

FEBRUARY **2022**



DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

Evan's Corner

Hi Everyone,

Recently my family and I visited my sister and her husband in the hill country outside of San Marcos, Texas. They have a vineyard there and a small working farm. One of the highlights of our visit was visiting their beehives with my sister. We had to wear protective clothing and we got to help feed the bees sugar water that they need to survive during the winter. The bees seal the hives with a substance they produce called propolis. It's truly amazing how tightly sealed the hives are by the propolis.

Those beehives are so much like personal finance and propolis is so much like the savings program you've got going for yourself. You do have a savings program going for yourself don't you? If not, what are you waiting for? There's one simple rule about savings to ensure that you have savings built up. You have to save consistently. Every month you have to save no matter what. And one more thing, if your employer has a tax advantaged savings program you need to be taking full advantage of it. If you need help with setting up a savings program give us a call or drop us a line. We'll help you put together a savings program that will have you buzzing.

Till Next Time,

Evan Clark
PRESIDENT AND CEO



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