

PEAK PERSPECTIVE

February 2015

“Our Community” View.



ANNUAL RIDE A HUGE SUCCESS FOR LADYSMITH



On September 29, Ladysmith & District Credit Union once again, demonstrated its continued focus on community by supporting the annual Cops for Cancer ride. Not only did the community get behind the Tour de Rock event, it more than doubled the goal for funds raised, donating more than \$42,000 to the event.

The Canadian Cancer Society Cops for Cancer Tour de Rock raises money for pediatric cancer research and programs for children with a history of cancer. The Tour de Rock team cycles from one end of the Vancouver Island to the other, over 14 days, covering 1,000 kilometres.

Aux. Const. Beth Avis with the North Cowichan/Duncan RCMP wrote on the Tour de Rock blog; “We had two great stops when we hit Ladysmith: one at Tim Hortons..., and our second at the Ladysmith Credit





The official date for submitting nominations to Ladysmith & District Credit union closed on February 20, 2015. As there were no nominations submitted except for those of the incumbents, the Nominating Committee, as outlined in Section 4.14 of the Credit Union rules, declares two directors were elected via acclamation.



Kim Judson presents Geoffrey P. Dean with a cheque for \$700.00 on behalf of the Credit Union Foundation of BC. Geoffrey was awarded these funds through the Credit Union Pioneers Memorial - Geoffrey is wished a successful semester in the Civil Engineering Program at UVic.



TOUR DE ROCK from page 1

Union. Ladysmith has such a great spirit and is a great supporter of Tour de Rock...As a resident in the Ladysmith area, I'm happy to be home, even just for a day. At our stop at LCU Insurance, a cancer survivor, 18-year-old Jesse Goerzen, was there to greet us too...."

Jesse also passionately shared his amazing story at the Red Serge dinner. Having faced much adversity through several surgeries and cancer treatments during the past year, we thought it important to include excerpts from his touching speech.

For more info on Cops for Cancer, please visit www.tourderock.ca.

PEAK PERSPECTIVE

What's in a name? Everything! That's why Ladysmith & District Credit Union is excited to announce our newsletter name re-brand.

"Peak Perspective" will be a showcase view of our interaction within the Ladysmith community. Let us "peak" your interest with articles on community initiatives, the latest on financial news, and photos of our members and staff committed in their service to the people of this amazing town.

It is our sincere desire to demonstrate that our company tagline isn't just something we write, but rather a summary of our continued commitment and heartfelt focus: "Our Community. Your Credit Union."

Proud Yearly Sponsor of the Fireworks Display

Please join us on November 27th as we celebrate the Festival of Lights tradition by lighting up the sky and showcasing our town.



Kim Judson presents a cheque to Habitat for Humanity (Nanaimo) - August 2014



Bring together your life and financial goals

Your retirement should be more than just financially secure. It should be fulfilling. In fact, the two go hand in hand. Financial security in retirement gives you peace of mind that lets you pursue what really matters in your life. Likewise, your life goals influence how much you'll need to finance retirement. We're interested in helping you develop the same confidence in your life goals as you have in your retirement goals.

Focusing too much on finances and not enough on a fulfilling retirement can lead to regrets. A recent study by a U.S. financial institution showed that half of its affluent clients wished they had focused more on their life goals, rather than their financial goals. In our view, the key to retirement success is combining these two important approaches to retirement.

So let's spend some more time on life planning.

What do you really want to do in retirement? Travel, spend more time with your family, volunteer, work for social causes? Remember, your goals must satisfy you throughout a long retirement, not just a few months. Short-term goals such as "play more golf," or "read more" are important, but let's reach beyond those to discover what will happily take you through 20, 30, or more years of retirement.

Let's get together to discuss what matters in your life and what will provide you with a sense of fulfillment and achievement in retirement.



On behalf of LDCU staff, Denine Vadeboncoeur, presents a cheque to Sylvia Massey (on behalf of Chemainus Harvest House)



Nancy Hunter with Dennis Lait for the Ladysmith Resource Centre.



Jim Cram, Kim Judson & Erin van Steen (Jim & Erin are from the Nanaimo Ladysmith Schools Foundation)

1999%*

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The Keys to Financial Freedom

Are you living paycheck to paycheck, looking to put some money away in a savings account? Or maybe you've got some money saved up, but have no idea what to do with it. If you are ready to improve your financial situation, here are simple and easy steps you can take in order to get to where you want to be.

Learn: To make money, you have to know how money works. There are hundreds of personal finance books out there, and even more websites to help you get started. Once you have a better idea of your financial needs and goals, sit down with one of our financial advisors, who can give you advice that's unique to your personal financial situation.

Set a goal: Whether it's paying off your student loan, buying a home, or saving up \$5,000 within the next two years, the actual goal isn't as important as having one.

Time x Money x Rate of Return = Long term wealth: Investing small amounts of money over a long period of time is often better than investing a lot of money for a short time due to the power of compound interest. This is especially true for RRSPs.

Control your debt: If you owe money, make sure it's not credit card debt. Those companies charge at least twice as much interest as a line of credit from your financial institution. To reduce your debt, try to pay your entire credit card balance every month. If you can't do that, pay as much as you can never just pay the minimum monthly balance.

Insurance: You need insurance to protect your family, your belongings and your life. Nothing wipes out goals and plans faster than an earthquake or other disaster. Ask us about the best coverage for your protection.

Make a budget: Make a list of your monthly expenses and categorize them into fixed (e.g. mortgage payment, auto insurance) and variable (e.g. groceries, entertainment). Subtract that from your income, and if you end up with a negative number, you need to pare down your variable expenses. If there is leftover, you need to determine how to spend that money wisely: pay off excess credit card debt, invest in a TFSA, contribute to your RRSP, etc. Make your decision based on what option will best help you achieve your financial goals.

At Ladysmith & District Credit Union, our experienced staff can help you achieve financial freedom.



www.ldcu.ca

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

Our Community. Your Credit Union.™

*Year 1 of 5 year closed. O.A.C. New Mortgage funds. Rate subject to change without notice.



Jesse Goerzen; A Survivors Story.

Good Evening everyone. My name is Jesse Goerzen.

Thank you for the honor to be able to stand before you and for giving me the opportunity to share a bit of my story...

This past year I have been the recipient of amazing care, especially through BC Children's Hospital, & it takes significant funding to further cancer research & make these hospitals better places....

Coming into my grade 12 year, I had a lot of dreams & aspirations. My goal had been to apply myself more to my trades of Plumbing, where I had been given the opportunity to begin my apprenticeship as well as to working towards becoming a Farrier (a modern day blacksmith), in line with my love of horses and the outdoors.

This was also to have been the last year for 2 other passions of mine: football and musical theatre, both in which I had been

involved for many years.

But sometimes life throws us curve balls and on October 1, 2013, my life changed in an instant.

I had not been feeling well for about 2 weeks & had been in & out of the hospital. We thought a CT scan was going to confirm that I had another concussion from football, but then came the diagnosis that nobody expected - the doctor told my parents, "Your son has a brain tumor".

*“On Oct. 1, 2013,
my life changed
in an instant.”*

I didn't know it then, but from that day on I wouldn't be coming back home for 3 months. I spent all of October at the Royal Columbian Hospital in New Westminister, and November & December at the BC Children's Hospital in Vancouver.

A result of one my 3 October surgeries, I had 2 strokes & it took me almost 5 days to properly wake up from the procedure. From that same procedure I also caught a bacterial infection and contracted Spinal Meningitis. By that evening I was on life support and fighting for my life....

Because of the meningitis I have had to fight to overcome many neurological and physical setbacks. One was a 3rd nerve palsy in

continued next page

Retire your way!

3%* RSP



*Year 5 of 5 Year Rate Climber. Ask for details.

JESSE GOERZEN...

cont. from previous page

my right eye, meaning that my eye slammed shut and didn't open for almost 3 months. I also sustained a significant amount of nerve damage that has taken away my ability to walk, run, and be active like I used too. I have now progressed from being completely bed-ridden to where I am now almost able to walk without a cane...

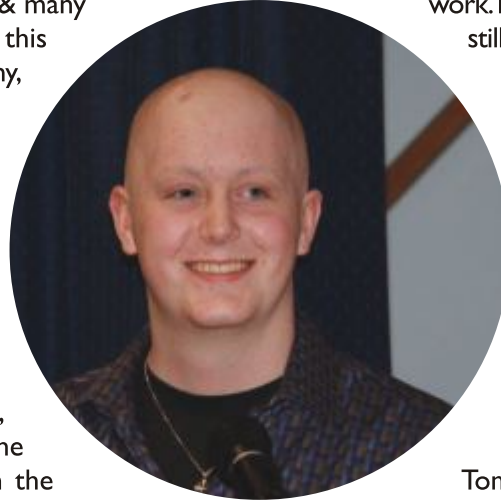
I have had 6 months of chemotherapy & many medical procedures. On May 30th of this year, I underwent a 10 hour craniotomy, a major surgery to remove the actual tumor from my head. It was a high risk surgery to begin with and apparently, once they had opened me up & saw what they were dealing with, they said it was iterally a miracle that I didn't have a massive bleed as they worked at removing it.

While the surgery was successful, another curve ball came our way. The removed tumor had "morphed" from the original one that was thought to have been "dead", into a highly aggressive vascular one - angiosarcoma. This was a shock to the medical team as they said that a brain tumor had never done this before. The first recorded case...Great! On top of that, one of the side effects from this surgery is that I now have double vision that I have to deal with every day.

Shortly after recovering from surgery, on July 9 my radiation treatment began. 30 treatments later, on August 20, I was finally done. Again, the treatment team at the BC Cancer Agency in Vancouver was amazing. I am so thankful to live

within a short distance of the best medical care in the world. I have been so blessed to have been cared for by so many incredible and gifted caregivers. I owe a huge thanks to my family for the way they have stood by me & not given up....

I saw a good quote recently that read: "PEACE... It does not mean to be in a place where there is no noise, trouble or hard work. It means to be in the midst of those things...and still be calm."



Things aren't over yet. I have an MRI coming up in the next couple weeks, and every scan carries with it the possibility of both good or bad news. I will have a scan every 3 months for the next 2 years. I go to Physiotherapy at Surrey Memorial Hospital 2-3 times per week, as well as carrying on a physio program at home on the days I don't go. It's hard work, but even slow progress is progress.

Tomorrow is the one year mark of my diagnosis. It was a Tuesday morning our family will never forget. And while I still may not know what my future holds, I do know Who holds my future. And I haven't lost my sense of humor! It's true: "A joyful heart IS good medicine!"

In conclusion, I want to leave you with a thought. The next time you are up against something tough, realize you have a decision to make in that moment. It will make the difference whether you sink or swim. If something doesn't challenge you, it won't change you. We can all learn from hard situations & grow & become better people. A good attitude does make all the difference

Thank you.

Retire your way!

3%*
RSP



*Year 5 of 5 Year Rate Climber. Ask for details.