

July / August / September 2017



## Build Up Your Savings This Summer

This summer, you can become a master builder...builder of savings, that is! SPE has some smart and simple tips to help take your savings from a pile to a mountain, and transform you from a beginner to a master. Now get set and learn to BUILD your savings!

**BUDGET** your money by making a plan for saving and spending. Start with a wish list where you write down the things you really want to save for, either now or in the future, and how much they cost. Do your best not to spend too much on other things that are less important.

**UNDERSTAND** your spending habits by keeping a daily record of how much money you spent, what you spent it on, and how much you saved.

**INVEST** some of your money in your SPE Share Account or Money Market Account. Your money will be safe here, and will actually grow by earning interest.

**LIMIT** yourself to one splurge per week. It's important to reward yourself for earning money and being a responsible saver but you have to control too much unnecessary spending if you want to be a master!

**DIVIDE** your earnings on the same day each week. Take some hard-earned cash and place it somewhere safe at home, like your piggy bank. This amount can be for those things you hope to get soon or for spend money. Save the remainder of your cash at the credit union for the future.

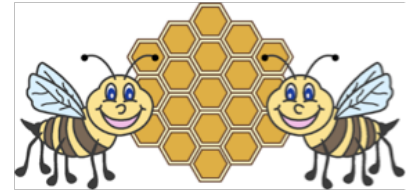


## Just For Laughs

Q. What do you call a snowman in the summer?

A. A puddle!

## A DAY FOR HONEY BEES



National Honey Bee Day is on August 19, 2017. In 2009, a group of beekeepers in the United States decided the way to educate people about the sweet magic of honey bees was by giving them their own day of recognition. The beekeepers petitioned the USDA in 2009 for an official day to honor honey bees and beekeeping. It is always observed on the third Saturday in August.

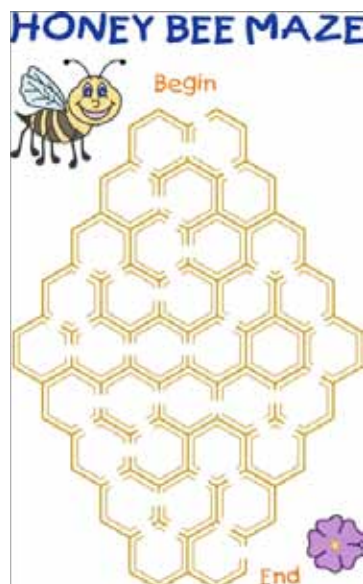
### Check out these interesting facts about honey bees:

- \* Honey bees are the only insect that produces a food eaten by humans containing the enzymes, vitamins, minerals, and water needed to sustain life.
- \* Approximately one third of all the food Americans eat is directly or indirectly derived from honey bee pollination. Some crops pollinated are cucumbers, almonds, carrot seed, melons, apricots, cherries, pears, apples, prunes, plums, pluots, seed alfalfa, cantaloupe, seed onions, avocados, kiwi, blueberries, cranberries, etc.
- \* As bees visit flowers to collect food, pollen from one flower sticks to the hairs on the bee's body, and gets left behind at the next flower; helping plants reproduce.
- \* Honey bees have two stomachs - one stomach for eating and

the other special stomach is for storing nectar collected from flowers or water so that they can carry it back to their hive.

\* Honey bees have six legs, two compound eyes made up of thousands of tiny lenses (one on each side of the head), three simple eyes on the top of the head, two pairs of wings, a nectar pouch, and a stomach.

\* The honey bee's brain is oval in shape and only about the size of a sesame seed, yet it has remarkable capacity to learn and remember things and is able to make complex calculations on distance traveled and foraging efficiency.

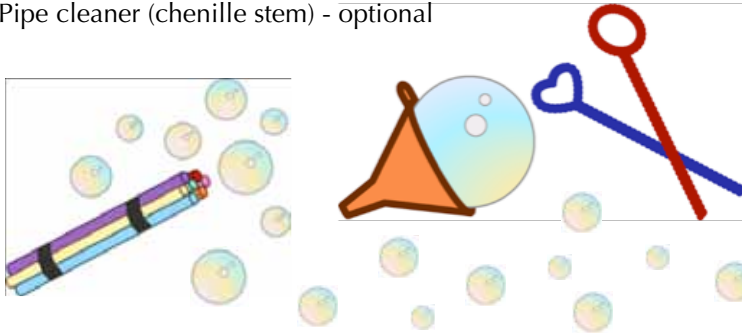


## Summer Fun With Bubbles

Have you been having bubble fun yet this summer? If not, here is a quick and easy recipe for making your own bubble soap and wands.

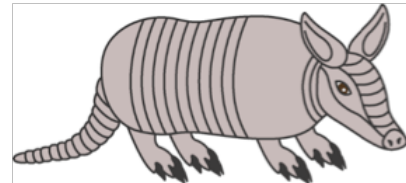
### What You Need:

- \* Measuring cups: 1/4 cup and 1 cup
- \* Teaspoon
- \* Dishwashing liquid
- \* Sugar
- \* Drinking straws
- \* Shallow container
- \* Tape
- \* Pipe cleaner (chenille stem) - optional

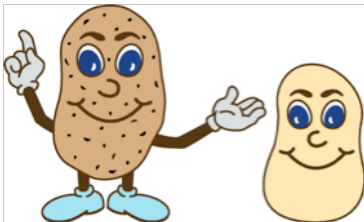


### How To Do:

1. Mix a 1/4 cup of dishwashing liquid, 2 cups of water, and 1 teaspoon of sugar. Mix well. Pour this mixture into a shallow container.
2. Take several drinking straws (6 or 7) and tape them together. (See illustration.)
3. Dip one end of the straw bundle into your bubble solution. Blow through the other end of the straw bundle, being careful not to let the solution run down the straws into your mouth. Your straw bubble wand will produce scores of tiny bubbles.
4. You can make bubble wands using items found around your home. For example, a small plastic funnel, a plastic cup with holes punched in the bottom, etc.
5. Another item you can use is a pipe cleaner. Just twist a loop in the end of a pipe cleaner. This will hold a lot of bubble solution, and you will be able to blow many bubbles without having to dip again. You can even bend the pipe cleaner loop into different fun shapes.



## The Potato Chip Story



Potato chips were a happy accident that occurred in 1853 in upstate New York. In the summer of 1853, George Crum worked as a chef at the Moon Lake Lodge in Saratoga Springs, New York. One of his specialties was thick-cut French fries that were eaten with a fork.

One day, a customer complained that Crum's French fries were too thick. Crum made a thinner batch, but the customer still thought they were too thick. Frustrated, Crum cut the potatoes paper-thin, dumped them in a vat of oil, let them cook so long that they became hard and crispy, and then salted them heavily; thinking that these "fried potatoes" would now be inedible.

Although he didn't intend to please the customer with these paper-thin potato crisps, the customer loved them. Then, other customers began to request them. Crum added them to the Moon Lake Lodge menu as a new specialty called "Saratoga Chips." The potato chip was born!

## Fun Facts About Armadillos

- Armadillo is a Spanish word meaning "little armored one" and refers to the bony plates that cover the back, head, legs, and tail of most of these odd looking creatures. The number of armored bands identifies the different species. Armadillos are the only living mammals that wear such shells.
- Only one species, the three-banded armadillo, can roll itself into a hard armored ball to defend itself against predators. Other armadillo species simply dig a hole quickly and hunker down so that their tender stomach is protected and their armor is the only thing visible.
- There are 20 armadillo species in the Americas; most live in Central or South America. Only the nine-banded armadillo is native to the United States. The nine-banded armadillo is the official state small mammal of Texas.
- Some armadillos are very small, while others are huge. The smallest is the pink fairy armadillo, which is about 6 inches long. Giant armadillos are the largest species and are about 5 feet long, according to National Geographic.
- Baby armadillos are called pups. According to the San Diego Zoo, twin births are common. Nine-banded armadillos have four identical pups of the same gender in every litter, and the seven banded armadillo has 8 to 15 identical pups at one time.
- Armadillos can live anywhere from 4 to 30 years. The median life expectancy for three-banded armadillos is around 16 years.