



Hi Everyone,

We feed the birds in our backyard every winter. We get visits from blue jays, cardinals, finches, squirrels and pigeons. But mostly sparrows visit our back yard. At times there are over 150 sparrows in our backyard. When they take flight as a group you can feel the energy of their collective wings. There's a big drama unfolding in our backyard. A raptor is now visiting as well. I wasn't sure what type it was so I looked it up in my Audubon bird book. It's an American kestrel or sparrow hawk. The sparrow hawk has adapted to life in the big city because its major food source is sparrows. I am in awe of this whole process. We feed the sparrows.

The sparrows are food for the sparrow hawk. Mother Nature at work.

Debt is a lot like the sparrows and the sparrow hawk. If you have a little debt that's probably okay, particularly if you can control it. It's like a few sparrows in the backyard. But if you start piling up too much debt it can cause a problem and one bad event in your life can cause the financial sparrow hawk to swoop down on you.

In the spring we stop feeding the birds as we prepare to sow our summer crops. (*Sweet potatoes, kale, greens, and corn this year.*) The sparrows and the sparrow hawk leave us until next winter. That's

another thing that makes sparrows and debt so much alike. If you keep feeding debt, just like sparrows they'll stick around and maybe someday the sparrow hawk will attack you. Bad things happen to good people. That's part of life and we understand that here at the credit union. If the financial sparrow hawk has attacked you we may be able to help you get your life back in order. Please tell us your story.

Till Next Time,

**Evan Clark**  
**PRESIDENT AND CEO**

**LIVE WELL**  
**BELOW YOUR MEANS**

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