

CUNews\$

News about the
Huntingdon County
Federal Credit Union

Volume 18, No. 1

January, 2011

Annual Credit Union Meeting Plans announced

Circle the date **Thursday, April 21, 2011** on your calendar and make plans now to attend the **Annual Meeting of your Huntingdon County Federal Credit Union**. Meeting will be held in the Commons Dining Room at Westminster Woods, Huntingdon. Doors open at 6:00 p.m. for member registration. Free buffet follows at 6:15 p.m. The business meeting and installation of newly elected directors will begin at 7:00 p.m.

During the business meeting, members will hear committee reports and the results pertaining to the newly elected directors. This year there will be three (3) three-year terms to be filled by either the nominating committee or by petition. Details of this process are contained in a recent letter to all members.

All members are invited to participate in this important Credit Union event.



How long should I keep financial records?

Taxes – Seven years.

Tax Deduction Records – The IRS has six year to challenge your return if it thinks you underreported your gross income by 25 percent or more.

IRA contribution records – Permanently.

401(k) plan - From one year to permanently.

Bank Records – From one year to permanently

Brokerage statements – Until you sell the securities.

Bills – From one year to permanently. Bills for big purchases such as jewelry, antiques, cards, collectibles, furniture, computers, etc should be kept in an insurance file for proof of purchase.

Credit card receipts and statements – From 45 days to seven years.

Paycheck stub – One year.

House/condominium records – From six year to permanently. Records pertaining to purchase/sale of properties and expenses which added value to the property should be kept permanently.

Source: Marquette National Bank and Catherine Williams, President of Consumer Credit.

Holiday Closings - 2011

January 17 Martin Luther King, Jr. Day
February 21 President's Day
May 30 Memorial Day
July 4 Independence Day
September 5 Labor Day

October 10 Columbus day
November 11 Veteran's Day
November 24 Thanksgiving Day
December 26 Christmas





Gasoline Efficiency Tips:

Just 10 seconds of idling your car's engine uses as much gas as restarting it. Two minutes uses enough fuel to drive a mile. So turn your engine off.

Full efficiency drops about an average 5 mpg for each 10-mile speed increase over 55 mph.

Jackrabbit starts and stops reduce it an additional 3 mpg.

For every 100 extra pounds it carries, your car can lose 1 to 2 percent of fuel efficiency. Remove unneeded items from your trunk.

Tips to Treat Colds and Flu the 'Natural' Way

With no cure in sight for the cold or the **flu**, current treatments can at best bring symptom relief or shorten the duration of those symptoms. You can take one of a variety of medications that may help relieve your symptoms. Or you can take the natural approach.

No. 1: Blow Your Nose Often -- and the Right Way - It's important to blow your nose regularly when you have a cold rather than sniffing mucus back into your head. But when you blow hard, pressure can cause an earache. The best way to blow your nose: Press a finger over one nostril while you blow gently to clear the other. Wash your hands after blowing your nose.



No. 2: Stay Rested - Resting when you first come down with a cold or the flu helps your body direct its energy toward the immune battle. This battle taxes the body. So give it a little help by lying down under a blanket.

No. 3: Gargle - Gargling can moisten a **sore throat** and bring temporary relief. Try a teaspoon of salt dissolved in warm water, four times daily. To reduce the tickle in your throat, try an astringent gargle -- such as tea that contains tannin -- to tighten the membranes. Or use a thick, viscous gargle made with honey, popular in folk medicine. Steep one tablespoon of raspberry leaves or lemon juice in two cups of hot water; mix with one teaspoon of honey. Let the mixture cool to room temperature before gargling. Honey should never be given to children less than 1 year old.

No. 4: Drink Hot Liquids - Hot liquids relieve nasal congestion, help prevent **dehydration**, and can soothe the uncomfortably inflamed membranes that line your nose and throat.

No. 5: Take a Steamy Shower - Steamy showers moisturize your nasal passages and relax you. If you're dizzy from the flu, run a steamy shower while you sit on a chair nearby and take a sponge bath.

No. 6: Use a Salve Under Your Nose - A small dab of mentholated salve under your nose can open breathing passages and help soothe the irritated skin at the base of the nose. Menthol, eucalyptus and camphor all have mild numbing ingredients that may help relieve the pain of a nose rubbed raw.

No. 7: Apply Hot or Cold Packs Around Your Congested Sinuses - Either temperature may help you feel more comfortable. You can buy reusable hot or cold packs at a drugstore. Or make your own. Take a damp washcloth and heat it for 55 seconds in a microwave (test the temperature first to make sure it's right for you.) Or take a small bag of frozen peas to use as a cold pack.

No. 8: Sleep With an Extra Pillow Under Your Head - This will help with the drainage of nasal passages. If the angle is too awkward, try placing the pillows between the mattress and the box springs to create a more gradual slope.

Remember: serious conditions can masquerade as the common cold and a mild infection can evolve into something more serious. If you have severe symptoms or are feeling sicker with each passing day, see a doctor.