



Hi Everyone,

Last fall I dug up all the tulip bulbs in our front yard and replanted them. I covered them with chicken wire to protect the bulbs from squirrels. This spring the tulips started coming up. Later we'll have beautiful flowers. What I discovered from my replanting is that it doesn't take a lot of work for tulips to come up. Just some separating and a little chicken wire and you're good to go.

If you think about it personal finance is a lot like tulip bulbs. It doesn't take much to be successful in that realm but there are things you have to do. Do you monitor where you stand financially on a monthly or quarterly basis? When I ask that I mean do you write down all your assets like savings accounts and investment accounts and your house at its purchase price and then on the other side your liabilities like your car note

and your credit card balances and your mortgage. A friend of mine started doing this recently after I urged him to. He was surprised to see that his liabilities were more than his assets. Understanding where you stand is a big first step towards getting yourself to a better place financially.

Having too much debt is similar to the squirrels. Your debt payments can eat away at your livelihood just like squirrels can eat away at tulip bulbs. The solution to squirrels is chicken wire. The solution to debt is getting it paid down.

Preparation can make a bed of flowers so beautiful. The same is true of personal finance.

Till Next Time,  
**Evan Clark**  
PRESIDENT AND CEO

**LIVE WELL**  
BELOW YOUR MEANS

**DOCFCU.org**

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# 2017 Annual Meeting April 19 at 12noon

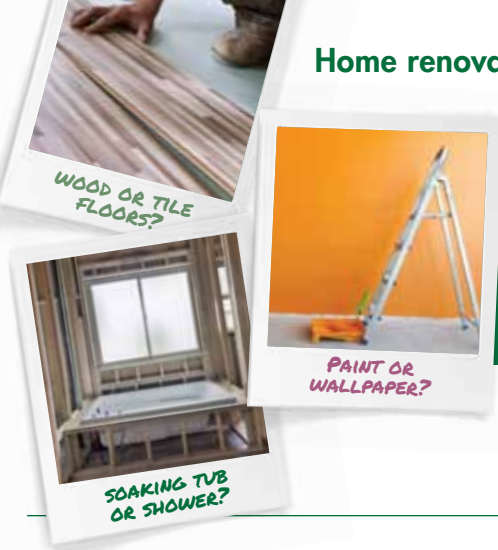
See our website  for the room number.

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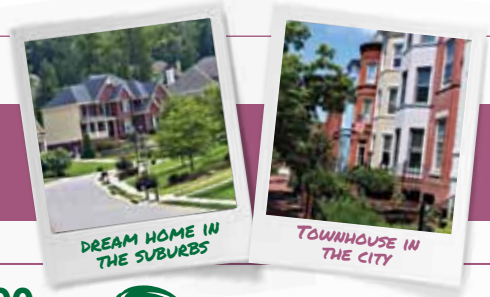


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