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Member Profile – Fur-Ever Loved Pet Salon

KITCHENER, ON – It's 9:30 in the morning and the salon is already filled with the sounds of blow dryers, clippers, and conversation. Jaime, with her perfectly coiffed white hair, is greeting us enthusiastically. This doggy diva can't wait to be photographed! Bella is relaxing in the waiting area while Torch and Koodo compare their new styles. Shadow is curled up in the spa, waiting for his 'fluff and buff.' These pampered pooches are enjoying grooming and spa treatment packages that rival any high-end beauty salon!

Fur-Ever Loved Pet Salon is a thriving pet grooming business opened over a year ago by Trish Klassen, Nicole D'Allessandro, and Sherisse Macdonald. Although each of the women bring different skills and expertise to the table, they're united in their love of animals and their desire to provide a calm, relaxing grooming experience for their clients: pets and people. During our visit, we learned from one owner that before coming to Fur-Ever Loved grooming used to be a traumatic experience for her dogs. Now she's regularly brings both dogs in and is planning to bring her cat in for the first time. Her testimonial on the Fur-Ever Loved website shares her satisfaction, "Koodo and Torch love you. Thank you for making them comfortable and happy while they are there. You do amazing work and I truly appreciate how much love and care you show my babies".

Sherisse's six years of experience as a veterinary assistant is an asset as she and Trish care for the salon's 'larger' clients while the smaller, hyper dogs and puppies are Nicole's specialty. "We don't use any sedation when we're grooming dogs. Even the most anxious dogs are calm and don't

– continued on page 2



Above: Owners (left to right) Trish Klassen with client Bella, Nicole D'Allessandro with client Jaime, Sherisse Macdonald with client Shadow

Left: 9-month old, Torch, waiting to get his nails trimmed

Right: Trish Klassen grooming Bella

A Few Words From...

Pam Fehr,
Director
of Marketing



KITCHENER, ON – September always feels like a time of change for me. The kids head back to school, the leaves begin to turn, hockey season gets under way, and I have just rejoined the MSCU team after a long maternity leave. I'm excited to be back and, as each day flies by, I'm reminded of why I love working at this place! MSCU is filled with committed and caring staff members, who are eager to serve you, our members, in the best way possible each day.

I'm lucky I can bring my values to the office, and they can be front and centre in what, where, when and how we work. Part of my role includes responsibility for member communications. I greatly appreciate that integrity is one of our core values; I can work with my team and colleagues to prepare open, straightforward communications.

I'm also responsible for leading our corporate social responsibility strategy – the ways in which we give back to our community. We call this Stewardship in Action at MSCU, and it's one of my favourite parts of the role. MSCU's commitment to sharing our profits first with you, our members, and then with the broader community makes work feel meaningful. Stewardship in Action advances peace, social justice, and mutual aid; those three themes are also pillars in my life.

Finally, MSCU is a family-friendly place, and that makes all the difference for me. I have three busy, young children and I'm so thankful for the ways in which MSCU allows me to not only be a staff member, but also a Mom. Whether it's offering me time to take my little boy to his first day of kindergarten or preparing meals for a colleague who is dealing with illness or grief in their family, MSCU puts compassion into action.

I look forward to reconnecting with many of you in the near future! 

Kitchener Branch Profile By the Numbers...

Date branch opened: September, 1964

Number of staff: 6 plus Hillary Robertson

Cumulative years of MSCU experience: 83

Members: 2,240 (as of August 31st, 2011)

Fun Fact: Our CEO, Brent Zorgdrager, has been a Kitchener member for over 20 years.



Specializing in Happiness ... continued from page 1

need to be muzzled, sedated, or crated when they come for grooming. I've been grooming dogs for nine years and I've learned that 90% of it is being able to read the animal's behaviour."

Trish has nine years of grooming experience and spearheaded the business proposal. "My friends can't believe I count my banker among my friends," remarks Trish. "I'd been a member of the credit union for more than five years and didn't want the hassle of getting a business loan from a big, commercial bank. I enjoy the personal relationship I have with Ruth, the Kitchener Branch Manager. I visit the branch once a week and Ruth always comes out of her office to say 'hello' and ask how our business is doing. What starts out as a short visit often becomes long as stories and ideas are shared". Trish's business partners, Sherisse and Nicole, echo her feelings about MSCU. Neither had previous credit union experience yet both are eager to speak about the friendly, professional service they have come to appreciate at MSCU.

The future looks bright for Fur-Ever Loved. Opening satellite salons in the surrounding area is something the trio are considering as they look to extend their shared passion for pets and people. Would they partner with MSCU again? "Definitely."

When asked what their greatest challenge has been, they responded, "Coming up with a name and slogan for our business". We think they've chosen a perfect name and slogan for their successful business! Fur-Ever Loved Pet Salon: Specializing in Happy Pets and Happy People. The proof is in the wag of a tail! 

To book an appointment or to learn more about Fur-Ever Loved call 519.208.7131 or visit their website, www.fur-everloved.com.

Mark your calendars!

Join us for **Member Appreciation Day,**
Thursday, October 20th.

Drop by your local branch anytime after 10am to enjoy a slice of apple pie, other refreshments, and some fellowship. We will be giving away one \$500 term deposit in each branch!

Peace

Peace Camp

WATERLOO, ON – “Our son is still raving about his first day at Peace Camp,” wrote one mother about the new initiative of Conrad Grebel University College’s Peace and Conflict Studies (PACS) department. “He told me all about how to do mediation on the way home!”

Peer mediation skills were just one element in a “jam-packed and interesting program” held for a week this August. Peace Camp saw 18 youth aged 11 to 14 thinking about peace and social justice issues in a fun environment with lots of guest speakers. The week involved hearing stories from a holocaust survivor, talking with an MCC volunteer, and attending a drama on food issues. Refugee concerns and peace-themed games on nuclear disarmament were also featured.

“In light of recent events in England where concerns about youth are being expressed, it is even more important that we make and take opportunities to inspire our young people with the idea that they can make positive changes in their world,” said Lowell Ewert, Director of PACS.

Peace Camp was funded by an MSCU Charitable Fund grant, House of Friendship, Interfaith Grand River, and was assisted with a grant from Service Canada. [S](#)

To learn more about Peace Camp, visit www.grebel.uwaterloo.ca or call 519.885.0220.

Left: Youth engaged at Peace Camp

Middle: Bedoor, a sewing group participant from Iraq

Right: Pork for Life volunteers



Social Justice

A Place to Belong

KITCHENER, ON – In a new country, in a new culture, in a new language, how do you find a place to belong? As newcomers to the community who often experience isolation, exclusion, and discrimination, refugee claimants (those making a claim for refugee protection) need opportunities to be part of caring, supportive communities. Mennonite Coalition for Refugee Support (MCRS) was founded in 1987 by Mennonite churches in Waterloo Region to respond to these needs. Today, MCRS is the primary organization in the region for support and settlement of over 400 refugee claimant families from around the world each year.

A 2011 grant from the MSCU Charitable Fund supported MCRS’s faith-based support groups and community integration activities, including the Interfaith Women’s Sewing Group. A shared interest in sewing brings women together, however, it’s the opportunity to learn from and support each other despite different cultural and faith backgrounds that helps the women transition into their new lives in our multicultural community.

MCRS doesn’t receive government funding for its work with refugee claimants and relies on the support of generous individuals, churches, and grants, like the MSCU Charitable Fund, that share the MCRS vision of creating a welcoming community for refugee claimants. [S](#)

To learn more about MCRS and how you can get involved as a volunteer or supporter, visit www.mcrs.ca or call 519.571.1912.

Mutual Aid

‘Pork for Life’

TAVISTOCK, ON – A group of local members, businesses, and volunteers have united in a unique way to respond to Jesus’ question, “Did you feed my sheep?” with a “Yes!” The program, called Pork for Life, provides fresh pork products to local charity food banks; and they’ve created a great system to make this happen.

It begins with several farmers donating butcher pigs each month. The pigs are delivered to Reist & Weber, in St. Jacobs, who slaughter them at a discount rate. Krug’s Meat Market in Tavistock coordinates the processing and packaging of the meat with a dedicated group of volunteers from local Mennonite churches and the community. Drivers then donate their time, energy, and refrigerated vehicles to deliver the product.

The three charities, House of Friendship in Kitchener, Wilmot Family Resource Centre in New Hamburg, and House of Blessing in Stratford, purchase the meat at a reduced cost.

MSCU’s Kitchener, New Hamburg, and Milverton branches have each supported their local charities with \$500. Pork for Life estimates that \$500 provides meat for over 100 House of Friendship food hampers. The organizers invite community members to also give generously by sending a cheque marked ‘Pork for Life’ to any of the three charities. [S](#)

For more information on how you can participate, contact Bob Jantzi at 519.655.2221.

Full-time branch coming soon to Mount Forest

KITCHENER, ON – MSCU is pleased and excited to announce that we will be opening a full-time branch in Mount Forest in 2012.

Since January 2008, MSCU's Elmira branch staff have been serving members in the area every Wednesday from the current King Street West location. Since launching the one day a week service, existing members and the local faith community have been actively engaging our credit union and have expressed their desire for an expanded MSCU presence.

Brent Zorgdrager, MSCU's Chief Executive Officer, said, "MSCU's Board of Directors unanimously supported plans to become a full-time provider of our services to the faith community surrounding Mount Forest."

Renovations on the building, located at 116 Main Street North, began in September and we anticipate the branch will open in January 2012. We look forward to serving members from this new full-time location and we trust that MSCU's cooperative principles and faith-based values will continue to have a positive impact on the Mount Forest community and its surrounding area. 



Community Corner

Tell Us About It! If you wish to highlight an event on behalf of your organization, please e-mail: info@mscu.com or mail to: 1265 Strasburg Road, Kitchener, ON N2R 1S6

House of Friendship

October 28: Friendship Fundraising Dinner with Guest Speaker, Jane Roy, Co-Executive Director, London Food Bank and Entertainment by Mike Erb. Contact 519.742.8327 or email fundraising@houseoffriendship.org for more information.

MCC Ontario

October 1: Ride for Refuge in Waterloo and Niagara. A family friendly cycling fundraiser supporting MCC Ontario programs working with those who are displaced, vulnerable and exploited. Contact ontario.mcc.org for more information

November 12: A Table of Sharing: MCC Ontario's Annual Conference. Knox Presbyterian Church, 630 Spadina Ave. Toronto. Register online at ontario.mcc.org

UMEI

October 23, 11:30 - 1:30: Fundraising Lunch
November 13, 11:30 - 1:30: Fundraising Lunch
November 15: Annual Meeting
December 2 & 3: Grade 11 Play
December 16, 7:00pm: Christmas Concert
 Contact office@umei.oc.ca for more information.

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Pick 
 investments
 that bear fruit
 local | secure | trusted

Welcome to MSCU

Join Us In Welcoming Our New Staff!



Justyne Albrecht
 Casual Member
 Service
 Representative



Faith Martin
 Interim Payment
 & Risk Services
 Coordinator 2,
 Head Office

Have you seen the new MSCU.com?

KITCHENER, ON – At MSCU we seek to go the extra mile every day to provide exceptional member service. In order to serve you better, on October 3rd, we launched a new website with improvements including simpler navigation and clearer text. A few highlights are listed below.

The Homepage

Our site is now organized into six simple sections: Banking, Investing, Lending, Online Banking, About Us, and Stewardship in Action. Online Banking continues to function and look the same (including memorized accounts), while the new Stewardship in Action section features our efforts to advance peace, social justice, and mutual aid in our communities. Each section has its own landing page with menus that get you where you want to go even faster, without any clutter.

Three new drop-down lists allow our members to quickly access the information that's most important to them. A few of our most popular links, including Rates, Careers, and MasterCard login, appear in the Quick Links list.

In the What's New section, members can see our most recent announcements, press releases, and technical updates.

Updated Content

We've reviewed every page to ensure information is current and useful to our members. In many areas, we've condensed the content, boiling it down to the stuff that



really matters. We're sorry, this didn't work with the Legal section!

Please take some time to explore the site and learn something new about your credit union. We'd love to hear your feedback. [S](#)

A couple of reminders for current users

Clear Your Browser's Cache

To ensure your computer loads MSCU.com properly, we recommend that you clear your browser's cache.

Bookmarked Pages

Because the majority of our pages have new URLs, any pages you bookmarked will produce a 404-Error Message and you will need to reset manually.

Did you know...

Various businesses across Canada are switching their financial reporting processes and standards from Canadian Generally Accepted Accounting Principles (CGAAP) to International Financial Reporting Standards (IFRS). MSCU made this transition in 2010 and members will see our financials reported using this format beginning with our 2011 annual report.

From the Desk of...



Ross Nichol, CFP
Investment Specialist

MILVERTON, ON – Recently, the Canada Revenue Agency (CRA) sent Tax-Free Savings Account (TFSA) over-contribution packages to investors who contributed more than they were allowed. The penalties add up quickly at 1% per month on the amount that is over contributed so you need to be careful.

The two most common errors made are:

- 1) Withdrawing from your TFSA then re-contributing in the same calendar year;
- 2) Contributing to multiple TFSA accounts at different financial institutions and not watching your limit.

Before making any contributions to your TFSA, check your CRA tax assessment to avoid unnecessary penalties.

How the TFSA Works:

- Canadians aged 18 or older can contribute up to \$5,000 annually to a TFSA;
- Investment income earned in a TFSA is tax-free;
- Contributions are not tax-deductible;
- All withdrawals from a TFSA are tax-free;
- If you don't save the full \$5,000 in any one year the contribution room is carried forward and accumulates in future years;
- Any amount you withdraw can be put back into the TFSA but you'll have to wait until the next calendar year;
- The TFSA isn't just a savings account; you can choose from a wide range of investment options such as term deposits, mutual funds and stocks in addition to a savings account;
- Neither income earned within a TFSA nor withdrawals from it affect eligibility for federal income-tested benefits and credits.

For additional information on the TFSA, or any other financial matter, call or visit your local branch and speak with an Investment Specialist. [S](#)

RESPs Coming Soon!



Gary Hawton,
President,
OceanRock
Investments Inc.

KITCHENER, ON – I'm pleased to announce that Meritas SRI Funds and OceanRock Funds, both divisions of OceanRock Investments, will soon be offered as Registered Education Savings Plans (RESPs). Many of you have expressed a keen interest in this product and you've been very patient; by the time you read this article, or shortly afterwards, these RESPs will be available.

Over the last few years, it has become quite apparent to me that RESPs and socially responsible investing (SRI) go well together. I'm often

challenged by my two daughters to be more environmentally and socially responsible. I'm sure there are many other parents, and grandparents, looking for an investment to help fund their child's education that doesn't do so at the expense of children in developing countries; Meritas SRI Funds now offers you the ability to do just that!

While we may be a little late to the RESP party, the year and a half since our merger with Qtrade has also included the launch of five new Meritas funds. These new funds allow us to offer pre-packaged portfolios that range from 100% equity to only 20% equity. So whether higher education is 18



years or only a few years away, there's a Meritas SRI portfolio that's just right for your RESP.

I encourage you to speak with your MSCU financial planner to see which one is right for you.

Sincerely,

Gary Hawton
President,
OceanRock Investments Inc.



Meritas SRI Funds are devoted solely to creating and marketing socially responsible investments.

Meritas SRI Funds is a division of OceanRock Investments Inc., a member of the Qtrade Financial Group. Financial planning services and mutual funds are offered through Qtrade Asset

Management Inc., member MFDA. Purchasing investments with borrowed monies involves greater risk than a purchase using cash resources only. Please speak to your representative to discuss your personal situation. Qtrade Investor is a division of Qtrade Securities Inc., member of the Canadian Investor Protection Fund.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Publication date 10/2011.



Menonite Savings and Credit Union

AYLMER

1-300 Talbot Street West, Aylmer, ON N5H 1K2

ELMIRA

25 Hampton Street, Elmira, ON N3B 1L6

KITCHENER

50 Kent Avenue, Kitchener, ON N2G 3R1

LEAMINGTON

243 Erie Street South, Leamington, ON N8H 3C1

MILVERTON

2-12 Main Street South, Milverton, ON N0K 1M0

A Menonite financial cooperative serving communities of faith across Ontario

MOUNT FOREST

165 King Street West, Mount Forest, ON N0G 2L0

NEW HAMBURG

100 Mill Street, Unit M, New Hamburg, ON N3A 1R1

WATERLOO

53 Bridgeport Road East, Waterloo, ON N2J 2J7

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