

the TEUCU connector

April 2008



TEUCU's Annual AGM!

TEUCU's 69th Annual General Meeting was held on Friday April 4, 2008 at the Days Inn Hotel and Conference Centre in Toronto. A good time was had by all 118 members and the 6 guests in attendance. There were three positions for three year terms up for election. After a very close election, the results of the election were as follows... Len Grasso, Tom Maccarone and Carol Eno were re-elected, each for three year terms. Greg Aletto and Jim Cranswick presented the Bill Gayle Award for the most sportsmanlike player was awarded to Mike Carson (in absentia) of the Toronto Hydro Hockey team.

Meeting attendees were treated to a delicious buffet dinner after the business of the meeting and the elections were taken care of. There were also many lucky winners thanks to the draws for numerous door prizes, which were drawn throughout the meeting. We would like to thank our sponsors CRI, The Personal Home and Auto Insurance and Comprehensive Benefit Solutions for their generous donations of door prizes. Please remember that there are pictures of the event on our website. Just click on events from the homepage and you can view pictures and slide-shows from all of our events! For those of you who did not attend the annual meeting this year keep in mind that it is your chance to have your voice heard. As a member-owner of TEUCU, you have a say in who is elected to the board and how the credit union is run. If you missed this year's AGM, don't forget to mark it on your calendar for next year!



Thousands of
candles can be lit
from a single candle,
and the life of the
candle will not be
shortened.
Happiness never
decreases by being
shared.

-Buddha.

Calling all Golfers!

It's that exciting time of year again! The TEUCU Annual Golf Tournament (In Memory of Terry Godfrey) has been announced! If you are interested in joining us at the Whispering Ridge Golf Course on Monday August 11, 2008 at 12.00 p.m., do not hesitate to contact our offices to sign up. Prices this year are \$35.00 for Executive/Ultimate members and \$70.00 for Standard members. *If you are unsure of your member status please call us for clarification.* This fee includes greens fees, power cart rental, a ½ chicken dinner and a chance to win a great door prize! A new addition this year will be a raffle held to benefit the United Way. The prize will be an autographed picture of Mats Sundin celebrating his 500th goal (26"x 22"). Tickets are \$20.00 each or 3 for \$50.00 and will be available at our Golf event only. (Chances of winning depend on the number of participants). Please join us to help celebrate our loyal members and their commitment to the continued success of the credit union. Remember there is limited availability. All player registrations will be on a first come, first served basis and we wouldn't want you to miss this great opportunity! For more information please call our offices at 416-542-2522.





Head Office

14 Carlton Street
Toronto, Ontario
M5B 1K5

Service Centre

500 Commissioners
Street
Toronto, Ontario
M1M 3N7

Phone: 416-542-2522

Is Driving Tired Like Driving Drunk?

If you are over-tired, you are impaired. Please don't drive. Drowsy drivers put themselves and other road users at risk. Like alcohol, fatigue affects our ability to drive by slowing reaction time, decreasing awareness and impairing judgment. But if you are overtired, your driving ability may well be impaired.

An alarming 20 percent of Canadians admit to falling asleep at the wheel at least once over the last year. Studies also suggest fatigue is a factor in about 15 percent of motor vehicle collisions, resulting in about 400 deaths and 2,100 serious injuries every year.

Fatigue can be caused by too few hours of sleep; interrupted or fragmented sleep or chronic sleep debt (lost hours of sleep that accumulate over time). Other factors contributing to driver fatigue include the amount of time spent on the road, time of day, undiagnosed sleep disorders and the use of medications or alcohol.

Telltale signs that you may be too tired to drive include loss of concentration, drowsiness, yawning,

slow reactions, sore or tired eyes, boredom, feeling irritable and restless, missing road signs, difficulty in staying in the right lane, and nodding off. Shift workers and teenagers are especially susceptible. Drivers experiencing these symptoms are encouraged to pull safely over to the side of the road and stop for a nap.

Someone who has not slept for 18 hours is as impaired as someone with a 50 mg% blood alcohol level (for which, in most provinces, police can take away your driver's license for 12 to 24 hours). Police cannot lay charges for fatigue impairment, but that is no reason to put your safety at risk.

Tips to Avoid Drowsy Driving

Drive only when **rested**. Don't take the wheel if you feel fatigued, no matter when or where you are driving. Have some sleep or exercise first, avoid or delay the trip, or let a rested person drive.

Keep your mind alert. Listen to talk shows or up-tempo music. Try to have company on long trips. Change position frequently, keeping your head up and shoulders back. Chew gum. Actively watch road signs and traffic.

Find a safe place to stop. On a long trip, every couple of hours or if you start to feel sleepy, pull off the road for a break, exercise and fresh air. When possible, spend the night at a hotel or stop in a safe place to take a nap. Don't rely on coffee!

Be careful about what you eat and drink. Coffee, sugar or other stimulants may wake you up physically but they do not ensure mental alertness. Drink water, juice or soft drinks low in sugar and caffeine. Choose high-protein snacks over heavy or fatty foods such as fries. Avoid alcohol and medications (including cold remedies). If you require medication, consult with your doctor to minimize effects on driving.

Drive defensively. Be prepared to prevent collisions in spite of the actions of others-including drivers around you who may be drowsy.

Source: Highway Safety Roundtable



thePersonal

Home and Auto Group Insurance

Courtesy of The Personal Insurance
Company offering

TEUCU members home and auto group
insurance since 2001.

For a quote or service on your home or auto
insurance

Call 1 888 476-8737 or visit

www.thepersonal.com/teucu

Staff

Diane Kocet

A.C.U.I.C., B.A., AMP
General Manager

Dahlia DaCosta

AMP, Operations Supervisor/
Compliance Officer

Sharon Joseph

Deposit Portfolio Officer/
Privacy Officer

Beth Wallace

Banking Support Service
Representative/
Deputy Privacy Officer

Nicole Lake

F.C.U.I.C., Member Relations/
Marketing Operations
Coordinator

Mark McDonald

F.C.U.I.C., AMP
Loan Officer/Technical Support

Liana Salvadori

Member Service Representative

Reina Picana

MSR - Co-op Student

Pia Martinez

MSR - Co-op Student

Start investing in
your future!
You don't need
lots of cash and
huge deposits...
Your TEUCU
RRSP
contributions can
be as little as
\$10.00 per month.
To open your
TEUCU RRSP call
our offices today
at 416-542-2522