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CREDIT UNION OF NEW JERSEY | SEMI-ANNUAL NEWSLETTER MAGAZINE | **SPRING 2013**

# community connection

## Beautifying Your Life



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# PRESIDENT'S MESSAGE



On behalf of the entire Credit Union of New Jersey staff, I would like to extend my appreciation to you and offer a most sincere thank you for your business and support in 2012. It was a difficult year for many in the New Jersey area, but the dedication of our staff and continued patronage of our members even in the face of adversity made it a positive one for us.

2013 is a special year for CUNJ, as it marks our 70<sup>th</sup> Anniversary. CUNJ was founded in 1943 as the credit union for employees of the Highway Department of New Jersey. In the beginning, we offered only share accounts and personal loans. Over the next seven decades, we experienced tremendous growth, and currently we hold assets of over \$311 million and boast over 43,000 members. CUNJ is 70 Years Strong, and we remain committed to 70 more while providing the best banking solutions and services available to our members.

This past year was a trying time for our area as we bore the brunt of Hurricane Sandy's fury. Unfortunately, many of our members were greatly impacted by this disastrous storm. That's why CUNJ stood up to help. We've made low interest relief loans available to effected members, and have awarded grants through the CUAid Program totaling \$90,000 to over 100 members facing extreme devastation. Despite the storm's impact on our own business, CUNJ's commitment to our members hasn't wavered. We will continue to give back to the community in the upcoming year through our recently formed charitable organization, the CUNJ Foundation. Formed out of a desire to help our members and the geographic area in which we all live, the CUNJ Foundation will provide grants and scholarships, as well as funding and resources to various local positive impact groups. We are very excited for the opportunity to build our organization up into a flourishing charity and to forge relationships with our members and the New Jersey public.

2013 promises to be an exciting year for CUNJ, as we have many new items on tap. Included among these:

- ◆ A comprehensive new e-Services package designed to provide better management and access to your money.
- ◆ A website overhaul to boost the CUNJ webpage utility, design, and navigability for our members.
- ◆ Monthly educational seminars on various financial issues, which will eventually be available for members to view on demand.

We look forward to providing you with the best, most affordable banking services in the upcoming year as we have over the past 70. Thank you once again for your loyalty and support. Here's to a great 2013!

Andrew L. Jaeger ◆ President and CEO



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Much of today's furniture is not only expensive, but also poorly constructed compared to the pieces of yesteryear. One of the hottest trends right now is re-purposing older pieces into the stylish "Shabby Chic" mode. Here's how to find furniture and refinish it into beautiful pieces for pennies on the dollar.

There's no right or wrong in Shabby Town. One of the great things about distressing furniture to make it shabby is that there's really no wrong way to do it. The look that you're going for is an aged piece of furniture that has been through the wringer over many years – moved from house to house, repainted, banged up and gently "used." Give it the rich look of well-loved and well-used, and you're on your way.

carved features. Watch for dressers with interesting grains and ridges in the wood. The ridges look really great after distressing. You'll know quality when you see it. Happy hunting!

#### Step 1: Sand the piece

Using the 120-grit sandpaper, sand the piece so that it will accept your new coat of paint. It may have stain, paint or varnish on it, but you don't need to totally remove it. Just sand it down. The idea is really to scuff it up so that the new paint sticks. And remember, you're going to want some of the old color peeking through your new coat of paint.

not! Let your eye decide. If it looks old and beat up enough to you, then it's done. You can always add another coat (or even another color) later. You can't make it look flawed because it's supposed to look flawed! Let your inner child-artist run free!



# IT'S CHIC TO BE SHABBY

Create stylish furniture on the cheap *that's both shabby and chic!*

#### What you'll need:

- ◆ A decent quality paintbrush
- ◆ Some 120- and 220-grit sandpaper
- ◆ Paint ("Swiss Coffee" is a popular white color, but any color you like is fine)
- ◆ TSP cleaning solution
- ◆ A piece of wood furniture

Where to find furniture for cheap (or free!) If you have an old dresser or nightstand that looks dated, consider starting with that. If you don't, finding a project is actually part of the fun. Thrift stores, flea markets and garage sales are full of them. Another great resource is online at Craigslist. Besides the "furniture" category, check out the "free" section. You'll be amazed at some of the stuff people are giving away because they're remodeling or moving.

#### What to look for in a piece:

Look for older furniture that is built with quality wood. Stay away from particle-board stuff with a piece of veneer stuck to it or cheap big-box store furnishings. Look for tables with interesting legs and

#### Step 2: Clean the piece

Using your TSP cleaning solution, clean your project with a rag to get the sanding dust, grease, etc. off. This will help it accept your new coat of paint.

#### Step 3: Start painting

Don't load too much paint on the brush at a time. Just get a light coat and smear it on. If the original coat is showing through in spots, that's great. It will mean less sanding later. Remember: There's no wrong way to do this. Precision is not rewarded here, so just go for it!

#### Step 4: Sand again

Depending on how much of a distressed look you want, you can either use the 120- or 220-grit sandpaper. Definitely sand all of the ridges, carved designs, and edges a little more so that the original color comes through. Also hit the areas that would be naturally worn away with use over the years. These include latches, knobs and drawer-pulls.

#### Step 5: Paint once more

By now you should be getting the feel for this. Give it another light coat of paint – or

#### Final tips:

- ◆ If there is hardware on the piece (knobs, hinges etc.), you can either take it off (if it's easy) or just paint it and hit it with sandpaper so that some of the metal shows through.
- ◆ To further distress the piece, you can whack it a few times with a length of chain, or take an ice pick and chisel "worm hole" scratches into it.
- ◆ Depending on the piece and how you're going to use it, you may want to rub a quality beeswax on it.
- ◆ You can also coat your piece with polyurethane. (Polyurethane tends to yellow.)

This really just scratches the surface (no pun intended) of things that can be done. There is chalk paint, crackle paint and all kinds of glazes to experiment with. There are also many how-to videos on YouTube with different techniques and inspirations as well.

Creating and using a shabby chic project can be truly rewarding. It can be a moneymaking hobby as well! There is a cottage industry of people who find, finish and sell their projects for a tidy profit. Not too shabby! ◆



# Get Organized

> Tips to tame household clutter and keep things in order



## > Start small and set timers

Revamping a room – even just a closet – can be daunting, so start small. Professionals recommend setting a timer to something manageable, say 10 to 15 minutes. Start with a sock drawer. One corner of your desk. One pile of mail. The sense of accomplishment will do wonders to motivate you... and perhaps you'll find another 10 minutes in you! Do this every day for a week, and you will be amazed at the results.

## > Overhauling your desk

Disastrous desk? Start here.

- 1.** Clear everything off. Sounds drastic – and it might make a mess of the surrounding area for a bit – but now you're in the clear to clear things. Leave only your computer, phone or other electronic "must haves."
- 2.** Start systematically evaluating what goes back and where. Catalog pile from the holidays? Recycle. Bills? Stack together for now and put them in a folder (you'll process them later). Assortment of pens you've accumulated from hotel rooms? Test each one on paper. You'll be amazed how many dead pens you've got. Evaluate your office supplies. Do you need them right away? If not, store them away from your desk on a shelf or in a closet. The basic idea is that

## Ah, the chaos of clutter:

- ◆ The National Association of Professional Organizers reports that we don't use 80% of the stuff we keep.
- ◆ US News and World Report says most of us spend one year of our lives looking for lost or misplaced items.
- ◆ The Wall Street Journal reports the average office worker wastes six weeks per year looking for misplaced information from messy desks and files. (That's five hours per week or one per day).
- ◆ UCLA's Center on Everyday Lives of Families (CLEF) shows that clutter can lead to stress and even depression – especially for women.

Depressing is right! Yet most of us struggle with clutter. But in trying to juggle work, family, friends, recreation and free time (what free time?) how can we declutter and get organized? Here are some tips and ideas.



nothing gets to be part of your desk zone unless it's got a legit reason. And then it goes to a proper home.

**3.** If you have time during this session, clear out your drawers (perhaps do it one at a time). Get a file box and empty everything into it. Evaluate each item in the same manner. If you've got some of these papers on your computer, consider getting rid of the hard copy. Keep your shredder handy for sensitive documents.

**4.** Organize a filing system. Consider color coding files, so you can manage things visually. To do this, use different-colored folders or tabs. The goal is to make it easy to spot the topic or person. Choose a color for clients, kids, household matters – whatever it is. Alphabetize within the color family.

**5.** Ready to make file tabs? First, make a list of what you currently need to file, and anticipate what you might need a file for in the future. Type the list all at once, print, and cut into strips that fit into the plastic holders. Not using the plastic tabs? You can handwrite on the file folder tab, but if you're likely to change out the file, consider writing it on a sticky note and applying it. That way, you can change the file name when you like.

**6.** Do what you can to leave the desk clear. Keep an inbox for incoming papers, mail, assignments, social obligations. Sort them each day. Keep, recycle, file. If you do this regularly, the clutter won't pile up.

### > Closet clearing

It doesn't take a major remodel and closet organizing system to get things tidy.

**1.** Search out empty hangers – they hog a lot of space. Stack those you want to keep (those you've purchased or are decent quality) neatly on a closet shelf or in a bin on the closet floor. As you need to hang

something, grab one. Take excess wire hangers to a dry cleaner to recycle them.

**2.** Hang by clothing type and color. Lots of white shirts? Hang them together. Hanging like with like allows you to visually manage. You can see what you have... and what you no longer wear.

**3.** Donate or sell what you're not wearing. The general rule is to get rid of things you haven't worn in a year, but sometimes you're on the fence about something. Take these items and place them in a box, or designate part of your closet to them. It's last call for these items, and if you go another six months without wearing them, consider saying goodbye.

**4.** Keep things seasonal. Move winter clothing to plastic bins or store them away when it's summer, and vice versa. Same for shoes. You might be able to double your space by simply featuring what's in season.

**5.** Manage the fluctuating weight wardrobe. Sometimes things fit, sometimes they don't. And sometimes we keep both wardrobes in play, which can really eat up space. If you've got a secondary wardrobe, consider keeping the clothes that fit handy, and moving the others to a different closet or plastic bins. Bring them back if or when you need them. In the meantime, you'll enjoy the added space.

### > Bathroom bliss

A few simple steps can flush the clutter from your bathroom.

**1.** Toss old cosmetics. Bacteria grows on lip products, eyeliners and other cosmetics. And all of them do go bad, if not out of style. Take a good look at your makeup and purge the old, cracked or dried-out products.

**2.** Out with the old sunscreen. According to the Mayo Clinic, sunscreens are designed to be stable for three years. But after that,

it's smart to toss them. (What's the point in using sunscreen that's no longer effective?)

**3.** Give old toothbrushes new life in the cleaning supply bucket or garage. Sometimes, a little scrubber makes a big difference!

**4.** Collecting hotel soaps and shampoos? If you've got a bunch of small half-used bottles, consolidate them or put them in the shower and use them up. You might also consider donating the new, unused soaps, shampoos and conditioners to the needy. Many food banks, shelters and thrift stores welcome them to give to others.

**5.** Dispose of old or expired medications, but do it properly! Old meds often have lost their effectiveness. Some change and can become harmful. And there's a chance they can fall into the wrong hands. Declutter the medicine cabinet by removing the medicines and taking them to a proper drop-off site or medicine take-back program. Don't flush them down the toilet or throw them away, as they can poison drinking water. You can find a list of the take-back places at [www.fda.gov](http://www.fda.gov). If you have medication safety concerns, call a local poison center at **800.222.1222**.

## > Decluttering boils down to a few basic approaches:

Clear everything out, evaluate, toss or donate as much as possible, and put the things you're keeping back neatly. You might consider revisiting the area again in a few months. Chances are, you'll be hooked on organizing and will find even more ways to tidy up! ♦

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# Home Spun Cleaning Products

*Inexpensive, eco-friendly DIY solutions*



Chances are, you already have everything you need to clean your home right in your pantry or fridge. And the products are eco-friendly too!

## Baking soda

You might already be using baking soda to deodorize the fridge, but that's not all it's good for! Sprinkle on carpets to absorb odors, then vacuum. Soak plastic containers in warm water and baking soda to eliminate lingering smells. Sprinkle on a wet sponge and wipe away greasy oven grime. For tough grime, make a paste of baking soda and water and allow it to stand for 10 to 20 minutes. Apply baking soda to counters, baths, sinks and tile, then scour with a sponge and rinse. You can also help slow-running drains by pouring 1/2 to 3/4 cup of baking soda into the drain, then dribble enough hot water so that it gets into the drain. Let it stand for at least 2 hours, then flush with hot water. (This is not recommended for blocked drains.)

## Vinegar

Create an all-purpose cleaner by pouring equal parts vinegar and water into a spray bottle. Use on counters and sinks. (It's not suitable for marble surfaces.) You can also use vinegar to clean shower head clogged with mineral deposits. Pour 1/2 cup into a plastic storage bag, and secure it to the showerhead. Let it stand for at least 2 hours, then rinse.

## Baking Soda and Vinegar

Baking soda and vinegar are versatile cleaners in their own right, but in combination? Pow! Combine and watch them foam up, ready to do your scrubbing.

To clean the toilet, pour 1 cup white vinegar and a handful of baking soda. The foaming action will start to clean and whiten. (Let it stand and the vinegar should break down hard water and lime deposits.) After they've done the heavy lifting, scrub and flush.

Not-so-great grout? Let the baking soda and vinegar's bubbling action get busy. Pour vinegar on the area you'd like to clean, then sprinkle baking soda. After it's done some of its fizzy magic, take an old toothbrush and easily finish up. Rinse or wipe clean. This works on counters and floors.

## Salt

This revered seasoning also earns its keep in cleaning! Liquid spill on carpet? Pour a thick layer of salt to help prevent it from setting. Let the spill absorb for a few hours, then vacuum. For greasy pots and pans, sprinkle salt to absorb the grease. Dump out and wash. (This is not recommended for non-stick pans.)

## Lemons

This citrus wonder puckers up for household chores.

To clean the microwave, place a bowl of water and 4 tablespoons of freshly squeezed lemon juice in the microwave and run it on high for a few minutes – long enough so that steam gathers on the walls. Carefully remove the bowl of water and wipe the interior with a damp cloth. Clean and fresh smelling!

Clean copper in seconds with lemon and salt. Simply cut open a lemon, sprinkle some salt on it, and rub on the copper. The tarnish will disappear instantly. Rinse

and dry with a clean cloth. (This is not recommended for copper items that have a protective coating on them.)

## Glass Cleaner

This trio will make windows and mirrors squeaky clean. Mix in a spray bottle:

- 1 cup rubbing alcohol (isopropyl)
- 1 cup water
- 1 tablespoon clear, non-sudsing ammonia

(Don't be fooled by sudsing ammonias, that appear to be working because of the bubbles. Using non-sudsing ammonia makes it easier to remove.)

## All-Purpose Cleaner

This all-purpose cleaner will cut through grime and cleans up easily. Mix in a spray bottle:

- 1 tablespoon clear, non-sudsing ammonia
- 1 tablespoon clear laundry or dish soap
- 2 cups water

## Furniture Polish

Why spend the money on expensive, waxy polishes that have silicone oil? The silicone oil can penetrate the wood and cause problems. Stay natural by mixing in a spray bottle:

- 1 cup olive oil
- 1/2 cup lemon juice

Sounds like salad dressing, but it works like magic. The lemon juice dissolves dirt, and the olive oil shines the wood and offers protection. Shake well and apply to a cloth. Spread evenly and polish with the dry part of the cloth. ♦

Bread.  
Dough.  
Clams.

No, It's not a shopping list – we're talking about MONEY. If you need some Moolah to get your project done, get organized or even get away from it all, consider a CUNJ Personal Loan.

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# Pizza Party

*How to plant a pizza garden*

Homemade foods are always a welcome treat... and when they're homegrown, it's even better! A pizza garden is a great way to make a mouth-watering meal, along with good memories.



## Find your pizza place

To plant a pizza garden, start by creating a large circle in your garden to serve as your "pizza." Don't have a large garden? You can do the same thing on a smaller scale using a half barrel, or even planting individual containers and grouping them together in a circle.

## Create your slices

Use rocks, shells or marbles to create "slices" in the pizza. (If you're using the container garden, you can delineate within a large container such as a half barrel. If you're using smaller containers, these will serve as the individual slices.)

## Plant the slices

Now it's time to plant whatever you'd like on your pizza. Tomatoes are a natural, and you might want to plant both large tomatoes and small cherry tomatoes. Other suggested toppings are basil, onions, oregano, bell peppers, zucchini and even small eggplants. Want some cheese for your pizza? You can't grow it, but your garden can look like it does. Plant yellow and orange marigolds or calendula around the ingredients. These flowers are edible, so you actually can put the petals on your pizza. In the meantime, you can plant them in your pizza garden to help create the illusion of cheese.

When it's time to harvest, consider making your own tomato sauce with your bounty. You might have a favorite recipe, but here's an easy one if you don't.

### Easy Tomato Sauce

2 tablespoons olive oil

1 onion, chopped

3 tomatoes, chopped

salt and pepper to taste

In a skillet over medium heat, cook onion in oil for several minutes, until the onion is translucent. Add tomatoes and their juice, plus the salt and pepper. Let it simmer until thick. (Want a bit more oomph to your sauce? Sauté garlic with the onions, and add herbs such as basil or oregano.)

For the pizza crust, you can purchase pre-made dough to roll out, or Boboli bread. You can also make it from scratch. Top the crust with your garden's ingredients, a bit of cheese, bake and feast! ♦



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# Art on a Budget



No need to go to a Christie's auction for some beautiful and unique art pieces!

Got some bare walls and a bare wallet to go with them? Here are seven fun ideas to add some flare to your place on the cheap:

## 1 Frame what's free!

Do you have last year's calendar, or a surplus of calendars given out by companies? Many images are professional photos that can look fantastic in a frame. Consider making a collage with postcards from a vacation. Have an vintage clothing item or scarf with a nice pattern, texture or colors? Frame and display it.

## 2 Hang it up

Hang items directly on the wall. Beautiful plates are great for this hung either in a vertical or random arrangement. Garage sales, thrift stores and flea markets are a treasure trove for these. Hang anything that strikes your eye – flags, pages of music... the list is endless.

## 3 Showcase vintage jewelry or military medals

Have a piece of heirloom jewelry that you never wear? Military medals? Show them

off in a shadow box frame. Attach felt to the backboard and cover with a piece of silk or linen. Carefully lay your jewelry or medal on top and pin into place. This looks especially great with "statement" necklaces featuring chunky stones or pearls.

## 4 Frame old LPs

While CDs and digital music files are convenient, the golden age of album-cover art was during vinyl's heyday. (This might be one reason vinyl is enjoying a resurgence among music fans.) Dig out any old albums from your garage or attic and frame them. Don't have any? Garage sales and thrift stores are full of them. You could even do a shadow-box of that revolutionary 8-track technology that was so cutting-edge back in the day...

## 5 Bring nature indoors

You can mount any number of natural items in either a standard or shadow box frame. Create an artistic arrangement of pressed flowers or leaves. Mount interesting pods, seeds and pine cones to a mat board. Have some seashells from a trip

to the seashore? Glue, frame and display them!

## 6 Re-purpose art book photos

While it may seem sacrilegious to deface a book, displaying artistic images on the wall allows more people to enjoy them rather than sitting on a dusty bookshelf. You can find wonderful images of famous paintings in those oversized art books. Other subjects can be architecture, birds or landscapes. Besides garage sales and thrift stores, neighborhood libraries often hold sales as well.

## 7 Try it before you buy it

While the best way to support a living artist is to purchase their work, maybe you don't have the funds. Many artists allow you to rent their work with a portion of the money going toward the purchase if you decide that you can't live without it. Many galleries – and even the Los Angeles County Museum of Art – rent pieces of art in the hopes that you'll buy. Even if you don't end up purchasing, you've supported a local gallery and artist while enjoying the art. ♦

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# SPOTLIGHTS

## Select Employer Group Spotlight

### Allies, Inc.

Allies, Inc. is an accredited nonprofit agency dedicated to providing housing, healthcare, meaningful employment and recreational opportunities to people with special needs in the communities of their choice. Since 1999, Allies has been enriching the lives of people with special needs by promoting their greater independence with dignity, respect and understanding. The agency also works one-on-one with families to design a comprehensive assistance plan that meets their specific needs and goals.

Along with partners and volunteers Allies is able to help people with special needs settle into comfortable homes and become active participants in their communities. They help them find worthwhile jobs that make them feel proud of their abilities. As well as, offer a full range of social and educational services that enriches and adds depth to their lives. Financial literacy, recreational activities, trips, volunteer opportunities and cultural programs are just a few of the services we offer.

Credit Union of New Jersey is proud to say that we have worked with this great organization since 2008. For more information about Allies, Inc. visit [www.alliesnj.org](http://www.alliesnj.org). ♦



## Employee Spotlight

### Kellye Everton

This face might not look familiar to you, but that's because Kellye Everton works behind the scenes here at Credit Union of New Jersey. She has been helping CUNJ members with their lending needs since 2004.

Kellye has many interests, but her main being the love for her family. She spends all her spare time with her husband of 25 years. They have a lovely family, 2 boys and a beautiful new granddaughter. She says she is very girly, but has many tom-boyish ways with her hobbies. She loves to fish and crab, but you will never catch her baiting a hook, YUCK!

She also enjoys ATV and woods riding in Caranza! I guess she can thank the men in her life for that, but maybe now with a granddaughter she will have someone to play dress-up and have tea parties with.

Feel free to stop in to our Ewing Branch to say hello to Kellye or ask her about any lending needs or questions you might have. ♦



## Business Spotlight

### Pierre Louis Associates, LLC

Pierre Louis Associates, LLC is headquartered in Lawrenceville, NJ. The company was founded in 2005 by its managing member, Holden Pierre-Louis. He is an electrical engineering graduate of the Massachusetts Institute of Technology (MIT) and also holds an MBA from Columbia Business School.

Pierre Louis Associates, LLC (website [www.pierrelouis-llc.com](http://www.pierrelouis-llc.com)) delivers a wide range of information technology services with a unique specialty in the creation and administration of web based dashboard applications. The company serves three primary market segments: federal & state government agencies, health care organizations, and financial institutions. They have recently won a new contract in Washington DC with the Veteran's Administration. Although their work is primarily based in the United States, they also have business partnerships in Port-Au-Prince, Haiti.

The company has been a Credit Union member since 2010. ♦



## Barrage in the Garage?

*Reclaim the space!*

A recent study by UCLA's Center on Everyday Lives of Families (CLEF) showed that 75 percent of households have garages so packed with stuff that they can't park their cars!

Here are some quick ways to reclaim your parking space... and keep things neatly in their place.

Park things on the wall. A pegboard system can do wonders to keep tools, cords and essentials at the ready, yet out of the way.

Create storage shelves and racks. The upper part of the garage often idles as wasted space. Add a shelf, small loft or racks to store bins

Use wall hooks and tool holders. These simple, affordable items will allow you to hang brooms, shovels, rakes, even weed whackers.

Hang bikes. Sometimes, you can use a simple hook to get your bike up and out of the way.

Garages often end up like closets, with a jumble of stored items we don't use. Designate sections to work on, and drag things out to analyze whether or not you need it. Donate or sell the things you don't need. You might be storing a small fortune in clutter! ♦

## Trade Soap Bars for Soap Jars

*Make a mason jar soap dispenser*

Those classic-looking mason jars that grandma used can be a great DIY project. Here's a simple re-purposing idea that is fun, functional, easy, and inexpensive. It's shabby and chic and adds country charm to any kitchen or bath sink!

### Materials Needed:

- ♦ Mason jar with lid
- ♦ Paint (canned or spray paint)
- ♦ Paintbrush
- ♦ Hammer
- ♦ Nail
- ♦ Dish or hand soap dispenser with pump



### Step 1: Paint the lid

Remove the lid and separate the two parts. Paint each piece with two coats. Don't worry about making it perfect... the imperfections will make it look more shabby chic. If you spray the paint, you can whisk it with the paintbrush and leave brush strokes.

### Step 2: Nail a hole in the lid

Once the lids have dried, punch a hole in the center of the circular lid with your hammer and nail. Repeat this process several times around the original hole to make it large enough to fit the soap-dispenser pump.

### Step 3: Fill the jar with the liquid soap and attach the lid

### Step 4: Secure the pump in the hole

Slide the pump into the lid's top so that it is flush and snug.

### Step 5: Lather, rinse, repeat!

Place the dispenser in the kitchen or bath and bubble up with pride. ♦

## What's Coming New to CUNJ in 2013?

- a. See your complete financial picture through online banking.
- b. Purchase Rewards
- c. Tablet banking
- d. Mobile e-Deposit
- e. All of the above.

**Answer: e**



# Speed Clean

*Tidy up in record time*

Most of us aren't that keen to clean... or we just don't have enough time. Or both! Here's a way to sprint through the cleaning process in the main areas when you don't have time for a proper scrub-a-dub-dub.



**Make the living room more livable.** Fluff pillows and fold lap blankets. Dusting does wonders to freshen things up, so wipe the TV, coffee table, mirrors and other surfaces with a microfiber cloth. Stack books and magazines neatly. Pick up shoes, clothes and toys in a basket and move them to the bedroom areas. If you have any flowers outdoors, consider putting one in a small vase to bring the area a bit of life and color.

**Shed the furniture.** To get rid of pet hair quickly, wear rubber gloves and run your hands over the furniture. If the furniture will not be harmed by water, moisten the gloves to pick up more hair.

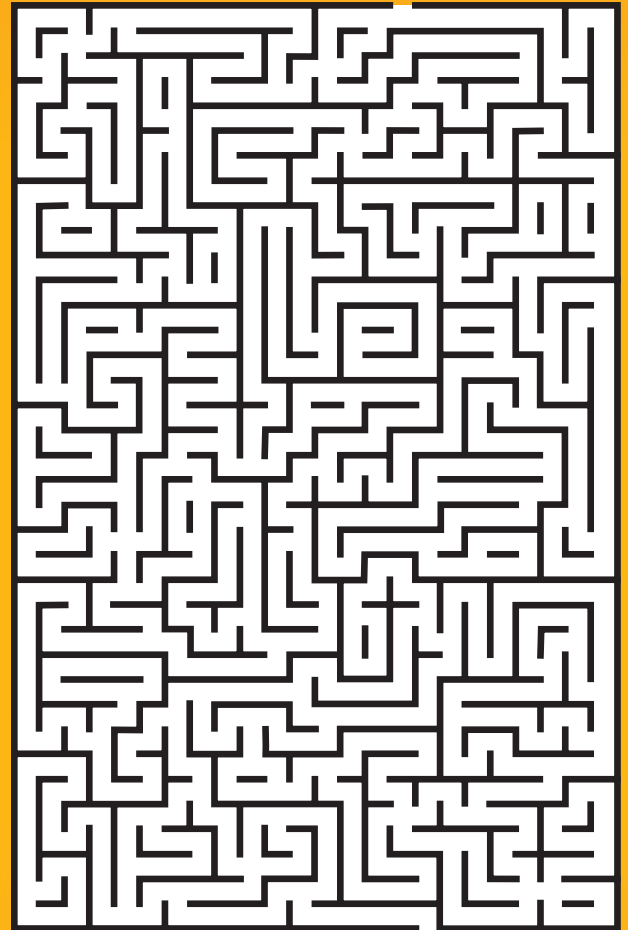
**Dish up a cleaner kitchen.** When speed cleaning a kitchen, the idea is to clean counters and declutter quickly. Rinse dishes and put them in the dishwasher. If the dishwasher is full (or you don't have one) stack them neatly in the sink. Put mail in the area where you will process it, but out of sight. Put other counter clutter in a bag and put in a closet. Wipe counters down and sweep floor. If the trash or recycle are full, take them out.

**Bathe the bathroom.** First, pour a combination of vinegar and baking soda into the toilet and let it foam. Use a toilet brush to quickly scrub the bowl and under the rim. Let this sit. Now clear the clutter. Tuck things from the vanity under the sink or into drawers, put hair dryers, curling irons and products away. Fill a spray bottle with white vinegar and water (equal parts). Spray onto counters, faucets, soap dish and sink and wipe with a sponge, rinse sponge, wipe again, then dry with a cloth. Spritz the mirror and wipe with a cloth (a microfiber cloth works well). Close the shower curtain or shower door. Shake mat outside to fluff it up and clean it. Moisten a paper towel or cloth and wipe up hair or spots from the floor. Hang fresh hand towels. Now flush the toilet and close the lid.

**Think tidy, not immaculate.** The goal of speed cleaning is to make things more presentable – for you, your family or an unexpected guest. Strive to be tidy, and pay attention to areas people notice most. By learning to speed clean, you can keep things tidy more easily, which will make it easier to do a more thorough cleaning later! ♦

# FUN & GAMES

Start



End

6		1				8	3
				1		2	4
7	2	5		8			
			4	3			8
	1	7	9			3	2
5							
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	9	8	2	4	6		5

3		7				4	5
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			6		3		4
5						9	
		4		2			8
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TIFEAUYYB

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Answer: Beauty

ACTERE

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Answer: Create



# TRENDY BATHROOMS

*on a Budget*



**No need to sink  
a lot of \$\$ down  
the sink**

The bathroom is one of the most used rooms in the house, and usually one of the smallest. For such a small space, it needs to store a fair amount of stuff: towels, toiletries, bath accessories, etc. Here's how to update the space and handle your essentials in a fun and budget-friendly way.

## Picasso it up!

The easiest way to transform any room is with a little paint. Deep putty or sand-colored walls in the bathroom creates a "spa" feel. An accent wall of a teal blue can break up the monotony of white walls while imbuing charm.

If you have an old dark wood sink cabinet, consider some of the new gunmetal paints out now to create a deep metallic finish.

There are also paints that can adhere to old vinyl flooring with the proper priming. A deep slate gray or chocolate brown in a semi-gloss with a white terry throw looks quite elegant and takes a little of your time, but not much of your money.

To save money on paint, go to a home improvement store and inquire about "Oops Paint." These are paint colors that were mixed, but for some reason, not purchased (for example, the color was not what the customer requested or the customer didn't pick up the paint). Note: Typically, bathrooms have semi gloss paint for the walls and gloss for the trim.



## Think outside the cabinet!

Some of the most creative and inexpensive ideas for the bath involve ways to store things. Here's a few to start with:

- ◆ Stand a couple wooden crates on end and place rolled towels inside.
- ◆ Store toilet tissue rolls in a woven basket next to the toilet
- ◆ Use a cute sugar bowl as a cotton ball or cotton swab container
- ◆ Hang a multi-level stainless fruit basket for sponges, soaps, rubber duckies, etc.
- ◆ Use a metal cookie tin or wooden cigar box to store makeup
- ◆ Find a small vase, flower pot or bucket with "attitude" to hold makeup brushes.

Once you start up-cycling things, you'll find yourself seeing common everyday objects in a whole new creative light.

## Cheap décor that's not a bore

Custom shower curtains are quite expensive. You can achieve some fun and pretty results with just a white curtain and ribbon. Get some fabric adhesive, pick a ribbon that will accent the room and glue a border or two on the curtain. Use an inexpensive clear plastic shower liner to prevent the new curtain from getting wet. Get a couple of tall white cylinder candles and masking tape at the dollar store. Pick up some metallic leaf and adhesive at the craft store. Create a pattern of stripes, chevrons or freehand polka dots on the candles with the metallic leaf.



It's a great look, and candles really warm up the feel of the bath.

Find inexpensive picture frames at thrift stores or garage sales. Frame nice photos from magazines – seascapes, birds, flowers etc. If they warp from the bath steam over time, just update them. For the kids' bathroom, do the same with their own artistic creations.

Use a trash can that doesn't look trashy. A little pop of color can serve as a delightful accent. Or consider using a classic galvanized steel bucket from a hardware store as a trash can.

Another simple inexpensive way to freshen the bathroom is with a new bath mat. ◆

Updating your  
bathroom can be  
a very fun project.  
When you've  
gotten that "new  
look" without  
much out of your  
pocketbook,  
you'll appreciate  
it all the more.



\*Annual Percentage Rate (APR) effective February 1, 2013 and subject to change without notice. Final rate determined by credit history and may be adjusted based on model year and loan to value. Rate indicated is for a used auto rate at a 24 month term and 20% down.

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## Reclaiming History

*Tips to find and utilize architectural salvage*



Architectural salvage is an amazing way to bring history – and character – into your home or garden. With a little imagination and some hunting, you can transform some of your mundane spaces into innovative places. All for pennies on the dollar!

Repurposing older salvaged pieces is a fun and creative process, but some people don't give their innate imagination enough credit. If you're stuck for what to look for and then what to do with it, look at what others have done first and the ideas will come flooding in!

## Inspiration before perspiration

Let your fingers do the walking before you do the driving.

The Internet is a great tool to stimulate creative thinking. Search for "ideas for repurposing old windows/doors/gates/flooring" etc., and you will find a plethora of sites and photos to look at.

A great site for this kind of research is **interest.com**. It's basically an online corkboard where people "pin" their favorite photos in their category of "interest" (hence the name Pinterest). You can set up your own corkboard and pin other's photos to it. It's not only fun to look at other people's projects, but it's a great place to get ideas! Another couple sites to check out are: **dishfunctionaldesigns.blogspot.com** and **www.houzz.com**. But there's literally hundreds of them. Home decorating magazines and shows on TV can provide some ideas as well.

## Start hunting for your soon-to-be treasure from trash!

Once again, the Internet is your friend. Check out Craigslist in your area. Look at the "free" and "materials" sections as well as the "furniture" listings. See if there's an "architectural salvage" yard in your area.

Online resources:

**Recycler's Exchange.** This online resource helps people to buy, sell and trade materials. **www.recycle.net/exchange/**

**eBay.** As the world's largest online market place, you can easily find architectural pieces here. **www.ebay.com**

**The ReUselt Network.** List items you don't want and find ones you do! It's all free. **www.reuseitnetwork.org**

On-land resources:

Grab some coffee and go to garage sales, or hit a flea market on a Saturday morning. If you're out and about and see a house being remodeled, stop and check it out. Many times the workers are more than happy to have you take something away rather than having to haul it to the dump themselves.

Stop by a custom door store. They may be able to point you to a home in the midst of a remodel, and many times they have a "boneyard" of doors in the back where door openings were measured wrong or the owner changed their mind on the style. You can find some deep discounts on these items.

There's also bound to be a Habitat for Humanity with a ReStore near you, where they sell goods. This is a fantastic place to find stuff. To find the one near you, visit **www.habitat.org/restores/directory**

## Look beyond the item

The main trick to salvage treasure is not to look at what it IS, but look at it for what it might BECOME. For example:

- ◆ a door can become a headboard, table, or work of art
- ◆ a rusted gate can become a garden trellis
- ◆ some types of metal fencing can become a fire pit grate
- ◆ a sink can become a bird bath
- ◆ a drawer can become a planter box
- ◆ a column can become a coat rack

There's no right or wrong way to use architectural salvage, but it can be challenging to fit things when you're looking too literally. For example, if you want to replace a door with a cool salvaged door, you need to measure carefully – finding the perfect fit might prove difficult. The hardware can be tricky too, and you will probably need to hire someone to hang it properly. But if the door becomes a table? Now you're open to creative flair.

As with most home decorating, the main goal is to find something you love. If you like it, chances are it will fit into your home or garden beautifully. ◆



# EVENTS & HOLIDAYS

## February 3<sup>rd</sup>: Disney on Ice

Sun National Bank Center shows at 1 - 5pm.

## February 9<sup>th</sup>: Blood Drive

American Red Cross, Central Jersey Donor Center 7am - 2pm

## February 18<sup>th</sup>: Presidents' Day

All branches will be closed



## February 19<sup>th</sup>: Retirement Planning Seminar

6 - 7:30pm CUNJ Ewing



## March 9<sup>th</sup> & 10<sup>th</sup>: CUNJ Members Costco Shopping Day

Mt. Laurel location



## March 19<sup>th</sup>: Auto Seminar: Get the best car deal

6 - 7:30pm CUNJ Ewing



## March 23<sup>rd</sup>: Pictures with the Easter Bunny

10am - 12pm CUNJ Ewing

## March 29<sup>th</sup>: Good Friday

D.O.T., Labor and Lafayette closed

## April 14<sup>th</sup>: Renaissance Faire

West Windsor Lions Club  
Mercer County Park 10am - 5pm



## April 16<sup>th</sup>: CUNJ Seminar

6 - 7:30pm CUNJ Ewing  
Check [CUNJ.org](http://CUNJ.org) for topic

## May 3<sup>rd</sup> - 5<sup>th</sup>: Trenton Kennel Dog Show

Mercer County Park 9am - 5pm

## May 5<sup>th</sup>: Spring Festival

Mercer County Equestrian Center  
11am - 2pm

## May 6<sup>th</sup>: All Breed Dog Show

Mercer County Park 8:30am - 5:30pm

## May 10<sup>th</sup>: Teen Arts Festival

Mercer County Community College

## May 11<sup>th</sup>: Mercer County Walk For A Difference 2013

Ewing High School

## May 18<sup>th</sup> - 19<sup>th</sup>: Bordentown Street Fair

Farnsworth Avenue  
Bordentown, NJ

## May 18<sup>th</sup> - 19<sup>th</sup>: Mad Dog Presents Country Music Festival

Mercer County Park 12 - 11pm



## May 21<sup>st</sup>: CUNJ Seminar

6 - 7:30pm CUNJ Ewing  
Call **609.538.4061** to be added to our email list

## May 27<sup>th</sup>: Memorial Day

All branches will be closed

## May 28<sup>th</sup> - June 2<sup>nd</sup>: D.A.R.E. Carnival

Mercer County Park, May 28<sup>th</sup> - 31<sup>st</sup>:  
5 - 10pm, June 1<sup>st</sup> - 2<sup>nd</sup>: 12 - 10pm

## June 9<sup>th</sup>: Earth Fair Historic

Smithville Park



## June 18<sup>th</sup>: Women & Money: Are you Covered?

6 - 7:30pm CUNJ Ewing

## June 29<sup>th</sup>: Freedom Festival

Mercer County Park 3 - 11pm

## July 4<sup>th</sup>: Independence Day

All branches will be closed



## July 16<sup>th</sup>: CUNJ Seminar

6 - 7:30pm CUNJ Ewing  
Call **609.538.4061** to be added to our email list



Indicates CUNJ sponsored or hosted event. Events are subject to change or cancellation at any time without notice.



## Strawberry and Spinach Salad with Honey Balsamic Vinaigrette

Prep Time: 15 Minutes | Ready In: 15 Minutes | Servings: 4

### INGREDIENTS:

1 bunch fresh spinach	1/4 cup balsamic vinegar
1 cup sliced fresh strawberries	2 tablespoons honey
1/2 cup crumbled Gorgonzola cheese	1/2 cup olive oil
1/2 cup raw pecans	salt and ground black pepper to taste

### DIRECTIONS:

1. Combine the spinach, strawberries, Gorgonzola cheese, and pecans in a large bowl.
2. Stir the balsamic vinegar and honey together in a bowl; slowly stream the olive oil into the mixture while whisking continuously. Season with salt and pepper. Drizzle the dressing over the salad just before serving.

# All Credit Union of New Jersey Members

## Re: Nominations and Elections

Dear Member:

In accordance with Article V, Section 1 of our Credit Union Bylaws, the Nominating Committee has selected the following candidates for the vacancies on the Board of Directors and the Examining Committee. The Nominating Committee's recommendations are listed below. Enclosed for your review is a brief statement of the qualifications and biographical data for each candidate.

### Director Nominees:

**Betty Stockton**

**Donald N. Chiacchio**

**Paul G. Bertuccini**

### Examining Committee Nominee:

**Joseph J. Licari**

The Credit Union of New Jersey Bylaws allow for members to be nominated for Credit Union offices by petition. In order to be nominated by petition, a member must acquire signatures from five percent (5%) of the membership of record January 1<sup>st</sup> of the election year. The membership as of January 1, 2013 was 43,375.

In addition to the petition, each potential nominee will also submit:

1. A brief statement of qualifications and biographical data.
2. A signed certificate from the potential nominee stating that they are agreeable to nomination and will serve if elected to office.

Nominations by petition must be filed with the Nominating Committee no later than March 8, 2013. Nominations are not official until the Chair and Secretary certify the Signatures on the petition. To receive a nomination package, please contact Gary Chizmadia, Chairman, Nominating Committee at 215.801.2403. As a reminder there will be no nominations from the floor at the Annual Meeting.

If there are any nominations by petition, a mail ballot will result. All members will receive a ballot with instructions on voting procedures. If there are no contests, the Chairman will declare the nominees elected by general consent at the Annual Meeting scheduled to be held April 17, 2013, at 6:00 p.m., West Trenton Firehouse, West Trenton, New Jersey.

Paul G. Bertuccini

Secretary, Credit Union of New Jersey Board of Directors

# NOMINEES

## BOARD OF DIRECTORS NOMINEES:

### BETTY STOCKTON, CCD

- ◆ Board of Directors since 1996
- ◆ C&ED CU Board Chair 1994-1996
- ◆ C&ED CU Director 1990-1996
- ◆ C&ED CU Credit Committee 1979-1990
- ◆ Retired from the Department of Community Affairs after over 42 years
- ◆ Graduate of MCCC and Trenton State College

### DONALD N. CHIACCHIO

- ◆ Retired from NJDOT after 43 years of service
- ◆ Attended Rider College, graduate of Rutgers University CPM Program
- ◆ Serves on the Board of Directors of Lakeview Estates Community Association

### PAUL G. BERTUCCINI

- ◆ Board Member since 1976
- ◆ CUNJ Board Secretary since 1998
- ◆ Served as past CUNJ Board Chairman and Treasurer
- ◆ Employed at NJDOT for 33 years before retiring
- ◆ Earned BS from Drexel University

### JOSEPH J. LICARI

- ◆ Examining Committee member since 2007
- ◆ Retired from NJDOT after 39 years of service
- ◆ Appointed to the Director Division of Accounting position in 2002
- ◆ Earned a BS Degree in Business Administration from Rider University
- ◆ Served on the NJDOT Credit Union examining committee from 1970 – 1975

## Annual Meeting RSVP

Wednesday, April 17, 2013 ◆ West Trenton Firehouse ◆ 6:00 pm

Name:

Acct.#

Name:

Acct.#

Please RSVP by April 1, 2013 by filling out this form and return it to any branch or email [memberservices@cunj.org](mailto:memberservices@cunj.org). Or, fax it to **609.228.8958**. We look forward to seeing you.



# Cutest Pet Contest



**Win a \$250 Gift Card!\***



Visit [facebook.com/cuofnj](https://facebook.com/cuofnj) by March 15<sup>th</sup>.

\*Redeemable at Petsmart. Entries must be submitted to [facebook.com/cuofnj](https://facebook.com/cuofnj). See [facebook.com/cuofnj](https://facebook.com/cuofnj) for complete list of rules. No purchase necessary.

HOME SPUN  
CLEANING PRODUCTS  
— p.6  
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