



BCU|News

ISSUE 9 Spring 2011



The Board, Supervisory Committee, and all the team at BCU would like to wish our members and the entire community a **Happy St. Patrick's Day** and the very best for the coming year.

The brighter evenings and warmer weather are very welcome after a cold winter, and brings hope for better things in 2011. A new Dáil has been elected and government formed. We wish them the very best as they seek to tackle the pressing issues both locally and nationally over the coming years. The changes imposed under the new budget are in place since the start of year, and affect the vast majority of our members. We recognise that this has placed a degree of strain on many people and we would like to assure our members of our continued support. Our doors are open for advice should you need it, or you can visit our website www.BCU.ie where you can access our Money Management Section.



Our doors also remain very much open to those seeking to discuss getting a loan. Feel free to pop in, give us a call on 4872305, or visit our website www.BCU.ie where you can access a loan calculator. Ballincollig continues to grow and thrive in 2011. Development over the last number of years as well as the fantastic work done by local residents, the Business Association, and the Tidy Towns Association has ensured that Ballincollig remains at the forefront of premier places both to live and to shop. We would like to thank everyone for their efforts and ask them to keep up the great work. We would also like to encourage everybody to **"Keep it local", spend your money in Ballincollig and promote the local economy**. The Ballincollig parade and celebrations for St. Patrick's Day were a huge hit last year and we hope you have as much fun this year. Enjoy the Spring everybody!

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Students of the Ballincollig based Troy O'Herlihy Irish Dancers, Catherine O'Boyle Tae kwan Do School, and Ultra-Flex School of Dance announcing details of the Ballincollig Business Association's 2011 St. Patrick's Parade. (Picture: Mike English)

This year promises to be even bigger, better and brighter. **The parade itself kicks off at 3p.m.** Be sure to get in the green spirit and come out. While you're at it, keep an eye out for our very own BCU Bear (pictured) who will be bobbing about and mingling with the crowd. **Rumour has it that if you pat him on the head and say "Happy St. Patrick's Day BCU Bear", it will bring you a pot of prosperity and good luck for the coming year!** ... Enjoy the craic!!

Here comes the Craic!

Ballincollig set a new standard last year, hosting its first St. Patrick's Day parade in over 25 years. The parade and celebrations were fantastic and attracted a huge turnout. Approx. 6000 colourful people lined the streets to take in a bundle of activities including street entertainment, live music, face painting, the farmers and crafts market and of course the parade itself.



BCU Bear pictured recently with Cait Breathnach and Karen Daly of Coláiste Chloim.



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Let's talk about Money

Money tips from the experts



Advice Groups & Contact Numbers



Don't become lazy

There's nearly always a better deal to be had on the stuff we need. You simply have to go find it. If it takes a couple of hours to save €100 on your car insurance, great, we've earned €50 per hour for our efforts. (Simon Moynihan of www.bonkers.ie)

Never-ever-automatically renew any insurance policy

We receive our renewal notices one month in advance of renewal, so there is no excuse for not taking the time to make some calls and complete on-line quotations to get the best deals. (Dermott Jewell, the Consumer Association of Ireland)

Switch from VHI, either to their corporate plan or to a competitor (Frank Conway, www.moneycoach.ie)

For free or low priced calls look to installing Skype. Also check out Fring which is free software that allows you to chat and text over the web. It works with Skype, MSN, Yahoo Messenger, and Google talk. (Dermott Jewell)

Keep on living, just make the most of the offers and value available. (Michael Dwyer, founder of pigsback.com)

Tax Entitlements: As a tip for saving money claiming tax back is definitely one of the easiest and most cost effective. Thousands of households each year leave tax reliefs go unclaimed and they are missing out, given that the average claimant receives at least €550 in tax refunds. (Andrea McDowell, Tax Manager, www.taxback.com)

A top tip for anyone considering whether or not to buy houses, cars, or other goods, would be to avail of the current low prices. (Gemma Ryan, Associate, Savills Ireland)

It has to be budgeting. Without a doubt, those who do not engage in some form of budgeting exercise, do not have a full grasp on their household's income and expenditure and are wasting money in some areas. (Ken Fitzgerald, Member of the Trusted Advisor Group)

For more info. on budgeting, see Money Management at www.BCU.ie

Community Spotlight



Deirdre McAuliffe, Aisling Nic Chiartha, Margaret O'Herlihy and Orla Ní Chathasaigh admiring the silverware, including the Sam Maguire cup, at the Éire Óg GAA Victory Dinner at Oriel House Hotel. (Picture: Mike English)

National Consumer Agency (NCA)

This agency was set up by the government in 2007 with an aim to defending consumers interests. Telephone: (01) 4025500. Website: www.nca.ie

Money Coach

Moneycoach.ie was founded to provide money advice, which is fully independent of lenders. Website: www.moneycoach.ie

Bonkers

A website that lets users compare prices on loans, savings and current accounts, gas electricity, broadband and phone. Check out BCU's loan calculator at www.BCU.ie to calculate repayments on BCU loans. Telephone: (01) 2560500. Website: www.bonkers.ie

It's your money

This site comes under the remit of the National Consumer Agency and gives information on everything from enquiring about loans to planning a pension. Telephone: 1890 432432. Website: www.itsyourmoney.ie

The Irish Credit Bureau

You can get a copy of your credit report here for €6. Telephone (01) 2600388. Website www.icb.ie

Financial Services Ombudsman

The Financial Services Ombudsman is a statutory officer who deals independently with unresolved complaints from consumers about their individual dealings with financial service providers. It is a free service. Telephone: 1890 882090. Website: www.financialombudsman.ie

Don't know where to turn for a car loan?



Telephone 021 4872305 or visit www.BCU.ie



Normal Opening Hours

Shopping Centre:

Mon	9.30am - 5.00pm
Tues	9.30am - 5.00pm
Wed	10.30am - 5.00pm
Thurs	9.30am - 6.30pm
Fri	9.30am - 7.30pm
Sat	9.30am - 4.00pm

Harrington St:

Mon	Closed
Tues	Closed
Wed	Closed
Thurs	9.30am - 5.00pm
Fri	9.30am - 5.00pm
Sat	Closed



OVER 60'S TALENT COMPETITION



Proudly sponsored by Ballincollig Credit Union, the Ballincollig Heat of the Over 60's Talent Competition will take place on Friday, the 25th March at 8pm in the Westgate Foundation. The event allows people to showcase the star within. There is an array of singing, dancing, storytelling, dressing up. A great laugh is enjoyed by all every year. **To enter, simply contact Noel Byrne (event organiser) on (021) 4873648.** Make sure to pop along on the night.



Winners from the 2010 Over 60's Comp. Pictured with Catherine Greene & Irene Byrne from BCU and Councillor Derry Canty.



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Schools Quiz 2010



Local Schools battle it out for top prize.

42 teams from local primary and secondary schools gathered in the Oriel House Hotel on the 5th of February to take part in the first stage of the national 2011 Credit Union School's Quiz. On the same day throughout the country, over 25,000 school children under the age of 13 took part, competing in over 300 venues throughout the 32 counties. It consists of two "knock-out" stages which culminate in a National Final in Dublin, when 100 qualifying teams will compete.

The Ballincollig event turned out to be a closely fought affair. The eventual worthy winners were Kate De Buitleur, Ella Ni Charthaigh, Eimear Ni Shuilleabhain & Fiona Ni Eigearthaigh from Scoil Mhuire in category A, and Colm O'Buachain, Jack Mac Gabhann, Paddy O'Mir & Jordan O'Donnchu from Gaelscoil Uí Ríordáin in category B. Congratulations from all at BCU and best of luck in the next stage of the competition.

Special thanks are richly deserved by Frank O'Riordan who did a great job as quiz master and Linda Walsh O'Neill whose organisational skills ensured a smooth run and great day out for the kids.

Best of luck to the winning teams in the next stage of the competition.



Winners A: Kate De Buitleur, Ella Ni Charthaigh, Eimear Ni Shuilleabhain and Fiona Ni Eigearthaigh: Scoil Mhuire (Pic: Ailish Murphy/ Ballincollig Today)



Winners B: Colm O'Buachain, Jack Mac Gabhann, Paddy O'Mir & Jordan O'Donnchu: Gaelscoil Uí Ríordáin. (Pic: Ailish Murphy/ Ballincollig Today)



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BCU launches

Coláiste Choilm School Credit Union.

BCU launched the new Coláiste Choilm School Credit Union in February. BCU Bear and staff from the credit union were on hand to assist on the day. The school credit union will be run by a number of enthusiastic and well organised transition year students: Patrick O' Sullivan (Manager), Donnchadh McAuliffe (Assist. Manager), Jessie McCarthy, Caitilin Duxbury, Aaron Murphy and Clodagh Murphy. The school credit union will be run ever Thursday at lunch from the school cafeteria.



BCU Bear having the craic with students.

Congratulations Elaine

Congratulations to Elaine Rice (Pupil in Our Lady of Good Counsel) who came runner up at National level in the Annual CU Poster Competition.

Elaine was a fantastic representative for her school and Ballincollig, coming in a close second in the special category (ages 14-17) with a beautifully painted piece. Congratulations to her and all the other contestants from all at BCU! You did us proud.



Elaine Rice proudly shows off her picture to Marty Whelan.

Students can sign up and lodge money there every week. They can also pop into either of Ballincollig Credit Unions offices to do transactions if they wish.

Ballincollig Community School also run a very successful school credit union every Thursday at lunch time in their cafeteria.

"The school credit union enables students the facility to become active members of Ballincollig Credit Union. It gives them experience from early on in the necessity of saving as a habit to enable them to pursue their goals in the future. The economic experience of the last couple of years has highlighted for all of us the importance of doing this and it is our hope that students will take that lesson forward with them".



BCU Bear pictured with Coláiste Choilm Principal Pat Kinsella.

"The students, staff, and management of Coláiste Choilm and Ballincollig Community School deserve great credit for their support of this initiative, and we wish them the very best" Dermot Long, Manager, Ballincollig Credit Union.



BCU Bear pictured with School Credit Union staff.



for more photos of the launch, check out our website www.BCU.ie or our facebook page.

puzzle



Soccer Wordsearch

cleats, corner kick, dribble, field, fifa, football, goalie, hand ball, head, kicking, ninety minutes, olympic event, pass, penalty kick, red card, referee, running, shin pads, world cup, yellow card.



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O	L	S	T	A	E	L	C	E	W	O	R	L	D	W



jokes

Q. How do you catch a squirrel?

A. Climb a tree and act like a nut!

Q. What do cats eat for breakfast?

A. Mice Crispies!

Q. What kind of dog tells time?

A. A watch dog!

Q. Why can't a leopard hide?

A. Because he's always spotted!

Q. What do you give a dog with a fever?

A. Mustard, its the best thing for a hot dog!

