



Hi Everyone,

I want to help you prepare for the new year. Let's start with New Year's Day. There's a tradition in the south that black-eyed peas should be eaten on New Year's Day for good luck. And there's no better way to eat black eyes than hoppin' john. I'm including my recipe for hoppin' john. I tried it for the first time last New Year's Day. I have to warn you, this is the best meal that you will ever eat. I can't think of a better way to bring good luck to a new year than a plate or a pan of hoppin' john.

Now that we've covered New Year's Day, how about the rest of 2008? Have you begun your financial planning for the New Year? Here are a few questions to ask yourself. Do you know what the dollar figure is that you would need to retire? If you're retiring soon, what are you going to do with your TSP? If you have a load of debt, what will you do in 2008 to get rid of that debt?

Now let me help you with a few answers. If you're retiring soon or if retirement is far off in the future, sit down and figure out how much you need to retire and then start saving towards that goal. If your employer has a contributory retirement program like TSP or a 401(k), put as much as you possibly can into it and then leave it alone. Open an IRA here at the credit union as well. If you're retiring soon, consider rolling your TSP into a credit union IRA account tax-free.

And if you have a load of debt, don't even wait until 2008. Start living below your means right now to get your debt paid off. If that means scaling back the holiday festivities, do that. 2008 has the potential to be an extremely difficult year for the national economy. Don't let it be a difficult year for you financially. One final bit of assistance for you. On our website again this year, we are offering TurboTax® to help you with your income taxes. I've used it for the past two years and found it to be very good at helping me with my taxes. I wish for each of you a prosperous and joy filled New Year. If we can be of assistance to you, please feel free to call me anytime.

Till Next Time,

Evan Clark, President/CEO

Hoppin' John

- 1** tablespoon olive oil
- 6 to 8** ounces ham, cut into half-inch dice
- 4 to 6** ounces bacon, cut into half-inch dice
- 1** medium onion
- 3** medium cloves garlic minced
- 1 1/2** cups long-grain white rice
(I use Uncle Ben's)
- 2** teaspoons curry
- 4** bay leaves
- 1** quart homemade chicken stock
- 10** ounces dry black-eyed peas

Soak the black-eyed peas overnight. Drain and add a pinch of salt. Cook until just tender, starting with cold water. Preheat oven to 375°.

Heat the olive oil in a cast iron skillet over a medium high heat. Add the ham and cook until fat has rendered, about 6 minutes. Add the bacon and cook until slightly crisp, about 3 minutes. Remove the ham and bacon from the pan and set aside on a paper towel lined plate.

Spoon off and discard all but 2 tablespoons of the fat from the skillet and return to the heat. Reduce the heat to medium. Add the onions and sauté, stirring frequently, until softened, 3-4 minutes. Add the garlic and sauté until fragrant, about 30 seconds longer. Stir in the rice and cook, stirring frequently, until the rice is coated and glistening, about a minute longer. Transfer the rice mixture to the baking dish and add the bay leaves.

Return the skillet to the heat; add the chicken stock, the curry, the black-eyed peas, ham and bacon. Bring to a boil and pour over the rice mixture, stirring to combine.

Cover the baking dish tightly with aluminum foil and bake for 20 minutes. Remove from the oven; stir the rice. Re-cover with foil and cook until the rice is fully tender, 20 to 30 minutes more. Remove the dish from the oven and serve immediately.

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2. Review your monthly statement.
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5. Know your rights under consumer protection laws.

For more information about fraud prevention, visit:

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Holiday Closings.

CHRISTMAS DAY December 25
NEW YEAR'S DAY January 1
MARTIN LUTHER KING DAY . . . January 21

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