



Hi Everyone,

Five years ago this month I completed my thru-hike of the Appalachian Trail. I started my hike in June by climbing Mt. Katahdin in Maine, and five months later I ended my hike on Springer Mountain in Georgia. In the process I hiked 2,168 miles through 14 states. For five glorious months I slept in a tent and ate out of the pot I cooked in. I came across all sorts of interesting critters including bears and moose. I met some wonderful people along the way including the two guys I finished the hike with, Doc and Tortuga. Those were their trail names. Mine was Play-doh. By the end of the hike my knees were sore and my toes were numb. To this day, I fondly think about different parts of the Trail and experiences I had.

I'll never forget some of the mountains I climbed along the Trail. It was always a struggle to get up the mountains but I climbed every one because I knew it was the only way I'd reach my goal of thru-hiking the Trail. Isn't life just like the Trail in so many ways? We all have struggles in our lives that we have to hike through. There are ups and downs in the market and interest rates as well. Because of the market's concerns about the economy, interest rates are currently beginning to fall. Don't let your struggles or falling interest rates stop your savings thru-hike. Keep on going because someday you'll reach your savings goal—just like in early November five years ago I reached my goal...Springer.

Happy Trails,

Evan Clark, President/CEO

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<http://docfcu.mortgagewebcenter.com/>

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Visit us online at [www.docfcu.org](http://www.docfcu.org) to complete your application, or give us a call today at (202) 482-4134.

\*APR=Annual Percentage Rate.

## Holiday Closings.

VETERAN'S DAY . . . . . November 12  
THANKSGIVING . . . . . November 22-23  
CHRISTMAS . . . . . December 25

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