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The Luso

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Youth Month Was Fun!

During April 2008, over 300 youths made deposits to their accounts and nine new youth accounts were opened! On their deposit tickets, these youths indicated they are saving for college, cars, toys, their future, etc. Well they are on their way, as routine and consistent deposits will help their money grow! LUSO would like to congratulate all of our youth month winners, including Lauren, Trent, Alexandria, Grant, Emma Kate, Zachary, Katlin, Seth, Jacob, and Cailyn.

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Yvette, weekly raffle winner!



Cristiano and Katelynn Ann enjoying a story time snack.

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New Service Enhancement

We are happy to inform our members that they now have the capability to change their Personal Identification Number (PIN) for their ATM and DEBIT Cards at our Automated Teller Machine (ATM).

Please follow these simple instructions:

- Insert Your ATM/Debit Card in the Credit Union ATM
- Select Your Language Preference: English or Other Language
- Enter Your Existing PIN
- Choose Yes or No to Receipt Option
- Select **OTHER SELECTIONS** Option
- Select **CHANGE PIN** Option
- Enter Your NEW PIN
- Re-enter Your New PIN and Proceed with Other Transaction(s) – If Applicable



CONGRATULATIONS!
To our member -
Marisol Correa of
Springfield, MA – the
winner of a brand
NEW GPS System!

3 Reasons Why You'd Benefit From a Home Equity Line of Credit (HELOC)

Equity is the difference between your home's market value and the amount of money you owe on it. A home equity loan allows you to borrow against the amount of equity in your home. Since it is a secured loan, it usually has a much lower interest rate than other available loan options. The following are three great reasons to get a home equity loan.

Easy access to funds. Once you are approved, a line of credit is established up to the amount you are approved for. You can access the funds with a home equity line of credit check or a Visa Home Equity Line Card. Whenever you need money, simply use either. You can remodel your house, pay for a college education, purchase an auto or make repairs, vacations or whatever.

Use the money to consolidate debt. The interest on a home equity line will be much smaller than the interest on credit cards, finding yourself with a monthly payment that is much smaller. You can take this extra savings and use it to pay off debt quickly or use the extra money to live on, so you aren't tempted to charge up your credit cards again.

Deduct the interest paid. The interest paid on HELOC's is most often 100% tax deductible. Ask your tax advisor about the specifics. In addition, Luso Federal Credit Union has NO CLOSING COSTS and low rates.....call us at 1-877-500-7750 or 413-589-9966 or drop by today!

"Remember to maintain your plants with watering and if needed an occasional pruning."

Gardening Tips — 101

Spring is in the air - time for everyone to begin thinking about their spring/summer garden. For some, gardening may be a favorite pastime, for others - their worst nightmare... but with the few simple tips listed below, you can have your own garden without having to get your hands really dirty.

It's true that not everyone is born with a green thumb, however, that doesn't mean there aren't simple ways to have a garden that's not only easy to take care of, but pleasing to the eye as well. The easiest type of garden to maintain involves plants and flowers, so if you want to have a nice garden this year and you don't want to break the bank, then follow these few steps!

1. Plan ahead regarding what plants/flowers you would like in your garden and which ones you believe that you could maintain the easiest.
2. Do some research! Take a drive to a local nursery and ask questions, inquire about flowers that do best in the sunlight or in the shade, etc.
3. A quick and simple way to garden is to buy plants that are already growing in hanging baskets. The majority of these hanging plants are already arranged for you and they can be placed in any type of space. Hanging baskets can be hung from hooks on ceilings or porches or placed on plant stands.
4. Potted plants are another easy way of accenting your garden. These plants can be bought already

fully grown, or you can buy a mixture of different plants as well as pots and make your own creation. All you would need to buy is potting soil if you chose to change the pot that the flower came in.

5. Remember to maintain your plants with watering and if needed an occasional pruning to ensure that the plants are not dying.; move them to the sun or into the shade if needed.

6. You can easily find great ideas for gardening anywhere you look. The majority of home improvement shops have books in regards to gardening as well as staff that could answer your questions. Ultimately, your garden will reflect your sense of style and no one needs to know that you did not spend hours working on your garden!



When To Refinance Your Home

Do the Math for the Answer:

Whether to refinance is a popular question for many homeowners. With interest rates dropping, is now the time to plan a refinance? The answer requires a little math to find out your break-even point.

The break-even point is the amount of time it takes to make up in monthly savings what you will pay in fees to refinance; calculate it by dividing the fees by the monthly savings. For example, if you save \$75 a month by refinancing and the closing costs are \$3,000, your break-even point is 40 months or \$3,000 in fees divided by the \$75 a month in savings.

How Long Will You Stay in Your Current Home?

In this example, if you plan to remain in the house for at least three-and-a-half years, you'll save money in the long run by refinancing. If you plan to sell the house before then, it's probably best to keep the mortgage you have.

How do you figure your monthly savings? Our home loan experts can help you determine if refinancing makes sense. Call us at (413) 589-9966.

Credit Union Direct Lending, Inc.



Don't Just Recycle... Reuse!

Reuse it- for its original purpose or a new purpose. Many everyday items, such as bags and containers, can be used more than once, the EPA reminds. Examples are: Bring paper or plastic grocery store bags back to the store for the next trip, use both sides of paper and save scrap paper, save and reuse gift boxes, ribbons and larger pieces of wrapping and tissue paper, reuse boxes, packaging "peanuts" and bubble wrap for wrapping new parcels. Purchasing with reuse in mind is important, too. Cloth napkins, cloth diapers, dish cloths, quality tools and appliances, and refillable items all fit the bill. And don't underestimate the environmental impact of discarding broken items either. Can they be repaired and then reused? As for clothing, practicality rules with reuse. While buying something made of organic fabric may seem the best environmental choice, it's actually not if you wind up wearing the item only once and tossing it. Better to wear every item you buy again and again, repairing as necessary.

Give it away- to someone who can reuse it. Many household items could easily be used again for another purpose, including empty glass and plastic jars, milk jugs, coffee cans and similar containers for storing leftovers, buttons, nails, etc. Just be sure to keep practical safety in mind, the EPA reminds. Don't reuse containers that originally held products such as motor oil or pesticides, don't store anything potentially harmful in containers designed for food or beverages and always label containers and store them out of reach of children and pets. Those willing to get creative have a host of other options, as well. Use extra lumber pieces for smaller projects, such as a birdhouse or mailbox. Clothing could be put to use in many ways. You could for instance make curtains for your child's bedroom out of an old shirt. "The X and Y generations have been schooled in dozens of do-it-yourself programs and literature to boost creative ways and ideas of how to reuse with style," says Terra Wellington, a wellness lifestyle expert who has spoken on television about environmental tips for families and is currently writing a book on eco-tips for moms. "Don't like the color? Change

it. Don't like the shape? Cut it down to size. Don't enjoy an item? Turn it into something else of use." Creative solutions aren't limited to reuse of tangible items. "Think about how you run your house," says Mihelcic, who converted his own home, an old farmhouse, into an environmentally friendly structure, with solar hot water heating and other green features. Waste water collected from clothes washers, bathtubs, showers, and laundry or bathroom sinks, for example, is known as gray water and can be safely reused (where not prohibited) for household gardening, composting, and lawn and landscape irrigation. (Advice and tips for using gray water can be found on the Arizona Department of Environmental Quality Web site.)

Sell it- recoup original cost while reusing. Checking in with family and friends may be the easiest way to find a new home for old items, from tools to camera equipment to children's toys. Caserta estimates that 90 percent of the clothing his daughter wears was handed down from people he knows. The networks Freecycle and FreeSharing are two places to find local people in need of specific items. When looking to simply drop off unwanted items, good options include Goodwill, Red Cross, United Way and the Salvation Army. There are more than 6,000 of these and other "reuse centers" around the country, according to the EPA. Also consider schools, day care facilities and senior centers as donation spots, especially for items (such as egg cartons and colored paper) that could be used as crafty projects. Computer equipment and other electronics may also be welcome; some agencies that facilitate the donation of used computers can be found at the EPA's Web site. Keep in mind: Donations to nonprofit reuse operations with 501(c)3 status can result in a tax deduction based on fair market value.

Buy it used- reuse it and save money. Call it practicing reuse for a profit -- or "entrepreneurial reuse," as Wellington does. Whether it's through a tag sale, the classifieds or an online auction on eBay, finding a buyer for items you don't want keeps them out of landfills. Less

(Continued on page 6)

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| 1. E-Statement | 8. Pool Loan | 15. Classic |
| 2. Go Green | 9. Overdraft Loan | 16. Platinum |
| 3. CUSO | 10. Vehicle | 17. Balance Transfer |
| 4. Match Rate | 11. All Purpose | 18. Mortgage |
| 5. Interest | 12. Credit Builder | 19. Home Equity |
| 6. Finance | 13. Visa | 20. Adjustable |
| 7. RV Loan | 14. Secured | 21. Fixed |



Early Money Management Habits for Kids

Piggy Banks — The First Lesson in Saving

The arrival of a child's first piggy bank teaches at an early age that pennies, dimes, and nickels can add up to dollars pretty quickly.

Weekly Allowance — Spend Some & Save Some

Help children see the value of spending a little now and putting some aside to spend later. Giving some to a worthy cause can also be suggested. If you provide your children with an allowance, you can start them off right by requiring them to budget and save a portion of it.

10 Major Myths About Living Green



Sometimes it's difficult separating green facts from green fiction and that often results in inaction. Don't let these 10 myths stop you.

Myth No. 1: Small changes don't matter: One of your biggest weapons in the green movement is your own wallet. Recent numbers demonstrate that a few smarter buying decisions translate to big changes in the planet. One that's fairly easy: When you buy household paper goods (like paper towels, napkins, toilet paper and copy paper), look for products that use high percentages of recycled or post-consumer waste. A lot of the major paper manufacturers are cutting virgin forests to make the items you use, says Jennifer Powers, spokeswoman for the Natural Resources Defense Council, an environmental advocacy group. But some well-known green-label brands, like Seventh Generation and Whole Foods Market's 365 line, use recycled materials instead. If everyone in the country elected to buy one package of 100 percent recycled napkins instead of the non-recycled variety, that act alone would save 1 million trees, says Powers.

Myth No. 2: 'Green' choices are painful and expensive: How would you like to save \$50 this year with a few simple clicks of your computer mouse? You would? Then turn off your screen saver, says Powers. Instead, select the "sleep" or "hibernation" mode for periods of inactivity. Screen savers, which were created for old-style CRT monitors, are relics of a bygone age. The constantly changing pictures kept images from getting burned into the screen. These days, most people are using LCD monitors, which don't run the risk of burned-in images. And with today's software, sleep modes are a lot more responsive and user-friendly, says Powers. So, unless you still have that 1990s dinosaur, turn off the screen saver and use that cash for something you'd really like. While some greener options (like some organic products), do cost more, others (like turning out lights, using water-saving faucets and keeping the thermostat at a reasonable temperature) are money-smart strategies, too. "They're good ideas, and they pay off," says Erich Pica, director of domestic programs for Friends of the Earth, an international grass-roots environmental group. And when you do shell out for eco-friendly equipment, like new appliances, "some of the upgrades pay themselves off far more quickly than you budget for," he says.

Myth No. 3: Keeping old appliances is a form of recycling: Half right. True, you're not clogging up the landfills, but keeping the old stuff isn't necessarily the greenest choice either, says Powers. If you've still got that avocado green fridge from the 1970s, you're using 70 percent more power than you would with a new model. (With an Energy Star label, your savings will be closer to 90 percent, says Powers.) That's simply because newer appliances do a lot more with a lot less juice: If the old equipment is more than 10 to 15 years old, you can probably cut significant energy use by replacing it. And because many retailers will take your old appliances and recycle them (as will some collectors, like 1-800-GotJunk), you don't have to fear that your old model will be lying in a landfill for thousands of years. Just ask a few questions before you buy.

Myth No. 4: The country needs more power plants: Actually, by making smarter choices, we can make the energy we have go a lot further, according to numbers from the Natural Resources Defense Council. For example, if everyone used more efficient lighting solutions, including compact fluorescent light bulbs, or CFLs, consumers would collectively save billions each year on energy and cut the need for 24 power plants, according to the group. And yes, in this case, there are some trade-offs. CFLs last about 10 times as long as incandescent bulbs and use about one-quarter of the energy, says Powers. But they also contain a small amount of mercury, she says. So you definitely don't want to break them. And instead of simply throwing them away, you need to call your local municipality or garbage hauler about safe disposal rules.

Myth No. 5: The cost of commuting is a fixed expense: Not really. How would you like to get 10 percent to 50 percent more gasoline every week for free? Regular tuneups will boost your mileage 4 percent to 40 percent, says Powers. A new air filter can add as much as 10 percent to your mileage. And keeping your tires properly inflated (not over or under) can give you another 2 percent. And that doesn't even count solutions like carpooling with a spouse, sharing a ride with a co-worker or e-commuting once or twice a week.

Myth No. 6: Eco-friendly grocery options are expensive: Not every green choice has to cost you extra green. Buying locally grown produce is a good example. The average food item travels 1,500 miles to 2,500 miles to get to your store shelves, according to the Natural Resources Defense Council. Locally grown produce -- usually grown within 200 miles -- saves all those transportation and fuel costs, along with tons of carbon. For that reason they are often less expensive and -- because they typically get to ripen longer -- tastier, too. What's more, many smaller local growers don't use pesticides, herbicides or artificial ripening agents, keeping petrochemicals out of the soil and reducing crude-oil usage even more.



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Myth No. 7: If an appliance is off, it's not using power: Up to 10 percent of your power bill goes to run appliances that you've already turned off, says Powers. Dubbed "vampire power," it's the energy a machine keeps using so that it can pop on quickly when you flip the switch. Don't feel like plugging and unplugging every time you want to use the computer or play the stereo? Use a power strip. (Just beware of overloading too many gadgets and gizmos on the same one.) Then, when you're not using the item, flip the switch on the strip, and you'll know that "off" is really "off."

Myth No. 8: Hybrid cars are inherently better than nonhybrids: "All hybrids are not created equal," says Pica. Some hybrid cars, like the Toyota Prius or the Honda Civic, get some of the best mileage results, but manufacturers have started using hybrid technology on SUVs and trucks. And the mileage on those often is not much better than the nonhybrid version of the same vehicle, says Pica. In fact, in a lot of cases, a nonhybrid car might actually use less gas and produce less pollution. So look at the gas mileage, as well as the technology. You can check the mileage on your car (or your dream ride) without even leaving your chair. The federal Environmental Protection Agency recently reconfigured the mpg formulas to give a more real-world estimate. You can look at city, highway or combined mileage for almost any vehicle at the agency's FuelEconomy.gov site.

Myth No. 9: Millions of vehicles can run on ethanol: What is true: There are millions of cars and trucks on the road capable of burning E85 (85 percent ethanol, which is vegetable-based alcohol and 15 percent gasoline). But "owners may be paying a premium for the vehicle," says Pica, "and since most of the E85 fuel pumps are in the Midwest, nine times out of 10, they're going to be pulling up at a station that is dispensing E10 (only 10 percent ethanol)." And you don't need a special engine for that.

Myth No. 10: There's always one 'right' answer to your eco-dilemma: The paper or plastic debate is the best example of this. Not even the experts can agree which is a more eco-friendly way to carry home groceries. The better answer, of course, is neither: Bring your own cloth bags to the store. Another debate rages over carbon offsets -- when one company minimizes its responsibility for the amount of carbon dioxide it produces by buying or subsidizing another company's carbon-saving behavior. While many green groups support carbon offsets, others view them only as a solution of last resort. Everyone generally agrees we're poisoning the planet and ourselves with it. But conflicting information about what constitutes a green choice can leave many consumers stalled with indecision. The best way to break the logjam is to start by trying a couple of solutions that are doable and make sense to you.

By Dana Dratch at Bankrate.com

"If 20 percent of U.S. households replaced one cordless phone with a corded model we would save 560 million kilowatt hours annually -- enough to power 130,000 phone conversations for every waking hour."

-Bankrate.com

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than a third of all children who live within a mile of their school actually walk there, while half go by car. If just 6 percent of those students walked, it would save 60,000 gallons of gasoline -- per day! Buying one of those items keeps reuse going, too. "It's important to buy at Goodwill as well as drop off at Goodwill," Grose reminds, adding that specialty designers are a source of reused items as well. For example, Used Rubber USA creates bags, wallets and other items out of reclaimed industrial rubber; Crispina rugs, blankets and other products incorporate sweater fabrics; and the Green Glass Company makes drinking glasses out of old bottles. Just be sure you don't buy what you don't truly need. For Mihelcic, that meant reusing the infrastructure of his old home while refurbishing it, even though it meant constraints on the design. From the manufacture of the original home's tiles to its concrete, "There's a tremendous amount of embodied energy, embodied water that went into creating what went into your house," he says. When Grose hears people in her industry say things like, "Now all my sheets are organic," she can't help but think, "What happened to your old ones?"

Bankrate.com

Recipe: "Million Dollar Cake"

Ingredients:

- 1 (18 1/4 ounce) package yellow cake mix
- 1 1/2 cups [confectioners' sugar](#)
- 2 (8 ounce) cans [mandarin oranges](#), drained
- 1 (8 ounce) container frozen whipped topping, thawed
- 8 ounces [cream cheese](#)
- 1 (20 ounce) can crushed pineapple in juice
- 1 (3 1/2 ounce) package [vanilla instant](#) pudding mix

Directions:

- Mix and bake cake mix as per package instruction for two 8 or 9 inch round layers.
- Let layers cool, and then split each layer in half so as to have 4 layers.
- In a large bowl, whip cream cheese until soft, and then gradually mix in confectioners' sugar.
- Stir in the pineapple with juice and the drained mandarin oranges, reserving about 5 mandarin orange slices to decorate the top of cake.
- Mix in the dry pudding mix.
- Fold in the whipped topping.
- Place one cake layer on a cake plate cut side up; spread with frosting.
- Place another layer cut side down on the first one, and top with more frosting.
- Repeat until all layers are used, spreading last bit of frosting on top and sides of cake.
- Decorate with reserved mandarin orange slices.
- Refrigerate overnight before serving.



Luscious Ultimate Superb Outstanding Cookie Pizza

Ingredients:

- 1 (18 - ounce) roll refrigerated sugar-cookie dough
- 1 (14 - ounce) can Eagle Brand Sweetened Condensed Milk
- 2 cups miniature marshmallows
- 2 cups (12 - ounces) semi-sweet chocolate chips
- 2 cups candy-coated milk chocolate candies

Directions:

- Preheat oven to 375 degrees.
- Press cookie dough into 2 ungreased 12-inch [pizza pans. Bake 10 minutes or until golden.
- Remove from oven.
- In medium sized saucepan, melt chips with condensed milk.
- Spread over crusts.
- Sprinkle with milk chocolate candies and marshmallows.
- Bake 4 minutes or until marshmallows are lightly toasted.
- Cool and cut in wedges.

Number of Servings: 24



Red, White and Blue Fruit Salad

Ingredients:

- 2 cups peeled apples
- 1/2 cups blueberries, unsweetened
- 1/2 cups strawberries, unsweetened
- 1/2 cups grapes

Directions:

Combine all fruit in bowl. Toss lightly and serve.

Number of Servings: 7 (1/2 cup) servings



Youth Month at LUSO



Earth Day Story time with July Siebecker from the Hubbard Memorial Library



New Variegated Maple Tree planted at Green Meadows School, Hampden



Tree planting at Green Meadows School, Hampden



Brothers Trent and Grant and their sister Alexandria enjoyed Youth Week activities including Go Green Bingo/Jeopardy and the create your own bank contest. Shown (right) are Grant's dog bank, which won the Most Recycled Materials used, Trent's turtle bank, which won the Credit Union Award, and Alexandria's bank, which won the Most Creative Bank Award. Lauren's (not pictured) bank won the Bank That Was Most Like a Financial Institution Award! Her bank was made out of all recycled materials as well!

Luso would like to thank the following businesses for contributing offers from their businesses as youth month prizes:

FRIENDLY ICE CREAM CORPORATION, TEXAS ROADHOUSE, SHAKER BOWL, UNO CHICAGO GRILL, AND FENWAY GOLF!!!

Have a Great Summer!