

asterisk™

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Your 2011–2012 Board of Directors



FROM LEFT: (STANDING) SUSAN DEANE, CRAIG LEE, GARRY LOEWEN, VERA GOUSSAERT, ANNITTA STENNING (RESIGNED MAY 2011), (SEATED) DENNIS ANDERSON, MARGARET DAY, CRYSTAL LABORERO, NICOLE RITCHOT AND WILBUR COATES

Members who attended this year's AGM were the first to hear the results of the 2011 election of directors.

4,400 members voted to re-elect incumbent directors, Dennis Anderson and Vera Goussaert, and Crystal Laborero was newly elected to the board. Rhonda Forgues stepped down after completing her term.

At the first board meeting following the AGM, the board re-elected Garry Loewen as Chair and Susan Deane as Vice-Chair.

Dennis Anderson was president of Brandon University between 1990 and 2000, and has extensive experience as a management consultant and business educator. He holds a BSc, an MBA and a PhD in business. He has served on a number of corporate and public sector boards,

including Centra Gas (Manitoba); the Governing Council of the National Research Council of Canada; Canadian Aboriginal Business Council (Manitoba Region); Brandon Chamber of Commerce; and the University of Swaziland; as well as several national, regional, and provincial boards of university presidents.

Vera Goussaert is currently the Executive Director of the Manitoba Cooperative Association, and has worked as a Co-op Development Advisor with the Province of Manitoba, and as a Youth Program Officer—CIDA Intern with the Canadian Co-operative Association and the Credit Union Association of Ghana. She holds a Bachelor of Commerce degree from the University of Manitoba. She has volunteered with The International Centre, Amnesty International, the Co-operative Youth Leadership Program, and Astra Credit Union.

In addition, Vera is currently a board member for SEED Winnipeg.

Crystal Laborero has spent several years in the banking industry and is currently the Director, Business Development with Tribal Wi-Chi-Way-Win Capital Corporation. She was the founding CEO of Aski Financial, a small financial services company designed to meet the needs of First Nations people in Manitoba; she worked with the Royal Bank of Canada opening the first on-reserve branch in Manitoba; and was the Director, Aboriginal Relations with the United Way of Winnipeg. Crystal is the first Aboriginal woman appointed Chair of the Manitoba Women's Advisory Council.

Director Annitta Stenning resigned her position in May 2011. ACU board and staff offer Annitta best wishes in her continued work in the community. *

Become a CU Advisor

As a financial co-operative, ACU members have a voice in the decisions we make! Join CU Advisor, ACU's email advisory panel. We'll send you a brief questionnaire three-to-five times a year asking you important questions related to your credit union.

To learn more, visit our website. To sign up go to www.creditunionadvisor.mb.ca/assiniboine or scan this QR Code with your smartphone.





GARRY LOEWEN
CHAIR OF THE BOARD
boardchair@acugovernance.ca

From the Chair

Just over a year ago an ACU member submitted a resolution asking the credit union to investigate the possibility of changing our MasterCard service provider.

His concern was that CUETS, our historical provider, had been bought out by an American financial institution which is subject to US legal restrictions. One such restriction is that the card cannot be used in Cuba. The Board of Directors endorsed the resolution, and it was overwhelmingly supported by the membership.

Since the passing of the resolution, management has put tremendous effort into examining our credit card alternatives. They have discovered that the issue is much more complex than originally anticipated.

The company that produces our credit cards also produces our debit cards, and switching one may require that we switch both.

Right now the whole card industry is undergoing radical change. It is rapidly moving to the new chip technology, and companies like Visa and MasterCard, that used to deal only in credit cards, are also introducing debit card products.

The cost to change debit and credit card providers could be as high as \$2 million once lost revenues, the cost of re-issuing our

new chip debit cards, and other implementation costs are taken into account. So we need to carefully consider all the strategic implications of making a switch.

Assiniboine is not alone in wanting to explore alternative strategies in the card industry. A large group of credit unions in Manitoba, Saskatchewan and Alberta has formed a Prairie Region Card Strategy Committee. Assiniboine is an active member of that committee.

At this point all options are still on the table. After we conclude our review we might change to an alternate provider of both credit and debit cards; we might select different vendors for our credit and debit cards; or we might maintain the status quo and stay with CUETS for both credit and debit cards.

It will take time, but members have our word that we will continue to work hard to find the best solution for you and your credit union. We anticipate we will need all of 2011 to complete our due diligence, and we will provide an update to members in early 2012.

And the awards go to ...

Assiniboine Credit Union has been recognized recently for excellence in governance, human resource practices and marketing.

Brown Governance Co-operative Award for Boardroom Culture

ACU received the inaugural Brown Governance Co-operative Award for Boardroom Culture, an award created by the Canadian Co-operative Association (CCA) and Brown Governance to recognize that a healthy boardroom culture is critical to governance success.

ACU's board was recognized for its proactive approach to board governance in the face of a significant change in culture from the 2007 merger between three credit unions with very different backgrounds. Through a process of meaningful consultation and dialogue, attention to relationships, shared planning, building consensus and engaging third-party expertise, the newly merged Assiniboine Credit Union set the tone for boardroom and governance culture.

REES Award for Disability Commitment

Assiniboine also received the Reaching E-Quality Employment Services (REES) Star Employer Award — Large Business. The award is presented to an organization that has had significant impact on the disability community by demonstrating excellence and achievement.

"ACU was nominated this year because of its support for REES' vision and values, including establishing an internship program for a young person with a disability," said Shannon Martin, REES' Executive Director. "ACU has a clear understanding of disability

issues and accommodation, has made a strong commitment to the disability community and has a track record of successfully hiring and retaining employees with disabilities."

ACU Wins a Telly

And we won top honours at the annual Telly Awards for our "Good Things Happen Here" television commercial. The 30-second spot was created by ACU's advertising agency, Fusion Communication and was produced by Winnipeg's Frantic Films.

The Tellys is an international award honouring the best in television advertising and programming from among more than 11,000 entries worldwide.

The ACU video emphasizes how we've been inspired by our members to be a different kind of financial institution — one that's committed to more than the financial bottom line, which has resulted in "people succeeding, communities thriving, and our planet being respected." *





The spirit of co-operation is alive and well



ACU'S AL MORIN AND FORT RICHMOND BRANCH MANAGER CAL BERZUK SAY THE DOOR IS ALWAYS OPEN TO OUR CO-OP COLLEAGUES. ACCESS CREDIT UNION'S MORRIS BRANCH MANAGER, DENNIS MATTHIES AND LOANS ADMINISTRATOR ALISON HARBINSON VISIT THE ACU BRANCH AS PART OF THEIR BUSINESS-CONTINUITY PLANNING.

Cal Berzuk, Manager at the ACU branch. "Truly this is co-operation in action," he adds. Access' CEO Robert Jones couldn't agree more. "It's like any other situation that can be stressful. You learn to cope with the flood the best that you can and learn how to lessen the impact of it. That's what the plans with Assiniboine are all about," Jones says.

"There are eight employees at Morris, four at Emerson and three at Dominion City. In years when there's been flooding, some employees get deployed to one of Access' other 11 branches that are out of the flood zone. Others who have farms and property in the flood zone take time off to care for things at home."

"Ironically, the branches haven't been flooded in the past. But the communities have to be evacuated if services such as water and are shut off due to high water levels," says Hank Hildebrand, Access' Manager of Transitions.

"In 1997 — we were called Morris Credit Union then — when we evacuated Morris entirely we had an agreement with ACU to move into the training centre and their Main Branch. The next real threat was in 2009 — we were called Valley Credit Union then — when we again reached out to ACU and they were good enough to make the Fort Richmond branch available," Hildebrand says. "And now Mr. Morin has been gracious enough to welcome us again. We didn't need it in 2009 or this time, but it's comforting to know the offer is there if and when we do." *

Nothing brings out the co-operative spirit in all of us more than a spring flood in Manitoba. We rally to shore up strangers' homes from the unending water with a conga line of sandbaggers. We bake cookies and make sandwiches for volunteers who crowd community clubs waiting for the bus to take them to the next family under a watery siege.

At Assiniboine Credit Union we have our own flood ritual. We open our doors to the staff and members of the Morris, Emerson and Dominion City branches of Access Credit Union when the last opening in their town's ring dike is closed, turning their community into an island in a made-in-Manitoba Red Sea.

"We've had this plan in place so long that

now it's just a simple phone call," says CEO Al Morin. "We all know the drill. They call us and say "Hey, can you help?" and we say, "You bet." With that simple contact, the evacuation plan for Access Credit Union kicks in and for as long as they need it, the Pembina at Bairdmore Branch of ACU becomes their temporary home.

In time of need, one MSR station is dedicated to an Access employee to serve their members. A private office is dedicated to an Access manager to meet with their members who need additional products, services or advice. Some simple technology changes allow Access staff to continue to tap into members' accounts. And the ACU vault is also available for any members who might need a temporary safety deposit box, explains

Some lessons we learn very young

by Al Morin, CEO

Some lessons are handed down through generations. The immense power of co-operation during a flood is one of those lessons that resonates with me.

It's hard not to think about flooding in Manitoba in the spring. There are few people left who can tell us what the flood of 1950 was like. My mother is one of them.

From my office on Main Street I can see St. Boniface Hospital where in April 1950 my mom gave birth to her second child — me — as the waters of the Red and Assiniboine Rivers threatened St. Boniface and downtown Winnipeg. Located on the banks of the Red, the hospital was no longer a safe place to be. So mom bundled me up and headed for higher ground outside of Winnipeg, leaving behind her small acreage in what is present-day Windsor Park. It wasn't the best time for her, but it was made easier by so many people inside and outside the hospital walls who were

working diligently to keep the waters back and to keep citizens safe.

By the first week in May that year, the Red River could not be held back. It flooded the city, breaking through eight dikes and destroying four bridges. Nearly 100,000 Winnipeggers had to be evacuated from their homes that spring.

Our friends at Access Credit Union know the experience all too well. When flooding and evacuation happen, the credit union needs a solid plan to offer continuity of service to their members during the crisis.

As it turns out, Access didn't need our help after all in 2011. The floodwaters at Morris were controlled and the credit union didn't have to evacuate.

At times I think about the people who helped my mom take me to safety all those years ago. I wonder if it's possible that spirit of co-operation could have been instilled in

me at such a young age? After all, I've spent the majority of my working life in the co-operative sector and to this day I'm proud that Assiniboine is so ingrained in the international co-operative movement.



ONLY BLOCKS FROM OUR CORPORATE OFFICE IS THE CONVERGENCE OF THE RED AND ASSINIBOINE RIVERS. IN 1950, THE BANKS OVERFLOWED AND PUT THIS LOCAL GAS STATION BETWEEN THE NORWOOD BRIDGES UNDER WATER.

Mortgages that do more for *local foods*

Mortgages that do more ...

Your Assiniboine Credit Union mortgage is part of something pretty special. By supporting ACU with your mortgage, you are not only getting a great rate, flexible terms and that new home you've been looking for, you're also helping build strong, sustainable local communities.

Examples include the work we're doing to support environmental programs, like sending our e-waste to Responsible Electronics Recycling; and financing Peg City Car Co-op, Winnipeg's first car-sharing co-operative. Or the way we choose to support local and organic community gardens and farmers' markets like St. Norbert Farmers' Market and the Immigrant Integration and Farming Worker Co-op, and responsible retailers like Organic Planet.

These are just a few of the ways we, and our members, are making a difference — one mortgage at a time.



Extending branch hours for your convenience

In May, 19 out of 24 ACU branches extended their hours of operation, providing our members with more flexibility to obtain in-branch banking services and appointments.

For a complete list of all branch hours, please refer to our website or check in-branch.



Please go paperless

In 2010, 6,800 members moved to electronic statements and helped us use 55,631 fewer envelopes and 246,358 fewer sheets of paper.

The bad news is that in spite of that success, we still used 1,462,074 envelopes and 2,201,520 sheets of paper in 2010 in the production of statements.

Please help us decrease our paper use and the environmental impact by moving to e-statements. Your e-statement is ready now for viewing on CU@HOME Internet Banking.

If you choose to discontinue your paper statements before June 30th, you will be entered to win \$500!

To stop receiving paper statements, you must be signed up for CU@HOME Internet Banking. Using CU@HOME you can easily manage your accounts electronically and view your e-statements online. If you aren't registered for CU@HOME, give us a call.

You can go paperless one of three ways:

- phone the Member Communication Centre and a representative will cancel your paper statements for you
- come in to any branch, and staff will sign you up

- complete the Discontinue Paper Statement form on our website and either fax it to (1-877) 958-7348, or mail it to Service Support, Box 2, Station Main, Winnipeg, MB R3C 2G1

Then, check your e-statements and review your accounts on CU@HOME regularly. You'll be glad you did — and so will the environment.

What would YOU do with \$500?



Joan Durrant, member at the Pembina and Bairdmore Branch might have some tips. She was our March 1 winner of \$500 cash.

AFG offers comprehensive wealth management services



HENLEY CUNNINGTON, DIRECTOR, WEALTH MANAGEMENT SERVICES

In our last issue I provided an explanation of common asset classes. In this issue, AFG Wealth Consultants answer member questions about how these asset classes can be used in a well-planned portfolio.

What role does cash play in your clients' financial plan?

Cash provides liquidity, can be used for income and provides easier access than other types of investments should funds be suddenly needed for an unanticipated use.

How do bond fund managers use diversification?

Frequently these managers diversify by type, maturity dates, geography and industry type. This helps mitigate default risks and interest rate variation trends while generating income.

What is the advantage of dividend equity funds?

Dividend funds provide an alternative to fixed income by reducing volatility and helping grow the portfolio. They are a great way of introducing equity income into your portfolio and can provide desirable tax consequences.

How significant should the Canadian equity market be in a client's portfolio?

The Canadian equity market provides access to such sectors as energy, resources, precious metals, and major financials. It is an important part of an investment portfolio equity strategy. But investors should also be open to the global markets as they have different types of companies and a greater selection, which helps reduce risk in the portfolio. Many Canadians are skeptical of foreign investment in part because Canadian equities have done so well. But the primary reason they have done so well is precisely why they are not

appropriate as the only or majority position in a portfolio.

What should I consider before purchasing a property down south?

Without proper planning and due diligence, such a purchase could lead to unpleasant surprises. If financing the purchase, you need to be careful it doesn't undermine the financial integrity of your financial plan.

Owning a foreign property can cause undesirable tax implications as well as additional taxes on Canadian income. It can be complex and it's best to consult with someone who is a tax expert in that particular area of interest.

Assiniboine Financial Group has a team of six investment professionals who provide comprehensive wealth management services. These services encompass tax-efficient investing, diversified fixed-income strategies, retirement income planning, estate planning, and more. Each member of our team holds the Wealth Consultant designation, among other professional designations. Let us help you plan to prosper. *

Mutual funds are offered through Credential Asset Management Inc. and mutual funds and other securities are offered through Credential Securities Inc. Commissions, trailing commissions, management fees, and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds and other securities are not guaranteed, their values change frequently, and past performance may not be repeated. Credential Securities Inc. is a Member of the Canadian Investor Protection Fund. @credential is a registered mark owned by Credential Financial Inc. and is used under licence.

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Credential Direct website gets makeover

credentialdirect.com

Credential Direct has unveiled a new website design for online trading clients.

The refreshed site is more visually appealing, user friendly and provides a better navigation experience to visitors.

Credential Direct has been ranked Canada's top online brokerage six times since 2004 and provides access to investment tools and information. The award-winning website continues to focus on creating an optimal user experience that emphasizes easy-to-navigate pages for visitors.

The redesigned website will also accommodate an influx of individual investors who want to take advantage of the lowest active trader threshold in the industry. Two months ago, Credential Direct lowered the number of trades required to qualify for the low \$9.95 commissions from 25 to 10 trades.

Direct play and won!



DARLENE KARALASH, MEMBER
1033 ST. MARY'S ROAD BRANCH

Member Darlene Karalash was one of 36 lucky credit union members from across Canada to win a prize of \$500 in the Direct Play and Win Contest, simply for making a purchase using her Assiniboine debit card.



WINNIPEG FOLK FESTIVAL

July 6 – 10, 2011
Sunday tickets available
at ACU at a discount

If you've ever been to the Winnipeg Folk Festival, you can't help but notice ACU and the festival have a close relationship. There are several reasons: we are their financial institution of choice; our staff volunteer their skills for everything from directing traffic to counting money; we have lots of members and employees who love to attend; but also because it's hard to miss the fact that the ACU asterisk is displayed on the back of every volunteer t-shirt.

The Folk Fest also provides ACU members with greatly discounted Sunday adult tickets through our Winnipeg branches — only \$45 (\$79 at the gate). Please note that weekend passes are not available from ACU this year.

We reward referrals

Now our Member Referral Program is even better!

In response to member and employee feedback regarding the Member Referral Program, we've changed it to include referrals to existing members.

Now, each time you fill out the Member Referral Card and refer someone who brings it and their new business to ACU, you'll be entered into our monthly draw for a \$500 GIC.

Referring is easy! You can e-mail our e-Referral Card by visiting the ACU website or you can pick up Member Referral Cards at any branch. Just ask the person you are referring to bring the completed Member Referral Card with them when they open their ACU account or bring additional business to ACU. The more referrals you send our way, the more chances you have to win.

The best compliment you can pay us is to pass along your positive experience of ACU to friends and family.

So, tell someone!

Win big with a WIB quote

As an Assiniboine member and owner, you can do yourself a favour while supporting your credit union by obtaining a home-insurance quote from Winnipeg Insurance Brokers.

As a broker, WIB offers a variety of products from various insurance companies, including our long-time partner, CUMIS, who continues to provide credit union members with some of Canada's best home insurance rates.

Win a Getaway

All members who obtain a no-fee, no-obligation quote from Winnipeg Insurance Brokers between May and December 2011 will be entered into a draw for this great prize — a week's stay for four at Big Whiteshell Lodge, a Four Season Resort, in Manitoba's beautiful Whiteshell. The prize is valued at \$1,500, including a \$250 food voucher.

Use it any time that works for you and Big Whiteshell Lodge or, if you prefer, you can take the cash equivalent.

To enter, visit the Assiniboine Credit Union website at www.assiniboine.mb.ca and click on the WIB button for your online home insurance quote. *



ASSINIBOINE CREDIT UNION IS 50% OWNER OF WINNIPEG INSURANCE BROKERS.

A co-operative approach to funeral services

SEED Winnipeg, a non-profit community economic development organization, is currently seeking members to join the Winnipeg Funeral Services Co-operative Project.

Using the same principles of co-operative development that guide Assiniboine Credit Union, this is a democratic business organized on the principle of one member, one vote.

Manitoba's first funeral co-operative, the Birchwood Funeral Chapel, is currently operating successfully in Steinbach. The Winnipeg project will be modeled after the successful and popular funeral co-operatives currently in place in Quebec, and this approach is growing elsewhere in Canada.

As with any co-operative, members decide on the goals and direction of the co-op. Membership is \$100 and members are entitled to dividends in profitable years. Member shares and dividends, also referred to as equity, are applied to the cost of the member's funeral or are refunded to the estate.

In a co-operative funeral service, providing excellent value to members takes precedence over profit.

The Winnipeg Funeral Services Co-operative Project is committed to providing a full range of affordable funeral services according to the following principles:

- Emphasis on simple and environmentally responsible options
- Full transparency in pricing
- Best value versus lowest price
- Accountability to members
- Local purchasing
- Member-ownership
- Concern for community

Sign up for the information session at Creative Retirement Manitoba on Wednesday, June 29, 2011 at 10:00 am at 270 Sherbrook Street. Or visit www.dungannon.ca/funeral/ *

Ask our SRI Specialist

CHERYL CROWE, PFP



What are the topics that are being discussed at this year's Canadian Socially Responsible Investing conference in Victoria, BC?

Canadian artist Robert Bateman will kick off the conference this year, on the impact humans have on nature and what can be done in the future to mitigate the harmful results that already exist. There will also be a panel discussion on the oil sands and what has been accomplished to date by engaging with some of the companies in this sector.

In addition, there will be a discussion on the appropriate mix for Canada's energy needs amid the absence of a carbon market and growing world demand for energy, along with a presentation on trends in renewable energy in Canada.

Finally, there will be a workshop addressing the growing concern of conflict metals in our laptops and cell phones and how this issue can be responsibly addressed.

The 2010 Canadian SRI Trends Report was recently released. What are some of the highlights?

Socially Responsible Investing assets in Canada now represent about 19.2% or \$531 billion of total assets under management from all of the categories of SRI.

Assets managed by pension funds represent the largest sub-category at \$454.6 billion while retail assets such as SRI mutual funds and renewable energy trusts are now at \$25.3 billion.

The retail SRI category has increased 14% from 2008.

Community impact investing has experienced the highest growth in this two-year reporting period at \$4.45 billion, up from \$1.4 billion in 2008. However, since this category is difficult to track, it is difficult to conclude whether the large growth is attributable to these last two years or whether the assets were just recently tracked in the trends report. *



Mutual funds are offered through Credential Asset Management Inc. and mutual funds and other securities are offered through Credential Securities Inc. Commissions, trailing commissions, management fees, and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Unless otherwise stated, cash balances, mutual funds and other securities are not insured nor guaranteed, their values change frequently, and past performance may not be repeated. Credential Securities Inc. is a Member of the Canadian Investor Protection Fund.

The information contained in this report was obtained from sources believed to be reliable; however, we cannot guarantee that it is accurate or complete. This report is provided as a general source of information and should not be considered personal advice.

Who's managing your RESPs?

If you have them through Assiniboine Credit Union, chances are, it's Concentra Financial.

Concentra Financial is an integral part of the Canadian co-operative financial system and works in partnership with Assiniboine Credit Union to administer RESP GICs.

With that in mind, in May, Concentra's Care Centre began making courtesy calls to ACU members to advise them of their upcoming RESP maturities. If Concentra calls you, they will identify themselves as calling on behalf of ACU.

Not only can they take your renewal instructions, but they will also give you the opportunity to top up your contribution, allowing you to maximize your savings plan.

If you have any questions, please contact our Member Communication Centre.

Why we ask for Identification



Simply put, to protect you and also because we are required by law to do so.

Canadian financial institutions are required by FINTRAC (Financial Transactions and Reports Analysis Centre of Canada) to ensure our member records are kept up-to-date and to periodically check our records against member identification.

For more information, please visit <http://www.fintrac-canafe.gc.ca/intro-eng.asp>.

Letter to the Editor



BEVERLIE STUART, MEMBER
1033 ST. MARY'S ROAD

Dear Assiniboine

I was recently a victim of debit card skimming. I am so impressed with how quickly ACU responded by shutting down access to my account and contacting me immediately. Unfortunately the criminals did access my account and helped themselves to almost \$1,400. When I called the customer service line your representative was empathetic and incredibly reassuring. She gave me clear directions regarding filing a report at my branch (St. Mary's Road). I then went into the branch and received the same excellent customer service from my ACU representative.

I felt very violated and stressed but was put at ease by ACU staff. My funds were deposited back into my account within days of filing the report.

Thank you so much!

Beverlie Stuart

Extremely Satisfied ACU Customer

RRC culinary institute adds to downtown revitalization



Red River College continues to make progress on one of the most exciting downtown development projects in decades: the creation of the Paterson GlobalFoods Institute (PGI), home of the college's culinary and hospitality programs, and site of its first-ever student residence.

The new facility will be housed in the former Union Bank Tower, located in the heart of Winnipeg's historic Exchange District. An expanded structure is also being built adjacent to the tower, filling a lot that's been sitting vacant since the Leland Hotel burned down in 1999. This addition will house several state-of-the-art culinary and baking labs, including a Regional Cuisine Kitchen that will serve as the heartbeat of the institute while injecting a welcome dose of dynamic street-level activity to the neighbourhood.

The lab will also house culinary training classes and meal production facilities for RRC's food service outlets. Training activities will incorporate fresh, seasonal ingredients, prepared using regional and international flavour combinations and cooking techniques.

Large glass windows will face directly onto Old Market Square, putting the skills of RRC's students and instructors on display for the public. It's expected that upwards of 300 students will make use of the new facilities each day.

Inside the tower itself, crews are busy transforming the main banking hall into Jane's Restaurant — a 100-seat fine-dining establishment that will meld Winnipeg's rich history with the future of culinary arts. The new restaurant, which will be staffed by RRC's culinary, baking and hotel management students, will provide an elegant addition to the wide range of dining options currently available in the Exchange District.

In addition to helping revitalize the area, the new institute will also allow RRC to address labour shortages and increase student capacity, while expanding its focus on applied research via projects exploring menu development, food testing and customer taste testing. It will also allow for further community outreach, as the college plans to donate its leftovers to local food banks.

Construction of the Paterson GlobalFoods Institute is scheduled to be completed this summer, in hopes the building will be fully operational by the time classes start in late August. ✦

From hobby to career – PNP makes it big



JADE PEARCE, PNP GAMES

Jade Pearce is making it big, one step at a time. This 25 year-old entrepreneur has taken his love of gaming to a higher level and built a multi-million dollar business on his love of classic games.

PNP Games, which stands for Past and Present Games, specializes in selling new and used classic video games, systems and accessories, including hard-to-find items. It also offers unique items such as video game-branded energy drinks and game character plush toys, such as Nintendo’s Mario. No other store in Winnipeg offers these types of products.

The company, established in 2006, started out when Jade wanted to get rid of some of his old video games. Little did he know that within five years, he would be the owner of a successful business including two thriving retail stores that sell video games locally and internationally, as well as having a distribution centre.

“I quickly learned there was a niche market in Winnipeg for retro video games that wasn’t being met,” says Pearce. “From the basement of my parents’ home, I started out buying and selling games online and almost immediately started to outgrow the space.” Pearce knew he needed to move to a larger office and found the perfect spot on McLeod Avenue, close to home.

When a retail space became available on the main floor, he knew this was his opportunity to expand into local retail sales. That was when Pearce approached Assiniboine for his first loan. “I am a personal member at Assiniboine so it made sense for me to approach them when I wanted to expand the business.”

Jade met with Helder Calheiros, Community Account Manager, and with a solid business plan and a realistic attitude, the loan was granted. Today, Account Manager Mihaela Pirlog supports PNP. “I really enjoy working with Jade. He is very down to earth and level-headed. I am very fortunate that I’ve had the chance to watch PNP grow into a successful company.”

PNP opened a second retail store on Portage Avenue in 2009. With a second location, 16 employees and an enhanced online store, the future looks bright for this young entrepreneur.

To see what PNP has to offer, visit www.pnpgames.com. ✦

Mattie Payjack: grounded individual, model employee

With a Chinese/Vietnamese father, and a German/Ukrainian mother, what was 12 year-old Mattie doing on the Hollow Water First Nation? Learning to be ‘community-involved’, developing skills by volunteering, gaining self respect and establishing a very good work ethic.

During his time at Hollow Water, Mattie volunteered at the school and helped at events like Treaty Days and Black Island Days. He worked to build rapport with community members, and learned about Aboriginal culture and himself. Just shy of his 18th birthday Mattie headed to university in Winnipeg and no one was surprised when he was awarded a number of scholarships for academic success and community involvement.

That year, Mattie was presented with a Community Champion Award for volunteerism by ACU’s Main Branch

Manager, who also handed Mattie a business card and encouraged him to send in his resume. Within a short time, Mattie was interviewed and hired as a Member Service Representative at the Main Branch.

“Working for ACU is very rewarding,” says Mattie. “With our deep commitment to community and employee engagement, I’ve been able to get involved in such things as Habitat for Humanity and Dragon Boat Racing. I’ve also had great opportunities inside ACU, participating in the Commuter Challenge, ACU’s Environment Committee and as a member of ACU’s Sustainable Grants Committee.”

Now a Financial Service Advisor at ACU’s Member Communication Centre, it seems those important teachings at Hollow Water First Nation have stayed with him. According to Kelly Milberg, Director of the Member Communication Centre, “Mattie is a model employee. He’s polite and professional with members, exceeds his goals and is always willing to assist his teammates. He shows strong leadership and generates ideas for improvements. And he shares our vision of a better world!”



Assiniboine Night at Rainbow Stage Tuesday, August 2



Hairspray

Tickets on sale now at all Winnipeg branches.

All tickets \$17 (what a bargain!)

Rush seating only.

Wheelchair tickets available by calling (1-877) 958-8588.

20 years supporting newcomers

Since 1991, the Immigrant and Refugee Community Organization of Manitoba (IRCOM) has been providing safe, affordable transitional accommodation for newcomers.

IRCOM House, a 67-suite apartment block in West Alexander has been home to thousands of newcomers from all over the world. Many have spent years in refugee camps and endured the hardships of war, strife and unimaginable poverty. They arrive with a burning desire to forge a successful, peaceful new life in Canada.

For many, the initial euphoria of coming to Canada turns to doubt and even despair as parents cope with culture shock. Their children struggle in the school system and are often targets for gang recruitment. IRCOM offers families much more than a place to live. Staff and volunteers understand the challenges first-hand and support residents through services such as an after-school program, English classes, life-skills training and community-building activities.

ACU supports IRCOM's Asset Building Program by providing Matched Savings Accounts for their participants. IRCOM's ABP is delivered in an 'English as an

Additional Language (EAL)' format. Participants' savings are matched 3:1 to help them reach their asset goals like furniture, computers and education.

Residents can stay at IRCOM House for up to three years but it isn't easy to leave such a safe haven. "There is a chronic lack of affordable housing in Winnipeg," says Dorota Blumczynska, IRCOM's Executive Director. "Departing families would be fortunate to find half the apartment at twice the price." But from the early days of their tenancy IRCOM fosters independence and helps them take the next step to move on, and many residents now leave before their three-year limit is up. "Given support and encouragement, people find a way because they are the strongest of the strong" says Dorota. "IRCOM has given them everything we can, most importantly the knowledge that we believe they have the ability to start beautiful new lives."

IRCOM's holistic model has been so successful that a second IRCOM House

with 60 more units will open in 2012. IRCOM has been a first chapter in the stories of thousands of new Canadians. Those stories will be celebrated at a special Immigration Celebration on Sunday, June 26 at Central Park. ACU is proud to sponsor the event and to have played a role in IRCOM's work to extend a hand of friendship to new Canadians. *



DOROTA BLUMCZYNSKA, IRCOM'S ED AND YOHANNES YEMANE, IRCOM HOUSE TENANT AND FORMER PARTICIPANT OF IRCOM'S ASSET BUILDING PROGRAM.

Women around the world still fighting for rights *Herizons* magazine still covering their stories



PENNI MITCHELL
MANAGING EDITOR
HERIZONS MAGAZINE

If you're sure that women have reached equality and there's nothing left to do, you might want to take a look at Penni Mitchell's life-long work.

As Managing Editor of Canada's longest-running feminist publication — *Herizons* magazine — Penni has been scanning Canada and the world from her Winnipeg office for nearly 20 years, searching for examples of women and their efforts to gain equality.

And there's no shortage of stories all these years later. More than anyone, Penni knows there are amazing women out there still talking, meeting, organizing, rallying, marching and protesting for their rights. "Especially when you look at women in Africa and Asia mobilizing against huge odds — like human trafficking — and yet they are completely fearless and are quite inspiring. Women are doing really exciting things. It's pretty uplifting."

Those stories of struggle and fulfillment, and Penni's own persistence and passion to collect and re-tell those stories, made it possible for *Herizons* magazine to publish its 75th edition in 2010 — and to remain Canada's only surviving national feminist magazine. In any given issue of *Herizons*, readers can see profiles of women artists and writers; reports on health like toxic

substances in personal care products; stories of women survivors of the Rwandan genocide; or a feature on women in Afghanistan.

In any given year, *Herizons* publishes the work of more than 150 writers, photographers and illustrators from around the world and shares their stories with subscribers from several countries.

The continued success of *Herizons* is in part due to Penni's ability to find new ways, year after year, to publish on a shoestring—but not at the expense of new technology. "When *Herizons* first started publishing, the technology was prehistoric. Circulation files were kept in shoeboxes. The first editions were typeset on long paper galleys and pages were manually pasted up. Nowadays, it's faster. With desktop publishing, data is stored electronically, and of course we have a state-of-the-art website."

As an ACU member, *Herizons* also benefits from ACU advertising. In fact, an old, refurbished ACU computer donated to *Herizons* over eight years ago is still humming along!

According to Penni, "We share a dream of a more inclusive democracy, where an end to violence, discrimination, and racism are only the beginning. Creating a better world depends, in part, on having our own forms of media. As feminist publishers, we believe that *Herizons* is helping to create that better world."

Check out www.herizons.ca and consider a subscription and/or a donation. *

Presenting the 2011 Ciao! Kitchen Design Competition

We're searching for the best kitchen in the city. Any Winnipeg homeowner with a kitchen constructed or renovated since January 1, 2010 can enter.



Just send photos of your dream kitchen for the judges to review. Gold medal winners will have their kitchens photographed for inclusion in *Ciao!* magazine's October kitchen design issue. The Grand Prize winner receives a gourmet dinner for six cooked in your kitchen by Chef Fern Kirouac of In Ferno's Bistro.

Entries are due by June 30, 2011. Addresses of all entries, including winners, will be kept confidential, and only winners will be contacted.

Visit www.ciaowinnipeg.com to enter and view previous years' winners. *

Agnes' mom is happy, and that's good enough for us

It wasn't until Agnes Cruz's mother arrived in Canada from the Philippines for a visit that she was finally at peace with her daughter's move to Canada.

She saw her daughter's ACU-financed home and toured the co-op that gave Agnes her first full-time job in Canada. She also got to meet some of Agnes' friends, who helped celebrate her 80th birthday.

"My mom does not worry about me anymore, now that she's seen it for herself. She has peace of mind. She knows that I am in a good place," says Agnes, a Financial Service Representative at our St. James Branch.

Two months after landing in Canada, Agnes heard about a special program that trains immigrants to work in credit unions. With 17 years of experience in the financial services sector in the Philippines, Agnes applied and was accepted to the Immigrant Integration Program.

Agnes started a training program to upgrade her skills in Canadian culture, business language and credit union systems, and learned the duties of a Member Service Representative. She graduated to a paid practicum at ACU, and upon completion she was offered a part-time job at ACU that quickly became full-time. Agnes has been promoted twice since then.

"The program gave me an opportunity to establish myself. Moving to a different country is hard. I feel lucky, as an immigrant, to work in my chosen field."

Mandy Rogasky, an ACU Employment Specialist, reflects: "Diversity is ingrained in our culture. We benefit from the qualifications, experience and expertise of immigrants like Agnes."

The Immigrant Integration Program is co-sponsored by Assiniboine, Cambrian and Steinbach credit unions in partnership with Manitoba Labour and Immigration and Employment Projects of Winnipeg. Over the years ACU has hired nearly 40 new immigrants through the program. *



What's Up?

International Cello Festival of Canada

June 15 – 19
agassizfestival.com

Winnipeg International Jazz Festival

June 16 – 25
jazzwinnipeg.com/festival

Rainbow Stage — Cats

June 21 – July 10
Kildonan Park
rainbowstage.net

Bike to Work Day

June 24
biketoworkdaywinnipeg.org

Multiculturalism Day

June 25
The Forks
marl.mb.ca

Immigration Celebration

June 26
Central Park
ircom.ca

Winnipeg Humane Society Paws in Motion

June 26
Assiniboine Park Lyric Theatre
winnipeghumanesociety.ca

Winnipeg Folk Festival

July 6 – 10
Birds Hill Park
winnipegfolkfestival.ca

Winnipeg Fringe Festival

July 13 – 24
winnipegfringe.com

Rainbow Stage Hairspray

August 2 – 21
rainbowstage.net

ACU Night at Rainbow Stage

Tuesday, August 2
All tickets \$17 — available in branch
Rush Seating
assiniboine.mb.ca

North End Picnic in the Park

August 20
St. John's Park
necrc.org

Many Fest

September 9 – 11
Broadway
downtownwinnipegbiz.com

Sherbrook Street Festival

September 10
Sherbrook between Wolseley and Westminster
Find us on Facebook

Thin Air: Winnipeg International Writers Festival

September 18 – 24
thinairwinnipeg.ca

FemFest 2011

Sept 24 – Oct 1
U of Winnipeg
sarasvati.ca/fem-fest/
fem-fest-home/

Putting our asterisk where it counts

Through our Community Sponsorships and Grants program, we support a variety of community events, projects and programs that contribute to the social, economic, and environmental well-being of the communities where we live and work.

In June alone, ACU also sponsored 20 events through our Community Sponsorship Program.

This spring, we are very pleased to report that we have provided \$105,000 in funding to 35 very deserving organizations in Manitoba through our Community Grants Program.

See the complete list online at assiniboine.mb.ca to find out how Assiniboine Credit Union is making a difference in your community, and check out the community billboard section at the same time. *

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10 – 200 Meadowood Drive
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100 – 900 Harrow Street East
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