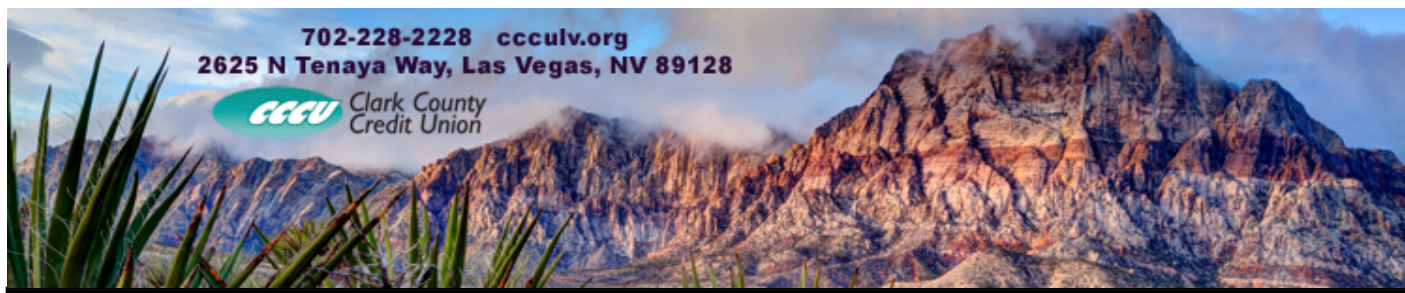


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## The Latest

### National Nurses Week Celebration

#### Community nurses win prizes - and hearts of Las Vegas residents



What a great week we had celebrating National Nurses Week at CCCU. Following a month of build-up, CCCU held a drawing on May 14 to send a lucky Nurse on a Disneyland vacation trip for two. The grand prize winner was Arlyne Jamison, an RN at Clark County's UMC. She was delighted to receive a \$1,000 Gift Certificate for a Get-Away-Today 2-day vacation at Disneyland, including hotel room and meals. Arlyne was greeted at work with her prize certificate by CCCU representatives Craig Fraley (employer group outreach) and Jessica Gafeney (branch manager).

Our second grand prize winner was Annette Flanagan (RN) from Sunrise Hospital Medical Center. She won a two-day getaway for two to the Mt. Charleston Resort Hotel. And our third grand prize winner received a \$150 VISA gift card to the Day spa of her choice. And in this case, our winner, Lavita Burnette (RN) was double-lucky, because she also one won of the daily drawings for a \$50 VISA gift card, just days before the final drawing.

Throughout the week, daily prize winners were drawn at random for the gift cards as a build-up to the final event which was held on May 12. The date is significant in the nursing world as it is the birthday of the world's most

famous nurse – Florence Nightingale. She was born in Florence, Italy on May 12, 1820.

CCCU's participation in National Nurses Week was a chance to show appreciation to our community's nursing profession for their level of caring for our families and visitors when illness or tragedy strikes. Thank you, Nurses!



# Getting Ahead

## 2nd Chance Mortgage

Up to 30 year fixed rate



Thought you were stuck renting for the next 3 years? No waiting period at CCCU. This is the place for borrowers who genuinely want to restart their home life again. If your Short Sale, Foreclosure or BK activity is complete, you may qualify for a home mortgage loan at CCCU. No 'seasoning', 'sourcing,' or 'waiting period' with us. Single Family Residence – primary owner occupied only (condo/townhome/modular excluded).

Get restarted with the financial power you need to re-set your balance sheet. Private membership in CCCU offers you full service banking in every area you need:

- Foreclosure or Short Sale Recovery
- Credit Rebuilder program
- New Start home loan
- Existing home or new construction
- 'CheckAgain' 2nd chance checking accounts.

**Call 702-228-2228 or click our mortgage site for calculators and to apply online**

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## Getting Ahead

### Plastic Rewards

Use your CCCU Debit Card and earn cash back.

Call 702-228-2228 and start saving - and earning- today!

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## Getting Ahead

### College Credit

**Work or Summer School: You Decide**

Whether you choose to take summer school to get ahead in college or find a summer job, it's a personal decision. It's nice to get required classes out of the way quickly, but many students use the summer to earn spending money for the coming school year. Take these concerns into account as you research and make the decision that's right for you.

- If you're attending college away from home, where will you live during summer school? Some dorms allow summer residents, so check with your college.
- Consider your family situation. If you have family across the state or country who you would like to visit, staying at school might not be the most realistic option.
- If you're receiving financial aid, you likely will need to fill out a separate application for summer school. Most colleges have deadlines for this, so check to make sure yours hasn't passed.
- Summer classes are condensed, meaning they cover the same material in a much shorter time period. Are you up for the challenge?
- Does your school offer online coursework? This will allow you to go home, take classes, and maybe even work part-time.
- Underclassmen might benefit from attending a local community college to get required English or math courses out of the way. Check to make sure the classes will transfer to your university before registering for them.
- Have a vacation planned? Summer jobs are typically more flexible than rigorous summer

curriculums.

Summer is a great time to rest, relax and rejuvenate from a tough year of college. But it's also the perfect time to earn some extra cash or get some classes out of the way. The decision is yours to make. But make that decision based upon what's best for you and your situation. Be sure to weigh the pros and cons of each before making your choice.



Heading to work or school? Or Both?

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## News & Events

### CCCU helps raise \$714K in support for Childrens Miracle Network

**DANA POINT, CA** — Organizers of the ninth annual California and Nevada Credit Unions for Kids Wine Auction have announced that a record \$710,000 was raised for the eleven Children's Miracle Network Hospitals in California and Nevada.

The sold out event, which took place Friday, March 14th, at the Laguna Cliffs Marriott Resort & Spa in Dana Point, California, drew over 415 attendees and was supported by more than 150 credit unions, business partners and hospitals. The annual wine auction continues to be one of Children's Miracle Network Hospitals' premier events, as more than \$2.6 million has now been raised by the Credit Unions for Kids Wine Auction since 2006.

CCCU, along with other southern Nevada credit unions, helped to provide St. Rose Siena with support amounting to \$29,000 (a 110% increase from last year) and Renown Children's Hospital with \$21,000 (a 41% increase from last year).

Through financial support from Members Auto at CCCU, some unique donations were provided to be auctioned off. One was a guided wilderness trip through the left fork of North Creek (The Subway) in Zion National Park's back country. The all-day vigorous hike descends through twisting slot canyons with chilled plunge pools and mountain streams as part of the experience, led by CCCU's intrepid President and CEO, Wayne Tew. Another CCCU staff member, Mark Andrews, made available copy number 1 of his newly published book, 'Photographing the Western Landscape' and a matching canvas print of the cover photo of the book.

"Through the efforts and generosity of our amazing sponsors, donors, and volunteers, we have once again surpassed all expectations by raising a record amount of money for Children's Miracle Network Hospitals (or "CMN Hospitals") and the eleven Children's Hospitals in California and Nevada," said Jeff York, event chairman and president and CEO of CoastHills Federal Credit Union. "The remarkable success of the auction reflects credit unions' close relationship with and commitment to their local communities."

With a Great Gatsby/Roaring Twenties theme, the evening included fine food, dancing, and both silent and live auctions. Attendees had the opportunity to bid on more than 350 gift packages that included bottles of fine wine, vacations (to California's Wine Country; Vancouver, British Columbia; Kona, Hawaii, and other destinations), sporting events, and a collection of premium whiskeys. Well-known charity auctioneer and comedian Sean Kelly, entertained attendees and was the event's wine auctioneer.

The evening's very special guest, Melinda Marchiano, a sophomore at Pepperdine University and CMN Hospital patient since 2007, shared how Cottage Children's Health in Santa Barbara and Children's Hospital Los Angeles have changed her life. Marchiano, who was diagnosed with Hodgkin disease when she was thirteen years old, is just one of the many stories of hope as a result of the tireless efforts of Children's Miracle Network Hospitals throughout the country. As a childhood cancer survivor, Melinda gives thanks for her life by dedicating time and resources to help numerous organizations, including CMN Hospitals.

A special auction item consisting of fine wines was in honor of seven year old Mason Morash, who

has a very rare condition, Aplastic Anemia. Little Mason, otherwise known as SuperMase, because of his positive attitude, is a patient at Rady Children's Hospital San Diego and Children's Hospital Los Angeles, waiting for a compatible donor for a bone marrow transplant.

"Our credit union partners have demonstrated remarkable generosity and unwavering commitment to our California and Nevada children's hospitals with their support of this year's Wine Auction," said Joe Dearborn, senior director, Credit Unions for Kids. "It's a true testament to the credit union philosophy of people helping people. The Credit Unions for Kids Wine Auction is the largest single national fundraising event for Credit Unions for Kids."

Corporate Sponsors of this year's event were CU Direct, the California and Nevada Credit Union Leagues, CO-OP Financial Services, and CUNA Mutual Group. As Corporate Sponsors, these organizations paid all overhead costs associated with the auction. As a result of the efforts and contributions of each of these organizations, all of the money raised will directly benefit the eleven Children's Miracle Network Hospitals in California and Nevada.

*About Credit Unions for Kids and Children's Miracle Network Hospitals*

*Credit Unions for Kids is the brand under which America's credit unions fundraise for Children's Miracle Network Hospitals. The collaborative effort, which is driven by a "people helping people" philosophy, includes individual credit unions; local chapters; state leagues/associations; two national trade organizations; business partners and several trade publications.*

*The program was introduced nationally in 1996 and since that time the credit union movement has raised almost \$130 million for affiliated children's hospitals. Annually, credit unions are the third largest "corporate" contributor to Children's Miracle Network Hospitals behind only Wal-Mart and Costco. The credit union community has established a wonderful legacy at hospitals across the country, funding breakthrough research, numerous programs and services and construction of new facilities. Fundraising activities run the gamut from major events to online giving campaigns to paper balloon icon sales.*

*For more information on Credit Unions for Kids and Children's Miracle Network Hospitals, please contact Joe Dearborn at (480) 614-9673 or [jdearborn@CMNHospitals.org](mailto:jdearborn@CMNHospitals.org).*

- See more here



**CCCU Marketing Director Craig Fraley helps with Christmas decorations for the kids of CMN at St. Rose Siena Hospital.**





## News & Events

### Saving your marriage from money

Try this Q&A experience at home - if you dare.

#### Q and A

##### Saving your marriage from money

*My partner and I always seem to find ourselves disagreeing over money matters. It's come to the point where we can't argue productively. Every time we try to talk about our finances, we end up fighting. How can we make our conversations more productive?*

More than half of marriages end in divorce, and the most frequent cause of divorce is disagreement over finances. Having productive disagreements is a skill, much like riding a bike. You need to learn how to do it and practice to improve. One of the problems is that a lot of us are taught not to "fight" as kids, rather than how to disagree properly and settle our differences. This is another of life's struggles that you and your partner can overcome together and be stronger for having done so.



People have complicated relationships when it comes to their finances. These relationships are more difficult because of rules of social politeness, which insist that it's not okay to talk about it. A lot of us heard when we were growing up that it's not "polite" to talk about money. That may be true when it comes to a cocktail party, but not in a relationship. Couples unused to the subject generally rush into talking about their finances and they make mistakes in predictable ways.

There are three big mistakes that people usually make when talking about money in their relationships. They are: assuming a right-wrong mindset, focusing on differences, and losing focus.

Another mistake is losing sight of the difference between an argument and a fight. In an argument, both sides present their cases and discuss issues logically and come to a conclusion. In a fight, words become heated, tempers flare and things quickly get personal. Arguments are a fine and healthy part of any relationship, but fights are destructive and should be avoided.

When you assume you're right and your partner is wrong, the conversation becomes all about placing blame. You make accusations that your partner has done something wrong. They get defensive about their choices as a means to avoid losing face. You both get angry because you start to place priority on winning the argument rather than solving the problem. Instead of trying to place blame, work on solving collective problems. To do that, acknowledge that no matter who started it, you're in this together. Shift your energies (and the conversation) away from who caused your money problems. Move toward talking about how you can build a more secure financial future.



People have different financial priorities. You might focus on saving and devote a lot of energy to making and sticking to a budget. Your partner, though, might be a bit looser with money and might spend more freely. When your conversations focus on these differences, one or both of you will tend to make unfair comparisons. You may see the vacation fund as a long-term savings goal, similar to saving for home improvements. Your partner may see saving for a vacation as a luxury that takes away from day-to-day needs. Instead of focusing on your financial differences, focus on the goals you have in common. Spend more time talking about those goals that you share rather than on your areas of difference.

It's also hard to keep focus when discussing your finances. Most often, when couples are fighting about money, it's not really about money. Talking about money is stressful, and stress makes fights both more likely and more intense. Yet, what makes it a fight is a failure to communicate effectively. When you're discussing your finances, it's tempting to slip into "fight mode," where your goal is on obtaining the win. When you're in this frame of mind, you tend to use a lot of strategies that aren't great for problem-solving. You might bring up other issues, such as work-sharing. You might also shut down and refuse to listen. Remember, though, that it's the topic that's making you stressed. The faster you and your partner can work together to solve your financial problems, the better.

Now that you know the pitfalls to avoid, it's time to take some positive steps to make financial conversations more productive in the future.

- Sit down and make a list of your financial goals. Think as long- or as short-term as you like. Do you want to retire early? Start a small business? Pay for college for your children? Get out of debt? Focus only on the things you agree on. Once you have agreed on a set of goals, write them down.

- Develop a realistic budget. It's tempting to put the harshest spending cuts you can imagine in place, but it's not a good idea ... and can lead you right back into blaming and fighting. Coming up with a plan that you can both agree on is the easiest way to avoid these problems.

- Be open about each others' habits. We tend to use a rule called "special begging" to treat our luxuries as more important than our partner's. If you never see the benefits of your partner's morning coffee, it's easy to see that as a place to cut spending. Your partner thinks of it as a necessity and might not see the need for your collectibles. Remember to value each others' happiness equally.

- Celebrate your victories. Set aside a small fund to cover shortages in the budget. If, at the end of the month, there's still money in that fund, use it to pay for a date night or something you both want. Take some time to enjoy your financial discipline and spend some quality time together.



# Lifestyle

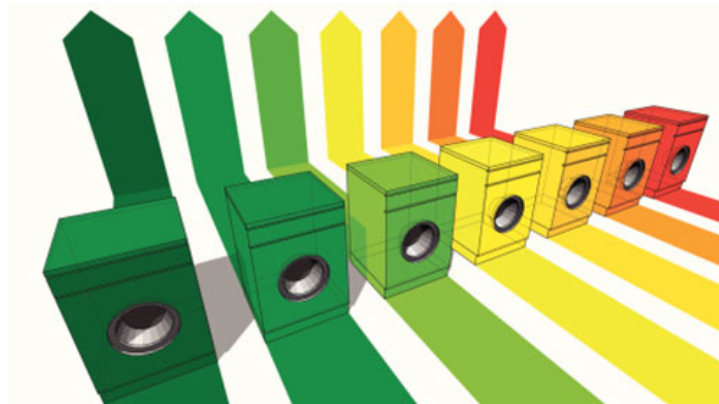
## Eco-Friendly Laundry

### Save money in the laundry room

Laundry always seems to get a bad rap and is often listed as one of the least popular household chores. When it comes to environmental conservation, however, laundry is one of the areas where you may be able to save the most energy with a minimal amount of effort. A few simple changes in your laundry habits may have you looking at laundry in a whole new light.

#### Clean with cold

Because most of the energy used in the laundry process is consumed while heating water in your washer, you can save both energy and money by washing clothes in only cold water. With advances in washing machines and detergent, most everyday clothes will get just as clean in cold water as warm. In addition, using cold water will help your clothing hold its color (allowing the clothing to last longer) and prevent shrinkage.



#### Ditch the dryer

The second largest laundry energy bandit is the clothes dryer. Ditch the dryer and try hanging your clothes to dry. If you're able to hang them outside, the sun will naturally give your clothes a fresh scent. No room to hang your clothes outdoors? Try hanging your smaller items inside on an indoor drying rack. Hanging your clothes will not only save energy, but also allow your clothes to last longer by retaining their shape and color.

#### Ditch the dryer sheets

Not only do dryer sheets contain several unpronounceable ingredients, but they are expensive, create additional landfill trash, and often leave clothes smelling like a perfume factory. If you live in a warmer climate, you may be able to just ditch the dryer sheets, saving both money and additional trash. Colder climates may still require help with static electricity in clothes, created by the dryer. Instead of dryer sheets, choose environmentally friendly dryer balls, which can be used again and again in your dryer to battle wrinkles and static electricity woes. No dryer balls? Use a few loose tennis balls in your dryer instead.

**Wash less laundry**

To save on laundry energy consumption, make a conscious choice to wash fewer loads of laundry. Wear your clothes several times before washing. (Jeans, for example, don't need to be washed after every wear.) When you need to do laundry, do only full loads instead of several smaller loads.

**Natural or homemade products**

In addition to energy usage, detergents can also be an environmental concern. Where does the laundry soap go when it flows down the drain and into the city's water supply? If you're concerned about the ingredients in some laundry detergents, opt for natural or homemade products.

Just a few simple changes in the way you do laundry can make a significant impact on your energy usage and environmental footprint. Hanging your clothes, ditching the dryer sheets, washing less laundry and using a more environmentally friendly detergent will result in a lower electric bill and less impact on the environment around you.

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# Lifestyle

## 10 Ideas for a Date Night In

### Take these fun routes to a little romance

While many people enjoy going on a date to the theater or to a restaurant, this isn't always possible. Remember, however, that just as much fun and romance can be found at home. Here are 10 ideas for a date night in with your significant other.

#### **Massages**

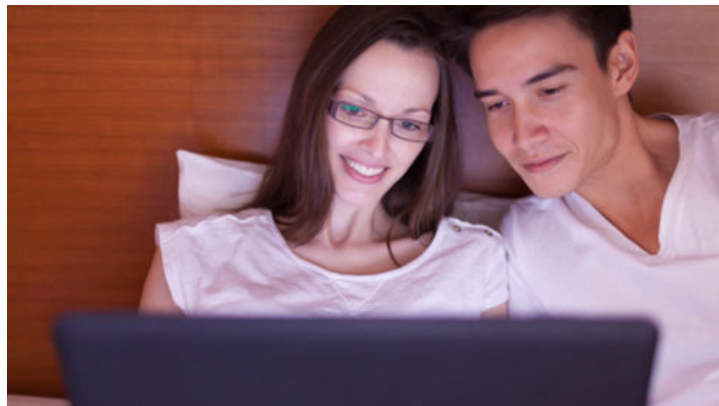
Switch on some calming music and give each other massages, creating an at-home spa.

#### **Look through photo albums**

Pull out those dusty photo albums and scrapbooks and flip through them, unearthing old memories that you both can either laugh or cry over.

#### **Ice cream sundaes**

Ice cream is one of the tastiest things in the world. Add some toppings such as chocolate syrup, sprinkles and whip cream, and enjoy together.



#### **Movies**

Rent every episode of your favorite television show and watch them all. Or, you could have a mini film festival and watch some romantic movies that you both love.

#### **Poetry**

Have a poetry reading where you each take turns reading poems or lines from your favorite books or authors. You both may discover something new about each other.

#### **Card games**

Blackjack, and other two-player games, are great for a couple to play. You could make some fun cocktails to sip on as you are playing. Use small change to place bets, or bet on personal favors.

#### **Puzzles**

Putting together a puzzle is a quiet way to spend time working on a project. Doing it with a loved one makes it even more fun because you can work with each other to find pieces.

**Cook a special meal**

Cook a mouthwatering meal together and feast on it while listening to music that means something to you as a couple. From steak to veggies, there are a slew of great options. Don't forget the dessert, with a cherry on top.

**Make music**

If you play an instrument or sing, perform a musical number for each other. Or you could do a duet: Guitar and vocals, vocals and piano, violin and saxophone, etc. If you can dance, put on a show for your partner.

**Tell stories**

Everyone has a ton of crazy or weird stories to tell, and telling them to each other can be a fun way to pass the time. Try to top each others' stories. This is a great way to get to know secrets — or just tidbits — from your partner's past.

While the glamor of a night on the town is appealing, staying home can be even more fun if you set it up correctly, as if your time together really matters. From a special meal to movies, spending time with your significant other is great, any way you choose to do it. Uncork a bottle of wine, put on your most attractive outfit, and have fun together.

