



Hi Everyone,

The other day it rained in the yard and this drop of rain on one of our plants took me by surprise. It was so beautiful.

Life is a lot like this raindrop. It's full of surprises. Some of them are beautiful and some of them are not so much. Preparation can make the not so beautiful surprises just a little bit easier to take. I always think about financial preparation first. Do you have a solid savings program going? Are you paying down any debt you have? Do you track your progress on a monthly or quarterly basis? All of these preparatory steps will help you overcome those not so beautiful surprises. These steps can

be very difficult in our fast paced modern lives with so many demands on us. If you aren't following these steps I advise you to just slow down. Slow way down. Because there's one more thing this raindrop's beauty reminded me of. Looking at it is free and realizing its beauty can fill you up with an incomparable joy.

Till Next Time,
Evan Clark
PRESIDENT AND CEO

eclark@docfcu.org | 202.808.3633



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Supervisory Committee P.O. Box 841, Washington, DC 20044

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