

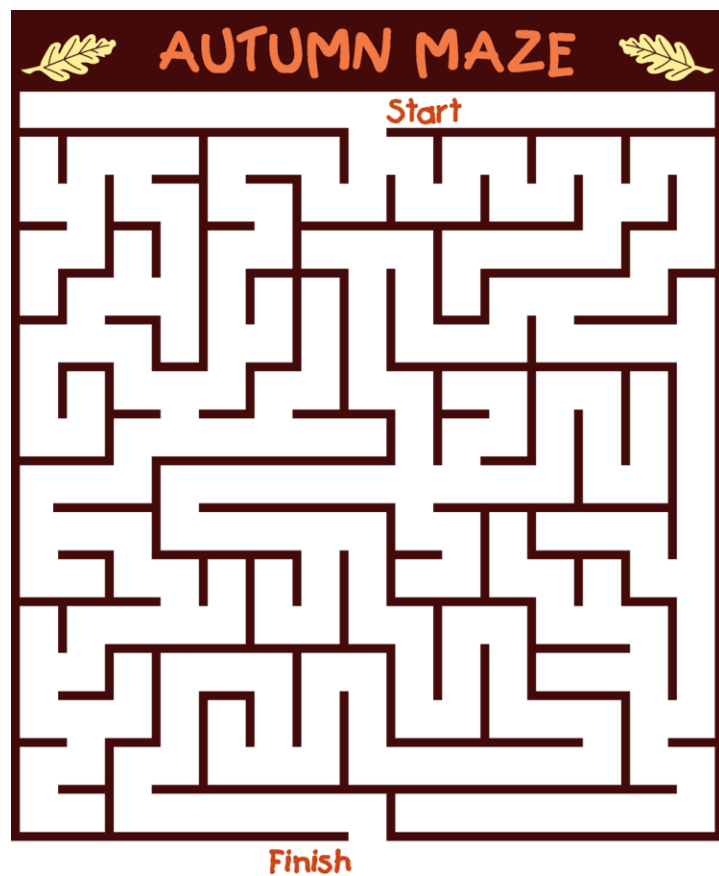
October / November / December 2016



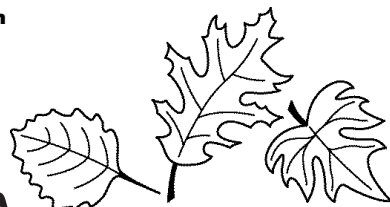
.....Thank You For.....  
**GR** **WING**  
 With Your Credit Union

Did you know that by keeping your money in the credit union you are helping yourself and other people? You are helping yourself because you are getting in the habit of saving. It's a good habit to have because saving now means you can buy what you want later. You are also helping other people. That's because the money you save at the credit union - along with money from other members - is used for loans. People need loans for things they need, but can't pay for all at once. These are things like cars and houses that they pay for each month.

Your money is safe in the credit union. We keep track of how much you have in your account and you can get it when you need it. Thank you for being part of the credit union and for growing with us!



**Cool Facts About Autumn**



Autumn is a season famous for its harvest time, turning leaves, cooling temperatures, and darkening nights. Have you ever wondered why do the leaves change color and when does autumn actually begin? Below are some interesting facts about autumn:

1. The first day of autumn is known as the Autumnal Equinox. The Autumnal Equinox happens the moment the sun crosses the celestial equator, which is an imaginary line in the sky that corresponds to Earth's equator. Every year this occurs on September 22, 23, or 24. Because the sun is aligned with the center of the Earth, the number of hours of daylight and darkness are equal.
2. Those who live closest to the equator, which is the center of our planet, never experience the season of autumn. The temperature remains consistently warm around the equator.
3. The turning of the leaves are one of the most stunning signs of autumn. Shorter days are a sign to trees to begin to prepare for winter. When the sun weakens and days grow shorter, the amount of chlorophyll in leaves diminishes, allowing the other pigments (colors) in the leaves to show through. Chlorophyll is the chemical that makes leaves green.
4. Autumn also signals another colorful spectacle - the aurora borealis, also called the Northern Lights. Autumn truly is "aurora season" according to NASA. This is because geomagnetic storms are about twice as likely to occur during the fall thanks to cool evening temperatures.
5. Autumn also gets its own full moon, the Harvest Moon. The Harvest Moon is the full moon that falls closest to the Autumnal Equinox in September. Its name deriving from the light it allowed farmers to gather their crops during harvesting.

**Just For Laffs**

Q. How do you fix a broken pumpkin?



A. With a pumpkin patch!

**Where Did My Money Go?** **BUDGET**



Don't let your money disappear! Create yourself a

You get an allowance or a gift of money. But the next thing you know, it's gone. Where did the money go? That's a question many grown-ups also ask.

To find the answer, start by writing down every cent you spend - even for the candy bar or soda you bought after school. Yes, it's boring. But you only have to do it for a week to ten days. Then sort your purchases into categories, like snacks, games, movies, music, clothing, and so on. Add up the amounts in each category. Did you buy more game cards than you thought? Too many tee shirts?

Now you have an idea where you spent your money. Is that what you really wanted? Probably not. So now it's time to make a budget. A budget is simply a plan. An easy way to create a budget is to get three envelopes. Mark one "spend," one "save," and one "share." On the front of the "spend" envelope, write down the things you want to buy soon. On the "save" envelope, make a note of the things you want in the future. The "share" envelope is money for those who have less than you do. A good rule is to divide up the money, with 80% for spending, 10% for saving, and 10% for sharing. (If you have something big you're saving for, like a video game, you might want to tuck more money in the save envelope instead of spending it.) That's it. Now you'll know the answer to the question: "Where did my money go?"

**Dividends 101: Put Your Money To Work!**



**How to make your money work for you**

Here's a little credit union riddle for you: I'm not a living thing, but I have the ability to work. What am I? Your money!

Your money may not be alive but it can work for you to help you make more money. It does this by using something called dividends, and they are powerful little helpers. A dividend is money that SPE Federal Credit Union pays you back when you save money in your Credit Union Share Savings Account. And the more you put into your account, the bigger your dividend. So the more you save, the more you earn!

Here's a great example from mycreditunion.gov showing how dividends can work for you in powerful ways! If you invest \$10, you will first earn dividends on that \$10. But every month after, you'll earn dividends on the \$10, plus dividends on your dividends. This is a cool way to think about how your money can work and grow. If you start with \$10 in your savings, it will grow over time. So you can imagine what would happen if you put money into your account every month - maybe \$10, \$20, or even \$50, and that money added up over 2, 3, or even 5 years. You'll be making money while your dividends do the heavy lifting!

Start putting your money to work today. Visit SPE Federal Credit Union and put that extra money in your Share Savings Account to start earning dividends!

**Craft Stick Bird Feeder**

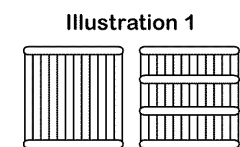
Do you like to feed the birds outside in your backyard? Here is a quick and easy feeder to make out of craft sticks.

**Supplies Needed**

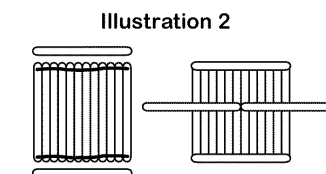
- Craft Sticks - at least 50 - 4 1/2" x 3/8"
- Elmer's Glue
- Cord or string- 2 pieces, each 36" long
- Bird Seed

**How To Make**

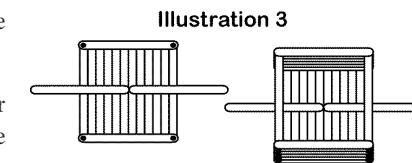
1. Line up 11 or 12 craft sticks beside each other to create a square base for the feeder. Glue 2 sticks across the ends of the sticks. Add 2 more sticks in the middle for additional support for the bottom of the feeder. See Illustration #1.



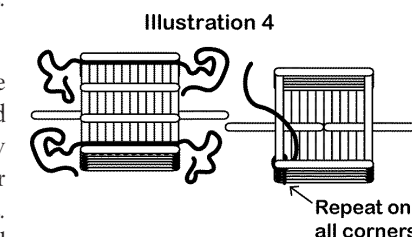
2. Flip the base over and glue 2 sticks along the edge of the base, perpendicular to base sticks. For a perch, glue 2 sticks down across the center of the base. See Illustration #2.



3. Apply drops of glue to all four corners of the sticks and alternate the craft sticks around the outside until you have a total of 6 rows. See Illustration #3.



4. Glue the pieces of cord to the underside of the feeder. Thread each cord under the top row of sticks. See Illustration #4 for securing cord around the corners. Tie all four ends in a knot and leave some space to form a loop and then tie another knot. This forms a loop to hang your feeder. See Illustration #5.



5. Add bird seed, hang outside, and enjoy your feathered friends.

