

Dollars & SENSE

Ladysmith & District
Credit Union™
service since 1944

November 2012

Our Community. Your Credit Union.™



*John de Leeuw CEO &
Duck (Don) Paterson
Festival of Lights MC.*

As a good corporate citizen, Ladysmith & District Credit Union is a proud, long time sponsor of the Festival of Lights. We interviewed Duck Patterson to get his take on his 22 years with the Festival:

Q: Tell me a little bit about your own history with the Festival of Lights.

A: "I've been with the Festival for over 22 years, and was originally asked by its founder, Bill Fitzpatrick, to come and lend a hand. I love this community and if there's anything that I can do to help put Ladysmith on the map, then I do so. I take pride in seeing the happiness that the Festival of Lights evening brings to the people in this town."

A: "Great! LDCU has a great connection to all sorts of events throughout the year. They are a big partner in the Light-Up night, and have been sponsoring the amazing fireworks that we have become famous for. LDCU's sponsorship made it possible to increase the visibility of the event."

Q: Can you share a little insight into the plans for the next 25 years?

A: "We didn't plan the first 25 years! (laughter) Seriously, each year it gets better and improves. It has evolved into something that the community has taken pride in, and when you have people so willing to help with an event, they drive its success. The next 25 years will be due to the amazing volunteers of this town as well."

Q: Who are your heroes when it comes to the success of FOL?

Yearly Sponsor of the Festival of Lights Fireworks

**Congratulations on your
25th Anniversary!**

We sponsor the fireworks to set the example as corporate citizens, showcase our town and share our pride with our children, our fellow families and our community.

Here's to the next 25 years!



Notice of our 68th
ANNUAL GENERAL MEETING
Tuesday, April 16, 2013
Eagles Hall, 29 French St.,
Ladysmith, BC



Nominations needed for 3 Directors.

All candidates seeking election to the Board of Directors must complete and submit a nominations package to the Nominations Committee by February 15, 2013. Packages can be picked up at the Credit Union or downloaded from our website at www.ldcu.ca.

FESTIVAL OF LIGHTS from page 1

A: "Without a doubt, it's the kids and the elderly. As MC, I get to watch their faces light up with delight during the event and I am reminded of why we do this. As far as an individual hero of the event, it would have to be its originator, Bill Fitzpatrick for pursuing the idea. However, it's the many volunteers and the community itself that make the event a success and not any one person's actions."

For more information visit
www.ladysmithfol.com



Brenda Moore presents a \$275 cheque to Sara Mazzei of the Heart and Stroke Foundation

Teaching our Children Financial Literacy

A new opinion research survey found that only one-third of Canadian youth, ages 10 to 17-years, say that their parents regularly talk with them about money and finances. The research, conducted by Ipsos Reid on behalf of ABC Life Literacy Canada, found that money is one of the least discussed issues between parents and kids.

The research found that 34 per cent feel that there are secrets in their home when it comes to money, and 30 per cent felt that their family has money problems. "The first step in improving financial literacy is to take the fear out of finance. Parents need to speak with their children about money management to help teach and guide them, and to help increase every family member's financial literacy levels," said Margaret Eaton, President of ABC Life Literacy Canada.

More than 30 per cent of youth surveyed wish their parents would talk to them more about their family's finances.

ABC Life Literacy Canada offers the following tips and advice to parents to help improve financial literacy:

- Increase your knowledge, increase your confidence. When you feel good about your own money management skills, you will feel more confident talking about money with your children.
- Create a spending plan and share it with your kids. Write down all anticipated costs - and talk about the difference between needs and wants.



RIGHT: Kim Judson and John de Leeuw with e-statement iPad® contest winner (Guy Lynn). Signing up for e-statements means a smaller carbon footprint. A smaller carbon footprint means we can save the world. Sign up for e-statements today.



LEFT: Ryan Chrusciel, Ladysmith volunteer



RIGHT: Marie Polachek at her retirement from LDCU Board of Directors in October 2012 after 10 years of serving the Ladysmith community. From left to right behind Marie are: Tim Richards, Ted G. John de Leeuw, Rob Viala, Brian Childs and John O'Connor. Missing from the photo: Elaine La...

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*LEFT: Smiling staff
at a surprise
birthday party they
threw for John on his
special day....*



*our
carbon
win.*



*John de Leeuw with
Kara Olson, iPod winner at
the Days Kids Zone*



*ABOVE: Kim Judson with
Kara Olson, winner of the
LDCU/LCUI Safeway
Grocery Promotion. Just
click on the QR code and
enter the form to win a
\$100 gift card!*

*LEFT: Happy Holidays
from the Staff.*



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20+
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Financial Literacy from previous page

- Encourage your kids to journal about money. Have them write down the cost of every purchase that they make. At the end of a week, use the journal to initiate a conversation about money and priorities.
- Start a tax-free RESP (Registered Education Savings Plan) for your child's post-secondary education right away. Explain to your child that money is being saved now for their future education. Studies show that children are more likely to attend university or college if they know that there is money earmarked for their education.
- Get children to save at least 10 per cent of their allowance. Talk to your kids about the benefits of the "pay yourself first" approach.



In October, LDCU was pleased to have introduced our new chip Member Cards combining enhanced protection against counterfeiting and card fraud with a sleek new look.

The feedback on its use has been overwhelmingly positive. If you are a member who has not yet received your card, visit us at the branch to review and update your mailing address. One of our friendly staff members will be happy to help you.



*Brenda Moore and Kim Judson
present a \$575 cheque
to Jennifer Sears of the
Cancer Society*

*Brenda Moore presents a
\$200 cheque to Sue of
Palliative Care, Nanaimo*



We're committed to our environment.

Help us be green by recycling and passing this newsletter on to friends, family and neighbours who may not have received a copy.

Smart People. Smart Choice.

Drive Safe in Winter Conditions

At LCU Insurance, we believe that good driving habits provide not only individual safety and protection but health for the entire community. That's why we offer the following safety tips as we approach the winter season.

- Maintain a half tank of gas in your car in case you get stuck or need to use your heater to stay warm. Extra gas in an approved and certified container is also a good idea.
- Don't let cold temperatures tempt you into starting your car in a closed garage. Carbon monoxide can be fatal when breathed in a confined area.
- Bridges and overpasses freeze first. Slow down and avoid sudden changes of speed or direction as you drive over them.
- Look out for other danger zones while driving, like intersections, hills, and curves. Reduce speed and watch for other drivers that may be skidding.

- Keep your speed steady – avoid sudden stops or accelerations.
- Add weight to the bed of a truck to improve traction (they are prone to rear wheel skids).
- If you get stuck in the snow, straighten the wheels and accelerate slowly. Avoid spinning the tires, and use sand or gravel under the wheels.
- If you get stuck in a storm and help is not visible, don't leave your car. Poor visibility and freezing temperatures can be fatal.

In addition to your first aid and emergency car kit, we recommend these items to store in your car during the winter:

- Basic tool set including jumper cables, flat fix, duct tape or electrical tape, an adjustable Crescent wrench, pliers, philips and flat head screwdrivers

- Tire chains and tow rope in each vehicle
- Fold up shovel and windshield scraper
- Sand or kitty litter to place under tires for traction in the snow.
- Cell phone and charger for emergencies. Some disconnected cell phones may still be able to dial 9-1-1 when charged
- Extra blankets, clothing (preferably wool, not cotton), shoes and sleeping bag
- Hand and body warmers
- Non-perishable food items and bottled water

While these tips and items are not an exhaustive list, please take some time to inventory, prepare and make that effort to stay safe today!

Visit www.LCUInsurance.ca for more info.



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