

East Wall Credit Union Ltd.

Blythe Ave., East Wall, Dublin 3
Tel. 744531

EAST WALL CREDIT UNION LTD.



NEWSLETTER.

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.. all under one roof ..

**SAVE
BORROW
INSURE**

at your

Credit Union

..all at the same time..

CONVENTION 1982

The annual convention of credit unions was held in Cork in April. East Wall was represented by delegates Jim Manning and Helen Murray. Also sitting in at the discussions were observers Mrs M. Feeney, Mr Tom Broderick and Mr Richard Hynes. Delegates from the four corners of Ireland attended (no border exists here) and great praise and thanks is due to the Cork chapter for the hospitality and entertainment provided on the social side.

SEMINAR A week-end seminar consisting of a 'crash course in credit union book-keeping was attended by two members of the board. While the ladies in question were exhausted after the event they agreed it was a worthwhile exercise.

SAVINGS A reminder once again about savings. Just think, if 1,000 members saved an extra 50p per week, it would mean £26,000 per year to the credit union, this, in turn, would mean more loans could be issued. Today, 50p will not buy a packet of cigarettes. In fact there is very little one can buy for 50p. But if you increase your weekly savings in the credit union by that amount you are doing yourself and your neighbour immeasurable good.

YOU GET THE BEST DEAL AT YOUR CREDIT UNION

APOLOGY We apologise to our members for any upset during the painting of the office. We had the work carried out after office hours to minimise the inconvenience but unfortunately we could not do anything about the smell of paint! Thanks for all the helpful hints received'.

EDUCATION Thanks is due to the sisters, teachers and children of St Joseph's Primary school for the wonderful response to the essay competition. The event was organised by Tom Broderick and Agnes Banks and the standard of the essays received was very high. Winners in the various sections were: A. Field, S. Tyrrell, R. Tracey, D. Cahill, J. Beaver, S. Whelan, K. Buchanan, A. Weldon, T. Murphy, G. Curry, B. Sattell, S. Farrell. To mark the occasion, Sister Margaret, the teachers and children entertained the organisers together with Mrs M. Feeney and Fathers Burke and Griffin to a pleasant social morning in the school.

SECURITY We ask our members to co-operate with us in the matter of security by ensuring that they transact business during the recognised office hours.

DO ALL YOUR SAVING WHERE YOU ARE ONE OF THE OWNERS

LOANS The Credit committee wish to draw attention to the fact that when a member applies for a loan and is given a date some three or four weeks hence this is not an assurance that the loan is to be collected on that date. It very possibly may be, but, in fact, it is merely an indication to the member that the application will be processed, and successful or not, the result will be known on the date given. We would caution members not to undertake any transaction on the assumption that the loan has been sanctioned. It is much wiser to make sure first.

The closing date for loan applications is 17 JUNE. No application will be taken between then and 19 SEPTEMBER.

INSURANCE In our next news letter we hope to have a section dealing with credit union insurance. This is one of the benefits available to members, free of charge and one which does much to allay the fears of money problems that death can bring to those left behind.

GOOD LUCK to Mrs Alison Sommerfield, her husband and family in their new residence.

Despite the long drive in, our book-keeper is still arriving at the office in good time. We wish them all many long years of health and happiness in their new home.

CONDOLENCE We offer our sympathy to the wife and family of the late Victor Homan, Stoney Road. Victor was one of our early members and was a regular attender at our North Strand office until his illness. Our sympathy goes also to the husband and family of the late Margaret Tracey who died suddenly in May. May they rest in peace.

MEMBERS PLEASE NOTE We would like members to attend at the credit union themselves and present their own books for payment. We know this is not always possible and in such cases we are, of course, anxious to make it as easy as possible for the members but the practice of giving books and money to board members for payment at the office is frowned on in credit union circles.

COMMUNITY TOPICS There are a number of Clubs, associations etc. operating in the area catering for a variety of interests. These include: ladies' clubs, senior citizens' centre, football, swimming, badminton, karate, bowling and other sporting activities. Anyone forming a club or association catering for any form of indoor sport and who would like to acquire accomodation in the community centre, Boys School, St Mary's Road, should get in touch with Mr Tom Broderick,

