



# Caisse Populaire Kahnawake

## ONKWAWIS:TA IONKWAHAWI

June 2015

### Hours of Operation

#### Teller Service

Monday to Wednesday - 9:30 to 3:30

Thursday - 9:30 to 7:00

Friday - 9:30 to 5:00

Saturday - 9:00 to 12:00

#### Advisor Service

Monday to Wednesday - 9:00 - 4:00

Thursday - 9:00 - 7:00

Friday - 9:00 - 5:00

Saturday - 9:00 - 12:00

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## Member Advantage Team Visits Local Retailers

In 2014, Desjardins introduced a campaign entitled Members Advantages. The campaign was designed to reinforce members awareness of the advantages of being a member.

Desjardins also introduced a number of other advantages such as VIP privileges related to sponsorships, exclusive retailer discounts, Visa Desjardins for students only cardholders, an annual cash back of \$25, 20% more Bonus Dollars, etc. The most exciting aspect of this campaign involved Desjardins making surprise appearances and offering to pay for purchases or entries into events, upon presentation of the Desjardins Access Card (ATM card).

Desjardins decided to expand this campaign by encouraging Caisses to come up with their own surprise visit. As a result, the Caisse Populaire Kahnawake decided to participate by visiting Kahnawake's retailers and offering to pay for merchandise of members who had their access card.

On May 28, 2015, the Member Advantage Team visited approximately ten stores in Kahnawake. At first patrons were a bit suspicious of the team's intent, but quickly realized they were offering a Member Advantage.

The Team was able to photograph a few happy members at local stores.

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## Annual General Meeting

### The Caisse Populaire Kahnawake posts a surplus of \$2,221,000 in 2014

Kahnawake, April 29, 2015 - For the fiscal year ending December 31, 2014, the Caisse Populaire Kahnawake declares its surplus earnings to be at \$2,221,000. Thanks to the excellent performance and the strength of its capital, the Caisse Populaire Kahnawake will distribute its owner-members returns totalling \$505,000. In addition this year, the members have voted to contribute an additional \$60,000 to the Community Development Fund, and \$1,461,000 to the General Reserve.

The Annual General Meeting of the Caisse Populaire Kahnawake took place on Wednesday, April 29, 2015 at the 99 Restaurant on Route 138 in Kahnawake. Members present voted to distribute the total of \$505,000 in individual member dividends. The Caisse is pleased to announce that the personal returns approved by its members corresponds to 2% of user fees, 16% of the interest received on savings and 6% of the interest paid on loans for the period between January 1, 2014 and December 31, 2014.

Members who are entitled to returns will have received their funds in early June, 2015.

#### **Board of Directors and Board of Supervision of the Caisse Populaire Kahnawake**

The terms of Linda Deer, Nelva Diabo and Marcy Delisle for the Board of Directors and Marilyn Johnson for the Board of Supervision ended on April 29, 2015.

Members were asked to submit their nominations for the four positions no later than April 10, 2015.

The nominations of Linda Deer, Nelva Diabo, Marcy Delisle and Marilyn Johnson were submitted by the deadline of April 10, 2015, and accepted by the nomination committee. At the Annual General Meeting held on April 29, 2015, Linda Deer, Nelva Diabo, and Marcy Delisle (Board of Directors) and Marilyn Johnson (Board of Supervision) were re-elected by acclamation.

As of December 2014 the global assets of the Caisse Populaire Kahnawake are established at \$253,810,000 for a growth of 5% over last year.

Nia:wen'kowa to all our members who continue to support the Caisse Populaire Kahnawake.

## Awards at the Annual General Meeting

### Mrs. Rita McComber Memorial Volunteer Award

The Annual Mrs. Rita McComber Memorial Volunteer Award was presented at the Annual General Meeting on April 29, 2015.



The Mrs. Rita McComber Memorial Volunteer Award pays tribute to those who volunteer their time to organizations, projects and help those in need. This award was named for one of Kahnawake's most generous volunteers, and respected members of our community, the late Mrs. Rita McComber.

This year's recipient was Ms. Eleanor Paul, who has proved herself to be worthy of being recognized for her volunteer contributions.

Eleanor has volunteered throughout the years in various areas, including the Ladies Auxiliary of Mohawk Legion Branch 219, the Catholic Church gift shop, was a member of the Kateri Memorial Hospital Center Users Committee and took part in a literacy program, teaching members of our community to read. These are only a few of her accomplishments.

Eleanor's latest endeavor is the Relay for Life. She started as a volunteer at the Chateaugay Branch. Due to the many cancer patients in our community, four years ago the Chateaugay branch suggested to Eleanor to start a relay in Kahnawake. She took the challenge – Eleanor organized what would turn out to be four very successful Relays – to date approximately \$91,000 has been raised to support Cancer Research. Congratulations on a job well done.

I would also like to add, that since the Caisse began recognizing volunteers, the one thing that stands out in each one - is the admiration of their children - they take pride in their parents willingness to help in order to enrich the lives of others.

The Caisse Populaire Kahnawake, the Board of Directors, and the McComber family extend their gratitude and appreciation to Ms. Eleanor Paul for her continued service to our community. Nia:wenkowa.



## Business Achievement

The Business Achievement Award was established to pay tribute to the men and women who work tirelessly to maintain a business, thereby contributing to their economic success and that of the community.

This year's award recipient is Tammy Beauvais of Tammy Beauvais Designs. Tammy established her business in 1999, designing contemporary clothing carrying all Native symbolism. Each hand-made Tammy Beauvais Designs' piece carries with it the culture, heritage and strength to the Native Aboriginal people. All of Tammy Beauvais Designs' are authentically Native designed and produced. Tammy's goal is to increase worldwide awareness of native aboriginal heritage and to also create more employment opportunities for members of her community.

It is with great pride that the Caisse Populaire Kahnawake chose to honor Tammy Beauvais with the Caisse Populaire Kahnawake Business Achievement Award.

Congratulations and best wishes with all her future endeavors.

## *Inside the Caisse*

Happy 25th Anniversary  
to  
Natalie Deer





## Member Advantages

Here are few of the lucky members surprised by the Member Advantage Team....



The Member Advantage Team has more **surprises** coming up, so be on the look out and have your Access Card on hand!!!!

## Planning on Doing Renovations?

Before taking on a renovation project, it is essential to determine your needs and gather all the necessary information.

Here are four mistakes to avoid:

### 1) Choose your renovations carefully based on your priorities and costs

- Make a budget and plan how you are going to finance it
- Make a timetable of the various stages



### 2) Choosing a contractor too quickly

Of course, you can't wait to get started, but by taking the time to plan properly you will save a lot of time and energy in the next stages. Here are a couple of recommendations: Ask for references and do your research.

### 3) Not asking for a clearly defined contract

Once you have chosen your contractor ensure your contract is detailed as possible. Here are the elements to include:

- The nature of the work and materials to be used
- The deadlines for each step
- Payment options

### 4) Giving a large deposit

It is recommended that you ask for two or three quotes and expect to give a deposit of 10% to 15% when the work begins. The remaining payments should be progressive: the proportion of the work paid should not exceed the proportion of the work done.

Hope this is helpful and remember choosing the Caisse Populaire Kahnawake is the first step to a successful renovation project!

**To make an appointment with an Advisor**

**Call: 450-638-5464**

## *Donations to June 2015*



Kahnewake Minor Lacrosse  
\$3,600



Kahnewake Figure Skating Club  
\$1,000



Karihiwanoron Mohawk Immersion  
Golf Tournament  
\$500



Relay for Life  
\$500



Echoes of a Proud Nation  
Pow Wow  
\$5,000



Young Adults Program/Teen  
Social Club  
\$2,600

Alzheimer Society  
\$1,000



Caisse Populaire Kahnawake  
Service Complexe  
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## Summer Holidays

### Closed

Saturday, June 20, 2015

Monday, June 22, 2015

### Regular Hours Resume

Tuesday, June 23, 2015

### Closed

Saturday, June 27, 2015

Monday, June 29, 2015

### Regular Hours Resume

Tuesday, June 30, 2015

## Caisse Populaire Kahnawake Mission

- Provide members, regardless of the scope of their needs, access to high quality financial services adapted to those needs, while guaranteeing concrete financial advantages, and thoughtful and considerate service on a human level.
- Contribute to their cooperative, economic and financial education.
- Contribute to the development of community and of cooperation.

## Credits

### Content

April Diabo  
desjardins.com

### Printing

Anishinabe Printing

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