



**North Valley
Credit Union**
"Make it Real"

North Valley NEWS & VIEWS

**CHRISTMAS
NEWS & VIEWS
2010**

**Holiday
Hours**

Dec. 24 – 9:30 a.m. - 3p.m.
Dec. 28 & 29 – closed
Dec. 31 – 9:30 a.m. - 3 p.m.
Jan. 3 – closed

**HOURS OF
OPERATION**

ESTERHAZY BRANCH

516 Main Street
9:30 a.m.- 5:00 p.m.
Monday-Friday
745-6615
TOLL FREE
1-866-533(NVCU)6828

STOCKHOLM BRANCH

116 Ohlen Street
9:30 a.m.-12:00 p.m. &
1:00-5:00 p.m.
Monday-Friday
793-2171

Roy Spence
General Manager



Favorite Time of the Year



by **Roy Spence, NVCU
CEO & General Manager**

This is my favourite time of the year. There is a feeling of goodwill in the air and everyone seems to be in a more cheerful mood. It is also a time of the year when everyone is in a rush to finish up their Christmas shopping and make plans for the holidays. It's so easy to forget those less fortunate as we go about our busy lives. Canada is a very blessed nation with ample resources and wealth to fill everyone's needs. Our homeland has often been described as a land of "peace and plenty". However, due to several factors, there is a very wide and growing wealth gap in our country and many

people simply fall through the cracks for no fault of their own. We've all heard the saying "it is better to give than to receive" and, if you are anything like me you will get a warm and wonderful felling inside when you give to others or do something kind for someone else. So, with that in mind, here are some things you can do during this holiday season that will make our society a better place for everyone:

- Donate to a food bank.
- Donate to a Christmas Hamper fund.
- Donate to a charity that supports the impoverished.
- Send a pre-paid grocery card to a friend of yours (or a stranger for that matter) who you know is in need.

Doing one or all of the above will bring back the true spirit of Christmas into your life.

Merry Christmas, Happy Holidays, and may you all have a wonderful New Year.

North Valley Credit Union Donations



General Manager Roy Spence present a cheque for \$2750 to Esterhazy & District Charity Golf Classic chair Don Hood on behalf of North Valley Credit Union.

The Stockholm Branch of the North Valley Credit Union presented the proceeds of its annual fall barbeque to the Stockholm Communi-plex. In total \$1301.97 was raised. (l-r) Vi Schwitzer, Financial Service Representative for NVCU Stockholm Branch; Angie Herperger, Member Service Rep; Cam Kalenchuk, Branch Manager presenting the cheque to Blair Banga, president of the Communi-plex committee; and Dawn Nagy, Communi-plex committee member.



Member of the Year Award

*Mattison Bomberak was awarded with the Zeneta Multiple 4-H Club's
Member of the Year Award*



Our Christmas Gifts to you from the Board of NVCU:

To our opponents, tolerance.
 To our friends, our hearts.
 To every child, a good example.
 To our members and customers, the best possible service.
 To all, a place in your hearts for the Spirit of Christmas all year long.

Donna Overland, chairperson
Vern Arndt, vice chair
Ilona Zambal, vice chair
Laurie Appel, board member
Mark Johnson, board member
George Ohnander, board member
Bob Unchulenko, board member
Alison Ward, board member
Vivian Patrick, board member



Mutual Funds Investment Advisor Invited to Investing Seminar in Toronto.

North Valley Credit Union's Mutual Funds Investment Advisor, Kevin Zazula, was one of ten advisors across Western Canada, who were invited to Toronto to meet with fund managers of Dynamic Funds.

The two-day meeting involved sitting down with eleven different fund managers, who manage between \$500 million and \$5.5 billion in assets each. Each manager shared their observations of the economy and how they are positioning their funds to best take advantage of the current economic climate. With a relatively small number of guests at the meeting, the Mutual Fund Advisors, such as Kevin, were free to ask any and all questions regarding the positioning of the portfolios, and the manager's take on the economy going forward.

This is the second consecutive year that Kevin has been invited to this information session. If you would like to hear more, or find out how to best position your investments in the current economy please contact the Credit Union at (306) 745-6615 and ask for Kevin Zazula.

A New and Valuable Service

NVCU wants to bring your attention to a new organization that has just become incorporated in Esterhazy and district. It is "Angels of Hope Animal Rescue Inc". As the name implies, this organization rescues homeless and abused animals and also reunites lost pets with their owners. It provides shelter, food, veterinary care and love to animals in distress and, thereafter, finds these animals new homes. This organization operates on the basis of "no kill". "Angels of Hope Animal Rescue Inc." has just received registered charitable organization status so any funds donated to this organization will qualify for a tax

deduction.

Since we are in the Christmas season and are thinking about helping others less fortunate, it would be an excellent time to donate to Angels of Hope thus reducing your tax burden and bringing warmth and comfort to an animal in need.

NVCU will be supporting this organization through direct donations both this year and in the future.

Lunch in the Field



Lloyd and Lucille Perrin and their friends were treated by the North Valley Credit Union to a lunch in the field during harvest. L-R: Barb Cook, Bryan Cook, Chandra Preece (NVCU), Lucille Perrin, Troy Nielsen, Lloyd Perrin, Dayle Nielsen and Rick Vermeulen (NVCU).



This prestigious card will appeal to your need for convenience, security and sense of adventure. The comprehensive package of insurances (including Out of Province/Country Travel Health Plan) attached to the card is unrivaled, giving you the peace of mind you would expect from a true Platinum card.

Coverage applies to: • primary cardholder under the age of 75, • his/her spouse under the age of 75, • eligible dependent children, • who meet the following eligibility requirements: 1. resident of Canada, 2. covered under a Government Health insurance Plan for the full duration of the coverage period; and 3. not employed outside of Canada on a full or part-time basis.

With this card you will also enjoy automatic enrolment in the Platinum Class Rewards program, which now has more redemption options than ever before. You can redeem points for high-end, premium merchandise, or use your points to plan a trip without worrying about restrictions like blackout periods and seating limitations. Go where you want, when you want and how you want - because you can with Platinum Class!

Nelson Ingham, Assistant Vice President - Regional Sales CUETS Financial



Congratulations to Kevin and Gloria Zazula on the birth of their new baby girl named Macy Sophia on August 23rd, 2010. Kevin and Gloria have already brought Macy into our office to introduce her to his workmates. Macy is a beautiful, healthy young girl

