

the flipside

FRESH NEW BEGINNINGS CAN BE MADE IN SPRING. Be sure to explore the information on our website at www.pacecu.com/youth_accounts.php and get active after winter's hibernation!

THE PRESSURE'S ON

EVERYBODY is wearing a certain brand of t-shirt? Okay, you'll get one too. But what happens when friends expect you to participate

in risky behaviour or go along with a poor choice? How do you say no, or even better, convince that friend that the plan is a bad idea?

Peer pressure can be a force for good when your group offers unconditional support and sets positive examples. Surviving and overcoming negative peer pressure takes courage. But these are your friends, so chances are someone else in the group feels the same way. If one person steps up and says no, another often joins in and plans change. There are some great tips on our website to help you feel positive in the pressure zone!



JOE: So glad the boss told me to clean the stock room.
PAT: Why, did you get paid extra?

Text and e-mail can be easily misunderstood. No tone of voice, body language or facial expression gives a clue to meaning. That is exactly why emoticons (those little smiles) were invented, but it often isn't enough, especially since they are now frequently used as a signature! A statement could be funny or an insult. It could be true or sarcastic. You may answer a rhetorical question or over-analyze a response. The sender may not be clear and the receiver may be sensitive. In this example, if Joe had said "So *glad* the boss told me..." then Pat would know sarcasm was in play. As it is, Joe will have to send a textpation to fix up his miscommunitext. ;-P

CASH FOR SCHOOL IS COOL! Your Credit Union is one of the many organizations that offers a bursary or scholarship to qualifying students. As a Credit Union member, or the child or grandchild of a member, you are eligible to apply! Check out our website for details on eligibility requirements and how to apply. This is the first step in finding extra financial help to cover college and university costs.

Government Student Assistance Programs are available for tuition, books, living expenses and more, but consist mostly of loans. Scholarships and bursaries are a much better option, as repayment is usually not required making graduation debt loads much lighter. There are literally thousands of awards available and our website can provide details on how to find the ones to help you!

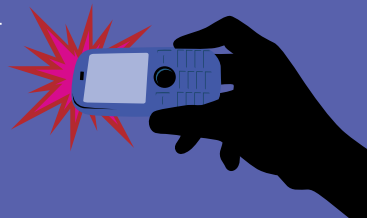


INSIDE BANNER ADS

The concept of advertising is simple: Get the word out about your product or service, hope that people respond and buy it. Banner ads, those rectangular-shaped boxes that pop up on websites, have exactly the same goal – to sell you something. The difference comes in the payment methods. Traditional advertising (print, radio, TV) requires payment upfront. Ads on the Internet are billed by Pay Per Click (PPC) or by Search Engine Keywords. PPC charges an advertiser only when someone clicks the ad. No clicks, no fees. An ad placed through a search engine identifies keywords or phrases to deliver the ad to the user. Search for "french fries" and the local chip shop comes up in your results because they paid for that keyword response. Luckily, the choice of purchase still lies with you, the consumer, regardless of whether you clicked on an ad or searched for a result!

NOW YOU'RE SUNK! OR ARE YOU...

– fast! Dry dry dry with paper towels, a wet-vac or compressed air. Push and pull that water out! Now fill a container with rice and put the phone and battery into it separately. Those little packs of silica from shoeboxes and stuff can work too if you have a bowl full. Do not use alcohol, it dissolves the glues, and do not use heat like blow dryers or ovens. Twenty-four hours later, reassemble your phone, cross your fingers and turn it on.



1. Films get lots of Academy Award nominations, but rarely win every category. This film did (11 of them) in 2003.
2. There's no spray tan too orange and no hair too spiked for the crew on this MTV docu-soap.
3. The CASBY Awards (Canadian Artists Selected By You) named this band Favourite New Artist, 2005.
4. First team ever to finish a Superbowl without scoring a touchdown.



TAKE A BREAK QUIZ