

**TEAM
WERKS
CO-OP**

BUSINESS-BASED CLIENT-FOCUSED

**IN THIS
EDITION**

- Money Smarts
-

**FALL
EVENTS**

DEC JAN

Christmas Tea 1-3 \$4	Nov 27
Westminster Chruch	Sat
Christmas Tea 1:30 to 4 \$4	Dec 4
St Paul's United	Sat
Team Werks Christmas Party Current River Rec Centre	Dec 6
New Years Eve Family Frolic Fort William Historical Park	Dec 31
Ontario Special Olympics	Jan 20-23

Winter Games

Team Werks is a St. Joseph's Care Group supported social enterprise.

580 N. Algoma St.,
Thunder Bay, ON
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Newsworks

VOLUME 1, ISSUE 3

DEC / JAN, 2010 / 2011

In The Werks

Welcome to the third issue of the Team Werks Co-op Newsletter!

Dec Jan : Newsworks. Issue 3

The Canada Games Complex
Each edition we've focused on how important fitness is to not only your physical health but your emotional health as well. This edition I'm writing about the Canada Games Complex because a few of our members enjoy going there. The disability rate is an affordable \$3.57 per visit or \$28.00 per month. There's a bus stop directly outside the front doors if you don't have other transportation. At the Complex there's a pool, sauna, a running /walking track (ideal for those cold winter days), a weight room, treadmills, stationary bikes, etc. You can even consult a Personal Fitness Trainer but that costs extra money.
Interview With Karl Anderson

What do you like most about the Complex? "I like doing water aerobics (on my own) and swimming."
How often do you go? "Every Monday and Thursday."
Do you have a membership? "Yes I do."
Do you do anything else at the Complex? "I just like to do the Waterworks."
What would you say to anyone going there the first time? "Make sure you lock up your belongings."
Interview With Linda Turner
How often do you go to the Complex? "Once a week on Wednesdays."
What do you like about the Complex? "I swim laps there and I bought flippers. It feels like I'm on a little motor-boat when I use them."
Are you a good swimmer? "Yes, I can swim. I took swimming lessons when I was a kid."

Are you a member? "I bought 12 passes for either \$32 or \$34.
What would you say to anyone who wanted to go to the Complex and try it out? "Buy Flippers! They're \$49 at Fresh Air Experience."
Interview With Cynthia Stewart
What would you like to say to others about the Canada Games Complex? "It is just really, really good for your health."
Interview With Scott Nilson
"I like going there for swimming laps. The disability rate is reasonable. I try to go every second day."

MerryChristmas

Interview With Terry Clement
What is it like to be a new member?
"Not much different than it was before I was a member, so far.
What jobs in Team Werks/ Employment options do you do?
"I worked two jobs, the car wash and the wood working shop. I am the new lead hand in the car wash".

What would you like to say about our Co-op?
"I think it is an excellent program. I'm looking forward to a good business year".

WANTED

Newsworks needs you!

Please submit any ideas, articles, pictures or stories to Lorraine, or drop off at the Canteen.

We'd like to have as many contributors as possible to make our newsletter a success!

DOLLARS AND SENSE

If you don't have a bank account, you may resort to cashing your cheque(s) at cash advance places which charge a fee for doing so. Banks don't charge fees for cashing cheques, and it is easy to open a bank account, but more about that in the next article.

The only thing Banks will not do is cash your cheque before the date the cheque is made out for. Cash Advance places will: but, they charge a fee for doing so. One place I visited quoted 3.2%

plus \$2.99 for the first hundred dollars, and after that 3.2%. That amounts to \$6.19 for the first hundred dollars and \$3.20 for every \$100 dollars after that. If you are trying to cash a post-dated cheque (cashing a cheque earlier than it's made out for) the fee is 4.6% plus \$2.99. That means they take \$7.59 for the first \$100 and \$4.60 for every \$100 after that. Do you really want to pay that amount of money each month when you don't have to? These

places also offer advance loans on your pay cheque (including disability cheques such as ODSP) but it can be a trap. Once you get in, the fees you have to pay back on top of your actual loan are so phenomenally high you end up borrowing again and again and can't get out. This happens to many people.

GETTING A BANK ACCOUNT

To obtain a bank account you need one of the following for identification : a Driver's License, Birth Certificate, Social Insurance Number, Certificate of Indian Status, or a Provincially issued identification card with photo (instead of drivers license) Note: An OHIP card is not accepted in Ontario. Sometimes the Bank will ask for mail addressed to you such as a Telephone Bill, or Cable Bill showing your address and identity. You may also need one of the following for identification: Identity of the applicant (you) confirmed by a client in good standing with the

chosen bank (i.e. Employer, Case Manager or family member) or by an individual in good standing in the community where the branch is situated, a credit card issued by known retailer. Before you try to get a bank account, visit the bank or credit union of your choice, and find out what you will need. Each bank is different.



FoodWerks-Recipes

Cucumber Salad

Peel and slice 2 Cucumbers and 1 small onion (or part of a Spanish onion). If English cucumbers are used, it's not necessary to peel them. Sprinkle with salt and allow to stand for 1 hour. Drain and add 4 tablespoons vinegar, ½ cup white sugar, ¾ cup sour cream, dash of pepper. Mix well. Chill and serve.

Chicken & Chips Bake

2 cups cubed chicken (cooked) ½ degree oven for 15 minutes, or until salt heated through. Yummy!!
 2 cups sliced celery
 1 tsp grated onion
 ½ cup slivered almonds (toasted)
 2 Tbsp lemon Juice
 1 cup mayonnaise
 ½ cup shredded cheddar cheese
 Mix all ingredients. Place in greased casserole dish. Sprinkle with shredded cheddar cheese, then crushed chips. I like to use Tex-Mex cheese and Lay's baked chips.) Bake in 400



Cucumber Salad