



January / February / March 2017



Become A Smart Saver!

In school, you're sure to learn your ABCs and 123s. You'll gain the skills to read, write, and spell; to master math facts and solve problems; to examine history; explore the arts; and analyze the world around you. But you may not yet know about the "who, what, when, where, how and why" of saving money. Read on to find out more about becoming a smart saver!

- 1. Who should be a Smart Saver?** You!
- 2. What do you want to save for?** Make a list.
- 3. When should you start saving?** As soon as you earn money from chores, gifts, or allowances, you should have a safe place at home to save it. Pick a day, and each week, put part of your money away here.
- 4. Where should the rest of your hard-earned cash go?** Your SPE Share Savings account, of course!
- 5. How much can you save?** That depends how much you earn and spend. Start to keep a closer eye on your money. This will make it easier to see how you're spending and will help you save more money, more easily.
- 6. Why should you be smart about saving?** Developing good habits will help you now to have money for the things you really want and later to become a more responsible adult.

Happy Holidays To All Our Young Members!

It's a special time of year. Can you almost feel a buzz in the air? It's exciting to think about the gifts you might receive. You probably have a favorite cookie or candy bar. And on the darkest days of winter, it's fun to see all of the holiday lights. Those are all things that make it a special time. But remember those are just things. The most important part of making the holidays special is being with your family and friends. So don't just eat the cookies, help make them. Help wrap the gifts, too. And be sure to give all of your loved ones an extra hug and wish them a happy holiday.

We are pleased you are part of our credit union family. We hope you have the happiest of holidays and the best year yet in 2017!



Just For Laffs

Q. What do you call a grizzly bear without any teeth?

A. A gummy bear!

Cool Facts About Owls



Owls are very interesting creatures, and there is a lot to learn about their mysterious ways. Here are some interesting facts about owls that are very fascinating.

1. The smallest owl in the world is the Elf Owl, which is around 6 inches tall and weighs about 1 1/2 ounces. The largest North American owl is the Great Gray Owl. It has a wingspan up to 60 inches, stands about 32 inches tall, and weighs around 2 to 3 pounds.
2. Owls cannot move their eyes so they must turn their heads to see. They can turn their heads 270 degrees (135 degrees in either direction). A blood-pooling system collects blood to power their brains and eyes when neck movement cuts off circulation.
3. Owls are very silent fliers. This is due to their very broad wings and special flying feathers that reduce the noise when they flap their wings. These feathers break turbulence into smaller currents, which reduces sound. Their soft, velvety down further muffles noise.
4. Their ears are located at the sides of the head, behind the eyes, and are covered by the feathers of the facial disc. The "Ear Tufts" visible on some species are not ears at all, but simply display feathers.
5. Despite having very large eyes, owls do not have eyeballs. Instead of spherical eyeballs, owls have "eye tubes" that go far back into their skulls. This is why they have to turn their heads to see.

Bottle Cap Snowman Ornaments

These are super fun ornaments to make and keep for your own tree or to give as gifts to your teachers, friends, family, etc.

Supplies Needed:

- Bottle Caps (3 for each snowman)
- Acrylic paint - white, black, orange, and red
- Paintbrushes

Ribbon (about 18" long and 1/4" wide)

Scissors

Hot glue gun with glue sticks

Optional: buttons and glitter

How To Make:

1. Paint the inside of each bottle cap white. It will take several coats. Let them dry between coats. You can also paint the outside of the bottle caps if you wish.
2. Hot glue three bottle caps to the ribbon. Also, put a bit of glue between each bottle cap to help hold them together. Form a loop with the top of the ribbon and glue in place.
3. Using the end of the paintbrush, paint the eyes, nose, mouth, and buttons on the snowman. Let dry.
4. Tie a piece of ribbon or yarn between the first and second bottle caps to make a scarf. You can accent the scarf with a button if you like. If you want your snowman ornament to sparkle a little, you can add some glitter inside the bottom 2 bottle caps.

	1	2	3	4
A	C	Y	V	B
B	E	N	S	D
C	H	O	K	A
D	M	L	R	P
E	K	G	W	T

★ Decode The Riddle ★

I have two legs and they only touch the ground when I am not moving.

What am I?

To find the answer to the riddle, look at the code under each blank square. Find the letter in the grid and fill in the square.

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C4 E3 C1 B1 B1 D2 A4 C4 D3 D3 C2 E3

A Dollar A Week Money Challenge



Join The 2017
Dollar A Week MONEY CHALLENGE!

Hey kids, your credit union has a challenge for you starting in 2017. Find yourself a clear jar to decorate using paper, stickers, etc. Every week (for 52 weeks) add a dollar to the jar. By the end of the year, you will have \$52 saved. Can you meet the challenge?

Don't be tempted to spend it. Deposit what you saved into your Share Account at the credit union where your money will continue to grow by earning interest.