

# Dollars & SENSE

Ladysmith & District  
Credit Union™  
service since 1944

August 2012

Our Community. Your Credit Union.™

## Local samaritan shows “what WE can do!”



Ron Dale, a member of the Ladysmith community, recently shared an emotional account of his experience regarding the local tsunami relief efforts in 2011.

*“While I was singing a hymn at the First United Church the question was asked, “What can I do?” I was struck with a wonderful idea.*

***“I am so proud of the cooperation and community outreach done by the Ladysmith & District Credit Union...”***

*A committee was formed, their goal to raise funds to donate to a community affected by the March 11, 2011 tsunami in the Sendai region of Japan.”*

This inspirational goal was supported by many people in the community and resulted in \$4,100.00 being donated directly to the Masuda Elementary School, Japan.

*“Not only did LDCU collect and secure the funds”, recalled Mr. Dale, “they sent them electronically to the school and generously sent a variety of gifts (upwards of 100 items) to distribute to students. The LDCU sea otter, “Ollie”, was a wonderfully popular item. Two “Ollies” in particular were given to two young girls, one of which was relocated from another school due to the tsunami devastation. The second girl is a gifted pianist who accompanied the three grade 6 classes who sang for me.”*

Cont. on page 2



## Congratulations Jasmine Hodgins

It was with great pleasure that this year's \$1,000 LCU Insurance Agencies' Community Spirit Bursary was awarded to Jasmine Hodgins.

We are proud to have played a small part in her career plans and wish her all the best in her future endeavors!

Photo: Jasmine Hodgins  
with LCU Manager,  
Cindy Cawthra



Ron Dale  
with “Ollie”

Mr. Dale was extremely moved in remembering some of the beautiful moments he experienced with these Japanese students. Overwhelmed by the generosity of one community and the graciousness of another, Mr. Dale truly was able to experience the 4 philosophies to which the Japanese people aspire: harmony, respect, purity and tranquility.

*"I am so proud of the cooperation and community outreach done by the Ladysmith & District Credit Union and the citizenry of the Ladysmith community".*

In the midst of disaster, with a hometown like Ladysmith and the efforts of so many individuals, we can redefine the reaches of our community.

To find out more about Ron Dale's trip to Japan, contact [kjudson@ldcu.ca](mailto:kjudson@ldcu.ca)



## We have a winner! Worry Free GIC™

*Congratulations to Muriel Reiber who was the lucky winner of our Worry Free GIC giveaway. Ms. Reiber received an all expenses paid weekend in Tofino courtesy of the Ladysmith & District Credit Union and her Worry Free GIC. At the Credit Union, we really take the worry out of investing!*

## Because we live here too!

Did you know that the Ladysmith Credit Union supports the 10% Shift (shop local) initiative not just in word but in regular daily practise? The majority of our office equipment, office supplies, printing & press needs, as well as recycling and shredding are done locally. While our support of the community is shown in our day to day business activities, our regular contributions to this wonderful town include:

- \$13,000 in bursary awards to LSS students
- (2 awards of \$1,000 each)
- (2 awards of \$3,000 each)
- (1 award of \$5,000)

Major sponsorship initiatives include:

- Ladysmith Festival of Lights fireworks
- Ladysmith Days Kids count Fun Zone
- Ladysmith Days Fireworks
- Ladysmith Ambassador Program

2012 Donations and sponsorships have been awarded to support these local groups, charities, and businesses (see [www.ldcu.ca](http://www.ldcu.ca) "In the Community" for full 2011 details):

- Arts on the Ave
- Chemainus Rod & Gun Club
- Ladysmith Chamber of Commerce - Spirit of Ladysmith Community Awards
- Ladysmith Eagles - zone conference
- Ladysmith Family and Friends (LaFF)
- Ladysmith RCMP Community Policing
- Ladysmith RCMP Victim Services Program
- Ladysmith Soccer - Mini World Cup
- Ladysmith Sportsmen Club
- LSS Rugby Trip 2012
- North Oyster Historical Soc - Silent Auction
- Old English Car Club - Brits on the Beach
- St. Joseph School
- Yellow Point Drama Club

Our subsidiary, LCU Insurance, also supports the community through shifting their attention to:

## Ladysmith & Dis In our C

*Ladysmith & District Credit Union supports the Ladysmith Chamber of Commerce Golf tournament in a contest and LCU Insurance's help. It was a great opportunity to meet in a relaxed way, have a little fun, and support the Chamber of Commerce!*



*Ollie visits LaFF  
(Ladysmith Friends  
& Family)*



*LDCU support*

330 First Avenue, Box 430  
Ladysmith, BC V9G 1A3  
Phone: 250-245-2247  
Toll Free: 1-888-899-2247

[www.ldcu.ca](http://www.ldcu.ca)

## District Credit Union Community

...ion was represented at the Chamber of  
...June 2012, by hosting a hula-hoop  
...ole-in-one opportunity on the 5th green.  
...et with the business community in a



...nd the Rugby Team of LSS 2012 to their championship

We live here too from previous page

- LSS students through a separate \$1,000 bursary
- Ladysmith Show 'N Shine
- Ladysmith Ambassador Pageant
- Cinnamon Bun Fun Run (in support of the Ladysmith Food Bank)
- Meals on Wheels Program weekly delivery of food to seniors

While the above lists include the organization sponsorships, the drive behind them really is our amazing staff. The majority of staffers call Ladysmith "home", and truly have a passion for making this community great. They not only influence the decision making on the above corporate sponsorships, but also have their own initiatives that they support on a regular basis.

These include:

- Hot dog sale Fundraisers, Cancer Society & Heart & Stroke Foundation
- Christmas Hampers sponsor 2 families in need
- Ladysmith Food Bank monthly food donations
- Jeans Day Program (staff pay to wear jeans each Friday once per month, a donation is made to a local charity of their choosing).

Last year's recipients were:

- January** - Group/country in need
- February** - Ladysmith Food Bank
- March** - Little Rascals Pets & Supplies
- April** - Haven House
- May** - Habitat for Humanity, Mid Vancouver Island Society
- June** - Crofton/Chemainus Food Bank
- July** - Hospice/Paliative Care Nanaimo Hospital
- August** - Ladysmith Cops for Cancer
- September** - Boys & Girls Club of Ladysmith
- October** - Ladysmith Family & Friends
- November** - Ladysmith Food Bank
- December** - Nanaimo & District SPCA - Biscuit Program



## Congratulations to our Students!

Our Community. Your Credit Union.

It's not just a great tag line. It's part of the Ladysmith & District Credit Union philosophy. That's why this year, we have contributed over \$13,000 to our students in bursaries and awards.

We are pleased to congratulate our 2012 bursary recipients:

- Risa Convey (\$5,000),
- Cameron Bedard (\$3,000),
- Melissa Woodside (\$3,000),
- Robert Halkett (\$1,000) *pictured above with Kim Judson, Mgr. Human Resources & Communications, and*
- Cassandra Darbyshire (\$1,000) *also pictured above.*

Thank you to our students for contributing to our vision to make Ladysmith the best place live. We are proud to support them and our community and wish them continued happiness and future success.

**We're committed to our environment.**

Help us be green by recycling and passing this newsletter on to friends, family and neighbours who may not have received a copy.

Smart People. Smart Choice.

## Tips for Everyday Living: Vacation Insurance

Although part of the fun of travel is having surprises along the way, there's no joy in getting appendicitis in Argentina or having your skis rerouted to Hawaii. Likewise, you probably won't be smiling if you book a trip to paradise and arrive just in time for the first earthquake in 600 years.

That's why comprehensive travel insurance packages are such a great idea. They cover most of the things that might go wrong and they make especially good financial sense for those buying prepaid package tours, such as a cruise. Travel insurance protection typically includes: trip cancellation (in the event of illness or death, problems with the airline or other suppliers, or other listed disasters); trip interruption; baggage loss and/or delay; emergency evacuation; and health emergencies.

Most insurance is bought on a per-trip basis, although anyone who travels frequently even if it's just short jaunts for cross-border shopping may want to consider year-round medical insurance.

As with all insurance, the devil is in the details, and travellers need to tailor their coverage to the trip. For example, evacuation insurance covers the cost of getting travellers to a place where they can receive emergency medical treatment, but it may not cover the cost of getting home.

Most authorities consider medical travel insurance an essential item in every traveler's suitcase, including travel within Canada as well as travel to the United States. While provincial medical plans cover some costs, such as emergency treatment and hospital stays, other expenses such as X-rays and ambulances may not be included, and can quickly add up to thousands of dollars.

LCU Insurance Agencies offers multiple travel insurance companies that can help to alleviate your travel worries. Our insurance specialists would be happy to discuss your travel insurance needs to ensure you have a stress-free vacation. Visit your local branch or contact us at [info@lcuinsurance.ca](mailto:info@lcuinsurance.ca).

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& convenient  
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## Before you pack...

Short Term or Annual, we have the  
travel insurance for you and your family.

Whether you're making a quick trip back East or visiting the Far East, we have the travel insurance plan for you. No matter where or how long you're going, see us today about a custom plan to help make your trip worry free.

Don't forget to ask about **smartplan**, our easy payment option.

