

DOLLAR & SENSE

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a newsletter of Nelson & District Credit Union

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Fall Edition

Back To School

It is that time of the year when students are returning to school. The first week of a new school term is a very exciting time for children as they meet up with friends. This busy time, and the excitement can combine to make students pre-occupied and less cautious while getting back into their school routines. As such, this is a great time for everyone to remember the rules of the road and focus on how to stay safe. Younger children and teens need to be reminded too; particularly as a refresher for the younger ones, and teens driving to school.

We all need to do our part to keep our children safe. Step up your awareness, be alert, slow down and watch for children in school and park areas in particular. Give yourself a little extra travel time so you aren't rushing, and pay particular attention to the posted speed limits. Drivers need to be reminded that they must stop for school buses while their lights are flashing.

Driver Tips:

- Every school day, unless otherwise posted, a 30 km/hr speed limit is in effect in school zones from 8 am to 5 pm.
- When dropping children off in school zones, make sure they can exit the car on the side closest to the sidewalk.
- If a vehicle is stopped in front of you or in the lane next to you they may be yielding to a pedestrian, so proceed with caution and be prepared to stop.
- Watch for school buses. Vehicles approaching from both directions must stop when school bus lights are flashing.
- Before getting into your vehicle, walk around it to make sure no small children are hidden from your view.
- Look for pedestrians when you are backing up.

Tips to Help Your Children Develop Road Smarts:

- Map it Out – Plan out your child's walking route with them ahead of time. Review street names and landmarks to help orient them.

- Road Rules – Make a fun and interactive game out of guessing the correct traffic signs and meanings with your child.
- Set a Good Example – Never jaywalk or run to cross the street. Where possible, cross at intersections with a pedestrian crossing light, or marked cross walk.
- Look – Teach your child to make sure all vehicles have stopped before entering the road. Show them how to make eye contact with drivers before crossing, even when the walk signal is on.
- Listen – Make a habit of putting away all electronic gadgets/ear buds etc while you are walking, so you can hear approaching traffic that may be hard to see.
- Be Seen – Make sure your child is wearing bright clothes and/or reflective gear especially at night and in poor weather conditions.
- Railway Crossings – Only cross railway tracks at designated signals or signs and watch your step.
- Parked Vehicles – Avoid shortcuts through parking lots or around parked cars where it is harder for drivers to see small children.

It's all about "kis", keeping it simple!

Donna Wingenbach, CIP
Operations Manager
Kootenay Insurance Services Ltd.
www.kootenayinsurance.ca



Kootenay Insurance Services Ltd is a strategic partnership leveraging the strengths of East Kootenay Community, Kootenay Savings and Nelson & District Credit Union.



International Credit Union Day is in October

On Thursday, October 18 2018, credit unions and credit union members around the world will celebrate International Credit Union Day, an annual event to commemorate the credit-union system's impact and achievements globally, nationally and locally.

Since 1948, International Credit Union Day has been celebrated. Each year, the international event affords the opportunity to remember the proud history of credit unions and promote awareness of and support for the difference. Come celebrate at your community branch of Nelson & District Credit Union.

The YES Camp Experience

Lake Cowichan is the setting for a youth leadership camp on Vancouver Island. Each year your Credit Union sponsors youth from our area to attend the camp which helps to build communication, leadership and co-operation skills in young people aged 14 - 18. It's known as the YES camp and over the years we have always been pleased to hear the "happy camper" stories from those who have attended. This year was no exception.

Campers always make a point of thanking us for the opportunity they had to go, and we thank our members for making it possible to support such worthwhile endeavours for our younger members. This past July saw us sponsor **Nicola Anderson, Jason Hoerger, Liam Borhaven, Liam Dignam and Jesse Cochrane.**

If you would like more information about the camp, and how you or someone you know could be sponsored next year, please contact Tom Atkins at Nelson & District Credit Union. He can be reached at 250.352.7207 or by emailing him at tatkins@nelsoncu.com. You can also visit www.theyes.ca to learn more about this co-operative leadership camp.

Did you know?

NDCU still sends over 150,000 sheets of paper each year to our members. Ask us today about suppressing your mailed paper statement and accessing your FREE and secure eStatement online.

NDCU members can save for a child's education. Ask us today about an RESP for your child or grandchild.

NDCU members can support the success of the Credit Union by utilizing the services of our subsidiaries that are jointly owned with other credit unions in the Kootenay region:

- 1) Kootenay Insurance Services Ltd.
 - business, home, auto, recreation, travel
 - www.kootenayinsurance.ca
- 2) NDCU MoneyWorks
 - financial and life planning services
 - www.nelsoncu.com/MoneyWorks

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Services Ltd.

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Saluting Our Grads

Before heading off to the University of Lethbridge, Hanna Quinn stopped by to pick up her scholarship cheque from Heather Gingras at the Nelson branch of the Credit Union.

Hanna completed Grade 12 at LV Rogers High School and is now off to pursue her interests in the area of kinesiology at the university.

Each year the Credit Union awards scholarships to graduating students in our area. This past June the following students were also selected for a scholarship: Tristan Schuh and Reece Boulanger from LV Rogers in Nelson; Joshua Smith and Tristan Berno graduates of J Lloyd Crowe in Trail; Rhiana Scott who attended the Seven Summits Centre For Learning in Rossland; Maia Mortensen from Mt. Sentinel and Dan Wensink and Nick Middlebrook from the Crawford Bay School.

Summer Is Slip-Sliding Away

In the top photo, RJ Warren, President of the Nelson Mixed Slo-Pitch League (middle) receives a cheque from the Credit Union to help with expenses for the year and to cover registration costs for the team we sponsor. Karla (far left) is making sure her co-workers, Paul, Rick and Alyssa are game ready!



In the photo below, Tom Atkins (left) of the Credit Union presents a cheque to members of the Kokanee Creek Nature Centre Society who purchased a projector for use in their popular Visitor Centre.



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