

with the separate Hallowe'en Haunt ticket. Tickets may be purchased through the office or on line as detailed above.

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](http://www.ontarioplace.com) and our user name is [etobicoke](mailto:etobicoke) and the applicable password is [teachers](mailto: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! 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 will remain open for an extra two months with closing date set for November 13.

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.

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 and Ovo, Memphis, American Idiot, Stage West Dinner Theatre, Toopy and Binoo and the Marshmallow Moon, Disney Live: Three Classic Fairy Tales, Mary Poppins, Private Lives, The Backyardigans Quest for Extraordinary Aliens, Bharti: The Wonder That is India and The Adams Family. In Niagara Falls there is the Greg Frewin Magic Show and the Shaw 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 Argos, The Hamilton Ti Cats, 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, Casa Loma, Fantasy Fair, Nascar Speedcar, Playdium, Toronto Zoo and Dave and Busters. In Niagara Falls and area there is Martins Fantasy Island, Fallsview Indoor Waterpark, Clifton Hill Fun Package, Marineland The Great Gorge Adventure Pass. 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!

Perkopolis is also 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 and The National Post.

Special rates can be obtained for car rentals with Avis, Budget, Zipcar, Alamo, National 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 are considering getting into better shape you might be interested in a special rate at Anytime Fitness, Curves, Premier Fitness, Jenny Craig, 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 and Petsecure.

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

Golfing deals can still be obtained with Horseshoe Resort, Gift of Golf and Privileged Play Golf.

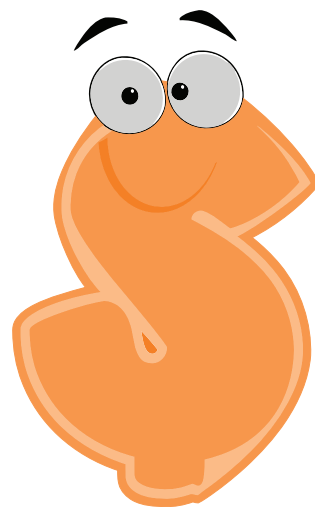
Perkopolis is getting very ambitious and is now expanding into the clothing realm with Naturalizer Shoes, Shoes.com and Brooks Brothers.

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.

It is with great pride, yet a great deal of sadness that I close off this final issue of your *Money Miser*. I get an immense amount of satisfaction noticing all the new companies popping up that offering special discounts to promote businesses. We were a quarter century ahead of time. Anyhow, as I always like to close, keep saving and keep your money in your pocket and not somebody else's!!

Blessings  
David Lewis  
*The Money Miser*



Produced by the ETCU FINANCIAL Credit Union Limited

September 2011

## NOTICE OF ANNUAL GENERAL MEETING

Notice is hereby given that the Annual Meeting of ETCU Financial Credit Union Limited will be held on Monday, September 19, 2011 at 7:00 p.m., with registration at 5:00 p.m., (dinner at 6:00 p.m.) at the Canadiana Restaurant, 5230 Dundas Street West, Etobicoke, Ontario, for the purpose of:

- (a) reviewing the audited financial statements of the credit union for the year ended June 30, 2011;
- (b) receiving the report of the auditor;
- (c) receiving the report of the Nominating Committee for the purpose of electing or acclaiming the positions of Directors.
- (d) appointing auditors;
- (e) considering, and, if thought appropriate, approving a by-law amendment to revoke paragraph 4.01 (a) and substituting the following:  
  
Directors  
4.01 Number of Directors and Quorum  
  
(a) Number – The credit union must have a minimum of five directors to a maximum of nine directors.
- (f) transacting all other business of an Annual Meeting.

Copies of the financial statements and the reports of the audit committee and the auditor will be available for inspection at the meeting and at the offices of the credit union ten days before the date of the meeting.

DATED at Toronto, Ontario, this 1st day of September, 2011

**BY ORDER OF THE BOARD**  
Catharine Lewis,  
Corporate Secretary

## BOARD OF DIRECTORS

**Brent Bailey**  
President

**Earl Hogben**  
Vice-President

**Catherine Lewis**  
Secretary

**Stan Shack**

**David West**

**John Gardiner**

**David Lewis**

**Brian Burchert**

**John Woolfrey**

## STAFF

**Bob Lockwood**  
Chief Executive Officer

**Gary Lockwood**  
Credit Manager

**Peter Jeyarajah**  
Loan Officer

**Sandra Colton**  
Member Services Representative

**Faiza Altaf**  
Member Services Representative

**Elaine Guay**  
Member Services Representative

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.

## A Special Thank You To Our Money Miser!

As you are no doubt aware, David Lewis, our own Money Miser, is retiring from the position of Director on our Board, and is also retiring from writing the quarterly *Money Miser*. David started *The Money Miser* in June of 1989 and has been tirelessly pursuing money-saving products and services for our members ever since. For the past 23 years (and 90 issues of *The Money Miser*), members have saved money on everything from car rentals and hotel accommodations, to entertainment and handy-man services. Thanks to his efforts, many members were able to hold on to their hard earned money to be used for other purposes.

**David, on behalf of all of the members of ETCU Financial, please accept our heartfelt thanks for an exceptional job done as the Money Miser!**

## 14th Annual Golf Tournament

The 14th annual ETCU Financial golf tournament was held on August 24th at a new venue, Woodington Lake Golf Club in Tottenham. Participants numbered close to 90, and we were once again lucky to avoid any bad weather. This makes 14 tournaments in a row whereby we've enjoyed favorable weather conditions. Congratulations to the winning team of **Doug Radbourn, Dave Carter, Walter Cybulski, and Gary Lockwood**, who shot an amazing 7 under par!

Special thanks to our volunteers, **David West** for photographing the event, and to **Cathy Lewis** and her daughter **Jennifer** for manning the registration table and selling raffle tickets.

We would also like to acknowledge **CUMIS Insurance**, in partnership with **The Co-operators** who again stepped up to the plate this year by becoming a Platinum Sponsor, and to the following hole sponsors and prize donors for this year's tournament:

Infonancial

Central 1

MNP Chartered Accountants

Pace Credit Union

OTIP RAE0 CreativeWebs.ca

Tanner & Guiney – Barristers & Solicitors

Smart Solutions

Canadiana Restaurant

MC Marketing Communications Inc.

David West, CFP – Manulife Securities

Threshold Financial Technologies Inc.

RZCD Law Firm LLP

Ontario Educational Credit Union

Sharon Wilson Group Benefits Consultant

Educators Financial Group

Milan Malobabic Royal LePage Realty



## Applications for position of Director being accepted

With the introduction of the new Credit Union and Caisse Populaires Act, and the requirement of the formation of the Nominating Committee, the credit union can no longer accept nominations for the position of Director from the floor at the AGM.

However, we would like to encourage good, caring and dedicated members to seek election to the Board of Directors. If you're interested in finding out more of what's involved in becoming a director, please contact Bob Lockwood at the credit union office.

## Scholarship Committee...

From our fundraising activities, we were this year able to award five \$1,200 scholarships! This year's winners are: Krista Samborsky, Danika Kowpak, Laura Jamieson, Linay Repath and Keith Coburn Blair. Congratulations to all recipients and we wish you the best of luck in your educational endeavours!

Over the last thirteen years, ETCU has raised and paid over \$72,000 to deserving students.

To the members of ETCU who support us annually by purchasing the Entertainment Book, and playing in our annual golf tournament, please accept our heart felt gratitude. Your support of the credit union in these areas goes to a truly worthy cause.



Let us begin this issue of *The Money Miser* with a test! What is the commonality between June 1989 and September 2011? For the true fan of *The Money Miser* you will know that the answer is the first date was the inaugural issue of *The Money Miser* and September 2011 is the final edition. Yes folks, the copy you are holding in your hands is the 90th and last edition of what has been a unique and fun ride.

Twenty-three years ago I started this feature as an exclusive benefit for the members of the Etobicoke Teachers' Credit Union. In that period of time we have enjoyed discounts on just about everything imaginable; if I could get you a deal I did. This was also a unique opportunity to help support businesses our members had or to help support small, independent businesses that were just starting out. People have often asked what I got out of this and in most cases it was nothing as many of the discounts were negotiated after I had experienced a service. Periodically I got some free tickets to Wonderland but they were usually given to some needy family. The bottom line is that I did it for you the members because you were our loyal members and loyalty deserved some kind of recognition. It has been a lot of work but it has also been a lot of fun!

We have, as a group, experienced things like the hey days of theatre in Toronto when we regularly had access to ALL the big shows. It was through *The Money Miser* that my daughter got to experience her first musical, *The Phantom of the Opera*, front row centre and what a way to be introduced to theatre. Anyhow, enough of this emotional drivel and reminiscing so let's get to the task for which *The Money Miser* was first created – deals and saving money!!!!

First of all a free offer!!! The Toronto Duke Ellington Society and the Toronto Library are inviting you to "Duke in Canada" a free evening of live jazz music featuring Jim Galloway's Quartet. This concert will take place on November 18, 2011 from 7:00 to 9:00 p.m. at the Toronto Reference Library which is located at 789 Yonge Street. Please note that this concert's seating is on a first come first serve basis so don't be tardy if you wish to get a good seat.

I would also like to give our members advance notice and first shot at tickets for another concert taking place next spring. This concert features Brian Barlow and will be held at the

## The Money Miser.. by: David Lewis

[moneymiser@etcu.com](mailto:moneymiser@etcu.com)

500 seat Walter Hall at the University of Toronto on April 28, 2012 at 8 p.m. The tickets for this concert are \$35 each and they sell out each year but you are the first to hear about this and you are the first to be able to purchase tickets. This gives me great pleasure to promote this event as the proceeds go to providing seven \$1000 scholarships to jazz music students who are studying at York University, the University of Toronto and Humber College. To get tickets for this April 2012 concert please call Judy Shiels at 416-239-2683 but do it now so that you won't be disappointed.

For people who are looking for a reliable and professional auto service centre I would like to bring to your attention Superior Tire and Auto at 777 Dundas Street West in Mississauga. I find that locating a really good auto service place is almost as difficult as finding the teeth in a chicken and when I find one I refuse to go anywhere else. Not only is this company knowledgeable and professional they are also honest which in the auto service industry is not a common characteristic. They perform the full range of auto repairs as well as being able to meet all your tire needs. This is where I take my cars and you know how picky I am so if you are looking for good, reliable auto care I highly recommend Superior Tire and Auto so why not give them a call at 905-949-8473 and when you call tell Michelle that you know me and they will take care of you.

This is the time of year when the Entertainment Books go on sale. This has always been a popular offering for our members as the coupons in this book can save you a lot of money on the hundreds of featured restaurants and entertainment venues. Often the money that you save by using one of the upscale restaurant coupons will pay for the price of the book. This year we have a special offer for our members in that the Entertainment 2012 book will once again be offered at \$30!!!! Not only do you have access to numerous money saving coupons with this book but there is an added bonus in that the credit union will earn between \$5 and \$12 on every book sold which we in turn place into our scholarship fund. Usually the sale of these books realizes over \$1000 being applied to this very worthy cause. I really enjoy when there are multiple benefits to one of our offers. These books are a real money saver for the individual or they make great gifts at a very reasonable price. These books often sell out very quickly and we can never be assured of getting anymore especially around Christmas when people think about giving

these books as gifts. Avoid disappointment by contacting the office today to ensure you get one of this year's editions of Entertainment 2012 or pick up your copy the next time you are in the office. For your convenience, a display copy is available in the office for your perusal before you buy.

We know that summer is coming to a close when we see Canada's Wonderland moving into their fall schedule which runs from August 29 to October 30 this year. After the Labour Day weekend Wonderland will begin to operate on the weekends only schedule of Friday, Saturday and Sunday. This is a good time to visit the park as there are fewer people, the lines are shorter and it is not as hot. If you need further incentive, we have a specially priced fall admission that is lower than the summer discount tickets that we offer. Regular walk up admission prices are \$55.99 plus tax for adults and \$32.99 plus tax for seniors/children while our special fall discounted hard copy tickets from the office can be purchased for \$34 total for adults and \$32 total for children/seniors. These special fall prices come into effect August 29 and can be obtained through the office. Tickets may also be purchased on line at [www.canadaswonderland.com](http://www.canadaswonderland.com) by accessing ticket sales and going to corporate sales where you can enter the password "STARLIGHT" to purchase your tickets. Online tickets are \$36.15 total and \$32 for children/seniors. A special price is also available only with on line sales if you buy four or more tickets in which case you can get tickets for \$24.85 total each.



Before we leave Wonderland I would like to give you advance warning about Hallowe'en Haunt which will be returning to Wonderland for another run. There will be bone chilling mazes and over 300 hundred ghouls and monsters wandering through the park trying to give you the fright of your life. This year Hallowe'en Haunt will run on September 30 and October 1,2,7,8,9,14,15,16,21,22,23,28,29,30 and 31. Our specially priced admission this year will be \$32.76 total. Please note that there are two separate tickets during Hallowe'en Haunt. The general admission does not give you access to Hallowe'en Haunt and is only valid up until 5 p.m. which is when the park closes. The park reopens at 7 p.m. and stays open to midnight