

admission prices are \$55.42 for adults and \$34.59 for seniors/children while our special fall discounted tickets can be purchased for \$33 for adults and \$31.21 for children/seniors. These special fall prices come into effect August 30 and can be obtained through the office or 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 "ROLLER-COASTER" to purchase your tickets.

Before we leave Wonderland I would like to give you advance warning about Halloween 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. Our specially priced admission this year will be \$32 and new this year is a special two use ticket that will be available to purchase for \$50.84. This special Wonderland feature runs throughout the month of October on Fridays, Saturdays and Sundays from 7 p.m. to midnight. Tickets may be purchased through the office or on line as detailed above.

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. Don't miss out on our special pricing for the current show, The Warrior Emperor and the Terra Cotta Army. Our Corporate discount for this spectacular show is \$25 for adults, \$21 for seniors and students and \$14 for children and these prices include admission to the ROM AND the special show.

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](http://www.perkopolis.com). and the same access code, ETCUCON, 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, Playdium, Putting Edge, Horseshoe Resort, Metro Zoo and Toronto Citypass Booklet (an excellent deal).

In Niagara Falls there are some good deals with The Clifton Hill Fun Package, Niagara Falls Great Gorge Adventure package, Fallsview Indoor water Park and The Greg Frewin Magic Theatre.

For our Theatre and Shows fans we have Jersey Boys, Priscilla Queen of the Desert, A Funny Thing

Happened on the Way to the Forum, Banana Schpeel, Billy Elliot, Caillou's Greatest Skate of All, Calendar Girls, How Now Brown Cow, Love, Loss and What I Wore, Franklin and the Adventure of the Noble Knights, His Holiness the Dalai Lama, Cirque Eloise-ID, Cirque du Soleil-Dralion, Merchants of Bollywood, Sweet Charity, Rock of Ages, Wicked, South Pacific, Secret Garden, Medieval Times Dinner & Tournament and Yuk Yuk's.

Sports fans can take advantage of discounted tickets for the Toronto Argonauts, Toronto Blue Jays and Toronto FC. There are still some golf deals with Eagle's Nest, Copper Creek and Wooden Sticks golf.

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.

A new feature is for car rentals that include discounts with Alamo, Budget, Avis, National and Zipcar.

Still another new feature with discounts is in the realm of gyms with Extreme Fitness, Ron Zalko's Sport's Club and Anytime Fitness being highlighted.



## 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 27, 2010 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:

- reviewing the audited financial statements of the credit union for the year ended June 30, 2010;
- reviewing the report of the auditor;
- receiving the report of the Nominating Committee for the purpose of electing or acclaiming the positions of Directors.
- appointing auditors;
- considering, and, if thought appropriate, approving a special resolution confirming the repeal of the credit union's existing general by-law, and its replacement with a new general by-law in the form and content presented to the meeting;\* and
- 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

### \*Summary of the New General By-law

Copies of the proposed new general by-law are available at all offices of the Credit Union and will be made available to all members who attend the meeting. The proposed new general by-law has been drafted to bring the credit union into compliance with recent amendments to the Credit Unions and Caisses Populaires Act, 1994 and new Regulations passed under

that legislation. Key changes to the credit union's by-laws include the following:

- Membership will be open to any person living or working in the province of Ontario.
- Members of the credit union will be permitted, at their discretion, to hold up to \$1,000 in additional membership shares.
- Members who are not in full compliance with the minimum membership share requirement may now be suspended so that they cannot exercise any rights of membership until they are in full compliance with the minimum membership share requirement.
- A director may now serve no more than four consecutive terms. Terms of a director are usually three years long.
- Director candidates, whether incumbent directors or not, are now required to disclose their potential conflicts of interest prior to the election in which they are a candidate. This means that candidates can no longer be nominated from the floor at a Annual Meeting with out first having complied with this requirement, and given the Board a fair opportunity to give all the members prior notice of his or her compliance with this requirement. This restriction will apply to this Annual Meeting and all subsequent Annual Meetings, whether or not this new By-law is approved.
- Because the amendments to the Act no longer require a loans officer and eliminate the concept of a

lending license, the requirement to have a loans officer has been removed from the Credit Union's by-law provisions regarding lending have been simplified.

- The Board may create a Nominating Committee to find interested and qualified candidates to fill Board vacancies and present them for election at Annual Meetings.
  - The Credit Union is now required to have a Chief Executive Officer. The Credit Union is no longer required to have a Treasurer.
  - The Chair of the Board may not now serve for more than six (6) consecutive one-year terms.
  - Participation in membership meetings is normally by personal attendance. However, the Board may, by resolution, make participation by electronic or telephonic means available to members. Voting on special resolutions by alternative means such as mail-in balloting, electronic or in-branch voting may be made available to members, at the discretion of the Board, subject to rules and procedures approved by the Board at that time.
  - The delivery of notice of a membership meeting to members has been made more flexible by permitting the credit union to take advantage of modern communication methods like email.
- DATED at Toronto, Ontario, this 1st day of September, 2010  
 BY ORDER OF THE BOARD  
 Catharine Lewis,  
 Corporate Secretary

## BOARD OF DIRECTORS

**Brent Bailey**  
*President*

**David West**  
*Vice-President*

**Catharine Lewis**  
*Secretary*

**Earl Hogben**  
*Past President*

**Bernie Burley**

**John Gardiner**

**David Lewis**

**Stan Shack**

**John Woolfrey**

## STAFF

**Bob Lockwood**  
*Chief Executive Officer*

**Gary Lockwood**  
*Credit Manager*

**Peter Gnanarajah**  
*Loan Officer*

**Sandra Colton**  
**Katherine Wright**  
*Member Services Representatives*

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.

## 13th Annual Golf Tournament....

The 13th annual ETCU Financial golf tournament was held on August 23th at the prestigious Tangle Creek Golf Club in Thornton (near Barrie). Participants numbered close to 100, and we were once again lucky to avoid any bad weather. This makes 13 tournaments in a row whereby we've enjoyed favorable weather conditions. Congratulations to the winning team of Mike Shepherd, Jeff Shepherd, Sharon Wilson, and Diane Kocet, who shot an amazing 10 under par! This team incidentally, was also last year's winners. The team of Denise Milan, Martha Hexamer, Colin Harris and Neil Arnold were recognized as this year's "Most Honest Golfers".

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

Retford Lane Bates - LLP

CRI Canada

Pace Credit Union

CreativeWebs.ca

Tanner & Guiney –  
Barristers & Solicitors

Smart Solutions

Edward Olkovich -  
Barrister & Solicitor

Canadiana Restaurant

David West, CFP –  
Manulife Securities

Threshold Financial  
Technologies Inc.

RZCD Law Firm LLP –  
Geoff Cauchi & Penny –  
Lynn M. Rintoul

Maystar General Contractors Inc.  
Wayne Garrett

## 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 seven \$1,500 scholarships! This year's winners are: Sebastian T. Sallans, Julie Piotrowski, Melanie McWhirter, Emerson Miso, David Day, Cara McKenzie, and Heather Leonard. Congratulations to all recipients and we wish you the best of luck in your educational endeavours!

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.



Wow what a great summer!!! You really can't complain about this year's summer compared to last year's excellent imitation of a monsoon. However, being true Canadians, I am sure that there is somebody who will not be happy with the weather for whatever reason.

Before we get into this issue of your Money Miser I would like to make an important announcement. On a cold, blustery day in February of 1989 the Money Miser and Common Cents were born. Due to a change in legislation and burn out, my involvement with ETCU Financial as a director and editor of the Money Miser will terminate as of September 2011. The Money Miser is close to being a quarter century old and I would invite anybody who is interested to speak to me about taking up the reins of the editorship. Much of the work is already in place and I will help however I can through the transition period. The Money Miser has been a unique feature of ETCU Financial and personally I think it would be a shame to see it die. If you might be interested in taking up the baton please contact me at your convenience and we can discuss your taking over. It's been a blast but everything must come to an end and my time as editor has arrived.

To kick off this issue I would like to bring to your attention a long time credit union and Money Miser member, Joe Rhodd. Joe specializes in the repair of all types of appliances and if Joe can't fix it then it probably isn't fixable! Joe would like to offer our members a 20% discount on his services plus he is tossing in an additional six month warranty on top of this special rate. If you have an

# The Money Miser.. by: David Lewis

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

appliance that might be in need of repair as opposed to replacing it, give Joe a call at 416-896-6438 and see if he can help you out.

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 2011 book will 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 2011 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.

Bill Lejbuk from Expedia Cruise Centres has approached me with an exclusive offer for ETCU members for a one week Alaska cruise on May

13, 2011 on the Celebrity Millennium. He has secured a block of cabins for us and since there is a block we get preferential pricing plus extras such as \$100 on board credit per cabin. I have looked at the details and this appears to be a super deal. Comparable cruises are at least \$600 per person more expensive. If you have been contemplating an Alaska cruise this may be the opportune time to do it but if you are interested please act quickly as the pricing of this cruise means they will probably sell out our allotment quite quickly. PLEASE NOTE: Cruise companies are NOT going to be giving last minute discounts as people who have booked in advance are being looked upon as being a more valuable customer. This is not a sales ploy, it is a fact. If you wait to the last minute hoping to get an even better deal be forewarned that you could be paying MORE than somebody who booked ahead of time. For more information go to [www.billlejbuk@cruiseshipcenters.ca](http://www.billlejbuk@cruiseshipcenters.ca) and click on ETCU Alaska Group to get specific details concerning pricing, itinerary and the ship itself. On this web site you will also find all the contact information to get in touch with Bill and to book your cruise.

We know that summer is coming to a close when we see Canada's Wonderland moving into their fall schedule which runs from August 30 to October 31 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