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The Latest

Sandy Ray - City of Las Vegas

CLV and CCCU – a benefit partnership

Sandy Ray - City of Las Vegas

CLV and CCCU – a benefit partnership

The City of Las Vegas and its new City Hall was the location for a recent meet-up between the city's Insurance service specialist, Sandy Ray and CCCU Director of Business Development, Craig Fraley.

Sandy, who works in the Human Resources Department for the City of Las Vegas, helps to coordinate insurance coverage for the city's 2,500 employees. In her five years with the city, she has also worked with Fraley to make available the cost-free benefit of credit union membership at CCCU to city employees. Municipal employees are considered eligible to apply for membership in the non-profit financial cooperative by a charter agreement with the State of Nevada. The City of Las Vegas is considered a Select Employer Group (SEG) by CCCU and as such, CCCU is not open to the general public.

The building, recently dedicated features a glassy, futuristic look that is also solar-powered. The energy efficient building, featuring 30 "solar trees" in the front will reduce energy costs by more than \$400,000 a year. Solar also helps reduce emitting more than 2,400 metric tons annually of greenhouse gases into the atmosphere.

The spacious lobby, with cascading light falls that resemble the cascade of water over Hoover Dam, is designed to allow air circulation in such a way as to promote freshness and energy savings.

To build the new City Hall meant offering the old city hall at 400 Stewart Avenue to become the new corporate home for online retailer Zappos.com, another CCCU SEG. Zappos (parent company Amazon.com), will ultimately bring 2,500 new employees downtown to utilize the old city hall. Their influence is already being felt with their welcome activity in downtown revitalization, especially in the arts district.



Sandy S. Ray (CLV) confers with CCCU Director of Business Development Craig Fraley

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The Latest

RTC General Manager Tina Quigley

CCCU Audit committee member goes electric . . . with the E-Bike project

Tina Quigley and E-Bike - all systems go! Our newsletter reporter caught Tina in action recently on an intergovernmental business mission at the new Las Vegas City Hall. She happily used an E-Bike to make the quick trip between RTC offices and city hall, rather than a use a full size vehicle and the fuel required to move it.

The new Electric Bike Share Program was implemented for local government staff who need to get around downtown. For an off-site meeting or meeting for lunch, users leave their cars behind and use the electric-assisted pedal power of an E-Bike to get there instead.

The E-Bike is state of the art in sustainable transportation. Riding one helps to reduce air pollution and traffic congestion, plus provide savings in gas, parking and time — all while offering exercise and fun. Agencies have received E-Bikes for use on a first-come, first-served basis.

The Las Vegas-based Regional Transportation Commission's (RTC) board of commissioners voted last month to promote Tina Quigley from deputy GM to GM, replacing Jacob Snow. She oversees one of the few agencies in the country that is responsible for street and highway planning and funding, freeway and arterial traffic management and public transportation. Quigley joined the RTC in 2005 as the deputy GM, overseeing the day-to-day operations and administration of the agency. She has helped launch the RTC's new bus rapid transit projects and oversee the building of three Park & Ride facilities, a state-of-the-art transit facility, the first-of-its-kind traffic management facility and a bus maintenance facility.

"I am honored to be selected to succeed Jacob as the general manager of the RTC," stated Quigley. "I am very proud of the accomplishments we have had over the recent years and am excited to continue to work towards our goal of enhancing workforce mobility, further developing a sustainable and efficient transit and transportation system in Southern Nevada."

Tina holds a Bachelor of Science degree in Aviation Business and Planning from Embry Riddle Aeronautical University. She has a private pilot license and is a member of the American Public Transit Association.

She serves as a board member for Nevada Child Seekers. She is a member of the United Way Women's Leadership Council and the Clark County Credit Union Audit Committee. Tina also serves on the Clark County School District Audit Advisory Committee and she volunteers regularly in her children's classrooms. She is a former member of the Nevada Women's Philanthropy. Tina and her husband, Dale, have two children, Alyssa and Aidan.

E-Bike Participating Employer Partners

Southern Nevada Water Authority **Molasky Building:** 100 City Parkway Suite 700 Las Vegas, NV 89106 E-bike Coordinator - Kieba Creer 702-822-3388 kieba.creer@snwa.com

Southern Nevada Water Authority **Valley View:** 1001 S. Valley View Blvd. Las Vegas, NV 89153 E-Bike Coordinator - Hope Mitchell 702-258-7261 hope.mitchell@lvvwd.com

City of Las Vegas City Hall: 400 Stewart Avenue Las Vegas, NV 89101 E-Bike Coordinator - Marco Velotta 702-229-4173 mvelotta@lasvegasnevada.gov

City of Las Vegas Atrium Building: 333 S. Rancho Drive.E-Bike Coordinator - Mike Howe
702-229-6821 mhowe@lasvegasnv.gov

Department of Air Quality Management Public Guardian Building 515 Shadow Lane Las Vegas, NV
89106 E-Bike Coordinator - John Cahill 702-455-4717 jjcahill@clarkcountynv.gov

Clark County Government Center:500 Grand Central Parkway Las Vegas, NV 89106 Department
of Air Quality E-bike Coordinator - Shane Ammerman sla@ClarkCountyNV.gov Jared Tasko
jtasko@ClarkCountyNV.gov

For more information regarding the E-Bike program, click:
<http://www.rtcsonv.com/cycling/ebike.cfm>



RTC GM Tina Quigley on E-Bike

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Getting Ahead

Low rates, low home prices

Great time to purchase a home

This could be the best opportunity ever – especially for first time homebuyers – to purchase a home in the Clark County market. While low home prices are causing a lot of grief to many homeowners, it also means it is a great time to buy a first residence. In fact, home mortgage payments may well be below the cost of renting.

This would be the perfect time to speak with a CCCU mortgage loan representative who will guide you through the maze of numbers and ratios. Rates are at historic lows not seen for decades.

Since 1951, Clark County Credit Union has developed a reputation of trust, fair deals and honest business practices. As a not-for-profit, cooperative financial institution our business is guided by doing the right thing for our member-owners.

Every CCCU mortgage loan originator has been tested and licensed by both the Nevada State Mortgage Lending Division (MLD) and the National Mortgage Licensing System (NMLS). You can count on CCCU for accuracy and integrity.

When you choose CCCU for your mortgage needs, you'll get:

- Instant answers—Get a fast decision with our electronic underwriting, or an appropriate pre-approval letter to get your shopping started.
- Quicker turn times—Our representatives know how to overcome obstacles to get you in your new home faster.
- Personal service—Integrity and experience drive our representatives to provide the top-notch service you deserve.

Benefits of choosing a CCCU Mortgage:

- Full range of loan programs including, Conventional, FHA, and VA Loans
- Quick Approvals
- Track Your Loan Status Online 24/7
- Not-for-profit Lender/Financial Institution
- Credit Union Membership Not Required for Financing

Call 702 228-2228 today for a rate quote and financial advice related to a home purchase loan. For convenience, open your application from home by clicking www.ccculv.org. A Loan Officer will contact you. NMLS #371854.



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News & Events

What a great way to buy a new car!

Son refers mom and dad to MABS

This was a case of "Like father, like son." Sue and Bernie O'Keefe were impressed with their son's new car purchase last month from Dan Edelman at Members Auto (MABS) - Windmill Branch. Then they went out and did exactly the same thing. They bought a matching 2012 Toyota Camry SE. A red one! Maybe it is red to match the Boston Red Sox t-shirt Bernie is wearing in the picture on the previous page.

Congratulations to them on their new purchase. If you're looking for a new or used car, call your Members Auto rep at the credit union. You can order any make, model, color or option of new vehicle, or search through the Members Auto used car inventory to find exactly what suits you. All this, without the dealership hassle. Plus, we'll take your trade-in. Your not-for-profit credit union can help arrange the loan and provide delivery at the most convenient credit union branch. Extended warranties and GAP insurance are available, too. Be in and out in an hour or so. Call 702 939-3115 for more information, or visit <http://www.membersauto.com/> on the internet.

Dan Edelman - Windmill Branch

Matt Haugh - Tenaya Branch

Office: 702-939-3227

Office: 702-939-3145

Mobile: 702-576-1020

Mobile: 702-723-0227



Dan Edelman, Members Auto Rep 702 939-3227

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Lifestyle

7 Father's Day Gift ideas

Six unique gifts, and a tie

Father's Day is an opportunity to honor Dad with gifts that range from practical to sentimental. Of course, there are always presents that are more about good intentions than actual usefulness. If you want to put a smile on your dad's face this Father's Day, here are seven gift ideas to get you started.

iPad

This is obviously a more expensive gift, but it will certainly be appreciated by dads who want to enjoy the power and functionality of the Apple iPad. Whether for work or play, the iPad represents the future of tablet technology. Buyers can shop online for used models, or visit www.apple.com where new iPads start at \$499.

Fun ties

Does Dad really need a new tie? This gift is a bit cliché, but today there are a variety of fun ties that your dad is sure to appreciate. Styles include logos from sports teams, favorite brands and humor. Check out www.zazzle.com/funny+ties, where prices start at \$29.95.

Grilled to perfection

Many dads love to grill, and there are plenty of gadgets and accessories like hats, aprons, hand tools and various cooking containers your dad can use to perfect his technique. Grilling equipment is available at sites like www.bbq.com. Prices start around \$14.99 for small items like a pocket digital thermometer.

Gadgets

Speaking of gadgets, some are functional tools while others are toys. Start your gadget search at www.brookstone.com, which features items like a keychain flashlight for \$14.99 or a personal credit card reader for \$29.99.

Remote-controlled helicopter

If your dad likes toys, why not get him a more sophisticated version of what kids play with: A compact, high-tech helicopter. These fun toys can be great for amusement at home or buzzing around the office. You can find them at a shopping mall kiosk or on Amazon.com starting at around \$20.

Gift cards



When in doubt, there are always gift cards. Get Dad a gift card to his favorite coffee shop, music download site, restaurant or department store. Most gift cards can be purchased from retailers or online for as little as \$5.

Homemade

Homemade gifts are a great way for younger kids to honor their dads. A hand-drawn picture, figurine or other artistic project made by little hands will make his day.

The goal of Father's Day is to say thanks to your dad. A gift can certainly be a part of that process, and picking the right present is an important task.

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Lifestyle

Getting in Shape for Swim Season

Picking a plan that works

There are dozens of fad diets promising quick and easy weight loss, but the truth is there's no magic formula, powder or pill to melt away weight. The trick is really no trick at all: A reduced-calorie diet coupled with exercise. You don't have to deprive yourself of your favorite foods or sweat for hours to see results, either. In fact, experts often advise that you shouldn't make changes you can't sustain over the long term. If you get frustrated, you're more likely to give up.

Here are some tips from the experts at the Mayo Clinic on the best ways to slim down for swimsuit season:

Pick a plan that works for you

There are dozens of diet plans out there, so do your homework. Make sure the plan you choose is a healthy one that includes all the major food groups, doesn't deprive you of the foods you like and fits your lifestyle. If you're not sure whether a plan is right for you or have questions about how many calories and other nutrients you need while losing weight, talk to your doctor.

Mind your portions

Portion control is key to losing weight, so it's important to learn appropriate serving sizes. For example:

- A 3-oz. serving of fish is the size of a deck of cards
- A half-cup serving of pasta or dry cereal is the size of a hockey puck
- A half-cup serving of fresh fruit is the size of a tennis ball
- A 1-teaspoon serving of butter is the size of a dime

You can also reduce your portions by curbing mindless eating. Prepare servings in a way that extra helpings aren't quite so tempting. For example, or serve yourself a portion of chips out of the bag rather than snacking directly from the package.

Add exercise

You can lose weight through diet changes alone, but you'll see faster results — and a shapelier body — if you add exercise. It's important to make your goals realistic and attainable. You might not be a natural athlete, but if you experiment with various sports and activities you're certain to find something you enjoy. You might join your company softball league, sign up for an adult



ballet class or walk with your family after dinner each night. The important thing is to move regularly.



If it's difficult for you to find time to exercise, then it's time to get resourceful. You might slip in a few walking breaks during the workday, work out while watching TV or squeeze in a little extra exercise by taking the stairs and parking farther away from your destination while running errands. Every little bit counts.

Keep your eye on the goal

With most diet and exercise programs, you can expect to lose about one to two pounds a week. There are times along the way when your weight loss will stall because you've slipped up, had a busy week, gone on vacation — or seemingly for no reason at all. It's a frustrating but ultimately rewarding journey. The key is making small, sustainable changes you can stick with over the long haul, until you reach your goal.

For further reading

- Sustainable weight loss (weight-loss.families.com/blog/how-much-is-too-much-weight-lost-per-week)
- Diet plans (<http://www.mayoclinic.com/health/weight-loss/MY00432/DSECTION=diet-plans>)
- Portion control (<http://www.mayoclinic.com/health/portion-control/MY01101>)
- Exercise (<http://www.mayoclinic.com/health/fitness/HQ01543>)

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Lifestyle

Environmentally Friendly Furnishings

Lessening the environmental impact of your furniture

People are becoming more aware of the impact they have on the world around them. Protecting the environment for future generations is becoming a way of life for many families. When it comes time to redecorate, consider the environmental impact your changes may have on your local community. Redecorate while being responsible by using the three R's: recycle, reuse, reduce.

Recycle

Recycling an old item is often a far better choice than buying new. Not only are fewer materials used to make the item, but it's saved from the landfill. Consider shopping at second-hand stores, estate sales and garage sales before heading to a big-box superstore. An antique dresser may be the perfect fit for your bedroom, or a set of end tables may look great beside your sofa. Pre-owned lamps, mirrors and picture frames are easy to find at estate sales and will offer an eclectic look to your home.



Reuse

If you like your furniture but it's starting to look a little tired, consider sprucing it up instead of buying new. Recover a chair, refinish a table, or paint a hutch a different color. Rearrange your furniture in a new way, and hang your pictures in different rooms. Think of the items you currently own and see them in a new light. Wooden boxes can become book shelves. Small boxes can become shadowboxes. Even vintage kitchen wares make creative wall hangings.

Reduce

One of the best ways to redecorate your home is to eliminate excess clutter. Shred old bills, and throw away piles of magazines or stacks of papers. Clean out closets on a regular basis and donate items to your favorite charity. Keep items organized and hidden behind doors. A clean, organized and uncluttered home will help you feel better about your home while giving it a fresh look.

Buy local

If you aren't able to find items for your home through estate sales, consider buying locally hand-crafted items. Hand-crafted items are of better quality and often contain locally sourced materials, lowering the overall environmental impact of travel and shipping. By purchasing locally, you are also able to do your part in providing jobs for neighbors, and your money stays in your community.

Purchase green

Natural products (oak, bamboo and hickory) are more desirable than man-made materials because

they last longer and have less impact on the environment.

If you find you must purchase new furniture, shop with an environmentally friendly company. Many businesses now offer "green" furniture constructed of eco-friendly materials and are committed to running their factories in a socially responsible way.

Redecorating your home can be an invigorating experience for the whole family. Challenge your family to be creative in making your next project one that will be friendly to the environment.

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Lifestyle

Books-to-Movies

A Look at the Best Recent Adaptations

Books and movies are favorite forms of entertainment. Combined, they can be the best of both worlds. Here are some recent successes in recent book-to-movie adaptations.

'The Lincoln Lawyer'

"The Lincoln Lawyer" by Michael Connelly is a legal thriller that depicts a bottom-feeding lawyer who conducts business out of the back of his old Lincoln Town Car. He defends criminals and lands a big score with a wealthy Beverly Hills client. The case becomes more than he anticipated. The March 2011 film adaptation features a solid cast with Matthew McConaughey, Ryan Phillippe, William H. Macy and Marisa Tomei. Some of the film's exaggerated characters seem larger than life, adding to the movie's appeal.



'Water for Elephants'

"Water for Elephants" is the novel penned by Sara Gruen. The book begins with a disastrous day at the circus. Character Jacob Jankowski admits to keeping a 70-year secret. The book picks up with 90-year-old Jacob living in a nursing home, retelling his life story on the road with the "Benzini Brothers Most Spectacular Show." Book clubs praised the book, making it a bestseller. The film came out in April 2011 and stars Robert Pattinson and Reese Witherspoon.

'The Hunger Games'

"The Hunger Games" is Suzanne Collins' breakout novel. The book is part one of a series, which fuels its popularity flames. The novel takes place in the ruins of former North America in the nation of Panem. The nation consists of a capitol surrounded by 12 districts. The outlying districts waged war on the capitol and were defeated. Part of the surrender terms mandated that each district send one boy and girl to appear in an annual event called "The Hunger Games," a fight to death on live television. Character Katniss Everdeen steps up to take her younger sister's place in the Games,

considering her role to be a death sentence. The film was released in late March 2012. It's directed by Gary Ross and stars Josh Hutcherson, Liam Hemsworth, Jennifer Lawrence, Wes Bentley and Woody Harrelson.

'The Help'

"The Help" by Kathryn Stockett is a popular novel about a young white woman in 1960s Mississippi and a group of black maids who work for her friends' families. It depicts the women's struggles as they confront societal limitations and challenges in their culture. It's written from the perspective of an aspiring young writer during the American Civil Rights Movement. The film was released in August 2011. It's written and directed by Tate Taylor and stars Emma Stone, Viola Davis and Octavia Spencer.

If you're interested in picking up chart-topping reads and renting their film adaptations, these titles are a sure bet. The last year or so has brought several popular books to the big screen with successful results.

