

sale proceeds go towards the credit union scholarship fund. This is one of those win-win situations!! This book also makes a wonderful gift.

Summer is never summer without Canada's Wonderland. We will again be offering discount tickets to Wonderland through our office and on line. Savings will be substantial once again this year when you consider that the regular walk up admission ticket is \$55.99 plus taxes for adults and \$32.99 plus taxes for seniors/children. From May 8 to October 30 our specially priced adult tickets will be available for \$33.99 plus taxes and the senior/children's tickets will be \$28.32 plus taxes. These tickets can be purchased at the office or if it is more convenient go to Canada's Wonderland web site at [www.canadawonderland.com](http://www.canadawonderland.com), click on ticket sales and go to the corporate partners page where you will be able to enter the password "STARLIGHT" and be able to get the same great savings but on line. As an addition to our lineup of consignment hard stock ticket options we will be adding a new Pay-Once-Visit-Twice option. Our new Pay-Once-Visit-Twice ticket will allow employees to enjoy two visits to the park for a cost of \$46.02 or just over \$25 for a visit! Please Note: The Pay-Once-Visit-Twice ticket is not transferrable to another individual for the second visit. Both visits must be made by the same individual. This will be verified by front gate staff on the second visit based on the original signature on the reverse of the ticket. Wonderland is also featuring another new and great deal for corporate on line clients. When you purchase your tickets on line, for an extra \$8.99 you can add an all you can eat barbeque lunch! Please be reminded that we do not have discount season passes.

This year Canada's Wonderland takes excitement to new heights in 2011, with the addition of



of WindSeeker – a 30-storey swing ride. Towering high above the Park, WindSeeker will ascend 301 feet (91.7M); 70 feet (21.3M) higher than the previous tallest rides Drop Tower and Behemoth and spread its metal arms, swinging riders at a 45-degree angle at speeds up to 50 kilometres per hour. WindSeeker will feature 32 two-person swings that will provide riders with a gravity-defying thrill as their feet dangle at heights never experienced before at Wonderland.

The fine folks at Perkopolis have another great line up of discount offers for our members and I will just touch on what is available. If you are interested in any of these offers you may access their site to get more specific details or to order tickets.

In the Theatre and Shows category, discounts can be obtained for Cirque du Soleil: Totem, Billy Elliot, Lion King, Railway Children, Donny and Marie Live, Alice in Wonderland the National Ballet, Memphis, American Idiot, Wishful Drinking, Colm Wilkinson in Concert, Mozartiana the National Ballet and Stage West Dinner Theatre. Jesus Christ Superstar is also available at the Stratford Festival.

If you want something a little less cultured you may wish to investigate one of the many discounted sporting events that are available. Specially priced tickets can be purchased for the Toronto Maple Leafs, Toronto FC and the Toronto Blue Jays.

In the realm of Attractions there are numerous opportunities for savings with specials at venues such as Segway Ontario, C.N. Tower, Laserquest, African Lion Safari, Centreville, the CNE, Horseshoe Adventure Park, Santa's Village, Casa Loma, Fantasy Fair, Ontario Science Centre, Playdium, Toronto Zoo and Dave and Busters. In Niagara Falls and area there is Martins Fantasy Island, Fallsview Indoor Waterpark, Clifton Hill, Greg Frewin Magic Theatre Marineland. Of special note in this area are special passes available for attractions in Toronto (City Pass Booklet), Niagara Falls and Vancouver whereby the promoting cities have packaged many of their popular attractions into one heavily discounted pass. If you are planning on seeing sights in any of these places I would highly recommend you investigate these passes as the savings are great and in some cases there is the added benefit of not needing to line up!

New to this issue Perkopolis is bringing you specially discounted prices on many popular magazines. Current special subscription rates may be obtained for Canadian Gardening, Canadian Living, Elle, Hockey News, Homemakers, More Canada, Style at Home, The National Post and the Toronto Sun.

Perkopolis continues to add discounts on many new categories and this newsletter contains quite a few. Special rates can be obtained for car rentals with Avis, Budget, Zipcar, Alamo and Park and Fly. On a related car note discounts can also be had with Sirius Satellite Radio,

TheyWroteOffMyCar.com, OK Tire and the Automall Network.

If you would like to follow through on a New Year's resolution of getting into better shape you might be interested in a special rate at Anytime Fitness, Curves, Extreme Fitness and Ron Zalko Sports Club. Also related to fitness you may be interested in a discount rate for a spa at [wayspa.com](http://wayspa.com).

Pet owners have not been left out and now Perkopolis is featuring a discount with [PetOnly.ca](http://PetOnly.ca) and [Petsecure.com](http://Petsecure.com).

In a miscellaneous service category there is now a special rate with Hip Communications, Bell Tv, Dell Computers, Hakim Optical and FTD Florists.

Perkopolis is getting very ambitious and is now expanding into the clothing realm with Naturalizer Shoes and [Shoes.com](http://Shoes.com)

Last but not least, for the cinema aficionados, there are some very good deals to be had with AMC, Cinemark, Cineplex and Empire Theatres.

All the above Perkopolis specially priced discounts can be obtained by credit union members by accessing their web site at [www.perkopolis.com](http://www.perkopolis.com) and registering. When you are asked for the access code or group identification we are TICKETS123 (all upper case). It is also a good idea to drop into their web site between Money Misers as there are often special deals that become available. Their web site also features special deals in cities such as Edmonton, Ottawa, Vancouver etc. so if you are planning on doing so travelling outside of the GTA it might be beneficial to see what is available.

We continue to enjoy a corporate discount with the Royal Ontario Museum that entitles our members to a 30% discount at any time. To get these specially priced tickets you need only go to their web site at [www.rom.on.ca](http://www.rom.on.ca) and follow the prompts for purchasing tickets. When you asked for the promo code, use ETCU.

Another site that you might find useful is [www.attractionsontario.ca](http://www.attractionsontario.ca). This site features discount coupons for numerous attractions around Ontario and allows you to print off on line discount coupons for the various venues. Have a look a see if there is anything there that you were planning on visiting and save yourself some money.

Wow!!! That's it for this issue. I hope that you will be able to find something in this Money Miser that will make your summer more fun and more economical. Have a great summer, stay safe and healthy and keep on saving. I will see you in September for the final issue of the Money Miser.



**F.M.I.**

## ETCU SCHOLARSHIP

### DESCRIPTION OF SCHOLARSHIP:

The ETCU Scholarship is awarded to any member of the credit union or their immediate family who is pursuing post-secondary education. This year, the ETCU Scholarship Committee will award at least 3 - \$1,500 scholarships according to the criteria below:

### CRITERIA:

The ETCU Scholarship Committee will evaluate nominees based on the following selection criteria:

- The candidate must have graduated from a recognized accredited secondary school.
- The candidate must have been accepted to a recognized post-secondary educational institution for studies;
- The candidate must have demonstrated a financial need; and
- The candidate must submit a one page letter (maximum 350 words), indicating why he/she is worthy of the scholarship.

Note: students declared exceptional by an I.P.R.C. will be considered.

### DEADLINE:

Applications and all relevant information must be submitted to the credit union no later than August 19, 2011. Scholarships will be awarded at the Annual General Meeting in September 2011.

Applications are available at the credit union office or through the web site: [www.etcu.com](http://www.etcu.com)

## Elder Abuse: Tips on How to Help!

In conjunction with the World Elder Abuse Awareness Day, held annually on June 15th, The Canadian Network for the Prevention of Elder Abuse (CNPEA) releases Fact Sheets with advice for victims of elder abuse and their friends. The CNPEA is the source of the following information.

Abuse can happen to people of any age...and help is available.

No one deserves to be mistreated or exploited, at any age. Abuse and neglect of older adults happens. It causes harm, and in the worst situation, may cause death. Each of us can work together to help prevent it.

### Tips for Older Adults to Consider:

If possible, take some time following the death of a spouse or a divorce before making major changes in your life.

Carefully consider any requests for money or property, to sign loans or sign off your rights to your home or land, even from relatives or friends. Resist making decisions under pressure and get a second opinion from a trusted friend, family member or professional.

Consider having automatic bank deposits and bank payments, particularly if you need assistance with banking.

Be careful about sharing your personal banking information (i.e. account numbers, passwords) with other people. Once you have given someone your personal identification number they have access to your bank account and opportunity to use your money.

If you lend or give someone money, write down the amount, the person's name, the date, and whether it is a loan or a gift; ask them to sign the written document. This will help you remember and keep a record.

For any major decision involving your property, consider using a notary, lawyer, or community advocate to help you consider options and consequences before deciding.

**If you know someone who is being abused, you can help.**

If you discover a crime or dangerous situation is occurring to an older adult, call 9-1-1, your local or provincial police, or RCMP immediately. If you are not sure if an older person is being abused or neglected, you may want to talk to a health professional or community agency.

Believe the abused older person. Do this even if the abuser seems nice, or if the abuser is your friend. Do not deny or underestimate what is going on. Abuse is never acceptable and should never be ignored.

Listen without judging. Let the abused person know that you care and have respect for their decision-making. Listen to them first and talk about how you might assist.

Educate yourself; realize that abuse and neglect exist in your own community. Learn about local resources.

Understand that leaving an abusive relationship is difficult and is often a gradual process. It can involve many steps and occur over time. Be respectful of the abused person's decisions.

Encourage the person to seek support and assistance.

Do not confront the suspected abuser. This could put you or the person who is being abused in danger.

If you think an older adult needs help, talk to them first to find out how you might assist. Ask things like: How are you doing? Are you having trouble at home? Can I help you? Is there someone I can put you in touch with who can help you?

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We welcome all members to share their opinions about our newsletter or about the credit union operation in general. Please feel free to contact any one of our staff or directors with your comments.

# You're Invited!

## ...to the 14th Annual ETCU Financial Credit Union Golf Tournament on Wednesday, August 24th, 2011

Place: Woodington Lake Golf Club  
7710 4th Line,  
Tottenham, Ontario

Registration: 10:30 a.m.

Lunch: 11:00 a.m. - 12:00 p.m.

Shotgun Start: 12:00 Noon!

Price: \$150.00  
Includes lunch, GPS golf cart,  
dinner, and prizes.



- Scramble format (Best Ball Tournament).
  - Register by e-mail, fax or in person at the office.
  - Pay via payroll deduction; debit your ETCU account; or postdated cheque.
  - Proceeds to support the ETCU Scholarship Fund and the Ontario Credit Union Charitable Foundation.
- Contact Gary Lockwood at 416.622.8500 ext. 26 or gary@etcu.com for more info!

## Golf, Lunch, Dinner, Fun & Raffle!

Dress code in effect. Vegetarian meals available by request. For details, please contact the credit union office during regular business hours.

Register  
Now!

## REGISTRATION FORM

Send registration and payment to; ETCU, 1 The East Mall Crescent, Etobicoke, Ontario M9B 6G8. Fax: (416) 622-0610 Tel: (416) 622-8500 e-mail: gary@etcu.com

Name: \_\_\_\_\_ School: \_\_\_\_\_

Address: \_\_\_\_\_ Phone #: \_\_\_\_\_

#1: \_\_\_\_\_ #2: \_\_\_\_\_ #3: \_\_\_\_\_ #4: \_\_\_\_\_

\$150.00 Golf, Lunch & Dinner \$65.00 Dinner Only



## Bye Bye Katherine

We are saddened to advise that Katherine Wright has moved on from the credit union.

Katherine originally joined us in October 1999. She left us briefly in 2005 and returned in August 2006. During her tenure at ETCU, Katherine always served the members promptly and professionally, and very ably discharged her administrative duties behind the scene.

We will miss her sparkling personality, and wish her every success in her upcoming wedding (September) and in all of her future endeavours.



## The Money Miser.. by: David Lewis

money Miser@etcu.com

We have once again survived another cold and dreary winter, that is of course unless you are a skier. In an attempt to shake off some of the doldrums of winter we would like to present you with some warm and summer like offers from your Money Miser so let's get the show on the road, this issue is packed full of money saving tips so sit back and enjoy!!!

In the last issue of The Money Miser I reminded the members of my impending retirement from the credit union and as a result from the Money Miser. At that time I appealed for somebody to come forth and take up the mantle of this benefit but to date I have not heard from anybody. This has been a very popular feature for our members for the over twenty years that it has been in existence. Some members have actually told us that it is because of the Money Miser that they maintain their credit union membership. It would be a real shame to see this benefit retire with me and I would hope that somebody would come forth and keep up this unique tradition. After this issue the September issue will be the final edition!!!

Last year I featured a service called www.teambuy.ca because it had always driven me crazy that if you can get a group of people together you could get some great discounts but getting a group of twenty or more people is sometimes just not feasible. Team Buy is a service whereby they feature a daily group discount for activities around Toronto by pooling people together. There is no cost to join and all you do is sign up if you are interested in the offer and at the end of the day if enough people sign up you will be sent an e-ticket and you're all set to go. If enough people don't sign up then nothing happens. I have looked at some of their past discounts and they range anywhere from 50%-85% off!!!! This idea has really taken off lately and there are now more players in the market and some have grown larger than Team Buy. For example if you Google "Groupon" you will find a company that operates in the foregoing manner and offers big discounts for businesses in Canada and the USA. Similarly a company called WagJag has some great deals for

Canadian locations. Recently I bought a deal for \$25 that was worth \$50 that got me an oil, lube and the wheels changed from winter to summer wheels. There is a company called Living Social that has some amazing deals on international accommodation packages that you should really look at if you are considering a holiday within the next year. You can sign up for a no commitment e-mail notification from all these companies that will keep you alerted to new offers. This is a good idea since these are time sensitive offers and once the time limit has expired or the number of available coupons has been reached the deal is pulled. I would highly recommend going on line and having a look at what is currently being offered and examples of things that have been featured in the past. They offer things such as spas, restaurants, automotive and beauty services to only name a few. You can save big money with these companies.

I would like to bring you the details for this season at Ontario Place which is celebrating its 40th anniversary this year which is making me feel very old. Ontario Place really doesn't need any introduction or explanation as most of us have been there at least once but our special rate does deserve highlighting as it is really superb. Once again this year discount tickets will be available through the office or on line. If you wish to purchase on line go to www.ontarioplace.com and our user name is etobicoke and the applicable password is teachers. From that point all you need to do is follow the prompts. This year the regular admission rates for walk up purchase is \$29 for adults and \$15 for seniors and children. Our special rate is a fantastic saving as the adult ticket is \$21.05 plus tax and the senior/child is only \$11.52 plus tax. If you purchase your tickets on line you can save another \$1 on the prices I just quoted! Remember too that if you really want to reap a huge savings you may wish to plan your Ontario Place visit in August when you also receive admission to the CNE included in your Ontario Place admission. There are some interesting additions this year with a \$1.8 million renovation to the Cinesphere that will enable them to play movies such as the Academy Award winning film Avatar in 3D and other 3D features. Don't forget to also check out the Festival of Fire, a newly renovated South Beach and Froster Soak City, Toronto's

only water park. One last feature of Ontario Place that should not be overlooked is their Weather Guarantee. If you have one of our specially priced tickets and it rains for one hour during your visit you can get a pass for a return visit any time during the season!!! Your rain check needs to be claimed before you leave the park. Please note that to celebrate the 40th anniversary this year there will be no admission charged to the actual park but that will only allow you entrance to the park to walk around and will not allow you to use most of the features which is why you need to purchase one of our play all day passes. Ontario Place opens for the season on May 21 and will remain open for an extra two months with closing date set for November 13.

Another regular summer discount is from the fine folks at Wild Water Kingdom who will once again be with us this year. We will be doing ticket sales through the office and for those people who prefer to do on line purchases you can go to www.wildwaterkingdom.com and access the Passes and Prices /On Line/Corporate Consignment purchase option. When you are asked for an identification number ours is 8562 and then all you need to do is follow the prompts. As with all Money Miser deals there is a very good savings to be had here too. The regular adult admission price this year is \$29.96 and the senior/child price is \$22.48 plus tax. The specially discounted credit union tickets are priced at \$22.12 for adults and \$15.93 plus tax for seniors/children. Further information concerning park operating hours may be obtained by calling 416-369-0123 or 905-794-0565.

Don't forget that the discount golf book, Golflore All 2011 is now available in our office. Some of our members who are avid golfers have told me that this book can save you quite a bit of money if you happen to be one of the game's aficionados. In this edition there are over 525 two for one green fee coupons, 1000 green fee coupons at 184 courses, junior coupons and weekend play coupons at 141 courses. New this year are courses at Deerfield, Glenway, two courses at Horseshoe Resort, Lora Bay, Timberwolf and Tyandaga. This book is currently available in the office for \$59.95. The wonderful thing about this book is that the members can save money by using it and part of the