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*2625 N Tenaya Way • Las Vegas, NV 89128*

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## The Latest

### Meet the CCCU Loan Operations team

#### Where do all those important documents go?

With the recent modest, yet welcome upturn in the economy, CCCU has experienced an increase in demand for new accounts and a return to consumer demand for auto loans. To keep up with the demand and increased account activity, several new team members have joined the CCCU Loan Operations team. If you ever wondered who took care of your car title or who kept your disability insurance documents, then here's a chance to meet the entire team.

Pictured in the photo attached are the entire team: Greg Conklin, Lena Lloyd, Trish Gray (manager), Jill Hart, Ardith Russell, Ali Isham and Christina Aguirre. In the foreground – the next stack of documents to go into the vault. Let's meet them . . .

**Greg Conklin** – A California native, Greg is brand new to CCCU. He has been assigned responsibility to deal primarily with car titles and in a support role to all other activities performed by the Loan Operations team. He earned a degree in Information Technology (IT) from Rutgers University in New Jersey. He worked previously at Long Beach State Financial and at Harbor FCU as a collector, loan officer and loan underwriter. His experience with loans covers the operation from start to finish. "I deal a lot with previous lenders, trying to get our members' titles for them. I like to help the member with the tough stuff," he commented. Family connections brought him to Las Vegas. Greg enjoys travel in England and France, and likes the outdoor hiking in the southern Nevada area.

**Lena Lloyd** – Lena started with CCCU in April of 2012. With her husband and two boys (and a new little girl), she was attracted to Las Vegas by affordable home prices seven years ago, leaving her hometown of Anaheim, California behind. She has several years of experience in the home building industry, having worked for Pulte and KB Homes in the customer service departments for sales and architecture. Although new to financial institutions, she is well-trained in title work, which is her predominant assignment at CCCU. The self-describe 'soccer mom' loves to track her family's active sports-oriented life and enjoys that the credit union work environment is family-lifestyle compatible.

**Trish Gray** – As team manager, Trish has experienced the full range of every document and loan transaction the team must handle. (See Trish's full profile in the adjacent article of this newsletter.) Her seven years with CCCU serve her well. Something she really enjoys is "helping to put our first time auto buyers into a car," she said. Often, this means finding them a quality repo vehicle. "We select the better ones to offer, have them inspected and test-driven and then help with a loan from \$10,000 to \$15,000 with value a buyer would not otherwise receive at retail."

**Jill Hart** – Truly the veteran of the team, Jill has seen a lot of changes in lending. Starting as a teller at CCCU 16 years ago, she knows the ins and outs of every document and every step of each type of loan CCCU offers. Jill is the lead funder for all mortgage loans. She has disbursed loans and served in member support services in several capacities and at every branch. She and her husband Mark are the parents of daughter Payton (13) who is a member of the Junior National Honor Society and son Garrett (11). The family loves the outdoors and together they enjoy playing with their Rhino ATV, camping and staying at the cabin every chance they get.

**Ardith Russell** – With lots of banking background and a degree in Business from BYU, Ardith joined the team in October 2011. Her experience at Nevada State Bank and as VP of loan servicing at Community Bank of Nevada has helped her be particularly comfortable with contracts and titles. In addition, having worked with the FDIC recently in a bank liquidation, she was most helpful with audit preparation during CCCU's recent state exam. Ardith and her husband live in Henderson and were both Basic High School graduates, as are their 3 children. Together, they love to hunt, hike, fish and camp in the great outdoors. She said she likes "the personal and relaxed culture of the credit union."

**Ali Isham** – An Iowa native and formerly employed by Wells Fargo Bank, Ali started at CCCU in 2004 as a Financial Services Representative at the Henderson Branch. Her experience there prepared her well for the Loan Ops team, in that she is fully familiar with all the types of transactions and documents she works with now. She has two sons, Riley 12 and Kyle 9 and she is well known by members and staff alike for her wry sense of humor, as well as her ability to get things done efficiently.

**Christina Aguirre** – Christina is the newest member of the team having arrived in May, just last month. She came to CCCU by way of Orange County, California where she worked for 5 years as a teller, in lending and as a branch supervisor. She said that she "was attracted to the family oriented, small group feel of the credit union and the culture of team work." Christina lives in Henderson but doesn't mind the drive to the Tenaya branch, telling her teammates, "It's 20 minutes to work – that's not a commute to me." She loves to travel, is self-taught at crochet and loves mental games like Trivia and Jeopardy.



The CCCU Loan Operations team, with their favorite subject in the foreground - your vital contracts and property titles.

## The Latest

### Meet the CCCU Loan Operations manager Trish Gray

#### Directing thousands of vital documents every month

CCCU's Loan Operations team is led by an energetic and capable loan professional. Starting out as a loan rep with bank and credit union experience, Trish Gray heads up the department that watches over your titles and contracts. It turns out there is a lot of work both before and after a member signs for a new loan.

Department manager, Trish Gray described the duties of the work group as especially important to protect the credit union member and the credit union as related to preserving contracts, titles, deeds and related documents. "This is the team that prepares your loan documents, perfects your car title with the state of Nevada and preserves the documents that describe your rights and responsibilities connected to your property," said Gray.

Payment protection coverage is one important aspect that may be a part of a loan document. Several forms of coverage are available to protect members' loans including Guaranteed Asset Protection (GAP) auto coverage, property loss, loss of life, disability and warranty covering unexpected repairs.

Mortgage business changes have increased the team's activities. "Disclosures to the borrower are federally controlled and we have to make sure all borrowers receive the correct information," commented Gray. It's up to us to get the right documents to the branch, over to the title company, and to the loan-closing table wherever our members wish to sign. There is a lot of pre-signing and post-closing activity."

Gray's background is filled with financial experience. With a degree in economics from State University of New York (SUNY) – Albany, she has spent 10 years in lending. She came to CCCU seven years ago and was named Loan Operations Manager in February of 2011. She also acts as CCCU auto fleet manager, helping to direct sales of repossessed vehicles and auto dealer relations.

Gray enjoys unraveling problems for borrowers who find themselves in difficult situations, or who need instruction on how to cope with the legal documents covering a loan and its attached property. "Conversations start out stressed sometimes," she said. "What I like to do is learn all I can about what happened, analyze the history and status, then find a solution. We're a non-profit, so it's great to be able to solve it to the benefit of the member, rather than a corporate stock-holder."

Trish and her husband Andrew were married in November of 2011. Together they enjoy the entertainment offered in Las Vegas and recently experienced an extensive hike into the Grand Canyon.



**Trish Gray, Loan Operations Team Manager**

## Getting Ahead

### How to smooth the way for your mortgage application

#### Anticipating what your Loan Officer needs can save time, money

The perfect loan file seems elusive these days, yet a little homework and preparation will make your experience better, and it might just mean a faster and lower cost loan. How can you make your loan application smoother?

Most borrowers are amateurs at the mortgage business. Even if you had a mortgage just a few years ago, the rules of the game have changed in big ways in the past 36 months. And the changes keep coming with little notice. So to be fair, it takes an expert to keep up with it all.

Many lenders went out of business during the recent bubble. New rules to avoid old problems now require the borrower to disclose information about their financial life that were never a factor before. "There were some borrowers who could 'state their income' and not have to prove it," said CCCU Loan Officer Jonathan Hunter. "Those days are gone. We have to prove everything these days."

"We always try to build the perfect loan file," said Pat Johnson, a CCCU loan officer for many years. "It's critical that the borrower be able to supply us a full set of documents and copies that we ask for. We don't ask out of curiosity – we ask because we know the underwriter is going to want to see proof of what we claim on the application."

Members can receive a pre-approval with a phone call to the CCCU mortgage department at 228-2228. The pre-approval is a preview application. A good loan officer can tell you quickly if the loan has a chance of approval. When you settle on a property to purchase, then it is your job as the borrower to quickly assemble detailed proof of your circumstances to make the file complete.

"Now is not the time to make the LO (loan officer) guess," said Johnson. "We want to make your loan sail through to the finish and we love it when the borrower is organized and quick to respond," she said.

Here are some tips to make the process easier, provided by Jonathan Hunter:

- If the loan officer asks for it, you can be sure they really need it
- Reveal every financial account where you have deposits
- Disclose up front if you had a short sale – hiding it will only result in disappointment later when it is discovered
- Don't suddenly deposit large amounts of cash to an account – every dollar in checking, savings, investments, retirement accounts, even gifts from family or grants must be 'sourced' to prove where they came from
- Copy every page of a bank statement, even if it is blank
- Do NOT make any large purchases or credit card advances until the process is over
- Do NOT change employment during the application
- Do NOT apply for new credit elsewhere once you start
- Make a full set of everything pertaining to the co-borrower as well

Why has everything become so involved? The answer is simple – the primary goal of mortgage lenders is to reduce the number of borrower defaults and loan buybacks forced upon them by FannieMae and FreddieMac.

Our loan officers are all tested and licensed by the State of Nevada and are registered with the National Mortgage Licensing System," commented department supervisor, Vice-President Matthew Kershaw. "We think this sets us apart from a lot of bank lenders who don't go through that exam." The rigorous exam is accompanied by FBI background checks and can be verified at <http://nmlsconsumeraccess.org> and at <http://www.mld.nv.gov/> for the state list.

CCCU wants to be a helpful part of your loan application process. As a not-for-profit equal housing lender, our mission is to help our members prosper financially and to keep the credit union financially strong for the future. Your business is appreciated.

To find out how much loan you could qualify for, call a CCCU Mortgage Loan Officer at 228-2228.  
Nevada State Mortgage Division Licensee #3521  
National Mortgage Licensing System # 371854



**Jonathan Hunter, CCCU Mortgage LO, 702-939-3052, NMLS #372460**

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## Getting Ahead

### **Sprint's Credit Union Member Discount available**

**Credit union members to save money on wireless services.**

Sprint has phones, PDAs, push to talk, data service plans, music downloads, TVs and more! Sprint puts your family's safety first with the Sprint Family Locator which uses GPS to locate your child's phone and Drive First which automatically detects when a phone is in a moving vehicle and locks the phone to prevent access to distractions.

Credit Union members who Switch To Sprint from a competitive provider receive a \$50 in-service credit for each newly activated line. Within 72 hours of activation, visit Switch To Sprint to request your service credit.

Credit Union members who are current Sprint customers have a chance to earn up to \$250 in prepaid Visa gift cards for referring other Credit Union Members.

For more details about how to save and earn more, visit <http://www.lovemycreditunion.org/Home-119.html>





## News & Events

### Account security is paramount at CCCU

#### Erika Gallegos joins low profile, active team protecting your funds

"Loss prevention is our primary mission," commented Debbie Edillon, Security Director at CCCU. "We work to prevent criminal activity from occurring and to help assure that CCCU members accounts are secure from improper access."

In fact, the team employs many different methods to prevent losses to individual member accounts and to CCCU collective funds in general. New member accounts are one such area that the security team examines. "There are criminals out there who work full time at gaining new accounts at financial institutions, and then defraud the firm of cash. We don't want that to happen to us," said Edillon. She and her team audit all new accounts daily to discover fraudulent activity if it exists. "Another purpose for our audits is to make sure the credit union is in compliance with the Dodd-Frank Act and other state and federal requirements."

#### Erika Gallegos joins Security Department

With recent growth in new accounts, and a recent increase in account activity, the team also added a new staff member, Erika Gallegos. She joined the team after working as a teller for one year, and for seven years in the Loan Operations group. "I was looking for a new challenge when this opening came up," said Gallegos. "Much of the learning is first hand training and not from a handbook." Indeed, one of her first assignments was to help a member deal with a counterfeit check they had received from a third party.

Among the daily events that need scrutiny are dealing with NSF check abuse, negative share balances (where the member account falls below the required \$50.00 minimum) and fraudulent use of ATM and debit cards. "Sometimes we discover that a dishonest family member is the source of abuse. It's sad, yet it does happen sometimes. Other times a completely unknown person has perpetrated a crime," commented Gallegos. CCCU has multiple electronic methods to alert the team when suspicious transactions are attempted.

Gallegos commented on the diverse array of activities she engages in daily. "We perform multiple audits of member account lists, review security cameras and their recordings, even perform unscheduled cash counts in the branches. I feel like I am an important part of protecting the members and credit union from criminal acts," she said.

"Erika jumped right in and is doing a great job," commented Edillon. "Her experience with Loan Operations has already proven useful."

CCCU takes loss prevention and member security very seriously. Every dollar that would have been a loss, but is prevented, is a dollar that goes directly to the bottom line to benefit the membership.



CCCU Security Director, Debbie Edillon



## **Taking a youngster to buy a car can be stressful . . .**

### **It's easy at Members Auto!**

Janie Huggins, a CCCU member, recently needed to upgrade her transportation she was looking for a fair deal without a hassle. At Members Auto she was able to purchase a 2009 Honda Accord EX. She had been shopping around for a while and was frustrated with the typical dealership hassle about her trade, her credit and income and trying to get her to buy a car they wanted to sell her, rather than sell her a car she wanted to buy. With MABS Concierge Matt Haugh, she was able to quickly decide and was even able to buy the car at a price well under retail. She was very happy when she ditched her PT Cruiser and drove off with her daughter in her 'new-to-her' Honda.

Next, meet CCCU member Nathan Patterson. He currently is serving in the United States Air Force stationed in Arkansas. After stopping in at the Tenaya branch he found what he was looking for and bought a 2006 Camry, then headed back to base the next weekend.

With MABS, Nathan was able to skip the hours of time and hassle at a dealership, and buy from his trusted credit-union owned auto supplier. He's a great young man serving our country and we appreciate his business.

Get what you want without the dealership hassle. Members Auto can sell you any make, model, option or color of new vehicle, or put you in a quality used vehicle, often traded in by a CCCU member. For information and a list of available cars, call 702 939 3115 and ask for Dan Edelman (Windmill Branch) or Matt Haugh (Tenaya Branch), or visit <http://www.membersauto.com/>.



**CCCU member Nathan Patterson, USAF and his new Camry from MABS**

## Lifestyle

### Making and Sticking to a Household Budget

#### Track your spending and save for the future

Those who build wealth have learned the trick of spending less money than they make. This simple idea may sound too easy to be true, but it is the key to financial security. Fortunately, making and sticking to a household budget is something anyone can learn to do with a few simple tips and tricks.

##### Track your money

One great way to create a household budget is to start by tracking your current income and expenses. You can use a spreadsheet, personal finance software or even a notebook. The key is to get in the habit of writing down all the money you earn and all the money that you spend.

##### Create categories

It's easier to track your income and expenses if you divide them up into basic categories. You can create categories for monthly expenses such as rent or mortgage payments, utilities, groceries, student loans, dining out and entertainment. As you spend money, keep your receipts and mark each expense in the appropriate category. If you earn income from multiple sources, you can categorize that as well.

##### Establish goals

When setting up your budget tracking, it's a good idea to think about financial goals as well. Maybe you want to put a certain amount of your income into a savings account or retirement savings plan. If you have credit card debt or other loans, you might want to set a goal for paying them off faster. Add a category for each of your goals alongside your other expenses.

##### Assess your spending

After tracking your income and expenses for a full month, take a good look at where your money is going. Check to see if you earned more money than you spent. Did you have enough money left to put toward your goals? Are you surprised to see how much you're spending on any particular category?

##### Adjust your budget

Now that you know where your money is going, it's time to make allowances for how much you want to spend on each category. Look at each expense category and decide if that's the amount you want to spend each month. You may not be able to change things like your rent or utility payments, but you can put limits on dining out or other entertainment.

##### Keep tracking

After you have set monthly allowances for each expense category, you must keep tracking your spending to make sure you stay on target. This might be difficult at first, but it will become easier with practice. As you continue to track your spending, you will find ways to gradually adjust your plan and develop your ideal budget.

Though making and sticking to a household budget may seem like a lot of work, it will be worth the effort once you start meeting your financial goals and seeing your savings grow. Take the time to track your spending now so you can build your wealth in the future.



## Lifestyle

### Five Incredibly Outdoorsy Vehicles

These rides will tackle anything Mother Nature has in store

Whether you love surfing, camping, hiking, skiing or another type of activity, there are several vehicles that will help you explore the great outdoors more easily. From impressive cargo space to aggressive off-road capabilities, these vehicles are perfect for wilderness adventures.

Here are some top picks, compliments of Aol Autos:

- **Nissan Xterra:** Over the past few years, the Xterra has remained rugged and sporty, boasting features like 4WD, hill-assist control, interior bike racks and a roof-mounted storage box.
- **Toyota Tundra:** This popular truck will please just about any type of driver, but it's hard to ignore all the outdoor-focused features, including impressive ground clearance and towing capacity as well as a spacious bed. And if you're taking friends or family on your adventures, they'll appreciate the double cab's generous leg room.
- **Toyota RAV4:** For something a little smaller but still spacious and strong, check out the RAV4. In addition to plenty of cargo space and towing capabilities, you'll get impressive fuel efficiency – which is certainly handy when you're on those remote back roads.

NewCars.com can also recommend a top vehicle for outdoorsmen and women:

- **Jeep Wrangler:** The 2012 Wrangler is the NewCars.com winner for Best Off-Road (4WD) vehicle. The latest Jeep has a new powertrain with a 285 hp V6 that can tackle almost any terrain. There's also a new five-speed automatic transmission that helps provide improved acceleration on pavement and a lower first-gear ratio for better handling off road. Suspension customization options are available, as is a four-door version.

In 2011, AutoUSA.com ranked the top vehicles for camping, and taking the number one spot is a large SUV that's hard to beat:

- **Chevrolet Suburban:** This large four-door sport-utility can accommodate up to nine passengers. Behind the first-row seats you'll get over 130 cubic feet of cargo room, and you can expect between 8,100 and 9,600 lb of towing capability. Some models come with Active Fuel Management technology. Whether you're driving to the top of the mountain or across the country, the Suburban can carry everything you need and more.

No matter what your outdoor adventures entail, there's a rugged vehicle out there that will fit all your wants and needs.



## Lifestyle

### Swimming Safety

#### Protect your kids from drowning

The summer months wouldn't be complete without a trip to the swimming pool, lake, river or ocean. But fun can quickly turn to tragedy without the right training and supervision — especially for kids. The Centers for Disease Control and Prevention (CDC) cites drowning as the second leading cause of death for children ages 1 to 14.

Following are tips to keep your child safe in and around the water this summer.

#### Learn to swim

Formal swimming classes are a good bet to help kids learn how to move and stay afloat in the water. Many classes are offered to children as young as 6 months. Even if your children have successfully completed a swimming program, however, be sure to supervise them when they are in or around water.

#### Buddy up

Emphasize to your kids that they should never go swimming alone. It's important to have a buddy. When selecting a pool to visit, also try to find one that keeps lifeguards on staff, especially during busy times when there are a lot of people in the water.

#### Take a class in CPR

CPR skills can save the life of someone who has taken in too much water. Hopefully you won't ever have to use your training, but you'll be thankful for it if you ever do need to jump into action.

#### Pay attention to the weather

If you're headed out on a boat or for a day at the beach, check the weather reports first. You don't want to get caught in an electrical storm. Also, pay attention to beach flags. When the water is choppy or showing signs of rip currents, the lifeguards will change the green "water is fine" flag to yellow (caution) or even red (highly dangerous conditions).

#### Set up a fence

If you have a pool on your property, put a fence around it to keep curious children out, especially toddlers. Also keep the gate latched at all times.

#### Don't make assumptions

If you believe that a drowning person thrashes around in the water and easily draws attention, think again. Many victims simply sink silently under the water's surface. For this reason it's very important to watch everyone who is in the pool or other body of water.

#### Pool toys

Floatable noodles or air wings around a child's arms will not keep him from drowning. If you are in a situation where your child needs a life jacket, make sure to get one that is Coast Guard approved.

With a little bit of preparation and attentive supervision, you can ensure that your kids' water activities are fun, safe and memorable.

#### For further reading

For more on water safety, visit these links:

- CDC (<http://www.cdc.gov/HomeandRecreationalSafety/Water-Safety/waterinjuries-factsheet.html>)
- Infant Aquatics (<http://www.infantaquatics.com/>)
- List of beach warning flags (<http://www.dep.state.fl.us/cmp/programs/pdf/WarningFlagSign.pdf>)
- Drowning myths (<http://www.mamapedia.com/voices/4-heart-dash-stopping-myths-on-drowning-every-responsible-parent-should-know>)
- Drowning prevention tips (<http://www.nhwatersafety.com>)





## Lifestyle

### Summer Smoothies

#### Refreshing Beverage or Sweet Treat, These Smoothies Are Sure to Please

With fresh fruit so ripe and ready for eating during the summer, take an extra step beyond peeling a juicy peach and learn how to make summer smoothies. When temperatures rise, a delicious smoothie can even be substituted for a meal. If you make it yourself, you'll add healthy nutrients that you won't find when purchasing one at a smoothie bar, where non-nutritive fillers are often used.

The only kitchen equipment you'll need is a good knife, a vegetable peeler and a blender. Because smoothies are so easy to make, they might become addictive at your house.

##### Basic fruit smoothie

Fruit is loaded with beneficial antioxidants. Smoothies that combine several different fruits offer a powerhouse of energizing nutrients. Pick your favorites and experiment. You can use the following as a guide:

- Strawberries or raspberries
- Ripe and pitted peach (can be peeled, but leave skin on for added fiber)
- Low-fat strawberry yogurt

Combine all the ingredients in a blender and hit the high speed button until the contents are smooth. Serve the smoothie over ice if you want, or even add an ice cube to the mixture for added coolness. If you want a thicker consistency, add half a banana.

##### Veggie smoothies make a meal

Even veggie haters usually like carrots. They offer vitamins and an orange sweetness that works well in smoothies. Kick up the protein level and turn it into a meal when you combine the following ingredients with a scoop of protein powder. Experiment and discover your preferred ingredient balance.

- Apple juice
- A cup of softened, chopped carrots (zap them in your microwave)
- Apple sauce
- Slice of peeled ginger
- Ground cinnamon, salt and cayenne pepper to taste

Combine the ingredients on a low speed to begin, and then turn on high until creamy and smooth. If you leave out the cayenne pepper, your kids might love this one if you don't tell them what's in it.

##### Dessert smoothie surprise

Why not surprise your spouse and thrill your kids on a hot and humid evening by serving a dessert smoothie that's a healthier choice than ice cream. Although the ingredients do have calories, you can control them by using a couple of low-fat options. The following combination is loaded with protein, fiber and calcium. Add a few ice cubes before hitting the puree button.

- A couple of large bananas
- Non-fat vanilla soy or almond milk
- Low-fat or non-fat yogurt
- Any chocolate hazelnut spread (Nutella® works well)

Be prepared for suggestions and ideas from your whole family that might turn your kitchen into a summer smoothie pit stop. It won't take long for everyone to pick their favorites.



## Lifestyle

### Recycling Plastic: What All the Numbers Mean

#### Make your recycling count

You've seen the numbers on the bottom of plastic items you bring home, but you may not know why they're there or what they mean. Knowing the numbers can help your family recycle properly and reduce your impact on the environment.

Plastic products and containers are numbered from one to seven. The number indicates the composition of the plastic and whether the item can be recycled in your neighborhood recycling program.

#### Plastic 1 — polyethylene terephthalate (PET)

This is the most common and widely used type of plastic. Many clear water bottles, soda bottles, peanut butter, salad dressing and vegetable oil containers are made of this type. Almost all community recycling programs accept PET. Upon recycling it goes into paneling, fleece fabric and plastic containers.

#### Plastic 2 — high-density polyethylene (HDPE)

Also common in households, HDPE is thicker plastic. Opaque containers such as detergent, shampoo and bleach bottles are made from it. HDPE is accepted by most community recycling programs, and after recycling it provides material for pens, fencing, benches, lumber and detergent bottles.

#### Plastic 3 — polyvinyl chloride (PVC)

When you think of PVC plastic, plumbing probably comes to mind. This thick plastic typically makes up plumbing parts, but it's also used for food containers and bottles. Most community recycling programs will not accept items made of PVC.

#### Plastic 4 — low-density polyethylene (LDPE)

LDPE is often used in plastic grocery bags, but it can also be found in food wrappers, bread bags and squeezable bottles. Most community recycling programs will not accept LDPE for recycling (although this is slowly changing), but some retailers do collect used grocery bags for re-use.

#### Plastic 5 — polypropylene

This type of plastic mostly makes up yogurt, syrup and ketchup containers. It is available for recycling through most community recycling programs. When recycled, the material is turned into rakes, trays, pallets and bins.

#### Plastic 6 — polystyrene or Styrofoam

Styrofoam is commonly used for egg cartons, disposable plates and cups, and carry-out containers. It is very seldom recycled and not accepted by most recycling programs. Because of this, many fast food restaurants have replaced Styrofoam containers with environmentally friendly cardboard.

#### Plastic 7 — miscellaneous

Plastic items with this number don't fit into any other category. They may be a composite of several different types of plastics and are not distinguishable as one type. Technology products like computer cases and music devices fall into this category. These items can be recycled on occasion, but usually through special service providers and not community recycling programs.

Knowing your plastic can help your family recycle in a way that is helpful to your community, while reducing the amount of trash thrown in landfills.





## Lifestyle

### Fun Facts About Independence Day

#### July 4 history and observance

Every year on July 4, Americans celebrate Independence Day with parades, cookouts, concerts and fireworks displays. This national holiday marks the date in 1776 when the Founding Fathers first declared their independence from England, and the rest, as they say, is history. Here are a few fun facts about Independence Day.

##### Historical fun facts

Betsy Ross is believed to have sewn the first American flag in May or June of 1776. She was commissioned to undertake the flag-sewing project by the Congressional Committee.

The first draft of the Declaration of Independence was presented by drafting committee member, Thomas Jefferson, on June 28, 1776. Other members of the committee were John Adams, Roger Sherman, Benjamin Franklin and Philip Livingston.

On July 4 of that year, the Declaration of Independence was approved by the Second Continental Congress. However, the 56 signatories did not execute the landmark document at the same time, nor did they all sign the document on July 4. Instead, the most prolific signing date occurred the following month on August 2, when 50 men endorsed it.

John Hancock was the first and only party to execute the Declaration on July 4, 1776, and he did so in his role as President of the Second Continental Congress. The final signer was Thomas McKean in January 1777.

The names of the Declaration's signers were kept secret from the public for more than six months to protect their identities. If the U.S. had not won independence, the signers would have been declared traitors and put to death under English law.

Today, the original Declaration document is on display at the National Archives and Records Administration in the nation's capital.

##### Early Independence Day observance

On July 8, 1776, the first Independence Day celebrations occurred in Philadelphia. The Liberty Bell rang from Independence Hall's tower on that date. The purpose of the bell ringing was to summon the public to assemble and hear the first reading of the Declaration. Colonel John Nixon performed that momentous reading.

It was not until 1804 that the White House celebrated the first public Independence Day event. In 1941, Congress formally declared July 4 a federal holiday.

##### Independence Day celebrations today

Launched in 1785, the Fourth of July Celebration in Bristol, R.I., is said to be the oldest and longest-running in the U.S.

The Macy's 4th of July Fireworks display in New York is marking its 35th year in 2012. Millions gather every year to watch the display, which includes more than 40,000 shells that light up the sky over the Hudson River. The event is accompanied by musical performances and televised nationwide.

The White House observes July 4 every year by hosting events that can include anything from a barbecue and USO show in honor of veterans and troops, to kids' activities and fireworks.

However you decide to honor the nation's birthday this year, these are just a few Independence Day fun facts to share with family and friends at your special gathering.



