



BECAUSE WE BELIEVE IN YOU!

The Credit Union Informer

KCU Golf Tournament raises \$2,930.48 for Electric Bed

As in the past, the Kelvington Golf tournament was a huge success with a full house of 72 golfers hitting the Kelvington Golf Course on Friday, August 10th. We started the 18 hole battle at 10:30 a.m. sharp and finished at approximately 3:30. It certainly looked as if the golfers would get wet as the sky became very black, but the rain held off until everyone completed their rounds and had some time for socializing.

Winners of the tournament were a foursome from Canora Credit Union (Todd McMurchy, Damon Johnson, Gerard Kiefer, Geoff Grodecki). They were presented with roaster ovens. The remaining golfers were randomly awarded prizes that were donated by a variety of businesses. (See page 4 for listing)

The novelty prizes awarded were as follows:

Ladies closest to the pin – Hope Gutek

Mens' closest to the pin – Grant Schultz

Ladies' long drive – Kristin Yakimoski

Mens' long drive – Kelly Demmans

Long Putt – Darren Liske

Oldest golfer – George Demmans

Golfer from furthest away – Greg Kennedy (London, England)

There were numerous raffle prizes, but the big prize of a BBQ was won by Ann Andrews and the putting contest was for a gazebo, won by Jude Demmans of Rose Valley.

As a result of the tournament, Kelvington Credit Union was able to donate \$2,930.48 to the Kelvindell Lodge. The cost of an electric bed is approximately \$3,500, and the Kelvington Credit Union made up the difference of \$569.52 to make the purchase possible.

We would like to thank Debbie Mihalicz for organizing the workers, prizes and golfers and everything else that goes into running a successful golf tournament.



Saving Energy Saves You Money

Sharply higher energy costs are taking a big bite out of household budgets, leaving less to save and invest. But it's not hard to use less energy. Simple changes like insulating hot water pipes, replacing light bulbs with compact fluorescents, keep-

ing air conditioner filters clean, and properly insulating your attic and walls can help make a difference.

For energy saving tips, check out the Office of Energy Efficiency's website at www.oee.nrcan.gc.ca.



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I OWE MY MOTHER

- *My mother taught me to APPRECIATE A JOB WELL DONE*

"If you're going to kill each other, do it outside. I just finished cleaning."

- *My mother taught me RELIGION*

"You better pray that will come out of the carpet"

- *My mother taught me about TIME TRAVEL*

"If you don't straighten up, I'm going to knock you into the middle of next week."

Schedule of Events

- Sept 3 - Labour Day
- Sept 19 - School Pictures
- Sept 28 - School Terry Fox Run
- Oct 8 - Thanksgiving Day - closed
- Oct 20 - Lionelle's Ladies Night
- Oct 25 - KCU Board Meeting
- Oct 31 - Halloween
- Nov 11 - Remembrance Day - closed
- Nov 13-15 - Staff Training
- Nov 15 - KCU Board Meeting
- Nov 20-22 - Staff Training

September 2007

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3 Labor Day	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
			School Pics			
23	24	25	26	27	28 Terry Fox Run	29
30						

Critical Illness Insurance: Innovative Coverage

A message from Credential Financial Strategies

With today's advances in medicine, many people who suffer from a critical illness can expect to recover. Unfortunately, their financial security may be left in critical condition long after their bodies are healthy again.

There is a type of insurance, which has been generating significant interest in Canada and offers a solution to keeping your finances healthy through your illness: Critical Illness Insurance. This coverage has experienced phenomenal growth in Britain in recent years and is intended to provide cash to rebuild financial security following a critical

illness. Critical Illness Insurance pays out based on the qualifying illness, such as life threatening cancer, major organ transplant, paralysis, multiple sclerosis, blindness, deafness, kidney failure, stroke or heart attack. This insurance pays a lump sum after as few as 30 days, regardless of earned income or employment status and it's tax-free! These factors are unlike disability insurance, which pays a monthly percentage of earned income, only if you are unable to work. That means Critical Illness Insurance is ideal for homemakers or others who do not qualify for

traditional disability insurance. Don't get caught in the trap of being surprised by a critical illness and having to access your life insurance cash value or RRSP savings. Safeguard against the financial impact of critical illness with Critical Illness Insurance. For more information contact Kristin Yakimoski at 306-327-4880 today to discuss critical illness insurance.

Credential Financial Strategies Inc. is a member company under Credential Financial Inc., offering financial planning, life insurance and investments to members of credit unions and their communities. Credential is a registered mark owned by Credential Financial Inc. and is used under license.

I OWE MY MOTHER con't

- My mother taught me **LOGIC**

"Because I said so, that's why."

- My mother taught me **MORE LOGIC**

"If you fall out of that swing and break your neck, you're not going to the store with me."

- My mother taught me **FORESIGHT**

"Make sure you wear clean underwear, in case you're in an accident."

- My mother taught me **IRONY**

"Keep crying, and I'll give you something to cry about."

- My mother taught me about the science of **OSMOSIS**

"Shut your mouth and eat your supper."

- My mother taught me about **CONTORTIONISM**

"Will you look at that dirt on the back of your neck!"

- My mother taught me about **STAMINA**

"You'll sit there until all that spinach is gone."

- My mother taught me about the **WEATHER**

"This room of yours looks as if a tornado went through it."

- My mother taught me about **HYPOCRISY**

"If I told you once, I've told you a million times. Don't exaggerate."

- My mother taught me about **THE CIRCLE OF LIFE**

"I brought you into this world, and I can take you out!"

- My mother taught me about **ENVY**

"There are millions of less fortunate children in this world who don't have wonderful parents like you do."

Community Events

The summer has flown by, but we did finally have some great weather. The kids are back in school and harvesting is under way.

Congratulations go out to Judy Patenaude who was our winner of Craven tickets. It sounds like she had a great time. Stan Lipinski was our winner for our Canada Day draw for a lawn chair, cooler, bush pie makers and a variety of summer fun items.

The staff at the credit union has been busy volunteering their time for some great events in our community. We had spotters at the par 3 tournament, wonderful help at RMES to assist the swimming pool for track and field day, some great workers at wing night, and early birds who worked the gate at the fair.

We had our annual hamburger day on June 20th with a great turnout we served 250 burgers with proceeds of \$404.21 donated to the Swimming Pool. In July we also had a visit from the summer playground program children, Debbie M gave them a tour of the Credit Union, they also had a visit with the Brinks delivery guys and their truck. The kids really enjoyed an outside tour of an armored vehicle (they were not allowed inside the truck for security reasons).

We held our 4th Annual golf tournament which was full. Once again we would like to thank all those who participated as well as our many sponsors, staff and board who volunteered.

Back to school draw was won by Laura & Becky McLeod. Stop by and be sure to

enter your name each month for our current giveaway. This month it is for 2 tickets to the Pro-Rodeo in Saskatoon.



PINK DAY FOR BREAST CANCER

Many of you may remember last year when the Credit Union staff dressed in pink to support breast cancer, well we are doing it again.

We will be hosting our 2nd annual Breast Cancer Day. All staff baked and donated dainties to the worthy cause, and last

year with the support of our community, staff and credit union we donated \$338.30.

Please mark the afternoon of Friday, October 5th on your calendar and come into the Credit Union for coffee & a variety of delicious desserts made by the staff.



ATTENTION STUDENTS AND PARENTS



Kelvington Credit Union believes that all students should have the opportunity to further their education whether it be University or Trade School. Our student loan program offers up to \$7500/year to a maximum of \$30,000.

Other services and benefits that we offer to students is the "Graduate Account". Life is scary enough when you move to a new city. Who do you trust? By keeping your finances at Kelvington Credit Union, we can be your security blanket. Visit MemberDi-

rect at www.kelvingtoncu.com to access your account balance, transfer funds or pay bills

We also have competitive finance packages available for upgrading your computer or purchasing that first laptop for the student.

Please feel free to stop by or phone 327.4728 for more information on any of these products.

NEW PARENTS: Start planning now for your child's secondary education. RESP's available at Kelvington Credit Union or Credential Financial Strategies.



Although the tournament is put on by Kelvington Credit Union, it takes many other participants to make it a success. Both local and out of town golfers are gratefully commended for supporting our fundraiser every year. We also receive tremendous support from the following who donate prizes for our tournament:

BECAUSE WE BELIEVE IN YOU!

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|---------------------------------|--------------------------------|
| Quill Plains Pontiac | Gateway Credit Union |
| Kelvington Pharmachoice | East Central Co-op |
| Tim Horton's (Yorkton) | Peavey Mart (Yorkton) |
| Tompkins Funeral Home | Kelvington RCMP detachment |
| Bertram, Scrivens, Macleod | Sask Tel |
| DR Auto Extras (Yorkton) | Marquette Law Office |
| Town of Kelvington | RM of Kelvington |
| Credential Financial Strategies | Kelvington Golf Club |
| Desjardins Financial Security | Credit Union Deposit Guarantee |
| CUETS | Davis & Henderson Cheques |
| Sask Power | RM of Sasman |
| Credit Union Payment Services | Village of Lintlaw |
| CUMIS | Greenhills Golf & Country Club |
| Blair's Funeral Home | Concentra Financial |
| GX 94 Radio | Van Houtte Coffee Services |
| Credential Asset Management | Kemsol Products Ltd |
| SaskCentral | Canora Credit Union |
| CUIS | CHUBB Security |
| Rugged Country | Celero Solutions |

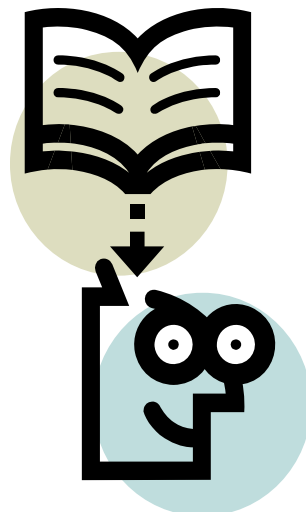
These contributors deserve recognition from the credit union and our community. We look forward to hosting the 5th Annual Golf Fundraiser in 2008 and hope to see you there!

BIO CORNER

Crystal Fletcher convocated with an Honours Degree in Psychology from the University of Regina. During her studies, she received the Academic Gold Prize (for having a grade point average in the top one per cent of her faculty) and was on the Dean's Honour List several times. Crystal is the daughter of staff Sharon Fletcher and her husband Mark Fletcher and the granddaughter of Thelma Toovey of Kelvington.

Crystal is currently employed at the Cosmopolitan Learning Centre in Regina working with individuals with intellectual and physical disabilities. She plans to work and gain experience before returning to University for her Master's degree in psychology.

Congratulations Crystal and proud parents Sharon and Mark.



Continuing Education

The following staff have participated in continuing their education & training to better serve our members:

- ☛ Janice Morrison
- ☛ Debbie Mihalicz
- ☛ Wendy Peterson
- ☛ Shannon Hrytzak
- ☛ Pieter McNair
- ☛ Kristin Yakimoski - has completed her PFP - Personal Financial Planning designation.

In November, all the staff will be participating in a 3 day intensive training program, focused on Member Services. In December your Board and Management will have a one day Planning Session for 2008.