



Hi Everyone,

This big mess is my compost bins. Whenever we have vegetable or fruit scraps we put them on the compost bins and then cover the scraps with something from the yard, like leaves. I've let the compost bin just sit for two years. This spring I will turn it and take all of the compost from the bottom of both bins. I'll use the compost somewhere in my garden and the nitrogen rich compost will make my garden grow. Hard to believe that it's the time of year to be talking about gardens again.

My compost bins remind me in a lot of ways of our economy. It seems like everyone in America has taken their financial irresponsibility and tossed it on our economy like I toss vegetable and fruit scraps on my compost bins. And just like my compost bins, it's turned into a big mess. The unfortunate part is that we won't be able to turn over the economy this spring and help it grow. No, the answer to our economy's problems is much deeper and will require all of us to sacrifice the "need it now" mentality for something more profound, something a little old fashioned. That something is fiscal responsibility on the part of the government, corporations and us, as individuals. I could go on and on about this topic but I won't. I think you know where I stand on this score.

Instead I'll ask you a question. How do your finances look? Do they look as messy as my compost bins or do they look more like a garden on a pretty spring day? If your answer is my compost bins then we need to talk. You can turn over your finances just like I'll turn over my compost bins but it will take discipline on your part. I'm sure you've read about the economy having improved some. It probably has but that's not a reason to be a spendthrift in your personal life. If you've learned anything from this economic morass we're in, you should have learned the importance of living below your means. The time has come to reduce your debt and start a savings program. Increase your contribution to your tax advantaged savings plan at work if you have one. And if you have high interest credit cards call us. We may be able to help you start down the road to financial freedom. By the time you read this, spring will have begun and my gardening will be in full swing. Hopefully your plan for financial freedom will be too.

Till Next Time,

Evan Clark, President and CEO



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DOCFCU'S ANNUAL MEETING

Please take the time and make plans to attend your credit union's Annual Meeting. You'll hear about the year past, and more importantly, what's in store in 2010. Time and location will be announced soon, but mark your calendar now for Wednesday, April 14, 2010.



**TAX TIME IS SOONER
THAN YOU THINK**

April 15th is on the way. You can be ready in advance this year because DOCFCU has again teamed up with TurboTax® to help you complete your taxes as easily as possible. And TurboTax® will guide you through your return so that you get the biggest refund available. Plus, you can file right online to get your return quickly. Don't delay—TurboTax® is ready and waiting for you right now at www.docfcu.org.



**THE NEW AND
IMPROVED
DOCFCU.ORG**

Change is coming to docfcu.org. We're in the process of retooling the website to make it more visually appealing and easier to navigate. The transition will occur in the next several months and it will be seamless, so you won't have to remember a new web address or change your bookmarks. But trust us. You'll know it when you see it.

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