



THE CREDIT UNION INFORMER

Because we Believe in You!



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March 2008

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INSTRUCTIONS FOR LIFE!

- Give people more than what they want and do it with all your heart
- Smile whenever you pick up the phone, the caller can notice it
- Keep yourself busy only with your own matters
- Judge your level of success from what you had to renounce to achieve it

Sharing our Financial Success with those who helped create it!

We are please to announce Kelvington Credit Union once again paid a Patronage Dividend to our members - IN CASH.

The 2007 payment was in excess of \$262,000 which works out to a 13.05% return. To qualify for this 13.05% dividend a membership share is required.

Patronage dividends are calculated

on interest paid and received. In addition, member accounts that a monthly package plan service charge applied, earned a 13.05% re-
bate.

Accounts were credited with the dividend on February 13th and we welcomed the membership for pie and

coffee on February 14th for a special Valentine's treat. A huge thanks to you, our member for your continued support.



Do you really need more paper? Go Paperless!



With the recent introduction of e-statements, a new feature available through MemberDirect® on-line banking, you now have the option of cancelling your paper statements if you don't want or need them. All we need is your signed consent for each membership. Many members with Member-

Direct® on-line banking find they don't need their paper statements anymore because they can view them on-line anytime and save a copy of their statement to their home computer if they need to, without having to file any papers. You can print off your e-statement anytime, but only

if you need to. By cancelling your paper statements, you will help reduce the amount of paper and envelopes used, which saves a few trees and helps protect our environment. Call 327-4728 or e-mail info@kelvington.cu.sk.ca for more information.

March 2008

Calendar of Events

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Double	CUpon	month	Kirby	Kanga-roo	Account	1
2	3	4	5	6	7	8
9 Food Bank Drive	10	11	12	13	14 Minor Sports Night	15
16 Tim-bits Hockey	17 St. Patrick's Day	18	19	20 Spring Arrives	21 Good Friday Closed	22 
23 Easter Sunday	24 School Break	25 School Break	26 School Break	27 School Break	28 School Break	29
30	31					

March 14- 16 - Kelvington Ladies' Curling Bonspiel

March 18th - 22nd - Cake Sensation @ the Co-op - \$1 from each cake goes to the Fire Dept.

March 21st - Good Friday CLOSED

March 24^h - KCU Board Mtg

March 21 - 30 - Easter Break

April - Men's Service Club Hockey Draft

April 12th - Kuroki Wildlife Supper & Dance

April 12th - Lintlaw Ladies Night

April 20th - Lintlaw Lion's Brunch

May 11th - Mother's Day

May 19th - Victoria Day - CLOSED

The Importance of Estate Planning

A message from Credential Financial Strategies Inc.

Most people know it's important to plan their estate. But it isn't something that most of us look forward to. And few of us have the expertise to deal with the all legal nuances and complex issues involved in the actual planning process. In the long run though, an estate plan can help you protect the ones that matter most.

Protect Their Future

Not having an estate plan could mean the difference between you having the final say on how your estate should be administered versus your estate being at the mercy of provincial succession laws. Without an estate plan, the things you've worked so hard to earn, and the money that took years to save, may not end up in the hands of the people or causes you care about. Your family may not have enough to pay debts and expenses or they may be subject to a long drawn out settlement. Or worse, your children's future may be compromised.

Who Needs an Estate Plan?

Everyone should see estate planning as a top priority, no matter what stage of life they're in. Obviously, as you get older it's even more important. But estate planning is important for families with young kids and

even single adults too. Because it ensures you leave your assets to people and charities you care about with the least amount of legal fees and taxes deducted.

Estate planning is especially important if you're part of a blended family where one or both partners have children from a previous relationship and you face the complexity of splitting your assets among your spouse, your biological children and/or your partner's children. And if you're a parent of a disabled child, an estate plan can ensure the special care they need is there for the long-term.

Kristin Yakimoski, Representative at Credential Financial Strategies is available to Kelvington Credit Union members and can help you develop a solid estate plan. She'll listen, assess your individual needs and put together a plan to help ensure your loved ones continue to enjoy the life they deserve. Call Credential Financial Strategies today at 327-4880 for a no-cost, no-obligation appointment.

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 licence.

Community Events

Brrr its cold outside! Spring is just around the corner, lets hope it comes soon.

Kelvington Credit Union once again purchased season tickets to the Wheat Kings and had weekly draws for our member to attend. Some of our past winners were: Glen Nordmarken, Darlene Hrynkiw, Sandra Beaumont, Jeff Bernier, Joe Pearson, Louis Romanus, Elaine Patenaude, Brian Morrow, Susan Shirley, Don Forbes and Walter Neiszner. Hope they all had a great time.

Our Christmas baskets were won by Melissa Lockie, April

Dubreuil and Bernard Pritchard, our lucky kids basket winners were Tanner Patenaude and Tasso Lowndes. Congratulations to our winners, I'm sure they all had a smile on their faces after picking up those great baskets.

Fridays the staff is welcome to dress down in jeans. The cost is a Loonie, at the end of 6 months we as a staff donate to a cause in the community. Our last donations was \$218 and we gave it to the Centennial Park. The staff that participated were: Wendy, Roy, Linda, Mary Ann, Janice, Shannon, Sharon, Kelly, Debbie M, Debbie S, Debbie O and Jan.

Debbie Mihalicz represented the credit union during a presentation at the High School for the Co-operative Youth Program.

KCU served coffee and pie to our members on Patronage Refund Day.

For the month of March - It's DOUBLE CUpon's for all Kirby Kangaroo accounts. For every \$10 deposit, kids will receive twice the coupons - redeemable for great merchandise.

We have sponsored the Kelvington High School report - so listen to GX94 every Wednesday after school @ 3:45.



March is DOUBLE CUpon month for all Kirby Kanagaroo Accounts



KCU Can Help You Go Green!



Energy efficiency is on all our minds, ways to save and ways to conserve. Kelving-

ton Credit Union is committed to helping our environment. We can help with financing to upgrade your home to be more energy efficient. We are proud to offer our low rate Home Improvement loans up to \$10,000.

See our lending department for more details or call 327.4728 to book an appointment

- ★ Save Money
- ★ Help the Environment
- ★ Conserve Energy

There are also government grants available to assist with energy efficient improvements. Sask Energy is one website to check for grants at: www.saskenergy.com/savings_energy/energuide.asp.



Upgrade your furnace or windows, become energy conscience!

Attention all Teens - Make Your Summer Even Better

If you're 14 -18, want to make a difference and are ready for the experience of a lifetime, then Saskatchewan Co-operative Youth Program is the place to be this summer!

The SCYP contributes to the personal development of youth and encourages their

active involvement in community and co-operative organizations. They will help you master your teamwork, leadership, co-operation and communication skills and you will gain the self confidence you need to get involved and make a difference. Invest a week in

yourself and you will discover why. Open up a world of opportunities—attend a Co-operative Youth Seminar.

For more information or to get a registration form to attend a camp, call 327-4728 or stop by the Kelvington Credit Union.



KCU will sponsor your teenager to attend a Co-op Youth Camp this summer!

BECAUSE WE BELIEVE IN
YOU!



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SaskCentral Director Recognition Program

Order of Merit Award – Book of Honor

Jerry Horan is honoured by the Kelvington Credit Union for his 17 years of service on the board from 1991 to 2008, including a term as president from 2003 to 2008. Jerry completed all of the courses under the Credit Union Director Achievement Program. He has served on a variety of committees on the board, and has been especially interested in the area of governance compliance. He was also a strong advocate of training for board members.

He is a well-respected heavy-duty mechanic, and has lived on a farm in the Kelvington area for most of his life.

Jerry is very involved in the community. He is vice-chair of the Round Lake Stewardship, which involves the conservation of water and fish levels in the lake. He is a past president of Rural Crime Watch. He is a past president of the Gun and Archery Club, and is also a past president of the Stock Car Racing Club.

Jerry and his wife, Terry, have three grown children and two grandchildren.

With his service to the Kelvington Credit Union, it is very fitting that Jerry is a recipient of a SaskCentral Order of Merit award.



It's never too early (or too late) to start teaching sound financial habits

It's easy for parents to fall into the habit of giving children everything they ask for. A treat here and there might seem like a relatively inexpensive way to keep Junior happy. But what kind of financial consequences will you, or your child, face down the road as a result?

Children who don't learn the value of money become teenagers who don't understand the value of money. Those teenagers can go on to become adults who make poor financial decisions. We teach our children how to become healthy eaters for their physical well being, and we should

teach them to become healthy spenders for their financial well being.

It's never too late to instill sound financial habits, but it's easiest to begin at a young age. Start as young as five or six with a toy or candy allowance and force them to stick to it. Be prepared for them to make some poor choices, such as spending their entire allowance on an impulse purchase. When this happens, the key is to resist the urge to bail them out. Force them to live with their financial decisions. It may seem difficult, but taking a hard line at an early age (while you provide the essen-

tials like food, clothing and shelter) will teach them important lessons that will serve them well later.

Instead of paying an allowance to your child for completion of household chores - pay your child a small allowance to teach the concept of budgeting their own money.



Give your child a small allowance and teach them to budget until next "pay day"

DISCOVER GOLD

- Travel Health Plan – up to 31 days included
- Master Trip – Trip Cancellation Insurance
- MasterRental – Car rental collision damage waiver, Personal effects Benefits – coverage provided for loss, theft or damage
- MasterPurchase – Extended Warranty – double the period
- Choice Rewards Program
- Annual Fee – ½ price for a limited time

Global Payment MasterCard is accepted at over 24 million locations in the world.

Call 327.4728 for more information or check out our website www.kelvingtoncu.com