



Serving our members for over 60 years • 1953–2016

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Marketing Specialist

Fall 2016

From the President's Desk

It's hard to believe fall is here. Summer seems to go by so fast. We could have used a little more rain, but we certainly have had nice weather. Get ready for the cold!

International Credit Union Day is October 20, 2016. International Credit Union Day has been celebrated since 1948. This day is to recognize the credit union's movement's history and promote its achievements. It is a day to honor those who have dedicated their lives to the movement and recognize the hard work of those working in the credit union industry and show members our appreciation.

The ultimate goal is to raise awareness about the great work that credit unions are doing around the world and give members the opportunity to get more involved. Credit unions throughout the world celebrate the day with fundraisers, open houses, contests, picnics and parades.

Taconnet is celebrating our members by having a BBQ from 10:00 A.M. to 2:00 P.M. Come join us for hamburgers, hotdogs and prizes. Plus, we will be giving away our 2017 pet calendar with our employee's pets! Hope to see you on October 20!

Here is a recipe to try out this fall!

Karen Denis

President and CEO

Pumpkin Ginger Bread

- 3 cups sugar
- 1 cup vegetable oil
- 4 eggs
- 2/3 cup water
- 1 (15 ounce) can pumpkin puree
- 2 teaspoons ground ginger
- 1 teaspoon ground allspice
- 1 teaspoon ground cinnamon
- 1 teaspoon ground cloves
- 3 1/2 cups all-purpose flour
- 2 teaspoons baking soda
- 1 1/2 teaspoons salt
- 1/2 teaspoon baking powder

Preheat oven to 350 degrees. Lightly grease two 9x5 inch loaf pans.

In a large mixing bowl, combine sugar, oil and eggs; beat until smooth. Add water and beat until well blended. Stir in pumpkin, ginger, allspice, cinnamon, and clove.

In medium bowl, combine flour, baking soda, salt, and baking powder. Add dry ingredients to pumpkin mixture and blend until all ingredients are mixed. Divide batter between prepared pans.

Bake in preheated oven until toothpick comes out clean, about 1 hour.

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Holiday Closings

Please be sure to watch the postings at the main and branch offices for holiday, or other closings.

The scheduled holiday closings before the receipt of your next quarterly newsletter are as follows:

Columbus Day

Monday, October 10

Veterans Day

Friday, November 11

Thanksgiving Day

Thursday, November 24

Christmas (observed)

Monday, December 26

New Year's Day (observed)

Monday, January 2



Tab Grab Returns for 2016

We had such a fun time last year with Tab Grab on Black Friday that we're teaming up with Mix 107.9 again! Be on the lookout for us in Waterville and Augusta on Friday, November 25, as we'll be heading to several stores in the area to pay the tabs of unsuspecting individuals. If you're out shopping in the wee hours of the morning, you just may get a visit from us!

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Bill Sadulsky, *Supervisory Committee*

Did You Know?

We've dropped our rates on many of our loans to help better serve our members! Stop by either of our branches and talk to one of our loan officers about our different loan options!



Why do you act so funny about money, honey?

Remember the book by John Gray called *Men Are from Mars, Women Are from Venus*? When it comes to money matters, women and men often do seem like they're from different planets. (It's no wonder money is the most common cause of marital conflict.)

The better you and your significant other understand the reason for these differences, the easier it will be to empathize with each other—and, perhaps, compromise on financial solutions you both can live with.

A number of gender differences have been identified. They're not "right" or "wrong," just different from each other. And because they're generalizations, they don't apply to everyone. That said, have you noticed any of these contrasts in your relationship?



Juggling vs. drilling. Women tend to have more connections between the two hemispheres of the brain, which aids multi-tasking and communication. Men, with fewer cross-connections, can focus more intently on a single subject. To women, men seem able to think of only one thing at a time. To men, women appear to keep straying off-issue. *What this means:* To make discussions more amicable, slow down, be patient with each other, and wait until one topic is finished before moving on to the next one.

Just the facts, ma'am. Because the brain's hub of memory retention and recall is larger in women, they tend to store and remember more details. Men prefer to come quickly to the point in a discussion, while women often want to explore the context. *What this means:* To avoid frustration, make efforts to be more sensitive to each other's style.

Teaming up. Women, physically less powerful than men as a rule, learn to cooperate and help everyone get along. They tend to like to

collaborate with their partner on big decisions. Men tend to be more competitive, seeing the world in terms of winning and losing. Consulting someone else's opinion feels like weakness to men, so they're inclined to make solo decisions. *What this means:* For a relationship to work well, men need to take more of a team approach to decisions that will affect both members of the couple.

The superhero syndrome. Women tend to share their imperfections as a sign of friendliness and trust, whereas men view admitting vulnerabilities as weak and unmanly. "I was wrong" and "I'm sorry" are hard for a guy to say. *What this means:* To strive for greater openness in conversation, forgive yourself and each other for not being perfect.

The provider burden. Social changes of the past 50 years haven't altered many men's sense of responsibility for their family's economic security. Even if a man earns less than his partner, he may still feel the "provider burden." Women, for their part, often feel the stress of primary responsibility for child care, housekeeping and maintaining outside relationships, along with often holding a job of their own. Discussions may devolve into arguments about who's working harder. *What this means:* Instead of playing the blame game, acknowledge the load that each of you carry. Focus on lightening it if you can.

Bravado and bag ladies. Most men are innately more self-confident than women are. They tend to be bolder in negotiating pay, volunteering for unfamiliar projects, and taking investment risks. If they lose a job, they feel confident about finding another one. Women tend to rate their own abilities more conservatively, and resist taking chances that could harm their security. Deep down, many women—even wealthy ones—worry about someday being broke and alone. *What this means:* In making decisions together, try to balance confidence with prudence instead of veering to one extreme or the other.

The attraction of opposites. Tightwads marry spendthrifts. Introverts choose extroverts. Logical types move in with emotional types. But over time, what seemed charming about your mate's differences can become irritating and lead to conflict. *What this means:* Make time to discuss your differences. Then explore ways to meet in the middle.

Most important, don't just talk. Listen to each other. The better you can understand where your partner is coming from, the easier it should be to take friction out of your money talks and bring more harmony to your life together.

A resource for more reading: *Money Harmony* by Olivia Mellan and Sherry Christie; Money Harmony Books, 2014.