



Hi Everyone,

This winter our family took ice skating lessons. My daughter has been taking lessons for several months and she skates like a hockey player. Me? Fortunately I had a very good instructor. She taught me to begin my ice skating experience by marching on the ice. For the longest time I held on to the railing as I marched. And then I built up the courage to let go of the railing. Then as I practiced more I actually started gliding. What a wonderful experience that was. I'm actually looking forward to next winter so that I can continue to progress on ice skates.

When I was out there wobbling around on the ice I couldn't help but think about personal finance. When you start that savings program or the debt elimination plan it can seem very scary at first. It's going to take some marching along to get your balance financially. You may fall down from time to time and it may hurt some. But pick yourself back up and keep marching. Soon you'll get that first credit card paid off or you'll open that first \$500 certificate. That's sort of like me letting go of the railing for the first time. And then, as you continue your new way of life something special

will happen, you'll get yourself completely out of debt, you'll have that certificate ladder built. And soon you'll be gliding along financially because you had the courage and the patience to live below your means.

Till Next Time,

Evan Clark **PRESIDENT AND CEO**

ANNUAL MEETING APRIL 17TH

The DOCFCU Annual Meeting will be held Wednesday, April 17th, 2013. Look for details on our website or give us a call.

RAKE IN BIG SAVINGS

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