



Kelvington Credit Union

Inside this issue:

Calendar	2
Christmas Recipes	2
Community Events	3
Twos the night ...	3
Skip a Payment	3
Christmas Wreath	4
Poinsettia	4

Christmas Jokes

- * How do you know Santa has to be a man? No woman is going to wear the same outfit year after year.
- * What is the best thing to put into a Christmas cake? Your teeth
- * What did the big candle say to the little candle? I'm going out to-night!
- * What do snowmen wear on their heads? Ice caps!

The Credit Union Informer

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Your VOTE determines our Future

Kelvington Credit Union Limited and Quill Lake Credit Union Limited have each signed the formal amalgamation agreement. The name of the new credit union will be **Accent Credit Union** –“*We put the accent on service*”. Once the merger is approved by members of each credit union, it will take effect December 31, 2009.

Kelvington Credit Union members will vote on the amalgamation at a special member voting meeting to be held Tuesday, December 1, 2009 at 7:00 pm in the Kelvington Legion Community Centre.

Quill Lake Credit Union members will vote on the amalgamation at a special member voting meeting to be held Monday, November 30, 2009 at 7:00 pm in the Quill Lake Community Centre.

Accent Credit Union will include the six current Kelvington Credit Union Board members and all nine current Quill Lake

Credit Union Board members to form the new Board of Directors.

Accent Credit Union will have a shared or distributed management structure with a senior level of management at each of the two locations, without having a specific head office. The new credit union will have a combined staff of 35, four branches, and assets of about \$125 million. Quill Lake’s assets are nearly \$72 million while Kelvington’s are \$49 million plus over \$5 million in assets under administration. Quill Lake’s retained earnings and equity is \$5 million, while Kelvington’s is \$4.6 million. Combined reserves will be an envious \$9.65 million or 8%.

Accent Credit Union will provide added stability due to the increased capacity to compete and to remain within the respective communities for a longer period of time as an autonomous credit union. The increased size and capacity also



makes the new credit union more attractive for future partners to join with the credit union, either through mergers or partnering opportunities.

The merger, while retaining a relatively high degree of local autonomy, also maintains the ability to remain in close contact with the communities it serves and provides the ability to retain local participation, support and involvement. With the local governance model, the strong community support, commitments and contributions will continue.

Your vote determines our Future! See you on Tuesday, December 1st at Kelvington Legion Hall. Presentation starts at 7:00. Membership vote will take place immediately after the presentation.

Community Christmas Dance

Are you trying to get into the Christmas spirit and having trouble? Why not join us on December 12th at the Legion Hall for a Christmas Dance. Music by James Williams will have you tapping your toes. Its only \$5 per per-

son and all ticket sales will go towards the **Legion Hall Renovation Fund.**

Advance tickets only are available at the Kelvington Credit Union for \$5.

Dance goes from 9 pm to 1 am. Midnight lunch will



be served. Door prizes! Come out and join the fun on Saturday, December 12th.

December 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		Special Meeting Vote 1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	Closed @ 3:00 24	Closed 25	26
27	Closed 28	Regular hours 29	Regular hours 30	Open until 4:00 31	closed	

Schedule of Events

- Nov 28th - Noel Bazaar
- Nov 30th - Special Member Vote - Quill Lake
- Dec 1st - Special Member Vote - Kelvington
- Dec 12th - Community Christmas Dance
- Dec 22nd - Last day of school
- Dec 24th - KCU closed early at 3:00
- Dec 25th - KCU CLOSED
- Dec 26th - Senior Wheat Kings Boxing Day Dance
- Dec 28th - KCU CLOSED
- Dec 31st - KCU open until 4:00
- Jan 1st, 2010 - KCU CLOSED
- Jan 4th - Back to school
- Feb 15th - Family Day KCU CLOSED
- March 1st - RRSP contribution deadline

Holiday Eggnog

- 4 cups milk
- 5 whole cloves
- 1/2 teaspoon vanilla extract
- 1 teaspoon ground cinnamon
- 12 egg yolks
- 1 1/2 cups sugar
- 2 1/2 cups light rum
- 4 cups light cream
- 2 teaspoons vanilla extract

Directions

Combine milk, cloves, 1/2 teaspoon vanilla, and cinnamon in a saucepan, and heat over lowest setting for 5 minutes. Slowly bring milk mixture to a boil.

In a large bowl, combine egg yolks and sugar. Whisk together until fluffy. Whisk hot milk mixture slowly into the eggs. Pour mixture into saucepan. Cook over medium heat, stirring constantly for 3 minutes, or until thick. Do not allow mixture to boil. Strain to remove cloves, and let cool for about an hour.

Stir in rum, cream, 2 teaspoon vanilla, and nutmeg. Refrigerate overnight before serving.

Big Soft Ginger Cookies

- 2 1/4 cups all-purpose flour
- 2 teaspoons ground ginger
- 1 teaspoon baking soda
- 3/4 teaspoon ground cinnamon
- 1/2 teaspoon ground cloves
- 1/4 teaspoon salt
- 3/4 cup margarine, softened
- 1 cup white sugar
- 1 egg
- 1 tablespoon water
- 1/4 cup molasses

2 tablespoons white sugar

Directions

Preheat oven to 350 degrees F (175 degrees C).

Sift together the flour, ginger, baking soda, cinnamon, cloves, and salt. Set aside.

In a large bowl, cream together the margarine and 1 cup sugar until light and fluffy. Beat in the egg, then stir in the water and molasses. Gradually stir the sifted ingredients into the molasses mixture. Shape dough into walnut sized balls, and roll them in the remaining 2 tablespoons of sugar. Place the cookies 2 inches apart onto an ungreased cookie sheet, and flatten slightly.

Bake for 8 to 10 minutes in the preheated oven. Allow cookies to cool on baking sheet for 5 minutes before removing to a wire rack to cool completely. Store in an airtight container.

Spiced Pecans

- 1 egg white, lightly beaten
- 1 tablespoon water
- 3 cups pecan halves
- 1/2 cup white sugar
- 1/2 teaspoon salt
- 1 teaspoon ground cinnamon
- 1/2 teaspoon ground cloves

Directions

Preheat oven to 350 degrees F (175 degrees C). Line a baking sheet with aluminum foil.

In a small bowl beat the egg white with the water. Stir in the pecans, mixing until well moistened.

In a small bowl, mix together sugar, salt, cinnamon, cloves and nutmeg. Sprinkle over the moistened nuts. Spread nuts on prepared pan.

Bake in preheated oven for 30 minutes, stirring once or twice. Be careful not to overcook and burn the nuts.



Community Events

With Harvest being so late this year it is hard to believe Christmas is just around the corner.

This year we had a draw for supper in the field and we had four lucky winners: Elvis Thorp, Kelly Onyskiw, Christine Gradin (from our Hendon Branch) and Wendy Pearson. Congratulations and we hope it made harvest a little easier at least for one day.

Breast Cancer Day was another success. This year we held a raffle for some great **PINK** baskets. Deanna Derbyshire also helped out our cause by donating two breast self exam kits. Our lucky winners were: Heather

Morrow, Nancy Seefried, Louise Des-Roches and our breast kits were won by Marion Fletcher and Dianne Gradin. We raised \$398 for Breast Cancer Research.

For Credit Union Day we served Beef on a Bun to all members and had a successful turnout.

The annual Book fair was held at RMES and our staff volunteered to work at the tables. We also had staff work the door for the KHS Boys Regional Volleyball held at KHS November 21st. We wish them luck at Provincials!

Since Halloween was on a Saturday this year we decided to have a coloring

contest at RMES and we had some great and scary pictures to judge from. Hunter Novak, Michele Neriouka, Karlee Kowalchuk, Jon Mark Rosalin, Nicole Neriouka, MacKenzie Evans and Kasia McChesney were our lucky winners.

Agribition tickets winners were Victor Niezgoda, Judy Staszczak and Brodie Morrow.

Congratulations to Holly Marquette, her picture is on the cover of our 2010 credit union calendar. Pick up your copy today.

Come in weekly and enter your name for 2 adult (18 & over) tickets to the Senior Wheat Kings home games.

Twas the Night Before Christmas

Twas the night before Christmas
and all thru the house,
not a creature was stirring,
not even a mouse.
All the stockings were hung
by the chimney with care
In the hope that St. Nicholas
soon would be there.
Then what to my
wondering eyes should appear,
A miniature sleigh
and eight tiny reindeer.
A little old driver
so lively and quick,
I knew in a moment

it must be St. Nick.
And more rapid than eagles
his reindeer all came
As he shouted, "On Dasher"
and each reindeer's name.
And so up to the housetop
the reindeer soon flew,
with the sleigh full of toys
and St. Nicholas too.
Down the chimney he came
with a leap and a bound
He was dressed all in fur
and his belly was round
He spoke not a word but went
straight to his work



And filled all the stockings
then turned with a jerk.
And laying his finger
aside of his nose,
then giving a nod
up the chimney he rose
But I heard him exclaim
as he drove out of sight
"Merry Christmas to all
and to all a Good Night".

Skip a Loan Payment

LIGHT UP THE HOLIDAYS

Kelvington Credit Union shares the Christmas spirit

We recognize the needs of our members and know that many of you can use some extra money at this time of year. We are offering you the opportunity to **SKIP A LOAN PAYMENT!**

(offer applies to vehicle or personal loans only and December or January payment)

Come in and visit our lending department or call 327.4728 to make an appointment.



102 1st Avenue W.
Box 459
Kelvington, SK S0A 1W0
306 327 4728
306 327 5100(f)
info@kelvington.cu.sk.ca

Hendon Branch
306 338 3211

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The Christmas Wreath



A Christmas wreath made of mostly evergreen tree twigs, sometimes with pinecones and a bow made of red ribbon is a common Christmas decoration. These are in the shape of a ring made of flowers, leaves, and sometimes fruits, used as an ornament, hanging on a wall or door, or resting on a table.

Widely known, the customs of Christmas come from the traditional celebration of the birth of Christ, which was later on combined with the harvest and winter solstice festivals in ancient Rome. From ancient times, the celebration has involved making offerings and decorating with evergreens, with the wreath being one of the most popular forms.

Wreaths that are displayed at Christmas time are in the form of a circle, signifying eternity. They also serve to wish people happiness in the new year. Christmas Wreaths are decorated with candles symbolizing the sun at winter solstice, and with holly, evergreens, red berries, and pinecones, symbolizing the harvest, which might have come down since the time of ancient Rome.

Christmas wreaths can adorn any part of the home, inside or out. In many homes, this symbol of growth and everlasting life can be found both inside and out. Today, it is sometimes hard to remember the real meaning of Christmas. The wreath over the hearth brings a warmth to people hearts and helps them to reflect upon the true meaning of this very special day.

THE POINSETTIA

One of the most delightful decorations at Christmas is the poinsettia. The usual color choice is the deep, vibrant red. However, there is a wide array of other colors, including pink, white, marbled, speckled and yellow. The colorful parts of the poinsettia, the bracts, are actually modified leaves. The poinsettia flower is green or yellow and situated in the middle of the bracts.

The poinsettia is named after Joel R. Poinsett, who served as the USA's first ambassador to Mexico, from 1825-1829. He saw this indigenous plant with large scarlet leaves encircling small, greenish yellow blossoms, which was the Mexican Christmas flower. He sent specimens back to the USA, where they flourished.



The Legend

The legend of the poinsettia comes from Mexico. It tells of a girl named Maria and her little brother Pablo. They were very poor but always looked forward to the Christmas festival. Each year a large manger scene was set up in the village church, and the days before Christmas were filled with parades and parties. The two children loved Christmas but were always saddened because they had no money to buy presents. They especially wished that they could give something to the church for the Baby Jesus. But they had nothing.

One Christmas Eve, Maria and Pablo set out for church to attend the service. On their way they picked some weeds growing along the roadside and decided to take them as their gift to the Baby Jesus in the manger scene. Of course other children teased them when they arrived with their gift, but they said nothing for they knew they had given what they could. Maria and Pablo began placing the green plants around the manger and miraculously, the green top leaves turned into bright red petals, and soon the manger was surrounded by beautiful star-like flowers as we see them today.