December 2015



M.E. EMPLOYEES CREDIT UNION

ANNUAL MEETING NOTICE

83rd M.E. Employees Credit Union Annual Meeting

<u>DATE</u>: Saturday, February 20th, 2016 **LOCATION**: Labor Temple, 318 S. 3rd Ave., Wausau

Doors & Cash Bar open at 5:30pm with Dinner at 6:00pm Short Meeting to follow

Only \$5.00 per member (non-refundable), Kids 12 & under FREE Craft Activities for kids of all ages



Christmas Breakfast Bacon Casserole

INGREDIENTS:

7 slices white bread (crusts removed & cubed)

2 cups cheddar cheese, shredded

6 eggs

3 cups whole milk, no substitutes

1 teaspoon ground mustard

½ teaspoon salt

¼ teaspoon pepper

6 slices bacon, cooked & crumbled

DIRECTIONS:

- 1. In greased 11 x7 x2 baking dish, combine the bread cubes & cheese
- 2. In large bowl, whisk the eggs, milk, mustard, salt, & pepper; pour ov bread & cheese.
- 3. Top with bacon.
- 4. Cover & refrigerate overnight
- 5. Remove from the refrigerator 30 minutes before baking
- 6. Bake, uncovered, at 350 degrees F for 50 55 minutes or until knife inserted near the center comes out clean.

Get'em while the RATES are still HOT!

Any one of us at the credit union would happy to help you!

20 Year Fixed Rate/Term Mortgage

4.00% APY

Unsecured

8.00% APR to 12.00% APR

New/Used Auto
As low as 2.49% APR



Monday – Friday 8:30 a.m. to 4:30 p.m.

CONTACT INFORMATION

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STAFF

Tracie Wills, President
Charlene Parlier, Loan Officer/Operations
Paige Achauer, Head Teller/MSR
Karen Trittin, Member Services Rep

BOARD OF DIRECTORS

Dale Mroczenski, Chair Chris Voll, Vice-Chair Chad Clark, Treasurer Zack Martin, Secretary Nancy Hoffman, Member Pat Goulee, Interim Member

EXAMINING COMMITTEE

Zack Martin Louann Opper Dale Mroczenski



FRUGAL HABITS OF THE RICH & FAMOUS

Drive a Safe, Practical Car

Washington Redskins running back Alfred Morris has a four year \$2.2 million contract and still drives his 1991 Mazda nicknamed Bentley, which he reportedly purchased for \$2 from his pastor when he was a student at Florida Atlantic University. *John McDonnell/The Washington Post via Getty Images*

Remember What's Really Important

Actor Rob Lowe says, "I'm willing to spend money to create memories for my kids and our times together. If it's a trip or taking advantage of an opportunity, I will do whatever it takes. In terms of actual things, I'm not one of those guys that collects Vipers or Shelby Cobras, or has a rare book collection." — WireImage/Getty Images

Cook More at Home

Their kitchens may be the Taj Mahal compared with ours, but a surprising number of celebrities prefer to cook at home rather than dine out at five-star eateries or hire a personal chef. Selena Gomez, Taylor Swift, and Emma Stone enjoy getting together for baking parties at each other's homes.

— Jon Kopaloff/FilmMagic via Getty Images; Fred Duval/FilmMagic via Getty Images; Evan Agostini/AP



Keep Clipping Those Coupons

Think clipping coupons is only for us everyday penny pinchers? Think again. A bunch of famous people take their coupon clipping seriously — no matter how big their bank accounts — including Hilary Swank, Lady Gaga, Kristen Bell, and Carrie Underwood.

 Tony Barson/FilmMagic via Getty Images; Kristin Callahan/Alamy; Gary Gershoff/WireImage via Getty Images

Don't Spoil Your Kids

The list of business tycoons who plan to leave only a portion of their estates to their kids includes, Bill Gates, Warren Buffett, & Ted Turner. Buffett says, I want to give my kids just enough so that they would feel that they could do anything, but not so much that they would feel like doing nothing.

Daniel Acker/Bloomberg via Getty Images; right: Daniel Acker/Bloomberg via Getty Images

Live on (WAY) Less Than You Earn

When Jay Leno recently retired from more than 20 years of hosting the *Tonight* show, he shared a little secret: He never spent any of what he earned from the show (\$15 million annually in the final years), but instead continued to live off income from his standup comedy act. When I was a kid, I had two jobs, wrote Leno in *Parade* magazine. I worked at a Ford dealership and at a McDonald s. I d spend the money from one job and save the money from the other. That s still the way I am now.

Stacie McChesney/NBCU Photo Bank via Getty Images

When in Doubt, Let Your Wife Control the Money

Bobby Keys, the legendary saxophone player for the Rolling Stones and many other groups, said of his younger years, "If I needed money, I just had to go to the accountant and say I need some money, then he'd give me a box of money and I'd go away and spend it and I'd run out and then go back and get more." But things have changed. When asked in 2012 how he handles money he said, "It's a real simple system: I give everything I make to my wife, Holly, and she lets me have what she thinks I need."

— CHAD BATKA/The New York Times/Redux