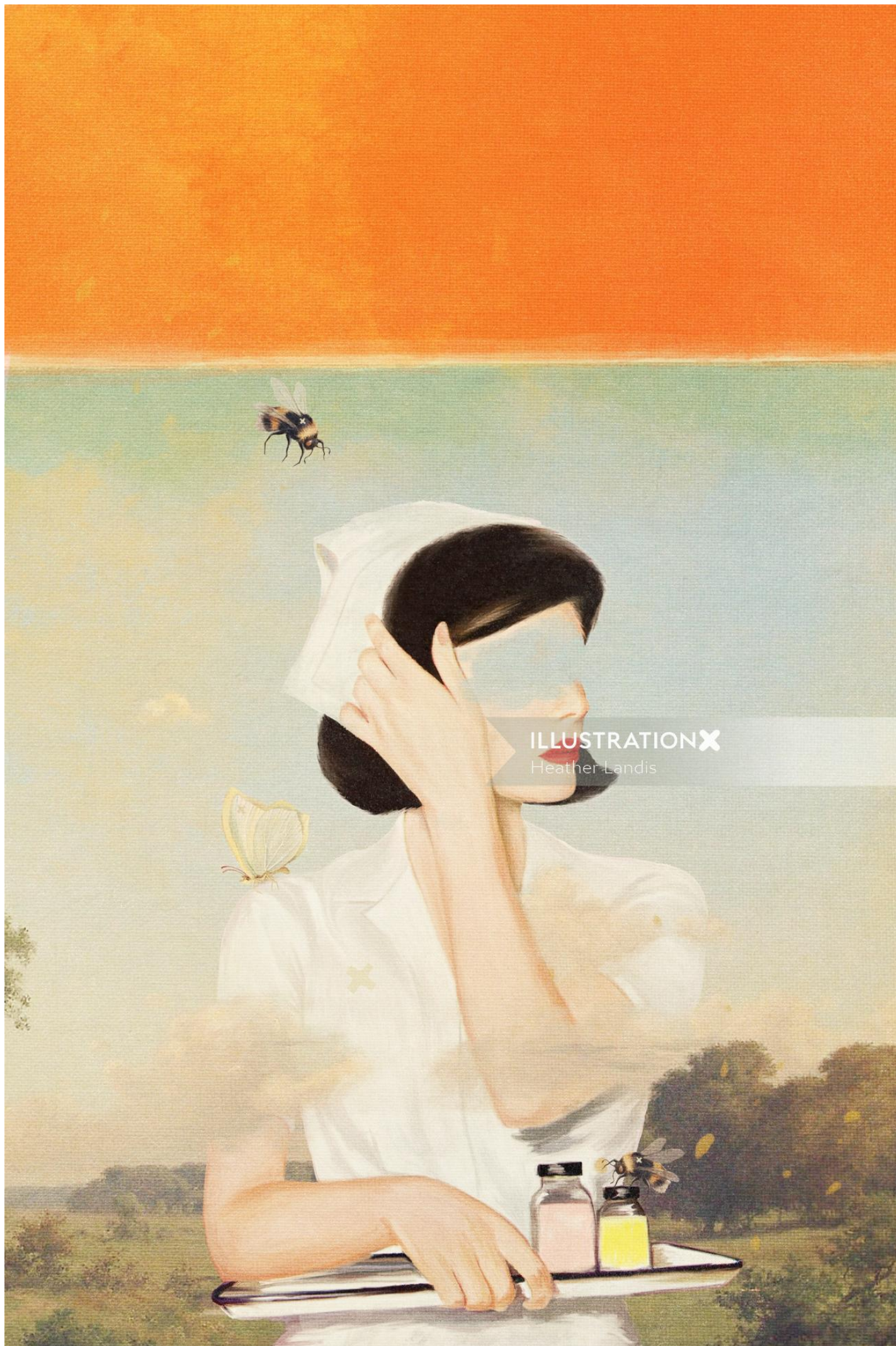
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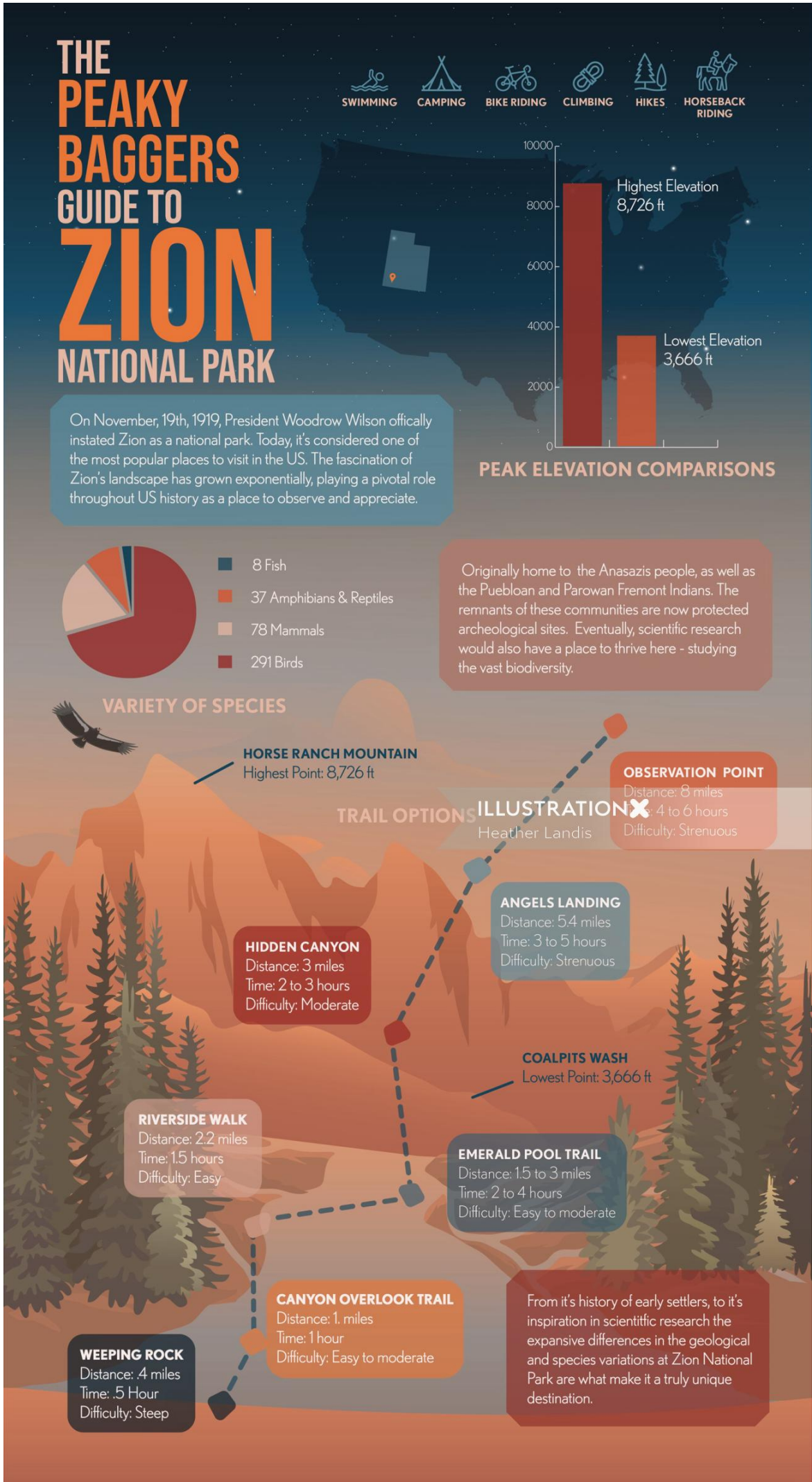
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# Need advice?

We're ready to help



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