



Hi Everyone,

Recently I made a batch of cinnamon rolls for breakfast. Whenever I talk about making bread of any sort, invariably someone will ask me if I use a bread machine. I don't. My machine is a metal bowl and a plastic spoon. The reason I don't use a bread machine is because I love the feel of the bread dough in my hands. As you work the dough the gluten from the wheat starts to give the dough the elasticity it needs for the yeast to do its work. After the kneading is done, I put the dough back in the bowl, cover it and wait for the magic of the yeast to happen. Once the dough rises, I roll it out and create the cinnamon rolls. I patiently wait for the cinnamon rolls to rise and then put them in the oven. Is there a better smell than the smell of baking bread? The result is nothing short of delicious.

As I was making my cinnamon rolls, a thought crossed my mind about how baking bread is so much like saving. Being a saver is not for the impatient. Just like bread, your savings will rise if you use simple but necessary savings principles. You have to knead bread to get the gluten to help the yeast work its magic. In the same way, you have to save consistently every month to help compounding interest work its magic. But if you are patient and you apply the proper principles to saving, the result will be a big balance in your savings account and the contentment that comes from living below your means.

The credit union can assist you in your savings program. We've got great rates on our share certificates and our money market accounts. Give us a call, and we'll help you make your savings rise like cinnamon rolls on a cold winter morning.

Till Next Time,

Evan Clark, President and CEO

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\*Check with your tax advisor first.

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PRESIDENT'S DAY... Monday, February 18

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\*APR=Annual Percentage Rate. Rates subject to change.

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- Free personalized e-mail alerts (e-Lerts)

DOCFCU's free e-Services are so easy; you'll wonder why you didn't take advantage of it sooner.

## Stay tuned for details.

Department of Commerce Federal Credit Union's annual meeting will take place the week of April 14th, 2008. Look for more information in our next newsletter.

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