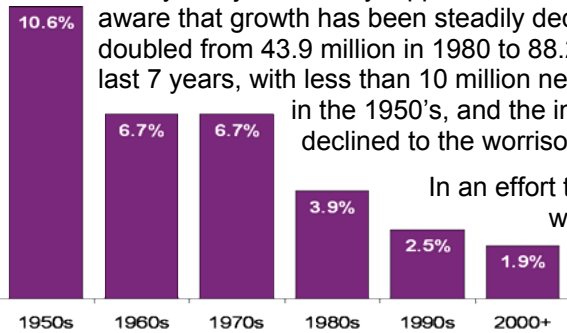


# NEWSLINES

Vol. 7, Num. 9 - Nov. 2007 *A publication of the Association of Vermont Credit Unions*

## Financial Literacy is the Path to Member Growth in 2008 and Beyond

Do you know how many credit union members there are in the United States? Vermont's 270,000+ members are part of a larger national family that just recently topped the 90,000,000 mark. While that sounds like a huge number (and it is), most everyone is aware that growth has been steadily declining. According to CUNA statistics<sup>1</sup>, while U.S. credit union membership doubled from 43.9 million in 1980 to 88.2 million in 2006, the slowest period of growth during that time has been in the last 7 years, with less than 10 million new members since 2000. In fact, since the "salad days" of more than 10% growth in the 1950's, and the impressive 6.7% growth rate of the 1960's and 1970's, membership has steadily declined to the worrisome state it has reached in the 21st century.



In an effort to reverse this trend, CUNA has formed a Financial Literacy Task Force (FLTF) whose stated mission is to "elevate financial literacy to the level of a core value within credit unions to help sustain the movement's ongoing philosophy of service to members and communities." In August, the Task Force published its long term strategic plan\*. Core beliefs expressed in the report are that:

- 1) Credit union growth and prosperity depend on improving members' financial literacy. As literacy improves, members will use more products, saving and borrowing more, and thereby generating fewer loan losses. This will also lead to raising children to become members and growth through word of mouth recommendations to others.
- 2) Financial education is one of the movement's founding principles, as affirmed by the following statement attributed to **Roy Bergengren**. "The most important service of the credit union is the education of the members in the management and control of their own money."
- 3) The challenge to be financially literate increases as individuals become more responsible for personal and household financial stability, as financial services become more complex, as global economic pressures become more intense, as the risks and consequences of financial ignorance become greater, and as new generations of consumers are born.
- 4) And that U.S. credit unions have the opportunity, the resources, the expertise, the trust of their members, and the will to become universally recognized as the No. 1 advocate for and agent of reliable financial education.

The FLTF report also clearly spells out the strategic need for a movement-wide commitment to financial literacy. In addition to stagnant member growth, consider these facts:

- Youth are about half as common among members as among the general populace.
- The typical adult credit union member is five years older than the typical U.S. adult.
- The typical credit union CEO is nine years older than the typical U.S. adult.
- Only one of 100 credit union board members is under the age of 30.
  - Nearly four of 10 eligible non-members are unfamiliar with credit unions.
  - The national personal savings rate--as a percentage of disposable personal income--has been declining since the 1980s and dipped below zero in 2005 for the first time since 1933. It remains below zero.
  - U.S. courts now see an average of 2,000 new bankruptcy filings a day, which translates to 1 million annually.

Your Association has reviewed the report prepared by the FLTF and is working on projects for 2008 and beyond that will enable credit unions to take a lead role in the financial education of Vermont's current and potential credit union members. You'll read much more about these efforts in *NewsLines* and in *NewsLines Express* in the coming months.

\*Full report: [http://cuna.org/download/finlit\\_strategicplan\\_0807.pdf](http://cuna.org/download/finlit_strategicplan_0807.pdf)

<sup>1</sup> CUNA Growth Task Force PowerPoint "Recent Growth Statistics"

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**Consumer Lending School Set for April 22 & 23**

### Also in this issue ...

⇒ **Back Page Puzzle - Riddle Me This**

Answer as many of these tough brain teasers as you can and you might win a \$25 gift card.

## Thoughts from the President's Desk ... by Joe Bergeron



### Deck the Halls ...

... but not the ones you most likely think I mean. For most of us, the holiday season is in full swing as you read this issue of *Newslines*. December's a bit hectic between annual budgets, increased social activities and year-end looming, not to mention dealing with the first unwelcome snowstorm of the season.

While shoppers and businesses are focused on the here and now of holidays, a small group of people are looking past the joyous season to the dead of winter. That's when Vermont's 180 legislators go into full swing to fulfill the duties we elected them to perform. Most of us have never met them in person and never see them at work, but we're all directly affected by their actions.

I can't begin to count the number of proposed bills introduced that are the result of some legislator trying to be responsive to a complaining constituent. The problem is, we have a citizen legislature, not professional politicians. They don't have the knowledge or resources to know the inner workings of say, credit unions, and all the ramifications of their well-intended legislative efforts. So, your Association is left to watch out for these efforts and prevent damage to credit unions without offending a well-intended legislator. That presumes the legislator is at least amicable with credit unions and willing to listen. And sometimes with some legislators, it just doesn't matter. If he/she buys into the banking lobby view of credit unions, or has to save face with a constituent, our efforts to educate fall on deaf ears.

Ditto all of this for members of Congress.

So how do we maximize our chances of getting and maintaining on-going support among legislators? In a single word . . .

### RELATIONSHIPS!

Favorable relationships with legislators, so you can count on them when you need them, take years to develop, and are the product of two kinds of efforts: personal contacts, and, sorry to say – **MONEY**. Our democratic form of government is the best in the world, but not perfect. Most anybody can run for public office, but it takes a lot of money to get elected. Legislators that support credit unions when it counts, look to those same credit unions to return the favor in the way of campaign financial support. Fail to support them and you can forget getting their legislative support when you need it in the future.

As Vermont credit unions, we've done a great job fostering personal relations with our state and federal legislators. But recurring election cycles and campaign finance laws mean we have to continuously seek personal contributions to support our Vermont and federal credit union Political Action Funds, which in turn support candidates who support us!

You're likely being asked to make a lot of charitable donations at this time of year. And I'm going to add to the mix by asking that you not forget to make a final 2007 contribution, of any size, to our credit union Political Action Fund. With 2008 as an election year, legislators will begin seeking financial support as soon as they're back in session in January.

We've set up a contributor honor roll on our website at [www.vermontcreditunions.com/cupac](http://www.vermontcreditunions.com/cupac) to recognize contributors by tiers. As a credit union volunteer or employee, if your name is not on the list, or you want to see it in a higher recognition category, just make a secure online contribution with a credit or debit card by clicking on the PayPal link on the main CUPAC / CULAC page. 2007 contributions will earn major recognition at the Association annual meeting in May. December 24th is the last day in 2007 for contributions to be included. Starting January 1, the honor roll resets to zero.

Thanks to all of you who have contributed already or plan to do so, and Happy Holidays to everyone in our Vermont credit union family!



## ICU Day Finds VT CU Leaders Visiting Welch, Sanders, & Leahy

On October 18, which coincidentally was International Credit Union Day, four Vermont credit union CEOs joined AVCU President **Joe Bergeron** in visiting with Congressman **Peter Welch** and Senators **Bernie Sanders** and **Patrick Leahy** at their Washington, DC offices. Besides lobbying Vermont's elected officials to support CURIA and international funding for the World Council of Credit Unions (WOCCU), the group visited the Nicaraguan Embassy to participate in a Credit Union Day event hosted by the Maryland / DC League.



The following day, Bergeron participated in a WOCCU international partnership workshop at Credit Union House. In addition to the Vermont / Peru international partnership, WOCCU has 22 signed partnerships and seven more in development. Partnership programs connect emerging credit union movements with well established ones and enable the sharing of best practices in credit union operations, technology, advocacy, and more.

Pictured, from left to right, are **Ron Hance** (Heritage Family FCU), **John Benoit** (NorthCountry FCU), **David Bard** (New England FCU), Congressman **Peter Welch**, **Joe Finnigan** (Vermont FCU) and **Joe Bergeron**.

## **Business Partner News - Industry Happenings and Announcements**

**Editor's note:** Occasionally the Association's endorsed business partners send us articles that offer beneficial information for credit union employees, volunteers, and members. In an on-going effort to serve Vermont credit unions and the entire movement, we are pleased to be able to provide these brief announcements to our readers.

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### **Synergent's Electronic Check Collection 'Captures' Attention**

Electronic Check Collection, especially Merchant Capture, has been catching on with credit unions and their business members. With a successful application already up and running at Evergreen Credit Union in Portland, Maine, numerous credit unions have expressed interest in this new product. **Dawn Paquet**, Check Processing & Support Manager, said that feedback on Synergent's advancements with Merchant and ATM Capture have been overwhelmingly positive.



Provided through Synergent's Check Processing and Support Services, Merchant Capture is true to its name, allowing merchants and credit unions' business members to remove the middleman from the deposit process. Merchants can now use a check-scanning device at their own office location to capture MICR information from their customers' checks. This creates a virtual deposit ticket that is transmitted into their credit union business accounts, eliminating the time that was previously spent creating an adding machine tape listing of the items. Merchant Capture users also save on travel time spent getting to and from the credit union's physical branch locations to make deposits.

"We are very excited to offer the remote capture product to our business members. We completed beta testing with one of our longtime members, and she was pleasantly surprised how easy the system is to use. She also loves that it saves extra trips to her branch," said **Jere Shaw**, Vice President at Evergreen Credit Union.

For more information, contact **David McStowe**, Synergent Account Executive for Payment Systems, at 800-341-0180, ext. 597.

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### **CUNA Mutual Focuses on Small and Midsize Credit Union Needs**

CUNA Mutual Group introduced its new business model for serving small and midsize credit unions in October 2006. For more than 2,900 credit unions, that meant moving from a Sales Executive who visited the credit union to one who provided service via phone and e-mail.



One year into the transition, **Robert Trunzo**, EVP - Chief Sales Officer at CUNA Mutual, provides an update on the changes and their effects.

"At this time last year, many credit unions were understandably apprehensive about the change to a virtual service model, but the majority of them have now seen positives," Trunzo says. "Our feedback indicates that what they value most are the value-added information—White Papers, Webinars, and best practices—that we provide to help them with business issues, and the increased accessibility of their sales teams. With the new model, instead of waiting for their Sales Exec to check e-mail or voicemail at the end of a travel day, credit unions can get an immediate response to their question."

Trunzo explains that the virtual service model was built on four service criteria that credit unions said they needed from CUNA Mutual: be accessible; proactively contact us; understand our business; and be knowledgeable about CUNA Mutual products and industry issues.

"We know that the environment for small and midsize credit unions is challenging, and we've focused our efforts on providing value-added information to help them solve business problems," Trunzo explains.

CUNA Mutual has a group of 80 professionals, including some former credit union CEOs and Lending VPs, focused exclusively on small and midsize credit unions. They strive to proactively contact each credit union at least monthly to provide timely information, such as a White Paper on how to write a disaster recovery plan, a Webinar on proposed changes to Regulation Z, or an industry article on "phishing" fraud schemes. In August, CUNA Mutual partnered with the Filene Research Institute to bring credit unions a complimentary copy of Filene's White Paper, **Thriving Midsize and Small Credit Unions**.

"We're looking at new ways to use virtual channels to help credit unions thrive," Trunzo explains. "Feedback has been very good on our expanded Webinar product training, and we've recently launched an online resource called Marketplace Insights that provides presentations on industry issues by CUNA Mutual experts. We welcome credit union feedback on these new efforts so that we can make sure they are aligned with credit union needs."

## Annual Meeting Schedule and Pricing - Package Discounts Offer Savings

Wouldn't it be nice if the price of most things, instead of skyrocketing like gasoline and home heating costs, only rose a little from one year to the next? Of course it would, but living in the real world, we know it just doesn't happen.

Then again, perhaps it might occasionally be possible. Although we had previously reported an expected cost increase of at least 15% to attend our 2008 Annual Meeting, similar to what has happened for the past several years, we are now pleased to report that only room rates will rise by 10%, substantially lower than the original estimate. Furthermore, we're very happy that the price of our discount packages will be significantly less than we first anticipated, with our best discount offers—the Couple's and Individual's full weekend packages—rising by only 2.6% and 4.6% respectively (*see below for more pricing information*).

Last year's Thursday night Executive Summit Dinner was so popular that we decided to create weekend-long discount packages that include the dinner and a Thursday night guest room, both for couples and individuals. We also added continental breakfast on Friday morning so that overnight guests don't need to worry about finding someplace for a quick bite before starting their day.

Although the exact schedule for the weekend isn't yet finalized, at this time we expect it to be something like this:

### 2008 Convention Weekend Schedule (tentative)

#### Thursday, 5/29

1:00 VCUGC Fundraising Tournament for March of Dimes  
7:00 Executive Summit Dinner (w/ **Dennis Dollar**)

#### Friday, 5/30

8:00 Continental breakfast buffet  
*Woodstock area events / sightseeing and lunch on your own*  
2:00 Convention Registration Opens  
3:30 "By Invitation Only" Exhibitor Reception  
4:30 Silent Auction and Exhibitor BINGO begins  
4:30 General Social / Reception for all attendees  
6:00 Opening Banquet Buffet / Welcome speakers  
8:00 Keynote by **Dennis Dollar**  
9:00 Dessert Social and Exhibitor BINGO prize drawings

#### Saturday, 5/31

7:30 Breakfast Buffet / Director's Roundtable Breakfast  
9:00 Education General Session w/ **Tom Glatt**  
10:40 Breakouts w/ **Tom Glatt** and **Mark Sievewright**  
12:00 Lunch Buffet / Networking  
1:15 Education General Session w/ **Mark Sievewright**  
3:00 Business Meeting (Elections / Bylaw Amendments)  
6:00 General Social / Reception for all attendees  
7:00 61<sup>st</sup> Anniversary Banquet Buffet / Silent Auction Sell-off  
9:00 Entertainment (to be announced)

#### Sunday, 6/1

8:00 Breakfast / Silent Auction Pick-up & Pay  
8:30 Closing presentation by **Tom Glatt**

### Annual Meeting Pricing Comparisons -- 2007 Equinox Resort & 2008 Woodstock Inn

<u>Item</u>	<u>2007</u>	<u>2008</u>	<u>% increase</u>	<u>Notes</u>
<b>A la carte</b>				
Guest room, per night	\$199	\$219	10.05%	Single or Double Occupancy, Convention rate is \$25 - \$70 off rack rate
THU Executive Summit Dinner (ESD)	\$125	\$135	8.00%	Hors d'oeuvres & plated 3 course dinner (tournedos of beef <i>or</i> salmon)
FRI Deluxe Continental Breakfast	N/A	\$18	N/A	New this year, offered for those staying over THU night
FRI Night Opening Banquet	\$65	\$70	7.69%	Buffet featuring Steamship Round of beef, salmon, and chicken entrees
SAT & SUN Breakfast (each)	\$35	\$35	0.00%	Classic hot buffet breakfasts - eggs, bacon, potatoes, pastries, fruit & more
SAT Lunch	\$40	\$40	0.00%	Carved roast Vermont turkey, salads, soup, sliced meats & cheeses, rolls
SAT Dinner & Entertainment (tba)	\$90	\$90	0.00%	Buffet featuring entrees of shrimp, sirloin, & chicken w/ lobster medallions
Training Pass (all Education sessions)	\$95	\$100	5.26%	All SAT morning & afternoon sessions, plus SUN closing presentation
<b>A la carte savings</b>				
Couple's 3 night Weekend*	\$1,399	\$1,435	2.57%	\$268
Individual's 3 night Weekend*	\$1,004	\$1,050	4.58%	\$130
Couple's 2 night Weekend	\$950	\$1,025	7.89%	\$153
Individual's 2 night Weekend	\$680	\$735	8.09%	\$73
Executive THU & FRI Package <sup>^</sup>	\$623	\$635	1.93%	\$43
Guest's 3 night Hospitality*	\$375	\$380	1.33%	\$43
Guest's 2 night Hospitality	\$250	\$250	0.00%	\$20
Education & Entertainment	\$425	\$450	5.88%	\$34
Commuter's 2 day Weekend	\$350	\$350	0.00%	\$20

\* 3 night packages were not offered in 2007. Price comparison is based on 2007 cost of 2 night discount package plus a la carte cost of an additional night's hotel room and Executive Summit Dinner(s).

<sup>^</sup> Designed for vendors and attendees who don't want to stay the whole weekend ... was not offered in 2007. Price comparison is based on 2007 a la carte cost of meals and guest room for two nights.

## 2008 One and Two Hour QuickBites Calendar Topics

Our QuickBites program experienced another terrific year in 2007. Nearly 300 individual session registrations were received, and since each one most likely had multiple participants, we're sure that the program provided training for more than 600 credit union employees and volunteers. Next year, the program will be further enhanced through an extra week of availability for the audio archive link ... links will now remain active for up to three weeks after the "live" session, instead of just two, giving even more employees and volunteers the opportunity to hear the presentation. Here's a look at the topics coming up in 2008 ...

DATE	TOPIC
01/08	A Look at Thieves from Within
01/10	Reg CC
01/16	Cross Selling
01/29	BSA
02/06	Serving Members of Modest Means
02/12	The Great Demographic Divide
02/21	Safe Deposit Compliance Update
02/25	Growing Auto Loans 10% a Year Without indirect Lending
03/05	Embracing Your Hispanic Market
03/11	Phone Collection Techniques
03/19	Medical Leave for Small CUs
03/27	Phishing, Pharming & More, Oh My!
04/01	Expense Control
04/29	EEO-1 Reports
04/30	Intro to Credit Unions
05/06	Using the Telephone for Fun & Profit
05/14	ACH Fundamentals & More
05/21	ALM
05/29	Membership Retention. in a Gen Y World
06/04	Marketing in a Click Click World
06/10	Identity Theft
06/17	Risk Based Lending
06/23	Sustaining Loan Growth Thru Innovation

One Hour QuickBite, 11:00—12:00, \$109

Two Hour Telecourse, 11:00—1:00, \$159

07/01	Employee Record Keeping
07/09	Teller Regs
07/16	Robbery Awareness
07/22	Auto Lending Profitability
07/31	Youth Marketing-Next Generation
08/07	Reg Z
08/12	Increasing Non-Interest Income
08/14	HR/Transitioning to Supervisor
08/20	Pay Day Lending Solutions
08/26	Decedent Accounts
09/04	Retaining & Expanding Relationships w/Members
09/09	Plastic Card Fraud
09/18	Account Administration
09/24	Post Judgment Collections
09/30	Internet Security
10/08	Does Your Website Stink?
10/15	Check Fraud
10/21	BSA
10/23	Robbery: Frontline Protection & Planning
10/30	Nuts & Bolts of Bankruptcy
11/05	Disaster Recovery & Business Continuity
11/13	Money Laundering
11/18	CU Financials for Staff
11/20	Preparing for Your IT Security Exam
12/02	Reg B
12/08	Lending to Young Adults/Hispanics

## AVCU InfoSight Begins January 2 with a Two Week, CU-Wide Demo

We're excited to tell our affiliated credit unions that the new online compliance resource we told you about in October will be operational on the first working day of the new year. AVCU infoSight will be your fully searchable, online compliance manual containing federal and Vermont-specific content that is accurate, concise, and detailed, on a wide range of topics and issues. We'll begin accepting registrations for 2008 licenses (just \$100 per credit union) on Friday, December 14 via a link in *NewsLines Express*. Once we have your signed agreement, we'll issue a unique User ID and Password (you'll change the Password to one of your own choosing the first time you log in) so that you can begin using the site right away.

However, if you'd prefer to try before you buy, we're pleased to tell you that starting January 2, every employee and volunteer at each of our affiliated credit unions will have full access to the site for two weeks via a Group ID and Password. The group login information will be distributed to all CEO/Managers on January 2, who will be free to share it with any employee or volunteer at their credit union. This special CU-wide group access will expire at 5:00 p.m. on January 16, after which only individually licensed account holders will have access. To make things easy, the \$100 annual fee (plus optional \$35 fee for each extra license) can be submitted later when the credit union pays its annual AVCU and CUNA dues. Remember to look for the link to the 2008 License Registration form, plus additional information about AVCU InfoSight, in the 12/14 *NewsLines Express*.

## QuickBites teleconferences, \$109 (fee includes audio archive)

- ◆ 12/4 Handling Irate Member Complaints w/ **Kelly Ketelboeter**
- ◆ 12/18 Collection Policies & Tips w/ **John Pucin** of the Weltman Group
- ◆ 1/8 A Look at Thieves from Within w/ **Barry Thompson**
- ◆ 1/10 Reg CC w/ **Ken Otsuka**
- ◆ 1/16 Cross Selling w/ **Nicolette Lemmon**
- ◆ 1/29 Bank Secrecy Act w/ **Janet Stutz-Cleven**

Read descriptions and speaker bios or register at [www.vermontcreditunions.com/support](http://www.vermontcreditunions.com/support)

## Consumer Lending Conference Set for April 22 & 23

We're pleased to announce that our first in-person educational event of 2008 will be held at the newly renovated Burlington Hilton Hotel (formerly the Wyndham) on Tuesday and Wednesday, April 22 & 23. **Ed Swanson**, Vice president of National Accounts at Patelco CU, will visit Vermont to share with us his 25 years of financial services experience, 22 of which has been in the credit union movement.

Prior to his last 8 years with \$4.2 billion Patelco CU, Swanson consulted with a number of credit unions across the country to help them strengthen their consumer, risk based, mortgage, and indirect lending portfolios, as well as collections, sales development, member service, loan underwriting, and incentive programs.

For ten years as Vice President of Lending and Collections at Baxter CU in Deerfield, Illinois, Swanson helped the credit union grow from no assets to \$400 million in assets, making it the fastest growing credit union start-up in history. He has spoken at numerous credit union conferences and league lending meetings throughout the country and we are thrilled that he will be sharing his experiences and expertise with us this spring. A brochure will be available in early January.



## Mark Sievwright is Final "Heavy Hitter" Speaker for '08 Annual Meeting

In sixty years of Vermont credit union Annual Meetings, it is safe to say that we've never before had such an impressive array of speakers as we're going to have at the 2008 Convention (May 29 – June 1 at the Woodstock Inn). **Mark Sievwright** is the senior vice president of corporate marketing and sales at Fiserv, a leading provider of information management solutions for the financial industry. He completes our trio of high profile 2008 Annual Meeting speakers that already includes former NCUA Chairman **Dennis Dollar** and Continental Federal Credit Union CEO **Tom Glatt**.

Mark recently completed a presentation at CUNA's Community CU Conference, at which he spoke about how credit unions must be member-centric in order to grow. During more than 20 years in the industry, he has been extensively quoted in the financial press and is a renowned keynote speaker and chairperson at financial services events and conferences around the world. Formerly the president and CEO of Boston-based TowerGroup, Mark led that company's evolution into becoming the financial services industry's leading research and advisory company and built a team of expert analysts and consultants widely recognized as the best in the industry.

Siewwright and Glatt will each conduct a morning keynote presentation on Saturday, May 31, followed by shorter afternoon sessions featuring topics geared specifically to credit union staff and volunteers. Dollar will be our keynote speaker, but present very different topics, at both the Executive Summit Dinner Thursday night and Friday's Opening Banquet.

Annual Meeting Exhibitor materials will be available soon with Attendee registration opening on Monday, February 4th.

**Business partners and exhibitors interested in securing sponsorships of any of our high profile speaker presentations should contact John Cote before December 21 to be announced in Attendee registration materials and thereby gain maximum exposure for their sponsorship.**

### Riddle Me This

December

P  
B  
A  
C  
K

PUZZLE

Something different this month to try to brighten up the early winter weather. To enter, fax entry to **802-864-4391 by Friday, 12/28**. The entry with the most correctly solved riddles wins the prize (in the event of a tie, prize winner will be randomly drawn). Contest open only to employees and volunteers of AVCU affiliated credit unions. Approximate prize value is

\$25. Winning entry must include the entrant's full name, email address, credit union and title or volunteer position held.

Visit [www.vermontcreditunions.com/support/newslines](http://www.vermontcreditunions.com/support/newslines) for the contest entry form. While there, be sure to check out the solution to October's **Fall Word Search** puzzle and to see who won the \$25 prize. We had lots of entries last month, and more than a dozen who submitted correct puzzles are recognized.

1. If you pass the 2nd place person in a marathon, in what position are you now?
2. I run but never walk, have a mouth but never talk, have a bed but never sleep, have a head but never weep. What am I?
3. Why is it impossible for a Vermont man to marry his widow's sister?
4. If it takes 6 people 6 minutes to eat 6 apples, how long does it take 18 people to eat 18 apples?
5. I can surround you or be completely absent, but the more of me there is, the less you see. What am I?
6. Only the poorest people possess this, but only the richest people need it... and if you eat or drink it, you will die. What is it?
7. A man named R. Igor Moris was born in Vermont in 1920 but moved to Canada in 1957 and established dual citizenship. Now 87 years old, why would it be illegal for him to be buried in Vermont?
8. Only one color, but not just one form. Stand perfectly still, or move like a storm. Present in sun, but not in the rain. Doing no harm, feeling no pain. What is it?
9. If you have me, you might want to share, but if you share, you've lost me. What am I?

10. Although I never ask questions, you always answer me. What am I?
11. I am the beginning of eternity and the end of time and space. I'm the start of every end and the end of every place. What am I?
12. Light as a feather, there is nothing in it. Even the strongest man can't hold it for much more than a minute. What is it?
13. I'm tall when young, with light I do glow. I'm short when old, and breath is my foe. What am I?
14. A dead woman is lying face down in the middle of a field. She has a ring on her finger and a pack on her back. She did not commit suicide, didn't suffer a heart attack or die of natural causes, and no person or animal caused her death or saw her die. What killed her?
15. A horse in a barn with a spotlessly clean wooden floor and no open doors is tied to a 10 foot rope, 25 feet away from his only food source... a single bale of hay. Yet the horse is able to eat his fill of hay. How is this possible?
16. As I was going to the mall, I met an old man and his family. With him were his wife and four children, three of whom are married, and each had with them their spouse and one child. In total, how many people were going to the mall?