

OCTOBER 2021

# Evan's Corner



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION



Hi Everyone,

In early August our daughter and I went back to Montana to pick huckleberries with my siblings. My siblings and I hadn't been together as a group for about 15 years. It was great to see everyone again. The weekend after we picked huckleberries my sister had to hustle back home because the grapes in their vineyard were ready to harvest. There's a big difference between picking huckleberries and picking grapes. The huckleberry picking was based on a best guess made months in advance as to when the berries would be ready to pick. And because of the very dry summer in Montana, we almost didn't get to pick berries. They set on very early this year. Compare that with my sister's grape harvesting. They had a vintner come test their grapes for acidity and sugar content and they harvested when both were at their optimal levels.

Now I have to ask you a question. **How is your personal financial planning?** Is it scientific like the grape harvesting or a best guess like huckleberry picking? If you are saving every month and paying down your debt, then I'd say you are doing it right. If the way you save is just a best guess, then I have to wonder why. Life gives us so many surprises both good and bad that we really don't need to be adding to the chaos with haphazard financial habits. If you don't know how to get your personal finances in order give us a call. We can help you sort out your debt and we can help you get a personal savings program going.

If you approach your personal finances like my sister approaches harvesting grapes, you'll produce a vintage savings program all the time.

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



E. eclark@DOCFCU.org | T. 202.808.3633

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