







Gouged By Groceries


While you can't control skyrocketing food prices, thrifty consumers can employ smart strategies to cut grocery bills.


 Plan your weekly menu based on food already in your refrigerator, freezer, and pantry, then make a shopping list and stick to it. Use leftovers for lunches or freeze them for future dinners.

 Shop alone and at off-peak times, and don't shop when you're hungry or tired—you'll be more likely to give in to temptation and stray from your list. Avoid convenience foods.

 When you buy partially or fully prepared food items, the cost includes labor and packaging. Nix the frozen dinners, but don't avoid the freezer aisles altogether. Frozen produce is often less expensive than fresh, and it can be just as nutritious.

 Use coupons only for things you would buy anyway, and apply for a store discount card to take advantage of promotional pricing. Check unit prices, often calculated in cost per ounce or per pound. If the store doesn't do the math for you, carry a calculator and compute the costs yourself. Sometimes the smaller bottle of salad dressing is a better value than the big one.

 Switch to store brands. If family members protest, try a blind taste test to see which brand names to keep and which ones to replace. And, buy in bulk - but first make sure you have storage room and that food items won't spoil before you can use them. Factor in the cost of gasoline before you drive a long way to a warehouse or discount store, and make a spreadsheet of what you buy, what you spend, and where you spend it for a month. You'll get a better picture of your spending patterns and where to go for deals.

 Grow your own produce. Can or freeze what you don't eat, and you'll stretch your savings into the winter too. Drink more water. Soft drinks, juices, and alcohol are costly. If you have quality drinking water, choose tap over bottled. Avoid convenience stores and gas stations; prices can be downright outrageous and there usually isn't much nutrition to be found.

Preserving Dignity- Free Workshop Series

The Continuum of Care – From Full Independence to Last Breath Wednesday, February 3, 2016

Presented by Martha & Mary's Outreach Coordinator, Betty Herman

This is an informative presentation that outlines the potential stages of a senior's life from full independence to last breath.

Areas covered include:

- Full independence defined;
- Still independent but needing some help;
- Housing Options for aging-in-place or having specialized care, and;
- Memory Care/Palliative Care/Hospice

Each person has a unique journey, yet there are some universal themes that are covered and questions are welcomed.

Stay Strong. Stay Active. Stay Standing. Strength and Balance Training Wednesday February 10, 2016

Presented by Kitsap Physical Therapy's Bremerton Clinic Director, Scott Richards, PT, SCS, ATC, MPT

A common myth is that fall prevention is for the elderly, but that couldn't be further from the truth. Falls aren't something that just happens with age, there are proven ways to reduce falls at any age. Let us help you improve your balance and prevent a fall!

Topics include:

- Common myths of falls;
- Simple things you can do to help yourself or a loved one reduce the risk of falling;
- Learn what to do in the event of a fall, and;
- Learn a specific exercise program to improve your strength, mobility and balance

Your Life, Your Legacy, Wednesday, February 24, 2016

Presented by Miller Woodlawn's Community Service Advisor, Ken Schlaudraff

No one wants to talk about death or dying, but not talking about it can leave your family overwhelmed and unsure how to honor your memories and your life. This seminar includes important information on the benefits of pre-planning and what's involved in the step-by-step process. Learn about the advantages of pre-arranging a funeral, cremation, and cemetery arrangements. After the presentation, attendees may request a free, Personal Planning Guide to help them get started.

155 Washington Avenue. All materials and a light lunch will be provided at each workshop. Although there is no cost to attend, pre-registration is required to ensure we are adequately prepared. To register, please call Cathy at (360) 662.2153.

KITSAP CREDIT UNION Premier Club

QUARTERLY

Dear Premier Club Members,

Happy New Year! As we usher in a new year, let me take a moment to thank you for your membership with Kitsap Credit Union. Last year was a wonderful year and I enjoyed meeting many of you for the first time, as well as seeing old friends through our travel opportunities or at community events and classes. Your membership is valued, and I am honored to serve you!

The beginning of a new year is always a good time to reassess what we're currently doing. So, this issue is packed full of opportunities for you to improve your health, your finances, your enjoyment and really make 2016 your best year yet!

Additionally, last quarter I ran an article inviting you to take part in a short survey and share your thoughts about Premier Club: what you like, and what you might like to see in 2016. Unfortunately, I recently learned that the program we used to launch the survey didn't launch! This problem has been corrected, and the survey is currently live on our website. Please visit www.kitsapcu.org/premierclubsurvey and share your thoughts. We're extending your access to the survey from now until February 5th. This will provide you the opportunity to share what you like most about Premier Club and let us explore ways we may enhance your member experience.

Thank you, in advance, for taking the time to complete our survey and I apologize it wasn't available earlier, as planned.

Here's to a bright new year!

Until next time,

Cathy Brorson,
Premier Club Director
Kitsap Credit Union

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Around the World in 90 Minutes - for FREE!

Want to get away but not sure where to go? Grab your friends and join us for our next FREE Travel Night event! Please join us for dinner and learn about the exciting trips and tours your Credit Union is currently offering. Whether you're a seasoned traveler, or maybe considering your first travel adventure, we have a trip for you!

Join us on, **Thursday, February 11th**, to learn about our upcoming trips, view the spectacular destinations, and receive day-by-day itineraries of each trip. Our representative from Collette will be on hand to answer questions and provide detailed information about each destination. A light dinner will be served. For your convenience, we will meet at 6:00 p.m. Please call Cathy at (360) 662-2153 to register. We will highlight the following trips:

- **Spirit of the Emerald Isle**
September 24 – October 5, 2016
- **America's Music Cities**
October 9 - 16, 2016
- **Spain's Costa del Sol & the Portuguese Riviera**
October 20 – November 1, 2016

AARP

Smart Driver's Classes

January 12 and 13 • February 9 and 10
March 15 and 16

Trips, Tours & Activities

Extended Trips & Tours

ALL Collette trips include round trip airfare to/from Seattle, hotel transfers, hotel accommodations, many meals, air taxes and surcharges (subject to increase until paid in full) and your cancellation and waiver insurance, as noted in the individual trip itineraries.

Spirit Of The Emerald Isle

September 24 – October 5, 2016
(Book before March 25, 2016 and save \$200 per person)
Cost: 4,259 per person, double occupancy.



Savor Ireland's natural beauty, rich history and hospitable culture on your journey through Dublin, Kinsale and Galway. Your tour begins with a fun-filled Irish evening and traditional entertainment in Dublin. Then, you can opt to set out with a local guide to see St. Patrick's Cathedral, St. Stephen's Green, Grafton Street and the historic Pheonix Park, or you may choose a walking tour of the city's historic center with O'Connell Street, the General Post Office and the River Liffey. You will journey into the beautiful Curragh region, well-known for horse breeding and training. Stop at the Irish National Stud and learn about the "Sport of Kings". Stroll through the Japanese gardens, the finest in Europe, behold the historic Rock of Cashel and discover the charming town of Kinsale. It is full of spectacular restaurants, art galleries and is the culinary capital of Ireland.

Next, you'll set out for Galway, the "City of the Tribes", Cnoc Suian, a restored 17th century Connemara hill village, and marvel at the bogland and learn a Ceili (traditional folk dance). Then, visit Kylemore Abbey, home to the oldest Benedictine nuns in Ireland and see their beautiful gardens. Westport is filled with antique pubs and colorful shops. You'll stop in the historic town of Athlone, an important crossroads on the legendary river Shannon. Then it's off to enjoy a traditional Irish whiskey tasting and a celebration of your Irish adventure at one of Dublin's oldest pubs! Don't miss this incredible adventure!

America's Music Cities featuring New Orleans, Memphis & Nashville

October 9 – 16, 2016
(Book before April 9, 2016 and save \$100 per person)
Cost: 2,949 per person, double occupancy.

Step back in time on a cultural get-away that opens in the "Jazz Capital of the World" – New Orleans! This soulful city abounds with rich history, mouthwatering Cajun and Creole cuisine and an incomparable soundtrack. You may choose to take a Walking Tour of the French Quarter including St. Louis Cathedral, the French Marketplace, Pirates Alley, the Cabildo, Presbytere and the Pontalba, then finish your tour at Café Du Monde for fresh beignets. A Panoramic, locally guided motor coach tour of New Orleans begins along the historic Esplanade Avenue. See St. Louis Cemetery #3, take a relaxing drive along Lake Ponchartrain to St. Charles Avenue, whisking you past gorgeous mansions as well as Tulane and Loyola, two world-famous universities. Your first day ends with a unique cooking demonstration at the New Orleans School of Cooking, where your chef will indulge you in everything that Louisiana cuisine has to offer. Explore a narrated tour of Louisiana's swamp on a cruise where you'll see bald eagles, herons, turtles and alligators! In Memphis, visit the birthplace of the Blues, Rock 'n' Roll and Soul. Local musicians board the coach to share about Memphis' musical heritage and history as you view the many highlights of the city including, the 14-acre estate of Elvis Presley, Graceland. Visit his home, original business office, trophy building and the Meditation Garden where Elvis and his family have been laid to rest. Then you're off to the "Music Capital of the World" – Nashville. A locally-guided sightseeing tour includes the State Capitol, Music Row and the Parthenon – a full replica of the Athenian original! This evening you'll take your reserved seat at the renowned Grand Ole Opry. After the show, take a behind-the-scenes look at the music during a backstage tour of the Opry! Discover the history and learn about the operations of the show as you chat with the Grand Ole Opry staff. Enjoy a tour of the historic RCA Studio B, Nashville's oldest remaining record studio where Elvis Presley, Dolly Parton, and Charlie Pride once recorded some of their classic hits. You may even have the opportunity to record your own hit while there! Visit the old Ryman Auditorium and the Country Music Hall of Fame – with its vast collection of memorabilia, costumes, recordings



and instruments in cutting-edge exhibits relaying colorful histories of country music and its artists. Learn about the Hatch Show Print and how these concert flyers are still being produced today. Don't miss this outstanding entertainment and musical adventure!

Spain's Costa Del Sol & The Portuguese Riviera

October 20 – November 1, 2016
(Book before April 21, 2016 and save \$200 per person)
Cost: \$4,259, per person, double occupancy.

Welcome to Madrid! This tour offers the best of Costa del Sol and the Portuguese Riviera! Highlights of this fantastic tour include the Puerta del Sol, Plaza Mayor, and the Prado Museum. Enjoy a high-speed train to the Moorish city of Cordoba, the Mezquita, historic Jewish quarter and Costa del Sol. Its sandy beaches, promenades and traditional cafes await you! Take a trip to Granada, the world-famous Alhambra then, arrive in Ronda, Andalucia. See the 18th-century Puente Nuevo, El Tajo Gorge, the La Alameda Park, and then on to Seville. Take in Columbus' tomb, the ornate cathedral, Giralda Bell Tower, Santa Cruz Quarter, the Plaza de Espana, and the beautiful Maria Luisa Park. Then depart Spain through the Portuguese countryside to Azeitao, for wine tasting. Arrive in Cascais and the Portuguese Riviera. Tour Lisbon, the Moorish Alfama Quarter, Jeronimo's Monastery, the Monument to the Discoveries, and the impressive Belem Tower. Visit the impressive Mafra Palace and Monastery, one of the largest Baroque buildings in Portugal. Then tour the Baroque Library, and explore the fishing village of Ericeira. Continue on to Sintra for specialty shops filled with Portuguese handicrafts. Travel Portugal's Silver Coast full of sleepy villages, rich vineyards and century old castles. Stop in Obidos, protected by medieval city walls. A visit to Nazare, Fatima, and the world-famous Marian pilgrimage site will round out your tour. Don't miss this incredible adventure!



Building A Better Future:

It's a new year, and a clean slate. Start the year off right by attending the Asset Building Coalition of Kitsap's FREE Financial Fair on Saturday, February 6, 2016 from 9:30am to 1:30pm. This is a one-stop opportunity to take advantage of the following:

- » FREE credit report
- » FREE credit counseling
- » FREE tax prep, on site, by certified tax preparers
- » FREE resources - from all Coalition partners
- » FREE immunizations, by Kitsap Health Department
- » Lots of door prizes!
- » FREE lunch!!!!

The Fair will be held at the Kitsap Community Resources building, at 845 8th Street in downtown Bremerton. If you wish to attend and take advantage of the free tax preparation, please call Cathy at (360) 662.2153 for a list of what you need to bring with you.