



**INSIDER**

The CommunityAmerica Magazine

COMMUNITY. You're part of it. | We're part of it. | Everybody's part of it.

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## VIEWPOINTS

**CommunityAmerica's Vision:  
Build Financial Success Together.**

As a credit union, CommunityAmerica strives to make a difference in members' lives that positively impacts their financial futures. Our goal is to make financial freedom a reality, and we aim to achieve this by educating young people about the fundamentals of money management.

We support this vision by funding organizations that teach financial literacy. We believe that basic economic principles are learned at a very early age. As a result, we support organizations that provide financial education to students in kindergarten through 12th grade, including basic economic principles, through Junior Achievement, interactive money management and life skills through the Learning Exchange, and savings programs through the state's Council on Economic Education.

By focusing our efforts on financial literacy and pooling our resources to address the declining rate of savings and the common problem of rising personal debt, CommunityAmerica is creating a significant impact on the people we serve, their families, and the community as a whole.

We are committed to building a strong community, and we measure our success by the level of your success.

► Sincerely, MIKE PATRICK  
Chief Operating Officer  
CommunityAmerica Credit Union

The Sarge, after making a brief appearance in a CommunityAmerica television commercial (his first professional acting experience), has become an ardent supporter of the credit union. So much so, we decided to make him our official security expert. Since nobody really knows much about Sarge, we recently had a quick Q&A with him.



## The new school year is here. Turn it into profit.

The summer always seems to go so fast. I mean, it seems like one minute the kids are at the swimming pool taking a cannonball off the high dive and the next, they're trying on new school pants. Bottom line: school is back. Here are a few ways to handle it - financially, of course.

**GOOD ADVICE FOR NEW SCHOOL CLOTHES.** Buy them big so your child can grow into them AND you can hand them down to the next sibling in line. Also, choose gray socks and t-shirts so you can save money on bleach. And if you really want to improve your school shopping cash flow, open a special savings account for next year. We can even show you how to name it "School Clothes Account." That way, all those new jumpers and corduroys will go from an added to a planned expense.

**PACK THOSE LUNCHES.** Not only will you save money, you'll know exactly what your kids are eating. Try healthy and fun items like turkey and cheese wraps and their favorite fruit as dessert. And if you haven't tried freezing tube yogurt (like Yoplait's Go-Gurt<sup>®</sup>) you're missing out on a cool and creamy treat. For more lunchbox delicacies, visit [familyfun.go.com](http://familyfun.go.com) and click on "Recipes."

**USE THE LIBRARY TO ITS FULLEST EXTENT.** Stop buying books at \$5 or \$6 bucks a pop and take a trip to the local library. Why? Because they let you borrow books - for as long as you want - for free. I know, I know, it seems too good to be true. Plus, you can jump on a computer and log on to sites like [readprint.com](http://readprint.com). It's an online library that contains unabridged copies of tons of books and poems. From Jane Austen all the way to William Butler Yeats, if the kiddies need to write a paper or something, this is a great start.

And then, when you've started slimming down your expenses, take the money saved and put it to work for you in a savings account. There are lots of good ones at [cacu.com](http://cacu.com). Honestly, if you don't sock it away (pardon the pun) you'll just spend it on something else. Take it from me: It pays to save for a rainy day. After all, when I get wet, I start to stink something awful. ■



## THE SARGE SAYS:

## WHO AM I? WHO ARE YOU?

**INSIDER:** So Sarge, what's your real name and where do you come from?

**SARGE:** Name, rank and serial number. That's all I'm required to tell you.

**INSIDER:** But the people want to know about your history.

**SARGE:** Your personal credit history is for you and you alone. Like political party affiliation or confirmed kills, it's nobody else's business.

**INSIDER:** Confirmed kills?

**SARGE:** Of online authentication scams. Oh, I've had plenty. But I can't take all the credit, a lot of this is CommunityAmerica's doing.

**INSIDER:** Really? So what are they doing to help protect people?

**SARGE:** Well, with their Security Authentication they've added another layer of protection. It goes beyond just a user name and password. In fact, it's like Fort Knox now, without all the army guys.

**INSIDER:** So they've beefed up their security?

**SARGE:** Now when a red flag is raised electronically, the user will be tested to verify they are who they claim to be. CommunityAmerica has put all members' personal information on lockdown. Right where I like it.

**INSIDER:** You're not kidding.

**SARGE:** The Sarge never kids, my friend!



## THE LEARNING EXCHANGE

Kids pretend work at pretend jobs to learn real stuff.

The Learning Exchange, an experiential financial learning center in Kansas City, serves students in grades four through eight by teaching them the concepts of economics. But rather than boring by-rote learning in some stuffy classroom, they visit Exchange City - a miniature metropolis made up of fourteen thriving businesses that come to life when young people take on the roles of workers, business entrepreneurs and civic leaders working together to create a bustling economy. During the program, students hold down jobs and get paychecks, buying and selling goods during a full day of real life simulation.

CommunityAmerica, as Exchange City's financial institution, provides jobs for students, employing a branch manager, accountant, financial director and retail branch associates. The kids also do their banking with us, utilizing retail services, applying for loans and using whatever other financial resources they might need.

Over the years, Exchange City has helped literally thousands of children learn valuable lessons about working hard, how to use and save money and how the real world works. We are proud to be a part of this important, ever-growing program. Lots more can be found at the official Web site, [WWW.LX.ORG](http://WWW.LX.ORG).

# GET OUT OF YOUR COCOON. CONNECT WITH THE COMMUNITY.

Cocooning, also known as hiving or bunkering, is a trend where people improve and change their homes (think home theater or huge kitchen for entertaining) so they don't have to leave. While popular, the *Insider* would like to debunk this trend. We suggest getting out there and getting your hands dirty, letting the world know you're alive. Do one thing today and the world just might be different tomorrow.

### SWEET & TART: THE DICHOTOMY OF THE LEMONADE STAND

While it's true you won't make a ton of money, you will get to ply your neighbors and random passers-by with the sweet and tart goodness of lemon juice, sugar and water. We suggest offering fruit punch and milk as well. After all, you can't run a restaurant with just one item on the menu. Visit [ALLRECIPES.COM](http://ALLRECIPES.COM) and search for "summer drinks."

### WHAT IF YOU THREW A BLOCK PARTY AND NOBODY CAME?

Everybody loves a block party. Fried chicken, baked goods, hot dogs, hamburgers - all delicious. Plus, throw in the fact that it's the only day in the year you can drag a chaise lounge out into the street in front of your house without fear of being run over by some SUV, and you've got the makings of the year's best

party. Every community has slightly different policies and forms about block parties, be sure to call your local city hall or visit your town's Web site so you can get the proper info.

### NEIGHBORHOOD BLOOD DRIVE (and no, we're not talking about a seat on the City Council)

Most communities are in dire need of blood. So, if you can spare a pint or two, why not organize a blood drive benefiting your local blood bank? They'll be thrilled to have the help, and you get to sit in a really comfy chair and munch on cookies and juice at the end. In our minds, that's reason enough to open a vein.

To contact your local blood bank, visit [SAVEALIFENOW.COM](http://SAVEALIFENOW.COM)

THEY SAY TIME IS MONEY. BUT MONEY IS MONEY, TOO.



If you'd like to do your part making your community better, your time is always needed by any number of entities. However, if you'd rather donate, the other thing they always need, money, then we can help you do that, too. From a savings program that helps you carve out money you will eventually

donate to a full-on gifting program that ensures you'll leave a legacy in precisely the manner you want, visiting [cacu.com](http://cacu.com) is the first step in the right direction. We offer lots of products, plans and programs and will tailor a program specifically for you.



Introduce yourself to a neighbor.

Coach a little league team.

Leave it better than you found it.

It's really not that hard to make your community better. Whether you want to help clean up a ballfield, volunteer at the hospital or drive around the neighborhood with a bullhorn providing free rock music - you may want to check with the local authorities before tackling that one - there are lots of things you can do to improve your street, your neighborhood, your city and your entire community.

# WHERE THERE'S SMOKE, THERE'S FIRE. AND GREAT EATS.

Steven Raichlen, BBQ-er extraordinaire and author of "The Barbeque Bible" books and Web site says there are five true ways to BBQ. Read them, know them, live them.

SAVE TIME. SAVE FLAVOR. SAVE YOUR EYEBROWS.

## DIRECT GRILLING

This is what most of the world means when people speak of grilling; the food is placed and cooked directly over the fire. Direct grilling is a high heat method used to cook tender, small or thin pieces of food quickly. Typical foods that are direct grilled include steaks, chops, chicken breasts, fish filets, vegetables and bread.

## INDIRECT GRILLING

Indirect grilling is designed to cook larger, tougher or fattier foods that would burn if directly grilled. As the name suggests, the food is cooked next to, not directly over the fire. The grill lid is closed to hold in the heat, turning the grill into a sort of outdoor oven. Indirect grilling allows you to work over a more moderate temperature (275 to 350 degrees) and makes it easy to introduce the flavor of wood smoke. Typical foods you would indirect grill include pork shoulders, whole turkeys and chickens (including beer can chicken), beef and pork ribs, barbecued onions and cabbages, and tough foods, like brisket, that require long, slow cooking at a low or moderate heat.

## SMOKING

Smoking is a particular kind of indirect grilling - generally done at a low temperature (225 to 275 degrees) for an extended time in the presence of abundant wood smoke. Smoking is typically done in an offset barrel smoker (a device with a separate fire box and smoke chamber) or an upright water smoker (which looks like R2D2 in the movie *Star Wars*). You can also smoke in a charcoal kettle or front-loading grill and in some gas grills. The key concepts here are low, slow and smoky. Typical foods for smoking include brisket, pork shoulder, ribs, tofu (yes, tofu) and salmon.

## SPIT-ROASTING

Spit-roasting means cooking foods on a rotisserie. The slow gentle rotation and lateral heat are ideal for cylindrically shaped fatty foods, like whole chickens, ducks and rib roasts. Pork and beef ribs are fantastic cooked on the rotisserie. You can spit-roast on both gas and charcoal grills. The procedure varies from grill to grill, so consult the manufacturer's instructions. Generous basting is key to successful spit roasting.

## A SIMPLE BBQ RUB FOR FLAVORS THAT ARE QUITE COMPLEX

This is a simple rub that is great for beef, pork, chicken or fish. For more intense flavor, rub the meat and let sit in the fridge overnight.

Prep: 5 minutes Yield: 1 cup (approx.)  
1/2 cup chili powder  
2 tablespoons cumin  
2 tablespoons paprika  
2 tablespoons mustard powder  
2 tablespoons brown sugar  
3 teaspoons salt

Mix all the ingredients together thoroughly in bowl. Rub generously on meat. Marinate or cook. Any leftover rub should be covered and stored in fridge.

Lots more recipes and tips at [recipezaar.com](http://recipezaar.com).

## IT AIN'T BBQ WITHOUT THE SAUCE

The Baron of BBQ's Special MOJO Sauce

8 cloves smoke roasted garlic cloves  
1/2 cup fresh orange juice  
1/2 cup fresh lemon juice  
1 teaspoon kosher salt  
1 teaspoon toasted cumin, ground  
1/2 teaspoon black pepper  
1/2 teaspoon ground cayenne  
3/4 to 1 cup olive oil

Combine the garlic, orange juice, lemon juice, salt, cumin, pepper and cayenne in a blender cup with a steel blade and process until smooth. Add the olive oil, in a steady stream through the top of the blender, and process until sauce is thick. Yields about 2 cups. Refrigerate when not using.

Paul Kirk, the "Baron of BBQ," has won numerous BBQ contests all over the country and authored many great BBQ cookbooks. He shares his wisdom via the World Wide Web at [baron-of-bbq.com](http://baron-of-bbq.com).

## ROASTING IN THE EMBERS

This was probably the first form of grilling - it's certainly the most extreme and robust. As the name implies, you lay the food directly on the glowing embers or bury it in the hot coals or ash. The short list of foods you can roast in or on the embers includes onions, beets, corn in the husk, potatoes and sweet potatoes. You can also use this method to cook brisket.

Check out tons more at [BARBEQUEBIBLE.COM](http://BARBEQUEBIBLE.COM).

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## COMMUNITYAMERICA LOCATIONS IN KC METRO

### NORTHLAND

**64TH STREET**  
6390 N Cosby Avenue  
Kansas City, MO 64151

**112TH STREET**  
11125 Ambassador Drive  
Kansas City, MO 64153

**ANTIOCH ANNEX**  
5400 NE Antioch  
Kansas City, MO 64118

**BRESETTE'S SUN FRESH MARKETPLACE**  
7613 NW Prairie View Road  
Kansas City, MO 64151

**CHOUTEAU CROSSING**  
4357 NE Chouteau Trafficway  
Kansas City, MO 64117

913.905.7000 [cacu.com](http://cacu.com)

**ENGLEWOOD HY-VEE**  
207 NE Englewood Road  
Kansas City, MO 64118

**LIBERTY HY-VEE**  
1332 Kansas Street  
Liberty, MO 64068

**NORTH OAK**  
9310 N Oak Trafficway  
Kansas City, MO 64155

**SHOAL CREEK**  
8450 NE Flintlock Road  
Kansas City, MO 64157

**COMING SOON!**  
**WHITE OAK**  
7932 N Oak Trafficway  
Kansas City, 64118

### JOHNSON COUNTY

**BLUE VALLEY**  
6280 W 135th Street  
Overland Park, KS 66223

**NALL**  
5601 W 95th Street  
Overland Park, KS 66207

**OLATHE**  
13590 S Black Bob Road  
Olathe, KS 66062

**PRAIRIE VILLAGE HY-VEE**  
7620 State Line Road  
Prairie Village, KS 66208

**RIDGEVIEW HY-VEE**  
18101 W 119th Street  
Olathe, KS 66061

**SHAWNEE**  
16110 W 65th Street  
Shawnee, KS 66217

### JACKSON COUNTY

**BLUE SPRINGS HY-VEE**  
601 W Highway 40  
Blue Springs, MO 64014

**INDEPENDENCE HY-VEE**  
1525 E 23rd Street  
Independence, MO 64055

**NOLAND HY-VEE**  
4545 S Noland Road  
Independence, MO 64014

# FROM NORTH TO SOUTH TO EAST TO WEST, WE'VE GOT YOU COVERED.

We're pretty good at North Northwest,  
South Eastsouth and East Westnorth, too.

With 18 locations across the greater KC metro area and more coming soon, CommunityAmerica can take care of all your financial needs all over town. And if you're still not sure where to find us, soon you'll be able to use your Garmin navigational device to locate all of our 112 surcharge-free, KC-metro area ATMs, down to the exact latitude and longitude. Look for more info at [cacu.com](http://cacu.com). JOIN IN.

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