



Hi Everyone,

For Christmas last year my Mom gave me some sourdough starter. She actually gave it to me a week before Christmas because she said she didn't want to be responsible for killing it. I found a quart jar and put the starter in it. Then I fed it, just flour and water. Nothing happened. Next day I fed it again and the bubbles from the froth of the starter activating nearly blew the top off the jar I was using. Sourdough starter is a combination of wild yeasts and bacteria. The yeast feeding on the flour causes the leavening and the bacteria causes the sour taste. I used some of the starter to make a sponge one night and the next morning I made these delicious blueberry pancakes.

Sourdough is so much like a savings program. With sourdough you have to be very patient. It can take hours and in some instances days for the sourdough starter to be ready to use. A savings program can take years to build up into a large amount. But just like sourdough starter you have to take little steps. You have to make sure you're taking full advantage of your employer's tax advantaged savings program. You have to set aside a little out of every check and put it into some form of savings. One simple way to do that is with a series of certificates of deposits here at the credit union. We have some of the best rates around and you can open a certificate of deposit with as little as \$500. With a little patience and making sure you're feeding your savings regularly you'll have a savings program that rises just like a sourdough pancake on a griddle.

Till Next Time,

Evan Clark
PRESIDENT AND CEO

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