

"Because we believe in you!"



The Credit Union Informer

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Kelvington Credit Union donates Wii to SARBI

On May 12th Kelvington Credit Union donated a Nintendo Wii game to East Central Saskatchewan Association for the Rehabilitation of the Brain Injured to use as an addition to their client programming. In the photo Sarah Warsylewicz uses the golf game. This interactive gaming experience adds a new dimension to the rehabilitative workout of EC SARBI clients. This is in addition to the physical therapy that the volunteers do with each client that visits the centre. For more information on visiting the SARBI centre, please call 306.327.4595.



Debbie Minalicz of Kelvington Credit Union donates a Wii to EC SARBI. Accepting is Executive Director Linda Donais

Just for Laughs

- How do you count cows?

With a cowculator!

- Why does a gorilla have big nostrils?

Because it has big fingers!

- Why was the father centipede so upset?

All of the kids needed new shoes!

ATTENTION STUDENTS AND PARENTS

Kelvington Credit Union believes that all students should have the opportunity to further their education whether it be University, College or Trade School. Our student loan program offers up to \$7,500/year to an aggregate maximum of \$30,000. Repayment is easy to set up. Principal repayment is to commence within six months of completion (or termination) and can be repaid over a term of ten years!

Hendon Steak Night A Success!

Hendon Community Hall had a successful steak night and dance on Friday, April 18th, serving 275 BBQ'd steaks. The staff at Kelvington Credit Union along with the Hendon branch served steaks and

helped the ladies clean up and do dishes. The community is very happy when they see these workers show up!! A special thank you to the loyal patrons that come to Steak Night, we really appreciate your

attendance. As this is a major fundraiser for the community of Hendon, we value your support. We hope to see you again next year!

JUNE 2008

Schedule of Events

- ⇒ June 25th – RMES
Last day of school
- ⇒ June 27th – Report
Cards
- ⇒ July 1st – Canada
Day – CLOSED
- ⇒ July 10 – 13th – Cra-
ven Jamboree
- ⇒ July 14 – 19th –
Hockey Week
- ⇒ Aug 1st – 3rd – Fair
Weekend
- ⇒ Aug 4th – Civic
Holiday - CLOSED
- ⇒ Aug 15th – KCU
Annual Golf Tour-
ney
- ⇒ Aug 21st – KCU
Board Meeting

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4 HAMBURGER DAY @ KCU	5 Beef on a Bun in Hen- don	6	7
8	9	10	11	12	13 Track & Field @ RMES & KHS Grad	14
15	16 Perigord Hall rum- mage sale	17	18	19 KCU Board Mtg 7:00	20 KHS— Final exams begin	21 Lintlaw Horseback Poker Derby
22 Father's Day	23	24	25 Ladies Night @ GreenHills	26	27 Lintlaw Polka Fest	28 Polka Fest
29 Polka Fest	30					

Don't count on your home to fund your retirement

A message from Credential Financial Strategies

It appears that a surprisingly high number of Canadians plan on using proceeds from the sale of their home to provide a large part of their retirement income. In a recent national poll, just over one-third of respondents said that they are looking to their homes for retirement income. And of these people, 40% expect that money to provide up to half of the funds that they'll need.

Relying so heavily on a single asset, however, can be a potentially risky strategy. Here's why.

★ **Unpredictable market.** Real estate is cyclical and the recent boom has masked the fact that the long-term trend has run only slightly above inflation. Don't count on the boom to continue at the same pace until you're ready to retire.

★ **Sentimental value.** Home is where the heart is for many, and when the time comes, you may find it emotionally difficult to part with your home.

★ **Housing costs.** If you're planning on moving into a luxury condo or retirement community, you may find that the proceeds from selling your home only just cover the

purchase cost of your new dwelling.

Relocation issues. Don't assume that it's cheaper to live in a small town, at the cottage, or outside of Canada unless you've tried it – especially if you enjoy urban amenities not available there.

A home is defiantly a financial asset, but where retirement security is concerned, diversification is the way to go. With professional help, you can get a better sense of your home's role in your retirement plans.

For more information, contact *Kristin Yakimoski*, at Credential Financial Strategies at 327-4880 today.

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Community Involvement

Seeding is just about done. Let's hope the rain holds off until then.

The staff has been generously donating their time to some great community events. Roy, Linda, Debbie M, Mary Ann and Shannon all helped out at the Senior hockey games. Jan and Mary Ann helped serve at the SARBI stew luncheon. Debbie M, Debbie O, Debbie S, and Mary Ann worked at the music festival. Nine of the staff traveled to Hendon to help out at the annual Hendon Steak Night.

When it was ladies bonspiel time, we entered a KCU team, special thanks to Debbie M, Debbie S, Debbie O and Jan. Sounds like they had a great time and maybe had a few giggles.

Our Easter baskets were won by Cody Kretschmer and Yvonne By, congratula-

tions. Jan, Wendy & Debbie M. checked scores at the Provincial Double's Bowling Tournament held here in April.

Each year we have the playschool kids come in for a tour, this year they came on April 21st and 22nd, Debbie M gives them a tour and they all come back to see the poster they made for us. Hopefully we have some future members. Thanks Debbie, a job well done.

The member only draw for the Craven Jamboree will be made Friday, May 30th. Last year tickets were won by Judy Patenaude. For all you Dad's, don't forget to come into the branch for a special Father's Day Draw.

Don't forget to listen to GX94 (940 AM Stereo) for the Kelvington High School Report every Wednesday at 3:30.

We sponsored Men's night on May 21st and up coming is Couples Night at the Kelvington Golf course on Friday, May 30th, and Ladies Night at the GreenHills Golf Resort at Greenwater on Wednesday, June 25th.

Laverne Kiland & Roberta Manklow drove a team of horses into Hendon. The team "Mark & Duke" is owned by Randy & Elaine Nygren. Pictured is Hendon's MSR - Gloria Anderson.



"NO FEE" Recreation Loan

In support of outdoor recreation in our area. Kelvington Credit Union is offering **NO FEES** on personal loans for:

- ⇒ Motor Bikes
- ⇒ Vehicles
- ⇒ ATV's

- ⇒ Boats
- ⇒ Trailers
- ⇒ Campers
- ⇒ Jet Ski's
- ⇒ Snowmobiles

Some restrictions apply.



Call for an appointment to meet with any of our lending staff. For more information please call 306.327.4728.



Hamburger Day set for June 4th

Net proceeds to go to the MS Society

Kelvington Credit Union has set the date for its annual hamburger day. The date will be Wednesday, June 4th from 11:30 to 1:30.

The price will be \$4 and includes a burger and a drink plus all the fixings.

This year we will be donating the net proceeds to the MS Society. Last year we donated our profit of \$404.21 to the swimming pool. As per tradition in the past, Hendon will have their beef-on-a-bun for \$3 the

next day, Thursday, June 5th in Hendon from 11:30 to 1:30. Mark your calendars for these coming events and we hope to see you there!



"Because we believe in you!"

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KELVINGTON, SK S0A 1W0

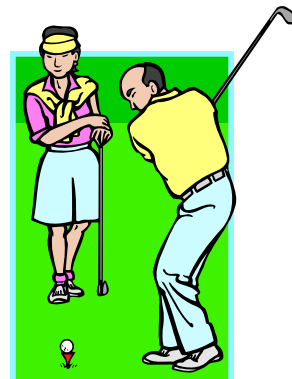
PH 306-327-4728
FAX: 306-327-5100

HENDON BRANCH
BOX 89
HENDON, SK S0E 0X0
PH/FAX: 306- 338-3211



KCU 5th ANNUAL CHARITY GOLF

Kelvington Credit Union 5th Annual Charity Golf Tournament will be held on Friday, August 15th at the Kelvington Golf Club. This year's proceeds are bookmarked for the Computer Radiography Unit at the Kelvington Hospital. The fee will be \$55 and includes your steak supper. This is a 4-person scramble with a 10:30 shot gun start. Extra supper tickets available for \$15 and must be ordered in advance. Hurry and register by phone at 306.327.1234 or 306.327.4728 or email info@kelvington.cu.sk.ca. First 72 paid golfers will be accepted.



We're on the Web!

www.kelvingtoncu.com

Introducing our two Newest Board Members



The nominating committee advertised for nominees and received four names for three positions: Garth Bagnall, Karen Reid, Joanne Hope and Kurt Althouse. Elections were held at Kelvington Credit Union, February 4th – 8th with 159 members voting. Garth Bagnall, Kurt Althouse, and Joanne Hope were the successful candidates. Thank you Karen for your past contributions and for letting your name stand.

Joanne Hope is married to Rory, Foreman for the Town of Kelvington, and is a busy mother of 3 active boys, Tyler, Daniel and Brett. Joanne provides daycare fulltime out of her home and also works at the Kelvington Golf Course. Her spare time, when she isn't watching her boys play hockey, is spent in the garden, on the golf course, relaxing with a good book, or keeping busy with home renovations. Welcome to the board Joanne.



Kurt Althouse is married to Penny Froh, Director of Mental Health and Addictions in Yorkton. Kurt is father to 3 teenage girls, Becky, Mary and Amy, who live in Edmonton with their mother. Kurt gave up working away on the rigs to stay home and farm full time. When Kurt is not busy farming he is busy renovating his house. Welcome to the board Kurt.

Joanne and Kurt join existing Board of Directors, President - Rodger Doyle, 1st Vice President - Karen McChesney, 2nd Vice President – Garth Bagnall (re-elected in 2008), Recording Secretary – Judy Lillebo, and Doug Richards.

If you have any concerns, comments or questions, feel free to contact any of your Board of Directors.