

# Taking Flight

## Missouri Conservation Heritage Foundation Spreads New Wings



The National Fish and Wildlife Foundation (NFWF) has awarded the Missouri Conservation Heritage Foundation (MCHF) a \$249,965 grant to support the recovery of monarch butterflies.

MCHF is one of 22 nonprofit conservation organizations and others to receive an award nationally. The grant will draw nearly \$566,608 in matching contributions.

“We are thrilled to support efforts to restore the monarch butterfly and its natural habitat,” says Kevin Roper, Executive Director of MCHF. “The grant will focus on propagation and plantings of food sources for the monarch and coordination of efforts among conservation groups throughout the state to work together in the restoration effort.”

Over the past 20 years, the North American monarch population has plunged from 1 billion to fewer than 60 million, due to many factors, including loss of critical habitat. These funds will increase and enhance monarch habitat over more than 434 acres of land in Missouri.

### Holiday Closings

Our office will close to observe the following holidays:

Columbus Day	Monday, Oct. 10
Veterans Day	Friday, Nov. 11
Thanksgiving	Thursday, Nov. 24
Christmas Day (observed)	Monday, Dec. 26
New Year's Day (observed)	Monday, Jan. 2



### Vehicle Loans

Model Year	Approx. Payback Term	Rate
Any Model Year	48 - 72 months	2.50%
Any Model Year	24 months	2.40%

### Other Loans

Mortgage	Contact CECU for current rate
Share Secured	Share rate + 2.0% APR*
Certificate Secured	Certificate rate + 2.0% APR*
Signature Loans	6.0%-12.00% APR*
Other Collateral	8.0% APR*
Student Loans	6.0% APR*
Farm/Industrial Equipment	2.40%-2.50% APR*
Personal Line Of Credit	5.0% APR*

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| 24-Hour Line            | (866) 450-3509  |

\*APR = Annual Percentage Rate.

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### Phone Numbers

- Phone Number .....(573) 522-4000
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**Conservation Employees' Credit Union**



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## Are You Ready For Your First Home?

The guy in 3A has a dog that barks all night. The woman in 3C works nights and loudly plays the TV all day. Apartment living is on the verge of driving you over the edge; you need an escape. One escape option could be your own home, an option that provides many advantages, both financial and personal.



### Financial Advantages

#### It can cost less than renting

Federal income tax deductions on property taxes and mortgage interest could help reduce or offset the actual costs of owning a home – tax savings that are not available as a renter.

#### Fixed rates

If you choose a fixed rate, you'll have the same principle and interest rate each month. There will be no landlord raising monthly rent payments.

#### Long-term investment

On average, real estate is a solid, long-term investment. Housing usually provides steady returns even during unsteady times in the stock market.

#### Equity

For many, owning a home is the single greatest source of financial security and independence. Equity often builds as the value of your home appreciates over time.

### Personal Advantages

#### Community

Owning a home gives you a sense of belonging as you live and become involved with your community through neighbors, the school system, local politics and volunteer efforts.

#### Control

With your own home, you control your surroundings, and you can make changes. Knock out a wall. Paint. Redecorate. It's your home, you're in charge.

#### Stability

A home signifies a strong sense of commitment, an attribute that allows you to plan for the future without worrying about being unsettled in your surroundings.

#### Pride

You've achieved what many believe to be the American Dream, home ownership. Reaching such a goal is a great source of pride.

Are you ready for your first home? Let the experienced professionals at Mortgage Solutions, LLC, help you get there. Call (314) 264-5325 or (866) 533-1720, or visit [mortgsolutions.net](http://mortgsolutions.net) today!

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## National Lewis & Clark Conservation Awards

**Inaugural Event Oct. 29, 2016**

The National Lewis and Clark Conservation Awards, presented by the Missouri Conservation Heritage Foundation, will be awarded annually to individuals and organizations that have made a noteworthy impact on the spirit of conservation and conservation causes.

Lewis and Clark were explorers, scientists, entrepreneurs, geographers, diplomats and frontrunners of conservation in the United States. They overcame significant obstacles and challenges leading the "Corps of Discovery" through unforeseen circumstances and difficulties to change America forever.

In that same spirit, the Lewis and Clark Conservation Awards include:

#### The Corps of Discovery National Conservation Award

2016 Recipient: Johnny Morris, Founder of Bass Pro Shops

#### The Sacagawea Community and Partnership State of Missouri Conservation Award

2016 Recipient: Ducks Unlimited, Missouri

#### The Lewis and Clark Governor's State of Missouri Conservation Award

Chosen by Governor Jay Nixon

When: Saturday, Oct. 29, 2016

Where: Missouri State Capitol in Jefferson City, Missouri

5 p.m. VIP reception for sponsors and a general reception for participants

6:30 p.m. Dinner

7:30 p.m. Awards ceremony

Music provided for

"Dancing under the Dome."

For information about sponsoring this event, purchasing tables or tickets, please contact [kevin.roper@mdc.mo.gov](mailto:kevin.roper@mdc.mo.gov), visit our website [mochf.org](http://mochf.org) or call MCHF at (573) 634-2080.