



Because we believe in you!

Volume 4, Issue 2

June 2009

The Credit Union Informer

Graduates - We're here to Help

As you get ready to leave home - try keeping it "SIMPLE"

S Student Loans for Post Secondary Education

(minimum 60% course load per semester)

I Interest at Prime Rate (currently 3.0%) *(while attending Post Secondary School)*

M Maximum Loan \$7,500 per year *(subject to eligibility)*

P Personal and Professional service *(meet with any of our lending personnel)*

L Loans for Laptops *(may as well take it with you)*

E Electronic Access to all your accounts through MemberDirect online banking. *(anytime - anywhere)*



To reach our lending staff:

Roy Ramler 327.1232

Linda Taylor 327.1235

Maryann Nedjelski
327.1236

Janice Morrison 327.1237



Inside this issue:

Schedule of	2
Wealth Creation	2
KCU Annual Golf	3
Community	3
SecureCode	3
Farewell	4
New Staff	4

Parenthood

By Bill Cosby

- ♦ Human beings are the only creatures on earth that allow their children to come back home.
- ♦ I guess the real reason that my wife and I had children is the same reason Napoleon had for invading Russia; it seemed like a good idea at the time.
- ♦ Always end the name of your child with a vowel, so that when you yell the name will carry.
- ♦ No matter how calmly you try to referee, parenting will eventually produce bizarre behavior, and I'm not talking about the kids; their behavior is always normal.



Hamburger Day June 3rd

Proceeds to Kelvington Library Renovation Fund

Mark your calendars! Wednesday, June 3rd from 11:30 to 1:30 you can purchase a burger and a drink for \$4.00. Come on out for a great lunch break and enjoy the

sunshine! Proceeds go towards renovations for the Library. Last year the Burger Day raised \$769 and the proceeds went to the MS Society. Thanks to you, the community of

Kelvington. We hope to raise over \$500 this year for the Library Renovation Fund on our annual burger day. Call 327.4728 for more information.

June 2009

Schedule of Events

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2 KCU Board Mtg	3 KCU Burger Day 11:30-1:30	4 Grade 8 Burger Sale	5 Mixed Golf KCU sponsor	6
7	8 SARBI Golf Tourn	9	10 RMES Track & Field	11 Hendon Beef on a Bun	12 KHS Grad Night	13 Lintlaw Horse Derby
14 Hendon Market	15	16 KHS awards night	17	18	19	20
21 Fathers Day	22	23	24 Last day of School	25	26 Report Cards	27
28 Hendon Market	29	30	CANADA DAY			

June 12 - KHS Grad
 June 16 - Alternate track & field day (RMES) & KHS Awards Night
 June 19 - 24 KHS Exams
 June 24 - KCU Sponsored Ladies Golf @ Greenhills Golf Resort (Greenwater)
 June 26 - Report Cards
 June 26 - 28 Lintlaw Polka Fest
 July 1 – Canada Day KCU CLOSED
 July 13 – 19 – Hockey Week
 July 18 - Legion Hall Reno Draw
 July 31 – Aug 2 – Fair Weekend
 August 3 – Civic Holiday - CLOSED
 August 14 - KCU Golf Tournament
 August 27 - KCU Board Meeting
 August 31 - Back to School
 September 7 - Labour Day - KCU CLOSED
 September 17 - Alzheimer Coffee Break

The Five Laws of Wealth Creation

1) *Set a Specific Goal – Develop a Plan of Action*

Where are you today in terms of assets, liabilities and cash flow?

Goal/Objectives – write down your short-term and long-term goals.

Develop a financial plan to map out specific resources needed to go from your current situation to where you would like to be in the future.

2) *Use Other People's Brains – Develop a Board of Directors*

Professionals offer valuable advice that you can use to attain your goals.

Think of these experts as your personal board of directors.

This would involve having a board of directors made up of a financial advisor, an accountant, a lawyer, an insurance advisor and a banker.

3) *Use Other People's Money to Achieve Your Financial Goals*

One of the great truths to investing is that it takes money to make money.

Prudent use of leverage – an investor will profit as long as the investment makes a higher return than the after-tax cost of borrowing the funds to invest.

Using borrowed money to take advantage of unused RRSP contribution room.

4) *Pay Yourself First – Be Disciplined (Minimum of 10% of your gross income)*

Put yourself at the top of your "Who to Pay List".

Income less savings equals available living expenses NOT income less living expenses equals savings.

A sound budget is extremely important.

The ability to discipline yourself to be steadfast in your investment approach.

5) *Take a Long-Term Strategic Approach to Investing Modeled After the Most Successful People*

Find Successful role models and study their recipe for success.

Avoid speculative investments; invest in excellent businesses to preserve capital.

Investments should be held for the long-term to minimize taxes. By holding for an extended period of time, the invested capital will grow tax deferred (in a registered account) minimizing the taxes.

Kelvington Credit Union Annual Charity Golf Tournament



6th Annual Charity Golf Tournament set for Friday, August 14th at the Kelvington Golf course

“Come One; Come All” to the 6th Annual Kelvington Credit Union Golf Tournament! It will be held on Friday, August 14th, 2009. We will be using the same format as in the past – a Texas Scramble (4 people per team). The entry fee is only \$55 which includes your supper. Extra supper tickets are \$15. Golfing will be a shotgun start at 10:30 a.m. Come early as instructions are read at 10:15. The proceeds from this year’s tournament are going to the Kelvindell Lodge Building

Fund, as they must raise 30% of the cost of the new building. Come into the branch, we are pre-selling tickets in the office for a Bistro set and matching firepit which will be drawn for at the tournament. We have an 18 team limit, so get your entry in to the credit union early. Join us for a fun day of golf to raise funds for the Kelvindell Lodge Building Fund. Last year we were able to raise over \$3,600 for the Hospital Computer Radiography Equipment.

Community Events

Let’s hope the warm weather is here to stay for the summer. The farmers are all busy in the fields, we wish them good luck and hopefully seeding will be done soon.

We had our coloring contest at RMES for Easter and we have some very talented artists. Winners were as follows: 1st Michelle Neriouka, Luis Rosalin, Jan Mark Rosalin, Morgan Elmy, Richard Perron, Danika Marquette, 2nd Chyanne Cawkwell, Kelsey Lye, Rylan Geck, Evan Nippi, Kelvin Bates, Faith Johnson. Congratulations to all the winners!

In May we had a visit by the Play-school kids; Debbie Mihalicz does a great job giving the tour for these future bankers.

Less than 4 weeks before the end of

school!

Hendon’s Annual Steak Night was held on April 17 and was a great success, serving 277 steaks. Staff that went down to help: Debbie M, Debbie O, Mary Ann, Betty, Linda and Janice. The steak night is held every year and it is one of the major fundraisers for the Hendon Hall. Thank you to the surrounding communities for your continued support.



MasterCard SecureCode™ - What is it?

MasterCard SecureCode is a simple and secure way to pay at thousands of online stores. A private code known only to you and your bank, SecureCode enhances your existing MasterCard account by protecting you against unauthorized use of your card when shopping online at participating online retailers.

Step 1 - Sign up for MasterCard SecureCode - to choose your own SecureCode, follow the simple steps

outlined by your financial institution.

Step 2 - Use Your SecureCode at Checkout - Every time you pay online at participating retailers, you will be automatically prompted to enter your own private SecureCode - just like entering a PIN at the ATM. In seconds, you gain added protection while shopping online.

Step 3 - Shop Smarter - Look for the MasterCard SecureCode logo

when shopping at participating online retailers.

Visit www.kelvingtoncu.com to sign up for SecureCode.

Should you encounter any problems please call 1.800.567.8111



Clip 'n' Save

HENDON BRANCH

New Hours

Monday -	Closed
Tuesday	10 - 2
Wednesday	10 - 2
Thursday	9 - 3
Friday	Closed

(ph) 306.338.3211
Box 89
Hendon SK S0E 0X0
(fax) 306.338.3211
info@kelvington.cu.sk.ca

Because we believe in
you!

Kelvington Credit Union Ltd.
102 1st Avenue W
Box 459
Kelvington SK S0A 1W0

Phone: 306.327.4728
Fax: 306.327.5100
E-mail:
info@kelvington.cu.sk.ca

Hendon Branch
306.338.3211
New Hours
Tues & Wed 10 - 2
Thursday 9 - 3

We're on the Web!
www.kelvingtoncu.com

Farewell - Jan Herbert & Kelly Krienke

Jan Herbert started work here in 1989 as a part time teller. In May of 1990 she moved to a full time position. She was always good for a laugh and often said what was on her mind. There was one time where she was serving a member and was unknowingly singing to the radio at the same time. The song was "Put Your Head on my Shoulder". Good thing the man she was serving didn't follow her instruction! Jan's last day of work was January 31, 2009. Jan plans to do lots of travelling and golfing. We miss her and wish her all the best in her retirement.

Kelly Krienke has been at Kelvington Credit Union for the past 10 years, however she has 15 years of credit union service. In 1999 she started here as a part time teller. Kelly always has a smile on her face and is definitely a "glass half full" person. Kelly and her husband Ray are retiring at the end of June. We will miss her cheerful "Good Morning" and hope that her and Ray play many rounds of year-round golf together.

Congratulation to both Jan and Kelly!



And introducing.....

BETTY RUDY-KNOEDLER
ADMINISTRATIVE SUPPORT

Spare Time:

Betty enjoys spending time with family and friends. When she is not entertaining company, she is active in the outdoors. While living at Greenwater can be a daily adventure, she most recently began learning to ride her Honda Shadow. Although a little wild at times, she cautions other traffickers to have their heads up if you see her on her motorcycle!

Betty started as Admin Support in October 2008 and worked side by side with Jan learning the ropes until her retirement. Her evident thirst for knowledge has been helpful in her new position.

JAIME BROWN

CREDENTIAL FINANCIAL REPRESENTATIVE

Spare Time:

Jaime comes to us from Innovation Credit Union in North Battleford and recently has replaced Kristin Mottram as our Investment Advisor while she is on Maternity Leave. Jaime has 2 young girls and even though she is busy with her family, she occasionally finds time to read. During quiet times, she challenges her husband Peter to a variety of board games. Rumor has it she is undefeated and has a large winning streak.

Jaime is very pleased so far with the results of her first garden and flower bed. She crosses her fingers and the wait begins.

PAULINE LYE

MEMBER SERVICE REP

Pauline will be starting work at Kelvington Credit Union on June 8th as a MSR. Pauline has come to us from Spiritwood Credit Union where she was employed for 7 years. Her and her husband Mark (an EMT) moved here in October with their 3 girls.

