

The Common Bond

FALL 2014



Kingston Community Credit Union Newsletter

CEO's Report

By G. Blake Halladay



This is my last submission to The Common Bond as your C.E.O. I will be retiring on Oct. 24, 2014.

Thank you for allowing me the privilege of serving you for over 34 years!

I have occasionally referred to the few of you that I call Beacons. I have tried to put myself in their shoes when making serious decisions for KCCU. So a special thanks to Jeff, Dave, Mary, Clarence, Gord, Don, Marilyn and Matthew, Rose and Dick, Pam and Marge and John and Pat and Bob and so many, many others.

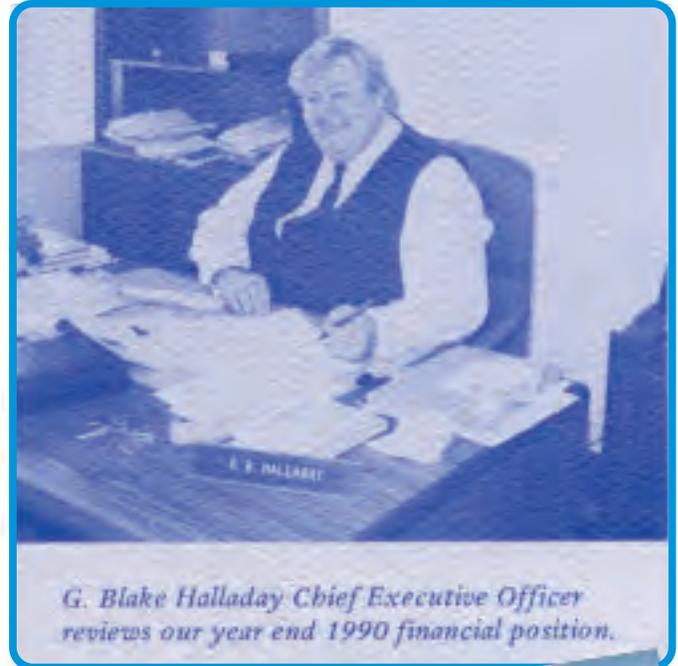
Thank you to the Boards of Directors over the years and especially to the Charter members that started this with 50¢ apiece in 1957. Some are still with us - Gord Ball, Larry Barker, Harry Boyce, Mike Finn and Don Moore and to all those that have passed.

Thank you to all of the members past and present. Every conversation that I have been lucky enough to have with you has always been encouraging.

Thank you also to the staff that are here now and ones that have moved on. I have always tried to encourage you to be better than you thought you could be. I have also suggested that you consider yourself as self-employed and treat every member and yourself as if your life and theirs "hung in the balance". Sometimes it does!

I expect I will live out my remaining time with my wife and children and our backyard rabbits, and my fish and my pond and also a new arrival - Woody the Woodchuck who just moved in under my shed.

The Board of Directors has chosen Jon Dessau as my successor. Jon has an Honours degree in Economics and Political Science and has been with KCCU for almost 15 years in all capacities. I wish Jon and his new team all the best for the future and I hope that you give him full support.



G. Blake Halladay Chief Executive Officer reviews our year end 1990 financial position.



Out of suffering have emerged the strongest souls; the most massive characters are seared with scars.
-Khalil Gibran

Appointment of new CEO: Jon Dessau



On behalf of KCCU’s Board of Directors, Robert Trentadue, Board Chair, is proud to announce the appointment of Jon Dessau as Chief Executive Officer effective October 25th, 2014.

Jon has been with KCCU for 15 years, most recently as Senior Data Analyst and brings with him an honours degrees in Economics and Political Science. Jon has skillfully navigated an ever-increasing complex technological and regulatory environment while providing solutions and building KCCU’s future capacity to remain independent and a highly co-operative-minded organization.

Jon possesses the necessary skillset to effectively carry on the duties of Chief Executive Officer of one of Canada’s leading independent local community Credit Unions. His expertise in the area of advanced banking technology is particularly relevant at a time when a changing demographic will make the Credit Union a more technology-driven business in the future.

Jon’s expertise in the area of systems and communications also extends to his ease and relaxed demeanour with staff and members alike. Jon looks forward to a highly co-operative working environment with an experienced management and staff complement; together they will continue the important work KCCU has been doing for members and the community, and further prove the success of the co-operative financial sector nationally, provincially and in the local community. His values are consistent with the future aspirations of KCCU and we look forward to Jon taking the reins and co-operatively guiding us through the challenges ahead.

Your Annual General Meeting

One of the benefits of being a part of a democratic financial co-operative is participating in your Credit Union’s Annual General Meeting. What a great way to participate in your Credit Union.

We agree that it is important to engage the membership and make sure everyone who wants to, is able to participate in the Credit Union’s Annual General Meeting.

Notification of members in the past has been done via The Common Bond, The Whig Standard newspaper, the website (kccu.ca), social media (facebook and twitter), notices at the teller stations and on branch bulletin boards. These forms of notification will continue. Last year’s Annual General Meeting took place on February 25, 2014 (for the year ending Dec. 31, 2013).

Each year a notice goes up in the Credit Union between 10 and 50 days before the meeting date advising interested members on the nomination process to fill vacancies on the Board of Directors.

The location of the meeting and the date are determined by your Board and must be held within 120 days after the Credit Union’s fiscal year end (December 31 in the case of KCCU).

At the Annual Meeting agenda items are dealt with and voted on by the members present. These include the previous year’s minutes, reports from the Chair of the Board, the CEO, the Audit Committee, the Credit Manager and By-Law changes (if any). Other items include director elections, dividends, remembering members who passed on and of course, audited financial statements and a report from the auditor.

Your Credit Union provides annual reports, food and drink, pens and LOTS of prizes to members in attendance. See you at the 2014 Annual Meeting in early 2015!

Ipsos Reid Research Survey Results from Canadians

We beat the banks!

Ranked #1

Among All Financial Institutions

- ✓ Branch Service Excellence
- ✓ Customer Service Excellence
- ✓ Values My Business

Whether you prefer the personal touch of a friendly face or the convenience of online banking, we provide the best service available.

Anyone can join, simply by opening an account.

2014 BEST BANKING AWARDS

YOUR COMMUNITY • YOUR CREDIT UNION

Credit Manager's Report

By David S. Bull, BA
Credit Manager



How to get ahead... Co-operatively!

Sometimes I wonder how I will be able to come up with something original for the member newsletter. I could promote the latest product. I could tell you that we treat you like family and we really care, but it is my hope that by now you know that to be true. To the new members, let me assure you that we think of you as one of our family members when we are deciding what products to offer you be they loans, investments and anything you might need. We care, we notice, we want to get the best value and we know that if you do well then we all do well. If we treat you in a manner that is consistent with your expectations, or better yet if we are successfully able to use our training and exceed them, then and only then will we have the right to ask you for a favour.

But is it really asking a favour of a friend to ask them to tell other people about a place where you are well treated, feel safe and comfortable and know you get transparent advice that is never self-serving. KCCU is just such a place and every one of the people who work here were hand-picked because in the opinion of your staff they "fit" in the co-operative model and are ideal members of the team.

We have to trust each other to navigate the rough waters of a global economy that affects us all. We want to make sure that your friends and family thank you for referring them to the credit union - a place where it's safe to be honest about your needs and know that you will be helped by caring individuals trained to understand how to give you the best value for your needs. You wouldn't expect a plumber to tell you about your automobile, nor a mechanic about your plumbing, so develops relationships and determines who they want to spend their valuable time listening to. If you build relationship then it becomes apparent who is helping you and who is helping themselves. Credit Unions exist solely for their members benefit, banks do not.

At KCCU we want you to understand what we offer in terms of service excellence, so we tell you about the Ipsos survey, we share what we do in the community and we help you compare the deals you have been offered elsewhere. We offer you flexible mortgage and loan options and help you get ahead and get out of debt. We offer you the best deal we can and back it up with service and honesty in a way you

know is different from the competition – because we are a democratically-operated financial institution created by, owned by and accountable to you the member.

Our future prosperity is dependent upon our ability to make members better off over time with solutions and advice that helps them get ahead. We then might ask you to show your support for your Credit Union by referring your friends and family to us to permit our movement and our way of doing business (CO-OPERATIVELY), to flourish and grow. We are still grass roots and that is our strength.

You will notice that once again credit unions beat the banks in the 2014 Ipsos Best Banking awards in "Customer Service Excellence" "Branch Service Excellence" and "Values my Business".

Your Credit Union is part of a highly respected network of people who believe co-operative business principles can work more effectively than the status quo. We believe in a model where no one has to lose in order for someone else to win.

Please consider the value of where you would rather have your loans and investments? If they are at a bank, you can move them to KCCU and know that you are making a decision that is forward thinking and represents a set of social and ethical values.

If you bring us your business and send us your friends and family you are making a statement that you believe in the co-operative business model - One that supports you and your community for years to come. This is how we can all get ahead co-operatively, sharing profits and showing the banks a better way for a new generation.



Information Update



We may ask you to update your personal information

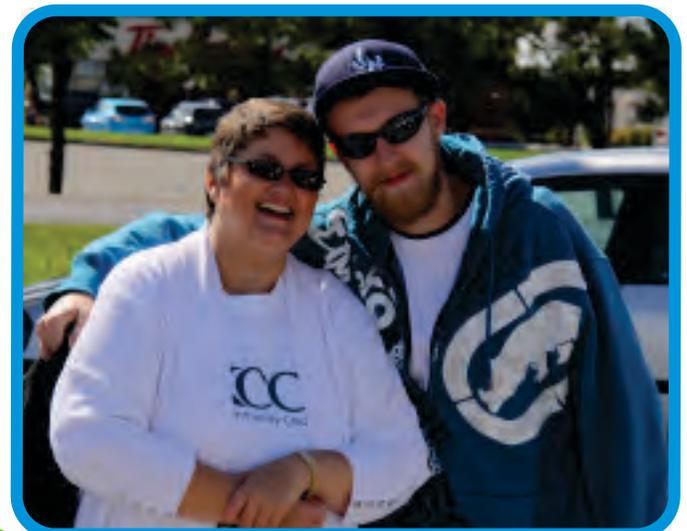
To best serve you, we require up-to-date personal information. We will be asking you to confirm and update your personal information with us and may ask you for current identification. We appreciate your co-operation and assistance with this. Thank you!



Blake & Maryann Halladay: a retrospective you will be missed!

By Dave Bull,
Credit Manager

Over the years there have been many good times and so many wonderful memories. From humble beginnings in 1980 Blake Halladay followed in his father Graham's footsteps and devoted himself to making KCCU become the best it could be. Maryann joined us in 1982 and after well over 30 years there has been moments of laughter as well as the hard work it took to help so many people whose lives were touched over the years by Blake and Maryann – Here is a small sample of some of those moments.





KCCU donates \$60,000 to MD Canada at the 11th Annual Family Fun Fair!

This year's Fun Fair was highlighted by Robert Trentadue, Chair of the KCCU Board of Directors who along with Blake Halladay, CEO and his son Shane (Bryan's brother) presented a cheque to Kevin Harrison, National Director of Individual and Corporate Giving for Muscular Dystrophy Canada in the amount of \$60,999 on behalf of the members of Kingston Community Credit Union towards vital research to find a cure to this devastating disease.

Myotonic Dystrophy is the most common form of Muscular Dystrophy affecting

The Bryan Halladay Memorial Fund was setup some 15 years ago through the Ontario Credit Union Charitable Foundation in memory of Blake's eldest son who passed away unexpectedly and without warning at the age of 25 from the effects of myotonic dystrophy shortly after healthy exercise.

Muscular Dystrophy Canada



This year's fun fair was a celebration of co-operation. The Fire department partnered with KCCU for the second year in a row with their "Fill your Boots" campaign and to provide rides for the kids and fire safety tips while raising money for MD.

Eleven years ago the idea of holding a member appreciation day was thought up by Blake Halladay, CEO of KCCU since 1980. Halladay remembered what it was like at an old family fun fair and he wanted the same old time service values KCCU holds to be there for all to enjoy at least one day a year.



Music, a magic show, puppets, bouncing air castles, face painting, ring toss, bean toss, a fish pond, fun and games, a clown with special balloons and a charity barbecue with hamburgers and hot dogs, popcorn, cotton candy, chips and all soft drinks, water and juice drinks of every sort. The kids have their pick of all kinds of fun games, activities and crafts and can spend a great day of fun that is completely paid for by KCCU. So the focus is on FUN!

KCCU's Fun Fair continues to be ever-increasing in popularity due to the co-operative spirit, community involvement and the generosity of the staff and volunteers (which include the kids of many staff who have volunteered since they were old enough to do so) – We have been lucky over that in eleven years this was the first time we experienced rain all day.

Despite the wet weather the barbecue went on as planned and the magic show and some activities were moved inside while others braved the rain and everyone made the best of what turned out to be a great day nevertheless.

The Family Fun Fair is a way to say thank you and showcase KCCU to the community. The staff and Board were there to talk to fairgoers and help ensure everyone had a great time!

Friends and Family were welcomed and the BYF Winners (Bring Your Friends and Family) were announced. BYF winners all referred someone who joined KCCU. Their ballots went in and the lucky winners were drawn as they are every year at the Fun Fair.

Since its humble beginnings, over 10,000 people have experienced KCCU hospitality at the Fun Fair. Staff setup and manned all of the activities, often accompanied by their kids who have volunteered, in some cases, every year since they have been old enough to help.

Whats New at KCCU?

by Tariq Hassanein, Data/Financial Analyst

Enhanced Online Security Features

Have you tried our enhanced security features for online banking? You can set up alerts by email and/or text message that will notify you every time your account is logged into, a new bill payment payee is added, your personal access code (PAC) is changed, your account is locked because of three consecutive wrong answers to your security questions, a new INTERAC® email money transfer recipient is added. Alerts are sent instantaneously so know your account is safe at all times! It is super quick and convenient and will provide peace of mind!

Here's how to add it. Once you have logged on to your account on Member Direct® click on "Messages and Alerts" tab and click on "Manage Alerts". From here, you can add an email address and/or mobile number to receive your alerts and set which security features you would like to have activated.

E-mail Money Transfers powered by INTERAC®:

Try our E-mail Money Transfer powered by Interac® Secure money transfer directly from your chequing or savings account to the recipient's email with the blink of an eye. The receiver needs to have an email address and a chequing account with online banking at any financial institution in Canada. The feature is simple to use and available for all on MemberDirect®. Once you are logged in, click on "Transfers", then click "Send Email Money Transfer" and follow the onscreen instructions. Once you have a recipient registered, sending money is a matter of two clicks.

Did you know, we have the following apps available for Members free of charge:-

Ding Free ATM Locator App: Locates The-Exchange® as well as Acculink® branded ATMs that provide "ding free" transactions to CU members from coast to coast. Check this out at: www.ding-free.ca for more information.

The-Exchange ATM Locator App: Locates The-Exchange branded ATMs. Just go to: www.theexchangenetwork.ca

CU Locator App (by CU Central): This free mobile application users to find credit union locations and ATMs anywhere across Canada via their iPhone®, BlackBerry®, Android™ Windows®. Called Canadian Credit Union Branch and ATM Locator, the GPS-enabled app provides directions and interactive maps to credit union branches and ATMs available on the ACCULINK® service and THE EXCHANGE® across Canada. It also gives an overview of branch hours and services available at each of these locations. Be sure to download the app on your smartphone today!

Changing faces:

Kathy Lavorato

KCCU would like to congratulate Kathy Lavorato on her promotion to Manager – Operations/Compliance. Her new duties will include overseeing operations including risk management, audit, security, policies and compliance. Kathy joined team KCCU in 1992 shortly after relocating to Kingston from Sudbury with her spouse. During her years with KCCU she has proven to be a strong administrator and a strong leader. Kathy has been part of the KCCU management team for more than a decade. Her past role as trainer has given her the opportunity to share her experience and knowledge with others. "My favorite thing to do at the Credit Union is to train new employees. I just love sharing my knowledge and passion with others! I love helping people. That's why I work at a co-operative. It's all about People Helping People!"

Kathy is often the excitement and backbone to many of KCCU's activities and events such as the annual Fun Fair, community and fundraising events, financial literacy training program, marketing campaigns and more. In addition to these and other duties she has also been the Chief Compliance Officer for the past three years. Kathy has served the membership in a variety of roles during her years with KCCU. Her eagerness to learn, high skill set and her devotion to the co-operative spirit has made her a valuable member of the team.

We welcome Kathy into her new role and wish her continued success.

Kathy will continue to be based out of the Corporate Head Office at 795 Gardiners rd. She can be reached weekdays at 613-384-5555 or klavorato@kccu.ca.

New Faces:

Graham Campbell

Graham is a Junior Financial Analyst with KCCU and has been with the organization since January of this year. He received his B.A in Sociology from Acadia University, and most recently completed a one year post-graduate diploma in Human Resources management. After getting his start in Human Resources for Cabela's in Edmonton, Graham discovered his passion for data analysis and computer systems support. He continues to apply his skills and education in the IT department at the Gardiners Road branch. On his days off, you can find him playing Ultimate Frisbee or enjoying a lazy day at the lake with his dog, Zoey.



Community Involvement Update

KCCU is continually engaging the community and helping in co-operative community activities year round. Staff members participate in activities and KCCU donates needed monies to underfunded organizations who contribute to our quality of life in Kingston. Some of the events we proudly supported, raised money for and gave of our time to participate in include:

- Relay for Life
- Hotel Dieu Food Blitz
- Celebrating KCHC’s New Weller Street Building
- Movies in the Market Square
- Walk for Juvenile Diabetes
- Donation to Muscular Dystrophy Canada
- Scarecrow Festival (KCHC- Kingston Community Health Centre)
- Community Harvest Day (Wally Elmer arena)
- St. Lawrence College Trade Show
- Fireman’s “Fill Your Boots” Campaign
- Memorial Centre Farmers Market
- KGH Strawberry Social
- Queen’s Sidewalk Sale
- The 11th Annual KCCU Community Family Fun Fair
- Kingston Humane Society “Paws at the Point” event
- The Domino Theatre
- Walk a Mile in her Shoes
(Campaign to end violence against women)
- Ontario Co-operation Association
- Paws at the Point (Kingston Humane Society)

Donations to:

- Kingston Community Health Centres
- Muscular Dystrophy Canada
- The Kingston Humane Society
- RMC student organization
- Kingston Pride 25th Anniversary
- Kingston Arts Council – Juried art salon
- Lovin` Spoonful Community Garden
- The Heart and Stroke Foundation
- Ontario Credit Union Charitable Foundation

KCCU believes that a strong community is built by involved members who are making a positive difference through participation. KCCU makes it possible through donations and recognition for time spent helping the community for staff members to be acknowledged and supported for giving back to the community on behalf of members. To the staff members of your Credit Union give generously of their time to help others and make our community a better place to live in, we offer our thanks and congratulations. If you are interested in keeping up with or even participating in some of these activities consider following us on twitter, liking us on facebook or just give us a call and we'll tell you what we have planned in the near future.

ATM Selfie

KCCU Staffers pose for an ATM selfie for the “Ding Free” Campaign. No surcharge charge at Credit Union ATMs from coast to coast



KCCU at Queen’s University

KCCU once again is front and centre at the Queen’s Sidewalk sale!



Christmas Caring: A time to share

By Maryann Halladay, Deputy CEO



It is with great pride in our Credit Union community that I thank members and staff for their generosity and caring over the past twenty-three years!

Every year I see the best in the co-operative spirit in the eyes of those who volunteer and help others who may be less fortunate at that time. These volunteers know how much giving can do for the giver as much as the receiver. People and families we help are just like each of us. They are proud and grateful that someone noticed and cared enough to do something that made a real difference at a time when they really needed their community! Many we helped are future volunteers who know firsthand what a positive difference this program makes in people's lives.

If you are not aware of our program, a very dear friend and co-worker, the late Betty Ann Palmer and I came up with the concept during lunch one day in 1991. A few months before Christmas, one of our members with a young family had been recently laid off. Betty Ann and I thought about what he and his family's Christmas would be like. We thought of other less fortunate members and knew there were other members who could also use our help. We shared our vision with staff and all agreed that we would derive more satisfaction from sharing our blessings with members who were facing personal hardship due to economic uncertainty than to exchange gifts between staff members, as had been the status quo up until that time.

We knew our idea was needed when we received such overwhelming support from KCCU, the staff and other generous and caring members. The staff adorn the Christmas tree at each office with paper angels identifying the age, gender, size and interests of members' children. A number of members join the staff in "adopting" one these special angels (thus becoming special angels themselves), and then purchasing a suitable gift for that anonymous child or donating money. With money raised from fundraisers and donations from members, some of Santa's enthusiastic elves, including myself, shop to provide each family with a turkey dinner with all of the trimmings and ample food to last at least a week.

After 32 years with KCCU, I will be retiring effective October 24th. Over the years, I've had the pleasure and honour of working with several great people and getting to know countless members. I will greatly miss both. The achievement that I am most proud of is my involvement with our Christmas Caring Program. Even though I will no longer be running the Program, I will still be volunteering for this very worthwhile cause. I am proud to pass the reins over Jon Dessau.



If you are a member of KCCU, or know of a member of KCCU who is underemployed, recently unemployed or experiencing financial difficulty and you think our Christmas Caring program would help, please drop off the name of this member in one of our confidential boxes which will be in all three branches in November 1st or jdessau@kccu.ca directly.

I have come to recognize that KCCU staff and members are among the most generous and kind-hearted people in our community. Thank you so much to those who have contributed to this worthwhile cause in past years. The compassion and empathy of members and staff alike is just another example of the Credit Union difference. I eagerly wait for a time when this program will no longer be needed, but until then, I hope you will find it in your hearts to continue to support this program.

Thank you very much, and I sincerely hope that you and yours have a healthy and happy holiday season.

Live well, laugh often and love richly,

Maryann



2014 Leadership Through Cooperation Scholarship

2014 Leadership Through Cooperation Scholarship Winners For 25 Years now KCCU has supported young persons who exhibited qualities of leadership by example - the kind of person who uses co-operation as a way to bring people together to accomplish a common goal. KCCU, the CEO and The Chair of the Board are all past winners of awards for mentorship, outstanding co-operation, youth involvement and distinguished co-operation, so it is consistent with our mission statement and principles to promote co-operation in business. The examples of co-operative youth may one day become the co-operative business model's leaders of tomorrow.

Though many awards reward high marks, ordinary students who do extraordinary things are the ones who most need our praise and encouragement. They are the ones we anticipate will be the recipients of this award.

Perhaps it was the student that put in that extra effort to help his or her peers, or assisted the teacher when not asked, someone who led by example without expectation of recognition. The KCCU "Leadership Through Co-operation" Scholarship is given to the student at each of the local high schools as well as St. Lawrence College, who in the eyes of his or her school selflessly promoted the good of the group, over themselves thereby setting an example of the virtues and benefits of co-operating to achieve a common goal. These silent heroes, now numbering over 350, often get little or no recognition but have a huge positive influence of their

Fraud/Scam Alerts - Reminder

KCCU is a member-based organization which values safeguarding its members from Fraud and Scam activity. Because of the number of schemes out there and the ever-increasing sophistication of Fraudsters linked by global telecommunications, KCCU has created several pages on our website designed to provide members with access to sites from the RCMP and other reputable law enforcement agencies and information sources. The direct link for this new page (Fraud/Scam Alerts) is on the upper right hand side of the kccu.ca main web page in the "News" block.

You will notice under the website kccu.ca that we have several web pages accessible with the drop down menu under the [Banking] tab:

[Fraud/ Scam Alerts] – The Credit Union uses this web page to provide our members with access to links to the RCMP and other reliable and safe sources of information on known and recent Frauds and Scams.

peers. KCCU has proudly provided this scholarship since 1989. Congratulations to this year's winners, in addition to receiving a \$250 scholarship, each of these student's names has been proudly displayed on the Award Plaque with the emblem of their school and KCCU and past winners at their school for years to come.



Hannah St. Lawrence
- Bayridge Secondary School

Alicia Desbiens
- Ecole Marie Rivier

Renee Martin
- Ecole Mille-Iles

Jordan Sousa-Dias
- Ernestown Secondary School

Erika Weir
- Frontenac Secondary School

Jeremy Pendergast
- Holy Cross Secondary School

Sydney Sequillion
- Kingston Collegiate & Vocational Institute

Morgan Wallace
- Lasalle Secondary School

Liz Bowley
- Loyalist Collegiate & Vocational Institute

Ashli Gionet
- Queen Elizabeth Collegiate & Vocational Institute

Joshua Brown
- Regiopolis Notre Dame

Ben Dempsey
- Rideau District High School

Erin Siksay
- St. Lawrence College

Preston Allen
- Sydenham Secondary School

visit kccu.ca...

Fraud & Scam Alerts

Keep up to date with the latest scams, Phishing and Fraud Alerts. As well as, the latest tips and trends in online security

[Preventing Fraud] - The credit union takes protecting members against fraud and fraud prevention very seriously. KCCU also regularly publishes articles in the Common Bond to alert members on different types of fraud and the latest scams.

[Reporting Fraud] - Help prevent others from becoming victims of fraud. Contact any of the linked agencies listed to find out more or to report fraud. KCCU is aggressive about providing members with the information they need to reduce their chances of becoming a victim of fraud. Please check from time to time as we update this area with the most recent fraud warnings as we become aware of it.

BYF Prize Awards

Congratulations to the five lucky winners and a big thank you to all members who referred a friend or a family member to KCCU.

For the BYF there were 4 prizes and a bonus prize this year!
First prize was a 32" HDMI Flatscreen TV.
Second prize a Samsung tablet was donated by Microage computers. Our **Third Prize** was an Ipod Touch and the **Fourth Prize** was a \$100 gift certificate for RONA.
 The **Bonus Prize** was a \$50 Gift Certificate for Montanas/Kelseys it was kindly donated by CUMIS Insurance. The Prize winner names were drawn and announced at the 11th annual Fun Fair!

Bring Your Family! Bring Your Friends!

BYF
KCCU
Referral Program

**Bring new members
Win great prizes**

For each new member you recruit we'll enter your name in our **Prize Draw!**



Social Engagement Report

By David Bull, BA

KCCU wants you to know that keeping in touch with us just got easier – Like us on facebook and Follow us on Twitter. We want members to know they are a part of a multi-generational co-operative community organization that is committed to fulfill its mission statement and promote the ideals we were built upon for a new generation. You can see us when we raised \$6,000 at the Relay for Life in the fight against cancer. You saw us “Walk a Mile in her Shoes” to end violence against women. You saw us at the Hotel Dieu Food Blitz. You can see us at the Big Paws for the point helping support the Humane Society, You will see us at the Queen’s Sidewalk sale and sponsoring “Movies in the Square” and so many other fun things that we think you will agree make our community a better place with our support.

KCCU has a primary website at kccu.ca which hosts Member Direct online banking and it also has links to KCCU’s presence on facebook, twitter and You Tube.

An update on our progress: We have 156 Likes on Facebook and 177 followers on Twitter. We’d like more real-time contact with members and we are asking you to urge friends and family to help us bring these numbers up to better engage younger and potential new members. We are careful to share only valuable (albeit fun) information KCCU shares, I would urge all members to “Like” and “follow” KCCU. You will be able to know what is new and what is going on at your Credit Union and its continuing relationship with our community. Communication and postings will continue to be relevant and moderate in frequency.

If you visit our website, you will also see that the Common Bond is available by link as are many useful tools such as On-line banking, the Life Events Calendar to do borrowing and investment calculations, Fraud warnings, information on Co-ops and significant milestones for KCCU such as new branch information, scholarships, notices, news and press releases, product information, hours and locations, contact information and much more.

Wayfarer Quiz – Autumn 2014

It has been a year since Alice Munro became the first Canadian citizen to be awarded the Nobel Prize in Literature. Speaking of Can Lit history, another small town Ontario woman (born in Newmarket in 1927) became the first Canadian writer to win a major 20th century literary award the Atlantic Monthly's first-novel prize in 1927). She went on to create what Robertson Davies called 'the most protracted feat of literary invention in the brief history of Canada's literature: a family saga spanning sixteen novels, tens of

millions of books sold in Canada and beyond (it was phenomenally popular in France), leading to adaptations for stage, screen and television.

Identify this famous fictional family and/or their ancestral home and/or the Canadian Author (1879-1961) who wrote the series?



The answer to the previous quiz:
CABIN FEVER

Wayfarer Books Bought & Sold

Walter Cipin,
Proprietor
85 Princess Street,
(613) 542-8615

11:00am to 6:00pm everyday
except Sundays: Noon to 5:00pm
and closed Wednesdays.

Hours subject to occasional change during 85 Princess St. the 'Big Dig': Please Phone Ahead.



Simply better banking.

Downtown
18 Market St., Kingston ON K7L 1W8
Telephone: (613) 549-3901
Facsimile: (613) 549-6593

Kingston West
795 Gardiners Rd., Kingston, ON K7M 7E6
Telephone: (613) 384-5555
Facsimile: (613) 384-9456

Kingslake Plaza
1201 Division St., Kingston ON K7K 6X4
Telephone: (613) 531-6056
Facsimile: (613) 531-8248

KGH Branch:
76 Stuart St., Kingston, ON K7L 2V7
Telephone: (613) 507-5746
Facsimile: (613) 507-5747

