

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 2009. These books will only be available until the end of December.

A regular feature of the Money Miser is the special discounts that have been brought to us in the past by Concierge Connection. Recently there has been a change with this company and they are now known as Perkopolis. If you have registered with them in the past, your access will still be valid as basically the only thing that has changed is the name

and in some cases you will have access to deals in other cities.

For example, there are attractions and hotel discounts available for cities outside of the Toronto area. We will also be featuring current special prices on the ETCU web site but the entire offering of discounts and the process to order tickets will be available on the Perkopolis web site which can be found at www.perkopolis.com and the same access code, ETCUCON (all upper case), may be used to register and purchase tickets.

The current highlights in the realm of Attractions are CN Tower, Dave and Busters, Laser Quest, Casa Loma, Segway of Ontario, Ontario Science Centre and Body Works, Playdium, Putting Edge, Metro Zoo and Toronto Citypass Booklet (an excellent deal).

For our Theatre and Shows fans we have Greg Frewin Magic Show, Ebenezer Scrooge, 24 Preludes, Cirque du Soleil: Alegria COMING SOON!!!, Disney on Ice Princess Classics, Fiddler on the Roof, Glass Pieces, Grease, Jersey Boys, Mamma Mia! Advanced Tickets, My Mother's Lesbian Jewish Wiccan Wedding, The Nutcracker, Playhouse Disney Live, Rain: A Tribute To The Beatles, Rent, Robin Hood, Rock of Ages Preview Performances Now Available!, Sound of Music, Stuff Happens Swan Lake, The Toxic Avenger, West Side Story Suite, Medieval Times Dinner & Tournament and Yuk Yuk's.

Sports fans can take advantage of discounted tickets for the Toronto Maple Leafs, Toronto Marlies, Toronto Raptors and Monster Jam.

If movies are more to your liking, there are various discounts available at Cineplex, Empire and AMC Theatres. It is always a good idea to check out the Perkopolis web site periodically as there are sometimes additions between the editions of the Money Miser.

Last but not least for this issue was something that came to my attention the other day that many of us might have need of and this topic is the issue of wills and estates.

Ed Olkovich is a lawyer that the credit union has used for many years and we are very satisfied with the service and advice that he has provided us, Ed is starting a new service called Mr. Wills which deals with every aspect of the will and estate subject. He has a web site that contains a lot of very good information on this topic and I would suggest that you access it to see if you understand everything involving this complicated issue. Some of the highlighted topics are Estate Executors, Contesting a Will and estate Planning. If after you read these different articles you would like more information or advice there is information on the web site of how you can go about contacting Ed. I like this web site as it contains a lot of very useful information and it is there for you to use with no obligation. If you would like to check this web site out please go to:

<http://dev.theblogstudio.com/mrwills/>

And that my friends wraps up another issue of your Money Miser. I hope that you have found this edition useful and that there are some things in it that you can make use of. Please remember that I am always on the lookout for good deals and services and would welcome you sending me any suggestions or ideas. I would also like to take this opportunity to wish all the members of our credit union a very Merry Christmas and may you be blessed in the New Year.



F.Y.I. ETCU Food Drive for Daily Bread Food Bank and Out in the Cold Agencies:

The needs of Ontario's Food Bank and Out in the Cold agencies is continuing to grow in these tougher economic times. Those that are helped by these agencies represent a cross section of our communities: 37% of those who use food banks are under the age of 18; 14.5% are employed; 4.8% received employment insurance; and 19% receive disability or old age income support. Many food banks also offer assistance finding affordable housing, job training, life skills, nutritional/cooking education and more.

This year, ETCU will collect food donations for the Daily Bread Food Bank. A box has been placed in our waiting area for members to drop off non-perishable food types. We will make regular trips to the food bank as the donations are collected, to ensure your donations are received in time for Christmas.

ETCU is participating in the second annual Ontario Credit Union Charitable Foundation's \$30,000 Challenge. They have issued a challenge to all of Ontario's credit unions to attract cash donations and food goods for both Food Banks and Out in the Cold agencies across Ontario. For every dollar of food goods and cash donations ETCU collects, the Foundation will match it to a maximum of \$2,500! The Charitable Foundation Challenge runs until the end of February 2010.

RRIF'S NOW ELIGIBLE FOR S&P/TSX 60 INDEX-LINKED TERM DEPOSITS!

The Index-Linked Term Deposit has been a very popular product with our members since it was first introduced in 1996. Originally offered as an investment vehicle for regular term deposits and Registered Retirement Savings Plans, (and at the beginning of this year for the Tax Free Savings Accounts) it is now being offered to members with Registered Retirement Income Funds!

Why does this product remain the most popular product in the credit union year after year?

When compared to mutual funds, the attractiveness becomes very apparent:

- The market value of a mutual fund investment fluctuates daily. An investor's capital (principal) is subject to daily market valuations. This could translate into a loss of principal should the value of the mutual fund decline between the time the investment is made, and the time the units are sold.

The S&P/TSX 60 Index-Linked Term Deposit has principal protection. Investors will not lose any of the original investment, even if the index value declines significantly! That is to say, if you initially invest say \$2,000, you will be guaranteed that amount upon maturity, no matter how poorly the stock market performs.

- Mutual funds usually charge commissions, management fees, and administration fees.

There are no commissions, management or administration fees charged to members who purchase the index-linked products. Ever! Period!

- Mutual funds are not deposit insured.

The Deposit Insurance Corporation of Ontario insures the S&P/TSX Index-Linked Term Deposit according to its prescribed limits. For members who hold this investment in a regular term deposit, it is insured along with other qualifying deposits up to \$100,000. However, there is UNLIMITED deposit insurance on all RRSP's, RRIF's and TFSA's held in the credit union. (Insurance details are available at www.dico.com)

- Mutual fund performance can be highly dependent upon the performance of an individual portfolio manager.

The return on the S&P/TSX 60 Index-Linked Term Deposit is based upon the performance of the S&P/TSX 60 Index. This index tracks sixty foremost companies in leading industries in Canada, providing investors with a broad but manageable index.

Who should consider an Index-Linked Term Deposit?

1. Investors who are looking for a deposit with a principal guarantee that offers the potential for a higher return than the return paid on fixed rate deposits.
2. Investors who are looking for an equity-linked investment that carries no fees or commissions.
3. Individuals searching for a diversified investment in Canadian corporations.
4. Individuals who are not willing to risk their initial investment.

Note: The index-linked term deposit is offered quarterly: February, May, August, and November. Investments are for a three or five year term only. For further information, contact Sandra or Peter at the office.

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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.

HOLIDAY HOURS

Each year during the Christmas holidays, ETCU reduces its hours of operation so that the staff can maximize their time with their families and friends. ETCU's hours over the holidays will be:

- Thursday, December 24.....9:00 a.m. – 2:00 p.m.
- Friday, December 25.....Closed
- Monday, December 28.....Closed
- Tuesday, December 29.....10:00 a.m. – 2:00 p.m.
- Wednesday, December 30.....10:00 a.m. – 2:00 p.m.
- Thursday, December 31.....10:00 a.m. – 2:00 p.m.
- Friday, January 1, 2010.....Closed

Regular hours of 9:00 a.m. – 5:00 p.m. will resume Monday, January 4, 2010.

On behalf of the Directors and Staff of your credit union, have a very Merry Christmas and a Happy New Year!

HOLIDAY DEBIT CARD SCAMS...BE PREPARED!

Security is top of mind for ETCU Financial and its members. It is imperative that members have the ability to protect their funds against potential fraudulent activity due to lost, stolen, or compromised debit cards.

An automated service is available to you to cancel your debit card in the event it is lost, stolen or compromised. This service can be used outside of the credit union's operating hours.

TOLL FREE: 1-866-758-5678
LOCAL TORONTO: 905-461-2116

Before you place the call, please have your card number accessible. This number is the one on the front of your debit card. For most members, this means you should record your card number and keep it in a safe place. (However, never store your card number in the same location as your PIN – personal identification number.) **If you have not yet done so, please record your card number right away while it's fresh in your mind!** The agency that operates this service cannot search your card number by your name, so the number becomes invaluable.

During the Christmas season, debit card usage increases materially, and so does the activities of the bad guys! Once a debit card becomes compromised, an account can be drained in minutes! Over the course of a weekend, thousands of dollars can disappear. It may be weeks before the money can be returned, as a police report is filed, and investigations commence. The aggravation to the member and financial impact on the credit union could be substantial.



The Money Miser.. by: David Lewis

moneymiser@etcu.com

So here we are once again coming upon another holiday season. It seems as though summer was just the other day and now we are looking towards the end of another year. In the spirit of the festive season I have some offerings for you that I think Yule like. Before I commit another bad joke I will get on with the business at hand.

At this time of the year people always seem to be searching for gift ideas that not only show you care but are also useful. To that end I would like to begin this issue of the Money Miser with a special offer from our friends at Dancap Productions who bring us this following special deal.

We are pleased to provide you and your group with this valuable offer – Savings to the Toronto engagement of Jersey Boys, and Toxic Avenger. This special offer allows you and your staff to save up to 50% off great seats from now through February 2010 – GREAT seats for as little as \$15.00!

JERSEY BOYS

This is the story of how four blue-collar kids became one of the greatest successes in pop music history. They wrote their own songs, invented their own sounds and sold 175 million records worldwide – all before they were 30!

TOXIC AVENGER

Melvin Ferd the Third wants to clean up Tromaville, the most polluted town in New Jersey (just off Exit 13B on the Turnpike). Foiled by the on-the-take mayor's bullies, Melvin is dumped into a vat of radioactive toxic waste, only to re-emerge as THE TOXIC AVENGER, New Jersey's first superhero. THE TOXIC AVENGER, affectionately known as Toxie, is a seven-foot mutant freak with superhuman strength and a heart as big as

Newark. He's out to save New Jersey, end global warming and woo the prettiest blindest librarian in town, in a toxic love story with an environmental twist. He'll leave you laughing in the aisles as he rocks the house and saves the earth for all of mankind.

To take advantage of either of these special offers, simply access one of the following web sites: For JERSEY BOYS: <http://www.jersey-boystoronto.com/jersey/or> for TOXIC AVENGER: <http://www.toxicavenger-toronto.com/GREEN/>

There are also study guides available on-line for any teachers that are interested in bringing a group. While I suggested that this might make a great gift for somebody on your list, why not splurge and give yourself a gift!!!!



Still on the subject of gift giving, I am very pleased to bring to you a business that is owned by one of our own members. Nouhad Ansara has a small business whereby she sells her own custom made jewellery. Her pieces are made with semi-precious stones, fresh water pearls, sterling silver, glass beads and Swarovski

crystals and sell from \$10. to \$110. She has offered to return ten percent of her sales to a charity of choice of the credit union which naturally, would mean our scholarship fund. Her jewellery can be viewed at <http://www.flickr.com/photos/nouhad50/> I have visited the site and was very impressed with the variety and craftsmanship of her work. Just to make sure, I had my wife give a female perspective and Nouhad's creations passed with flying colours!!!

In speaking with her she also mentioned that she would be willing to customize pieces to your desire and alterations could be made with her existing pieces. I would highly recommend having a look at her creations and if you would like to order, get more information or to arrange for a hands on viewing you can contact her through one of the following means: Home: (905) 848-6607 Cell: (416) 346-1476 Email: nouhad50@rogers.com. Depending on when this newsletter reaches the members there is also an open house where you can view and order her jewellery. You are invited to view Nouhad's collection on Saturday, December 5th 12:00 - 5:00 P.M. at the Palace Pier, 2045 Lakeshore Blvd W. Suite1511. Coffee and dessert will be served.

The Entertainment 2009 discount coupon book is currently being sold through the credit union office. 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 will be offering you the 2009 Entertainment at the same reduced price of \$25 that we featured last year!!!

Not only do you have access to