



Hi Everyone,

Last month I went on my annual Alaska fishing trip. Here's an entry from my journal for that week:

"Second drop I caught a king. I was very tense and worked very hard to keep my pole tip up because I remembered two years ago when I lost a king because I didn't keep my pole up. When Jeff netted this fish I felt a tremendous sense of completing something I'd left undone two years ago."

This is a picture of that king salmon I caught on that second drop of the day and the trip, incredibly fast for catching a king salmon. I went on to catch many salmon that week but this first one was the one that was most memorable for me because of that sense of completion.

Speaking of things left undone, our economic recovery definitely qualifies for that moniker. There continues to be weakness in many of the economic numbers that are coming out. Personal consumption, GDP, manufacturing, employment. Over the past month all of these numbers have been weak. I went to an economics conference last

month and the folks putting it on said the weak spot we're in will probably continue through at least the end of 2012. No, that's not a misprint, 2012.

What does this mean for all of us? It means we have to have continued vigilance. If there are things in your personal finances that you've left undone than it's time to get with the program. Even though times are rough and will continue to be rough are you still contributing to your retirement plan at work? Are you continuing to pay down your debt or find a lower cost alternative? And have you begun your savings program? Here at the credit union we may be able to assist you with debt issues and we can certainly help you establish a savings program. We have very competitive loan rates and the rates on our certificates are second to none. There's nothing like the feeling of completing something you've left undone for a long time. I know. I have a king salmon to prove it.

Till Next Time,

Evan Clark, President and CEO

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