



Good Neighbours Newsletter Vol.43

Editor Mary Stanko 685-8076

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Articles, Views & Opinions are solely those of Editor/Contributors & do not necessarily reflect those of GN Trust.

Go often to the house of your friend for weeds choke the unused path. Ralph Waldo Emerson.

A Tale of Two Credit Unions

In 1900, Alphonse Desjardins, a Legislative Assembly Reporter & later a House of Commons Stenographer, started the 1st. Casse Populaire (People's Bank, owned & run jointly by its Members, involving Co-operation & willingness to help each other out financially in North America), in Levis, Quebec.

In 1945, Abraham 'Ed' Regier, a Ukrainian Immigrant, after a 22-year involvement in Northern Alberta's Wheat Pool, moved to Virgil & became a Mill Right. Since 2 banks refused to set up a branch in Virgil for struggling Farmers & Co-operative Workers, he began the Virgil Co-operative with \$24 collected from Members, with a minimum deposit of 25 cents each. Today, at \$ 5 - \$ 10, a share for every Ontario resident or worker, this money business exists not only in its French name in St. Catharines, Niagara Falls, Welland and Port Colborne but also in its English counterparts so deeply rooted in Niagara's soil.

In September 1951, on the one hand, St. Catharines' Detective Sergeant, Victor Dawson, at his 2nd Meeting at City Hall to resolve the problem of a Health Insurance, received a Charter from the Ontario Department of Agriculture with 30 members & by December, 21 with assets of \$4,511, with a minimum deposit of 25 cents. David Dundas, as CEO, retired when St. Catharines Civic merged with Atlas Steel & Welland Civic on January 1, 2005 & changed their names to PenFinancial. Today it also exists in Niagara Falls, Welland & Fort Erie, with its Corporate Office in Welland.

As both founders look down from Eternity, do they ask, 'What happened to our Invocations before our recent AGM's?'

In 1960, on the other hand, Niagara Credit Union set roots in the same 4 cities with Montreal native Sean Jackson becoming its President & CEO in 1993 until this U. of T. Law Grad developed a serious case of cancer in September 2012. Although he is recovering miraculously during his Medical Leave, he had to be replaced by Bill Maurin in 2014.

In April 2005, upon its merger with HEPCO, it changed its name to Meridian. Today it exists in 35 Ontario cities from Guelph to Penetanguishene because of its ongoing mergers. Although it just celebrated its 10th Anniversary under its current name, de facto, it's really 70 years old, just 6 years older than Penfinancial, with Corporate Offices in both St. Catharines & Toronto.

Regardless, of banks initially referring to them as "amateur banks", doomed to "fail," CEO Jackson believes that "Being profitable is a means to an end for credit unions. You have to make money to make needed investments. We've come a long way but people still come first." Bob Watson believes that to be better does not mean bigger, but to take better care of our members." Godspeed to both C.U.'s!

The Special Collections Room of the St. Catharines Library on Church St. has a neat folder of Clippings entitled "Banking/Credit Unions" worthwhile checking out as an easy read.



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Senior's Alert

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Oh Canada We Stand On Guard For Thee



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Editor: Mary Stanko. Articles & Opinions solely of Editor/Contributors. Volunteers/Contributors Tel:905-685-8076

Congrats to our 2015 City of St. Catharines Volunteer Award Recipients

During the past 6 years, Maria Price has cheerfully made time within her busy work schedule to not only faithfully deliver our Seniors' Alert Newsletters to various locations but also groceries to its publisher, in addition to soliciting her Niagara College attending grandson to scan photos for it and type some of its articles. It's a great way to promote our motto of caring through sharing ones talents with unknown seniors, starting at his teenage years.



Over the past 2 years, Victoria Elatico, among her many other areas of volunteering, has found time to participate in our annual Good Neighbours Week Finale, type for our Good Neighbours Newsletter, be our photographer, drive our Chair to various events, as well as obtain the help of her sister with the driving. It's a great way to promote our Motto of Taking Time to show kindness by involving your sibling first of all.

Quo Vadis Canadians ???

" I am a Canadian, free to speak without fear, free to worship God in my own way, free to stand up for what I think right, free to oppose what I believe wrong."

'Freedoms' Declaration of the Late Prime Minister John Diefenbaker in the July 1, 1960 House of Commons Debates

"Whereas Canada is founded upon principles that recognize the Supremacy of God and the rule of law"

Where are we Canadians going in allowing our 1982 Canadian Constitution, cited above, and Charter of Rights and Freedoms (2a) to be flouted left and right, instead of flaunted, by our dangerously, overpowering Apostates and Atheists, who in turn force their undemocratic views on the Silent Majority, just as the Marxists did and are continuing to do in Russia? Pointedly, this Constitution opens with the declaration stating that "Canada is governed under the supremacy of God and the rule of Law". Yet, why are we law-abiding citizens allowing these Apostates and Atheists, who are in the minority, to install their undemocratic rule of terror in which mention of HIS Name has become anathema in Public Governments, their arms length Com-

missions, Colleges of Physicians and Surgeons, Universities and some Secular Media? Currently, does not this anarchistic attitude give rise to the downfall of the democratic principles of equality in the Middle East? Perplexingly enough, the Marxist Communist Students are allowed to have their own office on Campus but when the Right to Life Students rent a meeting room to hear their first time US visitor to Canada, speak to them, they are denied the opportunity, as he is heckled and drowned out by the blaring music of the uninvited Marxist Feminists while Brock's Security simply stands by on the second 20- minute- later- arrival summons, with no administrative follow up.

Unless we freedom loving Canadians stand up



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and be counted our true freedom of speech will be completely lost since it's the squeaky wheel that gets the oil whether justly or unjustly! Furthermore, our Politicians and Judges need constant reminders of their mandate to be other-directed rather than self directed in order to eliminate the tendency of some of them to impose their self-centered, subjective decisions rather than above constitutionally God-centered objective ones and **PRO PUBLICO BONO**, not self-aggrandizement, after all they are referred to as public servants who are technically employed and paid by us taxpayers.

What a treat and relief it was to read our Holy Saturday's St. Catharines Standard's Report in words and 2 large photos of our annual Good Friday Walk down Church Street by its truly objective, ever thorough Reporter, Don Fraser. **KUDOS** to him, in contrast to that usually perpetually, negative iconoclastic, often incorrect one, who rants on and on. Hopefully, his Wells of Hope experience in Guatemala will continue to produce more positive editorials. CKTB's Noelle Sinclair is parallel to Don in contrast to apostate Tim Dennis and atheistic Tom McConnell who seem to seize every opportunity to debunk God or cut off Egyptian Christian Immigrants to Canada about whose first hand persecution we need to hear as a matter of fairness, rather than continual Sonny's senseless bashing of 'our, but not his Prime Minister', etc. Although T.C. enjoys his hyperness, we are TIRED of it as we continually try to tell him, before CRTC does.

Apologist Ravi Zacharias, who travels over 200 days worldwide, told 1,000 at Ottawa's 50th annual Prayer Breakfast, co-hosted by Speakers of House of Commons & Senate that, "The world is growing dark & dismal as it loses an understanding of what it means to be human", created in God's image, having INTRINSIC worth to love Him & our fellow human beings as ourselves, free of being violated. Evolution is a Theory not of origins but of processes!" Even Scientists now say any earthbound explanation of human origins is impossible. If you don't have a transcendent moral reference everything is subjective." Relativism becomes a challenge! Famed Football Coach Piccolo once stated that his deceased blind dad could now actually see him play from Eternity

How can our Highest Court debunk the above preamble to profess a theistic faith as "an interpretation of a freedom of conscience & religion that authorizes the state to consciously profess a theistic faith?" 'Constitutional Lawyer & religious freedom expert, Ian Benson, suggests that all government meetings should begin with a solemn recitation of the above Charters' Preamble, followed by, "We will now observe a minute of silence to reflect on the meaning of those 2 propositions." Unless propped, it defies common sense how one atheist Simoneau can succeed in the end in his attempts to violate the fundamentally guaranteed in it, that is, the belief rights of the majority of Canadians???

Significantly enough, MacCleans, April 13, 20015, cites among Scientists who do concur with renowned Columbia's U.S. University's Jewish Clinical Psychologist, Lisa Miller's, evidence-based research showing "recovered addicts' hunger for feeling connected was relieved upon finding their relationship with a Higher Power." Atheists' anger stems from this lack of connection but youths practicing their respective religions "are safer, happier and healthier".

Democratically speaking, it's deeply perplexing how we are allowing our above former freedoms to be pulled from under our feet by those we elected or who were appointed by our elected to officiate as "objective Executors" of our 1982 Constitution Act, to increasingly take it totally upon themselves, so insensitively, to legislate as if it no longer existed. With their belligerent name calling and predetermined agenda, what example are they setting to our youth as future legislators? In honour of our WAR Dead, let's take up and hold up high their Torch of Freedom!

Logically speaking and empirically evidenced, there's no such person as an atheist, only someone oblivious to the Order in the Universe, unless they're attempting to claim to be that Higher Power ordering, for example, our Earth's orbiting to give us our daylight followed by darkness. Incidentally, Darwin's Theory of Evolution is now in big crisis as scientific advances are made possible with the study of cells which he could never have imagined existed in Creation but can now be observed.

Free Coping with COPD Sessions @ YWCA's "Breathe for Life" Exercises (1 Month) Tel: Kerry 905-934-9622 & 2nd Thursday of month @ Heatherwood Retirement Home with NHS's Respiriologist c/o Manageress Denise Chambers, Tel: 905-646-2993

Many Thanks to our Faithful Donors for our 17th Annual Good Neighbours Week Finale: Welland Ave. Giant Tiger... Juices & Crackers, Hernder Estates... Presenters' Wine, McDonald's... Orange Drink, Metro... Crackers & Drinks, Ont. Grape Growers... Juice, Simply Delicious... Fruit Bouquet, Fairview Zehrs... Cheeses, Apple Cider, Chocolate Milk, Film, Pen Zehrs... Beautifully Decorated GN Cake, Ont. Min of Citizenship ...Certificates, Niagara Parks Commission... Passes to its Attractions, St. Catharines Transit ... Passes, Vine Floral... Gift Certificate, Westminster Church ...Hall & Coffee, Cogeco & The Standard...Media PSA's

St. Catharines Transit :

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**** FREE BUS RIDES on CITY'S annual Free ADMISSION SENIORS' DAY, Monday, JUNE 1st, 10 a.m. -2 p.m. @ Polish Legion, 294 Vine St. N, Lunch can be purchased: Cabbage Rolls, Perogies, Pies.**

A Unique Good Neighbours Week Finale.

From the moment we started our annual celebration this 17th year on Sunday, October 19th at Westminster Church Hall, a unique spirit of intense Good Neighbourliness prevailed, commencing with Wendy Matthews' presentation, to that of each Candidate, followed by interaction with Voters during Refreshment Break. May this "Taking Time to Show Kindness" continue throughout the rest of our lives. In closing, this inspirational speaker reminded us that it is how we act upon challenges that builds our strength and character. Life would be awfully boring if we did not have any challenges to overcome. We also can view "life" as a beautiful "gift" wrapped in a box as a work in progress to "Happy Being Me" whenever we choose to open that box.

1. Find a strong support system, e.g. family and include the Higher Power.
2. Recognize what is right with you rather than what is wrong.
3. Give the gift of forgiveness first to yourself; it is not your fault.
4. Forgive others' lack of understanding because they are not walking in your shoes.
5. Change your path one different way at a time, moving around the road blocks.
6. Take the self-help offered by family, professionals, programs and groups.
7. "Fake it till you make it": Smile to the outside world until it actually becomes part of your world.

On April 1st, belittled, yet advanced in Cell discovery, Chiropractor, self-chosen independent, B.C.'s MP to fight for our Religious Rights, James Lunney, warned House of Commons of a "concerted effort by various interests in Canada to undermine Freedom of Religion in Canada."

Niagara's Folk Arts Festival is in full swing during May, with many ticketed, free & inter-active events. Do visit www.folk-arts.ca for all details of below 2015 Festival Events:

Ambassador's Ball at Canadian Polish Hall, St. Catharines-May 8, 6pm-1am
Cultural Culinary Crawl, Downtown St. Catharines-May 12, 6pm -9:30pm
Cultural Open Houses, Niagara Region-May 16-May 29, various times
Jump-Up (Caribbean Night), Market Square, St. Catharines-May 29, 6pm-11pm
Festival Parade, Downtown St. Catharines-May 30 at 11am
Folk Arts in the Park, Montebello Park, St. Catharines-May 30, 11am-11pm
Folk Arts in the Park, Montebello Park, St. Catharines-May 31, 11am-6pm
Festival 5km Fun Run, Montebello Park, St. Catharines-May 31, 10am

Explore our cultural heritage thru music, dance, arts, workshops, arts & crafts, foods & drinks.

