


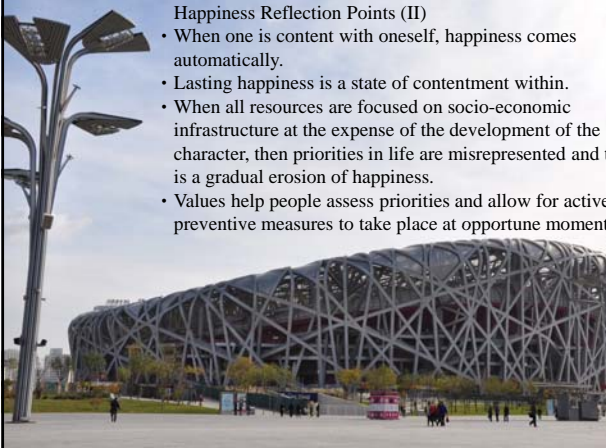
Happiness Reflection Points (I)
Give happiness and take happiness by sharing.
When there is love and peace inside, happiness automatically grows.
When there is a feeling of hope and purpose, there is happiness.
Having good wishes for everyone gives happiness inside.



Happiness cannot be bought, sold or bargained for.
Happiness is earned through pure and selfless attitudes and actions.
Happiness of mind is a state of peace in which there is no upheaval or violence.
Kind and constructive words create a happy world.

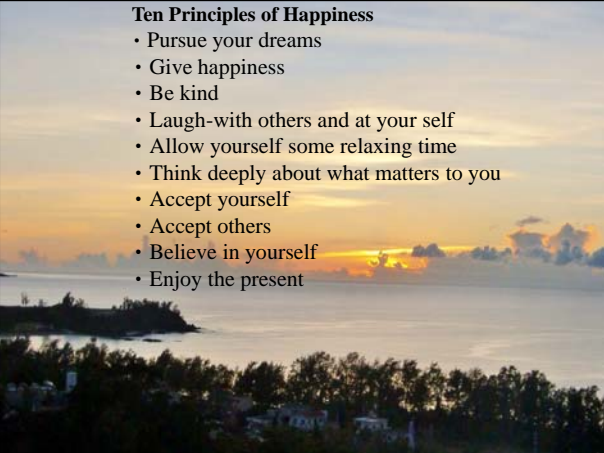
Happiness Reflection Points (II)

- When one is content with oneself, happiness comes automatically.
- Lasting happiness is a state of contentment within.
- When all resources are focused on socio-economic infrastructure at the expense of the development of the character, then priorities in life are misrepresented and there is a gradual erosion of happiness.
- Values help people assess priorities and allow for active preventive measures to take place at opportune moments.

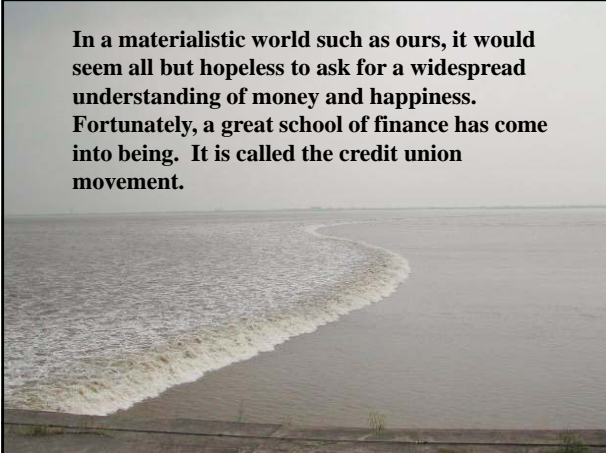


Ten Principles of Happiness

- Pursue your dreams
- Give happiness
- Be kind
- Laugh-with others and at your self
- Allow yourself some relaxing time
- Think deeply about what matters to you
- Accept yourself
- Accept others
- Believe in yourself
- Enjoy the present



In a materialistic world such as ours, it would seem all but hopeless to ask for a widespread understanding of money and happiness. Fortunately, a great school of finance has come into being. It is called the credit union movement.




They have learned that the greatest and safest security in the world is the security of constructive helpfulness; and mutual understanding.

The Happiest People Are the Credit Union People
 The happiest of people
 Don't necessary have the best of everything,
 They just make the most of everything
 That comes along their way.
 Happiness lies for
 Those who save regularly,
 Those who borrow wisely,
 Those who repay promptly
 And those who care for others
 For only they can appreciate the importance of people
 With a purpose in life.

