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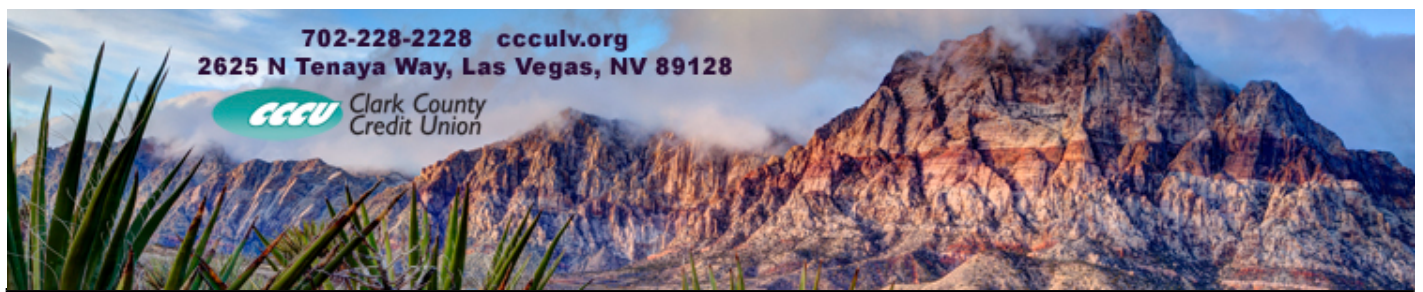
The Latest

CCCU helps out in Henderson cleanup

Volunteers from Henderson branch make resident smile

Hometown Henderson branch team members lent a hand last month - and they had a great time! Henderson resident Jamal Dawkins and his family experienced a disaster last year when their home burned to the ground. Jamal arrived just as a fire had broken out in his daughters' bedroom. He helped everyone to safety. Jamal had been working hard by himself trying to get the site cleared, even gathering and selling the scrap to help pay for the dumpsters needed to haul off the waste. Even though he is not a credit union member, CCCU Henderson branch members lent a hand. The task was to help Jamal get the lot ready for a donated double-wide home to be put on his lot! Thanks to volunteers from the community, CCCU/Henderson, and the Desert Springs United Methodist Church men's group for helping, the clean-up day went great! And thanks also go to those who helped donate to a special account for Jamal's family at the Henderson branch.

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Getting Ahead

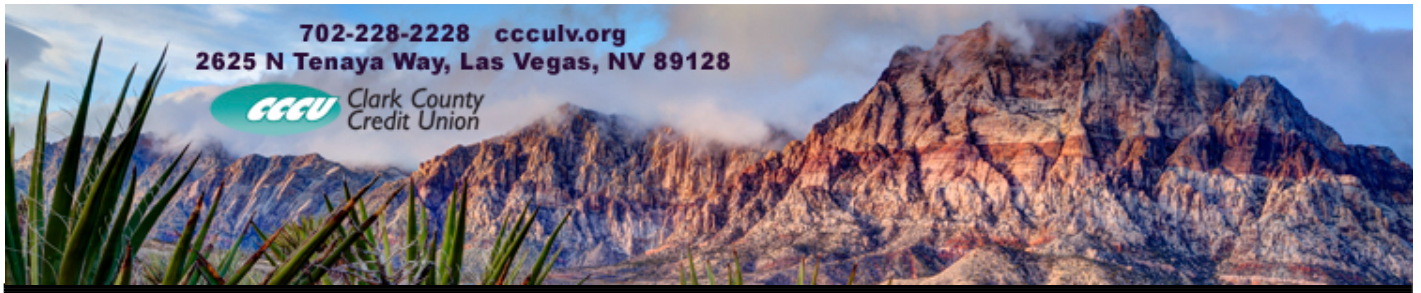
Think About It

Spending Everything

If you receive money as a gift, is it a good idea to spend it all at once? What might happen?

- Spending your gift in one lump sum, will leave you without any money left over. You may need it later for a gift, or to pay for a special purchase that's coming up.
- Saving even a small part of a gift every time you receive one will help to build up a nice savings account to use for big, important things.

There is an ancient Chinese saying, "If you want to move a mountain, you must carry many small stones." Even if you save just a small amount each time, you will pile up small stones to build a big hill or mountain of savings.



News & Events

New Auto Sales Reps Join Members Auto staff

Meet Brittni Martinez and Julie Goe



Members Auto manager Roger Loftis was excited to announce that CCCU members – and the general public – can now find help in buying their next new car the credit union way at any of CCCU's four full service branches.

Brittini Martinez, a member service representative at CCCU for two years, was hired to take over the automotive position at the 803 Shadow Lane branch in Las Vegas. Former CCCU loan representative Julie Goe is back as the automotive specialist for the Henderson Branch at 303 S Water Street in Henderson. Julie had left CCCU about three years ago to work for Zappos.com, the world's largest online clothing retailer. She is now back to helping our members with their new and used car purchases and to act as an ambassador helping them arrange financing through the credit union.

Membership is not required to purchase a vehicle through Members Auto.

Brand New – Used – and we take Trade-ins.

Get what you want without the backroom dealership hassle. Members Auto at CCCU can sell you any make, model, option or color of new vehicle, or put you in a quality inspected used vehicle. Trade-ins accepted. For information, call 702-939-3115 and ask for assistance, visit any CCCU branch, or click [here](#) to see cars and trucks online.



Lifestyle

Guide to Buying a Motorcycle

Top tips to follow when purchasing your first motorcycle

Some people dream of owning their own car or home. But if your fantasy is revving the engine on your very own Ducati or Harley Davidson, you may be ready to take the plunge and buy your first motorcycle. But where do you even begin? There are many things to consider when making the big purchase. Ask yourself these questions when motorcycle shopping:

What kind do I want? If you're a beginner rider, you'll probably want to stick with the basics. Cruisers offer a less demanding ride than sports bikes, which are known for their high speed and maneuvering. However, these rapid riders might be the bike for you if you're already confident in your ability to ride.

Also, ask yourself if your motorcycle will be your only form of transportation (e.g. will you be riding it to work every day, sitting in rush-hour traffic?). If you'll be using it each day, a touring motorcycle may be a good fit. These have wind-protecting windshields, gas tanks that offer longer times between filling up and a more upright seating position, which would be more comfortable if you're sitting in traffic. A cruiser is also a good choice for every day use, or a bike that has saddlebags so you can carry belongings in it. But if your motorcycle will just be, say, a weekend "toy," you may be happier with a "sexy" sports bike.



Is it comfortable? Before jumping into the big purchase, understand that motorcycles come in all different shapes and sizes, just like cars do. See if you can take the bike you're interested in for a test spin. That way, you'll be able to get a sense of what works and what doesn't work for you.

For example, that beautiful sports bike you love the look of may actually put strain on your wrists, shoulders or back. One caveat: If you're buying a bike to ride long distances, a short test ride may not give you the full effect. In that case, make sure you do your homework online and research how motorcycles differ among various body types.

How much can I afford to spend? With any big purchase, you should set a budget that you feel

comfortable with. Find out the insurance rates beforehand, comparing several carriers, and factor that in for different bikes.

"That's the number one by far best suggestion I can make," says Ben Sheridan, general manager for motorcycle insurance with Progressive Casualty Insurance Co. "Rates really vary a lot. From one bike to another, they can be five to ten times different." Other costs you may forget about include all of the safety gear you'll have to buy, such as a high-quality helmet, gloves, riding pants and more. And, like with a car, motorcycles may require upkeep, which can vary among the different types.

Do I want new or used? This is your personal preference, and also depends on your budget. New bikes may be pricier, but they typically come with a peace-of-mind warranty. Older bikes may be better for a beginner, since dinging it up wouldn't matter as much as if it was new. However, while used bikes may be less expensive, you'll want to consider how much repairs will cost if the bike is old and needs work. Consider the bike's vehicle history if it's used — mileage, accident history, etc.

Regardless of what you choose, be sure to stop by and talk to us about financing your dream bike.

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Lifestyle

Eco-Friendly Cooking

Why choosing local products can help your health and affect the world around you

As health and environmental concerns increase, more families are taking notice of the food they eat. Where does it come from? How is it harvested or processed? What ingredients are included?

The practice of sustainable cooking involves eating food that has a low environmental impact. Eating food that is grown close to home in a safe and healthy way, with little or no packaging, emphasizes sustainability. Sustainable cooking is healthy for the human body, protects animals from large commercial farms, and prevents excess energy and waste from packaging production.

Grow your own food

Growing and harvesting your own food is by far the most sustainable way of eating. Growing your own vegetables allows you to know where your food has been and what (if any) fertilizers have been applied. Even if you do not have your own parcel of land, it's possible to grow some of your own fruits and vegetables. Container gardening is efficient and possible in very small places. If you are fortunate to have enough space for a large garden, food can be preserved for future use through freezing and preserving.



Shop for sustainable foods

Cooking in a sustainable way also involves shopping in an eco-friendly way. Purchase foods that are grown as close to your home as possible. Shop at local farmer's markets, visit family roadside vegetable stands or join a local food co-op. In addition, look for local dairies and farmers who process their own milk, cheeses and meats. By shopping locally, you are able to determine how the animals have been raised, what they have been fed, and if they have been raised in humane conditions. You are also able to save the environmental impact of excessive packaging and transportation.

Cook sustainable foods

The most environmentally-friendly way of eating involves cooking your own foods at home. Cook and prepare the foods you have found from local sources. If you do choose to dine out, opt for local restaurants that focus on sustainability. Select restaurants that serve foods grown and harvested on nearby farms. Stay away from fast-food joints where the products come wrapped in large amounts of packaging and have been delivered from 14 states away.

Dispose of sustainable foods

The last stage of sustainable cooking involves disposing of food scraps and waste. If you focus on a diet primarily of fruits and vegetables, the waste from these items (the skins and leftovers) can be composted to produce a living matter that can be added to garden soil. Allowing your yard and food scraps to compost, or break down, enriches the soil for new plants. This is the final stage of the food cycle.

The practice of eco-friendly cooking will preserve and protect the food supply for future generations. Even small changes over time can produce huge benefits in your health and the environment around you.

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Lifestyle

Five Steps for Preventing Kidney Stones

An ounce of precaution keeps a lot of ouch at bay

Chances are, you've either had a kidney stone or know someone who has. According to the National Kidney Foundation, one out of 10 people develops a kidney stone in his lifetime. That's a lot of excruciating pain — and doctors say they're seeing more kidney stones all of the time, thanks to rising obesity rates.

A kidney stone forms when your urine contains too much chemical waste and not enough liquid. If urine doesn't flush chemicals out of your body, then they will join together until they form a stone, which either stays in the kidney or moves into the urinary tract. Many stones are tiny and pass out of the body easily — but some are large enough to cause a backup of urine in the body and quite a bit of pain. The most common types of stones are calcium oxalate and uric acid stones.

Signs of kidney stones include severe lower back pain, blood in the urine, and nausea or vomiting. Once you've had a kidney stone, you're more likely to get another one. That's why it's important to take dietary precautions to decrease the likelihood of stone formation.

Stay hydrated

First and foremost, make sure you're drinking plenty of water, especially if you're sweating a lot. Sweat decreases the amount that you urinate, thus increasing your chances of forming a stone. Make sure that your urine stays clear or light-colored; if it's dark, you are not drinking enough.



Drink lemonade

Some studies suggest that the citrate found in lemonade, limeade and other citrus drinks might keep crystals in the kidneys from binding together and forming stones. Just be sure to drink sugar-free lemonade; sugar can increase your risk of forming a kidney stone.

Reduce your sodium intake

When your sodium intake increases, so does the amount of calcium your kidneys excrete. That calcium is attracted to stone-forming chemicals such as oxalate and phosphorus. Fast food and processed foods, including frozen dinners, are generally high in sodium.

Cut back on high-purine foods

Purine is a natural chemical compound, and high-purine foods—which include meat, particularly organ

meats, bacon and beef, and seafood, such as lobster and shrimp — introduce extra uric acid into your system. (High-protein weight-loss diets are frequently associated with kidney stones.) When your urine is more acidic, you're more likely to develop uric acid stones.

Limit high-oxalate foods

Oxalate is a waste compound formed by the body, and it's also found in certain foods, including some that are healthy (think dark leafy vegetables) and some that aren't (cola). Oxalate combines with calcium to form stones. Your body needs adequate calcium, however, so you don't want to cut back on calcium; in fact, some studies show that kidney stone sufferers frequently have low calcium levels. Instead, watch your oxalate intake.

Kidney stones have plagued humankind throughout history; in fact, scientists found signs of a kidney stone in a 7,000-year-old Egyptian mummy. However, with a careful diet, you can prevent kidney stones from being a part of your personal history.

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Lifestyle

Top Five Country Artists Who Made the Crossover

Check out these genre-bending favorites

Country music has long been the domain of veteran performers like George Strait, Loretta Lynn, Dolly Parton, Merle Haggard and a list of others that goes on for a country mile. Other more recent up-and-comers have made country music a mainstay on our radios and Internet streams. But some artists who were successful in other styles of music, decided to give country a chance as well. Here are five stars who did just that.

Darius Rucker

Darius Rucker performed as the lead singer and rhythm guitar player for the band Hootie and the Blowfish, achieving multi-platinum record sales. Just recently he released his 2013 album *True Believers*, a country mix of 15 tracks. With hit songs such as *Radio* and *Wagon Wheel*, this album may just be his most successful yet.



Sheryl Crow

Sheryl Crow is best known for pop/rock hits like *All I Wanna Do*, *If It Makes You Happy*, *Leaving Las Vegas*, and a long list of others. Crow recently performed with Darius Rucker at the American Country Awards in Las Vegas. She was nominated for Female Artist of the Year and also for Single of the Year: Female, for the song titled *Easy*.

Jon Bon Jovi

Livin' On a Prayer and *Wanted Dead or Alive* are two of the songs we all can most likely sing by heart. But the rock star Jon Bon Jovi also entered the arena of country music with the hit *Who Says You Can't Go Home*, becoming the first rock artist to go to the top of Billboard magazine's Country Singles list.

Jewel

As a teenager, singer Jewel attended Interlochen, a fine arts school in Michigan. She majored in Classical Voice and Art, minored in Dance and Drama, and she can yodel. You know her for such hits as *Who Will Save Your Soul* and *You Were Meant For Me*. Now she is well-known for her country album, *Sweet and Wild*. The love song *Satisfied* received a Grammy nomination for Best Female Country Vocal Performance. She resides in Stephenville, Texas, with her husband, World Champion bull-riding superstar, Ty Murray.

Bret Michaels

Michaels, of hair band Poison fame, supports American soldiers with a song dedicated to them called *All I Ever Needed*. He is best known for *Every Rose Has Its Thorn*. Not only has he entered the country music arena, he's getting ready to launch his own line of cologne, called Roses & Thorns.

Many pop stars attempt to cross over into country music from pop or rock and find much success in the genre. Check out these and other artists who've made the switch.

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Lifestyle

South Padre Islands, Texas

Enjoy a beach vacation in the Lone Star State

South Padre Island sits on the coastal tip of Texas, drawing visitors from the Lone Star State, Mexico and beyond. While it remains a budget-friendly destination, you can also easily elevate a vacation to upscale status by following these suggestions.

Stay at Isla Grand Beach Resort

Set on 10 acres of lush, tropical beachfront land, this hotel offers both cabanas and high-rise rooms. Choose a cabana if you wish to step out of your room and feel sand between your toes. These rooms feature two double beds (or a king-size bed with sleeper sofa in select rooms to accommodate families), as well as a bar with mini-fridge. The hotel offers multiple dining options, tennis courts and pools on the property, and has been welcoming guests since 1959. Visit islagrand.com for more information and reservations.



Eat at Sea Ranch

Seafood rules the menus at South Padre Island restaurants, and Sea Ranch serves up some of the best in town. Enjoy shrimp pulled from the Gulf of Mexico and oysters from Laguna Madre Bay, prepared in a variety of ways. You can even bring in your own catch for the kitchen to cook to your specifications. Steak, pasta and other non-seafood items are available for landlubbers. Visit searanchrestaurant.com for more information and reservations.

Go Fishing With Captain Murphy's

Speaking of fish, no trip to the island is complete without a day spent on the water. Captain Murphy's will take you out on the Thunderbird or the Murphy's Law, from which you can bottom fish for red snapper, amberjacks and grouper; troll for king mackerel, bonita and tuna; or throw lines for sharks in the gulf. If traveling with kids new to the sport, climb aboard the Hard Bottom Too for a trip out onto the bay. The friendly crew provides the rod, tackle and bait on all outings and even helps the little ones bait their hooks. Captain Murphy's also offers dolphin watches, sunset cruises and eco tours through Isla Tours, and private charters are available. Visit captainmurphys.com for more information and reservations.

Learn at Sea Turtle Inc.

During a visit to Sea Turtle Inc., you can learn how this organization rescues, rehabilitates and releases injured sea turtles. You meet those on the mend as well as disabled turtles who call the hospital home. Among the permanent residents are Erika the Atlantic Green, stranded in November

2013 after an attack by a predator took her right front flipper and half of both of her back flippers. Visit seaturtleinc.org for more information.

If planning a trip to South Padre Island in March, book ASAP as spring breakers flock to its shores.

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