

STARS & STRIPES

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JIM HENDERSON: ON DECK

In the wake of putting the 2015 Saints season to bed, we reflect on a season that never truly awoke. A desultory conclusion to the 2014 season engendered little optimism, but great need for a fast start in the new year.

Instead, it began with a winless pre-season and a three-game losing streak in the regular season. Three games into the season the Saints were three games behind division rivals Carolina and Atlanta who got off to 3-0 starts. The Saints fought back to .500 in week 8 only to lose four straight games on their way to a second straight losing season.

But of far greater concern for me than what was happening on the field was what was happening in our broadcast booth: the discovery that color analyst Hokie Gajan had cancer.

I've heard of broadcast teams who can't stand each other's company off-mic and only suffer it during the course of the broadcast. Since he became my partner in 2000, that has never been the case for us. Every single quality I saw in Hokie as a player and a scout was affirmed in the course of our 16 seasons together.



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I would imagine many of you know him or have met him personally. For no matter how briefly or how long that opportunity was or if it was just forming an opinion based on hearing him on Sundays, I would imagine that was totally favorable.

Not everyone in this business is who he would have you believe he is over the air. Hokie is just that. Unpretentious, modest, honest, and tough. In 16 seasons on and off, Mike and I have never heard him once brag about his accomplishments or complain about the toll those accomplishments have taken on his body. 26 surgeries. 26.

As you would expect he's fighting the battle of his life with the same resolve, courage, and character with which he always played and has parented.

Fans ask me what kind of year to expect for the Saints 2016 season. I can only say with certainty that it's going to be the greatest season ever...if Hokie is beside me again when it begins.

Jim Henderson

Reveille at Oak Alley
1 & 5K Run / Walk
Saturday, April 30, 2016
Historic Oak Alley Plantation
Vacherie, Louisiana

Race Information
www.NOLArunning.com

Reveille at Oak Alley Run/Walk



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10 Money Tips Every College Freshman Should Know

Money management should be on every college student's personal syllabus. The American Bankers Association encourages college students to get an early start on securing their financial future.

"It's important for college students to take control of their financial future by saving wherever and whenever they can," said Frank Keating, ABA president and CEO. "They should treat personal finance like a second major and avoid unnecessary expenses now to reduce financial burden when they graduate."

ABA offers the following tips to help college students form a strong foundation for money management:

- **Create a budget.** You're an adult now and are responsible for managing your own finances. The first step is to create a realistic budget or plan and stick to it.
- **Watch spending.** Keep receipts and track spending in a notebook. Pace spending and increase saving by cutting unnecessary expenses like eating out or shopping so that your money can last throughout the semester.
- **Use credit wisely.** Understand the responsibilities and benefits of credit. Use it, but don't abuse it. How you handle your credit in college could affect you well after graduation. Shop around for a card that best suits your needs.
- **Take advantage of your bank's resources.** Most banks offer online, mobile and text banking tools to manage your account night and day. Use these tools to check balances, pay bills, deposit checks and monitor transaction history.
- **Lookout for money.** There's a lot of money available for students -- you just have to look for it. Apply for scholarships, and look for student discounts or other deals.
- **Buy used.** Consider buying used books or ordering them online. Buying books can become expensive and often used books are in just as good of shape as new ones.
- **Entertain on a budget.** Limit your "hanging out" fund. There are lots of fun activities to keep you busy in college and many are free for students. Get the most from your student ID. Use your meal plan or sample new recipes instead of eating out.
- **Use only your bank's ATMs.** Avoid fees by using ATMs owned by or affiliated with your bank. If you must use an ATM that is not affiliated with your bank, take out larger withdrawals to avoid having to go back multiple times.
- **Expect the unexpected.** Things happen, and it's important that you are financially prepared when your car or computer breaks down or you have to buy an unexpected bus ticket home. You should start putting some money away immediately, no matter how small the amount.
- **Ask.** This is a learning experience, so if you need help, ask. Your parents or your bank are a good place to start, and remember—the sooner the better.

For more tips and resources on a variety of personal finance topics such as mortgages, credit cards, protecting your identity and saving for college, visit aba.com/Consumers.

In observance of the upcoming holidays, all offices will be closed on:



Good Friday

Friday, March 25th

Close at Noon



Memorial Day

Monday, May 30th

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Congratulations to the winners of the
Quarterly Stars and Stripes Drawing!

Rodney Comery of Donaldsonville

Shirley Priestley of Vacherie

Alice Sternfels of Belle Rose

Each won a \$50 Visa Gift Card by entering last issue's contest drawing.

Thank you for reading this publication of Stars and Stripes!

To register for a Visa Gift Card from First American Bank, please complete the information below and return to any First American Bank office or mail to:

First American Bank
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Please return by April 30, 2016 to be eligible for this drawing.
Winners will be announced in the next quarterly publication of Stars and Stripes.