



# ST. THOMAS CREDIT UNION

## DOLLARS & SENSE

*Big Enough to Serve You, Small Enough to Know You!*

Volume 1 Issue 8

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### CU \$\$\$UCCESS\$



" We really keep people out of the hospital," so states Dianne Davenport R.N., Manager of St Thomas Cardiac Rehab Dept.

For over 20 years St Thomas Cardiac Rehab program has provided exercise, education, fellowship, and individual attention to their post cardiac event survivors.

" We have participants in their 90's who have been coming for over 15 years," adds Ms. Davenport.

A Registered Nurse and an Exercise Physiologist are in attendance during all exercise programs. The recommended program is three times per week, morning/afternoon sessions available, and they also offer education programs from experts in the fields of nutrition, exercise, and all areas of wellness.

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### You INC

(as in You In Charge)

#### Why start a business?

You're either the owner or a temp

A recent movie, Larry Crowne, shows how an excellent employee is not safe regardless of contribution. **Most of us have witnessed downsizing and outsourcing by our employers. Maybe you have been the victim – I have.**

There is only one thing a person can do; create a business that will supplement your present income and turbo charge your savings and investment strategies. A good place to start is to think about what you enjoy doing, or are interested in, or used to do and made money.

When I **got serious about severely curtailing my use of credit cards** I agreed to paint a friends house. I used to paint houses in college and had perfected the skill set while making money. When I first started I sometimes made a mistake bidding a job and ended up making one or two dollars an hour after it was completed. I chalked it up to education expenses and learned how to minimize those costly gaffes. *Feb 17*

Keeping a promise to myself to not become a servant to credit card companies, I bid a house painting job. The house owner was pleased to hire me because she knew her worries about theft, incompleteness, whining for pre-payment and just safety in general would not be of any concern.

After the job was finished she was doubly pleased because I had overbid the materials cost and passed on the savings to the owner. Talk about free word of mouth advertising.

**In future articles I will share cottage industry business ideas, how to find start-up money and who to turn to for hands on help.**

Share this article with friends and family. You never know who would love to become your helper in your adventure to becoming financially free.



**Special Offers for St. Thomas Credit Union**

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Exclusively at 21 White Bridge Road Nashville  
See [Brueggers.com](http://Brueggers.com) for menus and catering ideas



**FREE Coffee or OJ with purchase of a breakfast sandwich**

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## “QUOTE” WORTHY

“Anytime we help create shared vision and strategy, we empower ourselves and others.”

*Stephen Covey, Author: 7 Habits of Highly Effective People*

Send in your favorite quote and who said it. If we use it, you get a \$10 gift card.

## GO GREEN

Paperless and other options to help save you time and money and our environment too

**Steam** vegetables instead of boiling. You use less water and retain more vitamins & minerals from the food.

## MOVIES FOR FREE?

**You Bet!**

Find your birthday hidden in our newsletter and come by the STCU office to pick up 2 free movie passes.

## WE ARE HERE FOR YOU

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Wed: 9:00 am - 4:00 pm

Fri: 7:00 am - 4:30 pm

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## CU SUCCES\$ CONTINUED

There's a lot of camaraderie evident in the program. A regular participant who is a "no show" gets calls from staff and their colleagues. It's not just a job, or a class, it's a mutually supporting community.

And when this community takes on a project watch out. They are the number one fund raiser at St Thomas for the American Heart Association. And that's not all! They take on other projects like toys for disadvantaged Nashville children, and numerous other worthy causes. Mary Coleman has some stories to tell on them.

The St Thomas Cardiac Rehab Program is saving money, but there is so much more that has come about because of the dedicated staff and their enthusiastic patrons. This community can teach us a lot about making other choices, enjoying yourself while doing so, and forming bonds of friendship. Mary Coleman says they personify what the real philosophy of STCU is all about; taking care of each other.

**Now that's impressive!**

## F.Y.I.

### ➤ Pinch of S.A.L.T. (Save A Little Today)

Before buying any appliances check with: **energystar.gov**. Know how much energy use you will be paying for and then shop for the best price.

➤ **Show and DELL** (A smashing hit) The DELL business representative thought 7 to 8 orders would be all they would get at the STCU sponsored *Show and DELL event* here at St. Thomas. They were quite pleased & impressed with the 75 they got. Your STCU staff working deals for you – **ALWAYS!** And with that type of response, STCU will be able to approach other merchants to get more specials for you – our **Members**. Thank you for supporting your credit union.

## WINNERS, WINNERS!!!

**1st Friday of Dec Kindle Winner = Sherri P. Bussard**

**New Christmas Club member Kindle winner = Velvet Bechard**

**Current Christmas Club member Kindle winner = Aurelia Lewis**

**Birth Date Movie Passes = Sean T. Nesbitt** won movie passes from our Saturday drawing. Come in Sat. Dec 17 for your chance to win some movie tickets!

Also Be sure to check this issue for **your** birthday for a chance to win!

## THE ANSWER

Submit your questions and receive answers from STCU staff

**Q.** I wasn't able to make the **Show and DELL** event. Was that a one time event or is there another chance to get one of those special deals?

**A.** If you missed the opportunity to come by while Dell was here you can come see us and pick up a flyer that has a phone number and member ID to receive one of the special STCU deals with Dell. This deal will only last through December so act fast!

## FOUR FRIDAYS BEFORE CHRISTMAS

Every Transaction made in December  
**BEFORE** Christmas enters you for a  
July 7 chance to win a Kindle!

