



PERMACULTURE CREDIT UNION NEWSLETTER

ESTABLISHED MAY 18, 2000

OCTOBER 2007

Dancing Rocks Permaculture Community

By Maya Rose

Just northwest of downtown Tucson at the base of the Tucson Mountains, on 20 acres of lush saguaro and ironwood forest, lies Dancing Rocks Permaculture Community.

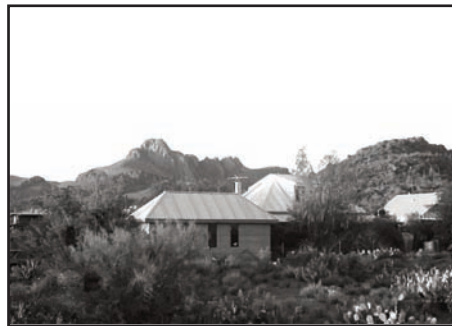
My parents, Barbara Rose and Keith Kleber, fell in love with the Sonoran desert in 1982 and moved here to start a family. They rented a home in downtown Tucson where my older brother, Emmet, was born in 1983. Though the vibrancy and community were enjoyable, they yearned for a quiet, more secluded place to live amongst nature.

The opportunity arose in 1985, when they were hired to live on and protect the 20 acres of land from pot-hunting, vandalism, and plant theft. They eventually purchased the land and have called it home for 22 years. I have lived on this land since I was born at my parent's home in 1987. I now rent my own cottage.

A strong connection with nature was also the catalyst for my parent's discovery of Permaculture. While attending a solar energy course at Pima Community College, Barbara discovered the Permaculture Designers Manual while researching solar energy at the public library. "It was everything I had been wanting! I stayed up for the next two weeks reading that manual and became a raving permaculture novice!" she exclaims.

The dream of Dancing Rocks Community began in 1993, while Barbara was attending an onsite Permaculture Basic

Design Course with Tim Murphy; one of the homework assignments was to plan an integrated design for your own property. "That was when I realized the potential of a permaculture community on our land. Rather than lots with single family homes, I wanted to build for a diverse network of residents who care for and respect nature, who want to live in harmony with the Sonoran Desert," she explains.



Close to Saguaro National Park and numerous hiking trails, with community facilities including a developing bed and breakfast, a community barn for shared or individual projects, classes, and celebrations, opportunity for cottage industries and home businesses, Dancing Rocks has become a desert oasis for many people who appreciate and practice the fundamentals of Permaculture. Currently there are five homes and two small guest cottages: one of the homes is available. "We're looking for residents who are 'walking the walk' and longing for a community like ours," says Barbara.

Dancing Rocks Community integrates comfortable, simple living in small rammed earth and straw bale homes. All of the homes use solar energy, often producing more solar energy than they use. Rainwater harvesting systems collect runoff from the corrugated metal roofs and supply substantial irrigation of gardens and orchards. In turn, gardens supply important food sources for the community. Water harvesting earthworks are strategically placed to catch rainwater, allowing it to slowly percolate into the ground and supply much needed life to large native vegetation, providing shade, oxygen, wildlife habitat, and nutrient rich soil.

Dancing Rocks residents share a bond and sense of community that is becoming all too rare in modern society. Most have steady off-property businesses and jobs: Keith and Barbara have owned Silverbell Trading*, a gallery and bookstore for local and native arts and crafts since 1985, other residents have careers in nursing, labor and delivery, beekeeping, fashion design, and metalwork. Residents still take the time to assist one another with projects, and meet together to discuss ideas, inspirations, and plans for the future of the community. In this way, everyone benefits from positive action, and goals are achieved through teamwork and collaborative effort.

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What's Happening at PCU?

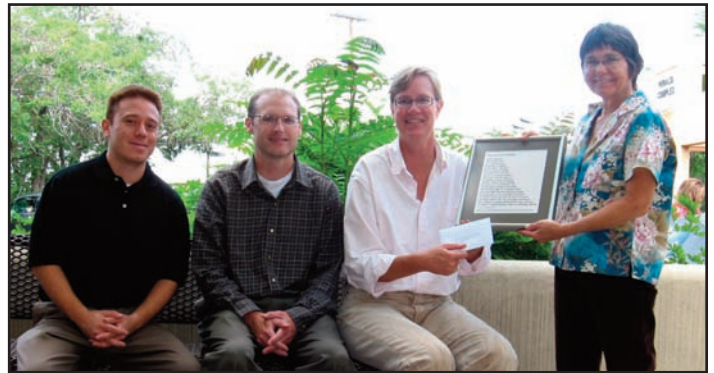
By Eileen Banashek

While temperatures drop, leaves turn and Santa Feans celebrate their harvests, our little second floor office is the scene of our own explosive and sometimes chaotic growth. We began the year with a little boost of \$50,000 from an anonymous donor of RSF Social Finance, which propelled us into high gear with more lending power. We went through a monumental upgrade of computer equipment and software, and have been sorting out departments and responsibilities with an additional staff person who rounded out our number to a Big Four last fall.

The number of applicants for mortgages on sustainable homes continues to grow and our consumer loan file is fat and happy with loans on hybrids, grease and ethanol fueled vehicles, and other miscellaneous projects our resourceful members come up with.

Our office is in a building with sealed windows and a controlled air environment and we long to have a space that is more in line with our permaculture values, but, in the meantime, we try in every way possible to minimize our footprint in other ways.

Don, our President/CEO, brings home giant size bags of shredded paper and all our other recyclables to take to the local recycling center. We traded in our paper cups for real glasses and keep a stash of plastic ware that is collected and washed for reuse. One of our most recent purchases was a bike rack (pictured below) made of recycled plastic. Our staff is encouraged to bike to work or ride the city bus.



Matt Carrasco-Trujillo, Donald Sarich and Eileen Banashek (right) presenting Sarah Noss (center) of SFFMI with check and a framed list of permaculture principles.

We continue to make alliances with other like-minded groups and individuals in our community and around the country. This year the Santa Fe Farmers Market is beginning the construction of a permanent building for year round use. We presented the Santa Fe Farmers Market Institute with a check for \$500 to buy a brick to be installed on their site with money collected from the staff, board and volunteers. We are also working with them to establish a micro loan program for farmers – a program where people get loans from other people and we handle the servicing of the loans.

All in all, we are feeling some growing pains but glad to be a part of this flowering community of beings committed to honoring the earth (and having fun doing it!)



Dancing Rocks

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All extra financing has come from the Permaculture Credit Union. "It's wonderful that the credit union exists to help people develop and sustain projects like ours!" Barbara explains. "I look forward to Permaculture Credit Union's continued success in the years to come!"

To find out more about Dancing Rocks, please email Barbara Rose at brosearth@aol.com, or call her at 520.572.7221.

* Silverbell Trading is located at 7119 N Oracle Rd in the historic Casas Adobes Plaza. Business hours are: Monday – Saturday from 10am-5pm.

For more information contact:

Keith at silverbelltrader@aol.com or 520.797.6852

PCU Fall Harvest Loan Special!



Reduced rates on Signature Loans
Starting at 8.75% through the end of November.

Apply for a new loan

Or re-finance the one you have.

PERMACULTURE CREDIT UNION

Your Money. Your Values. Our Mission.

Enclosed is my tax-deductible donation.

Name: _____

Address: _____

City/State/Zip: _____

I am enclosing a check payable to Permaculture America Latina for:

\$25 \$50 \$100 \$250 \$500 \$1,000 Other \$ _____

For tax-deductible contributions, please make checks payable to:

PAL (Memo to Read: c/o PCU Funds)

P.O. Box 29300

Santa Fe, NM 87592-9300

PCU IN PICTURES

Many thanks to the members who have submitted pictures and articles in the last few months. It's great to hear about your accomplishments, and even better to be able to show them to the world. We will be using many of them in our newsletters and/or conference displays. Please keep them coming. Just send articles and pictures to our mailing address or e-mail them to eileen@pcuonline.org.

RETURNED MAIL

Just a reminder that our new fee schedule for returned mail is now in effect.

Temporarily Away – No Charge

Returned Mail with new address label –
41¢ (or current 1st class rate)

Undeliverable Mail - \$1.00

These charges will be deducted from your share account and will appear on your next statement.

FACT ACT NOTICE:

This notice applies to all members who borrow funds from the Permaculture Credit Union. **NEGATIVE INFORMATION NOTICE:** We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

New Member Services Hours

For your convenience, we have extended our Santa Fe office hours for member services as follows:

Mon–Wed 10:00 – 5:00

Thurs and Fri 10:00 – 5:30

Loan requests are taken during normal business hours or by appointment for member convenience.

PRINCIPLED PEOPLE

What defines us as a credit union is not where we work or live, but the principles we hold in common. Tell us a story or give us an example of how you have implemented the principles of permaculture in your decisions and your plans. We will print some of your stories in subsequent newsletters. Photos are welcome. Send everything to: eileen@pcuonline.org.

FINANCIALS: (All numbers Year-to-Date totals)	July '07	August '07	September '07	Financial Goals for 3rd Quarter 2007
Loans	\$2,785,025	\$2,753,443	\$2,922,243	\$3,269,178
Total Assets	\$3,109,332	\$3,160,178	\$3,262,484	\$3,284,145
Retained Earnings	\$ 128,934	\$ 123,603	\$ 138,602	\$ 100,740
Capital Ratio (Retained Earnings Assets)	4.15%	3.91%	4.25%	3.24% (Required) 3.27% (Goal)
Membership	914	917	917	933
Total Income (Loans, Investments, Fees & Donations)	\$ 168,235	\$ 185,248	\$ 220,823	\$ 182,589
Total Expenses (Operation & Dividend Expenses)	\$ 137,700	\$ 160,045	\$ 180,621	\$ 177,046
Net Income or Loss	\$ 30,535	\$ 25,203	\$ 40,202	\$ 5,543



PERMACULTURE CREDIT UNION

MISSION STATEMENT

The Permaculture Credit Union pools the financial resources of people who believe in the ethics of Permaculture — care of the earth, care of people, and reinvestment of surplus for the betterment of both. We apply those resources to earth-friendly and socially responsible loans and investments.

OFFICE LOCATION

4250 Cerrillos Rd., 2nd Floor,
Santa Fe, NM 87507

MAILING ADDRESS

PO Box 29300,
Santa Fe, NM 87592-9300
Toll Free: 1-866-954-3479
Phone: (505) 954-3479

Fax: (505) 424-1624

Web Site: WWW.PCUONLINE.ORG

Email: PERMA@PCUONLINE.ORG

OFFICE HOURS

Monday–Wednesday 10:00am – 5:00pm
Thursday–Friday 10:00am – 5:30pm

LOAN REQUEST

During normal business hours
Or by appointment for member
convenience.

MANAGEMENT & STAFF

Donald J. Sarich, President/CEO
Eileen Banashek, Bookkeeper
Willina M. Martinez,
Member Services Representative
Matthew Carrasco-Trujillo,
Loan Processor

BOARD OF DIRECTORS

Hugh Roberts – Chair
John J. McAndrew – Vice Chair
Brendan Miller – Secretary
Barbara Mueller – Treasurer
Wesley Roe – Director
Nora Haskins – Director
Arina Pittman – Director

SUPERVISORY COMMITTEE

Carolyn Agard – Chair
Joseph Ellis – Member
Elizabeth Martin – Member
Phil Vergamini – Member



Holiday Closings

Columbus Day
Monday, October 8

Veteran's Day
Monday, November 12

Thanksgiving
Thursday, November 22
Friday, November 23

Christmas
Monday, December 24
Tuesday, December 25

New Year's Day
Tuesday, January 1, 2008

USA PATRIOT ACT ANNUAL NOTICE TO MEMBERS

Member Identification Requirements

In accordance with Section 326 of the USA Patriot Act, applicants for new accounts are requested to provide current picture identification that verifies identity including name, address and other identifying information.

In some cases, identification will be requested for current members if original documentation was not obtained with the opening of the account. In all cases, protection of our members' identity and confidentiality is our pledge to you. We support all efforts to protect and maintain the security of our members and our country. This notice is being published as required by law.

PRIVACY POLICY

We do not disclose any nonpublic information about our members and former members to anyone except as permitted by law.

WHAT IS PERMACULTURE?

We all have pondered the meaning of permaculture, whether we are new to the concept or teach others what it means. We've been printing selected definitions in our newsletters to give you food for thought. So tell us how you define permaculture. As space permits in upcoming newsletters, we will print - and ponder - your responses. Please be succinct. Send your thoughts to eileen@pcuonline.org. Subject: Attention Newsletter Editor.

"Permaculture is a practical philosophy that uses natural principles to increase the productivity and efficiency of any system. Although the terms permaculture and sustainability were coined circa 1972 and can seem synonymous, the former provides an actual means for attaining the goal of species-survival, while the latter offers no concrete method for this pursuit."

— **Nate Downey**, president of Santa Fe Permaculture, a landscape design firm he founded 15 years ago, served as the proud chair of the PCU board in 2003 when Donald Sarich was offered his current job. His first book, *Harvest the Rain*, will be out "soon."

MEMBER SERVICES

We are currently financing up to \$100,000.00 in loans per household. All rates are subject to change without notice.

NEW & USED VEHICLE LOANS

MORTGAGE LOANS

(Land & Home Equity)

BICYCLE LOAN DISCOUNT

SIGNATURE LOANS

SHARE & CERTIFICATE SECURED

LOANS

CREDIT CARDS

STUDENT LOANS

SUSTAINABILITY DISCOUNTS

We provide sustainability discounts for projects that are earth-friendly. The usual discount is .75% off our current loan rates. Call our office staff for details.

DIRECT DEPOSIT

Have funds directly deposited into the PCU from your paycheck or other financial institution. Pay your bills by having funds directly transferred from your PCU account. Pay your PCU credit card with ease online.

MEMBER ALERT

DO NOT RESPOND to email scams that ask you for your account number, credit card number, and personal identification numbers. Email messages that ask for this type of information are fraudulent, and should be reported immediately.

This includes seemingly real notification from VISA Security and NCUA (National Credit Union Administration) requesting you to go to a website and log in. We will never contact you and ask for this information.