

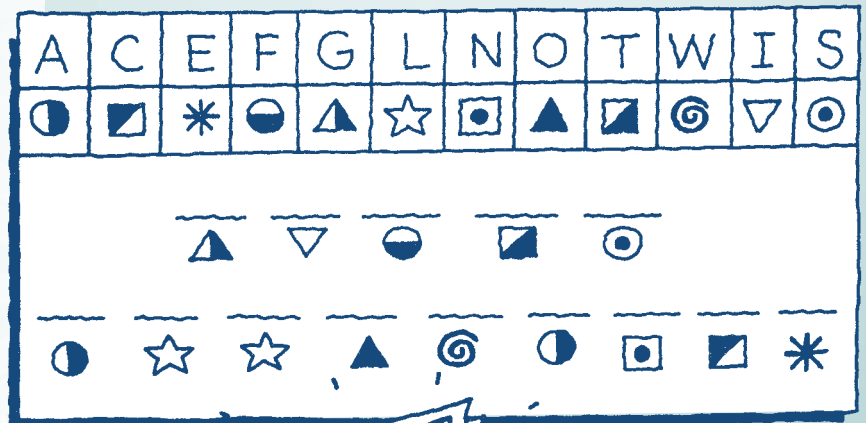
## Activity

Solve the puzzle to find two possible sources for money.

## Welcome 2009!

Starting a new year can be fun and exciting because you get to start with a clean slate. Lot's of people make New Year's resolutions to help them get off to a good start. Do you have any New Year's resolutions? A good one may be to concentrate on saving more money in your Kid's Club account. You may decide to make at least one deposit each month this year. Now that would really make your savings grow! To get started, you need a savings plan. Some people may want to save in order to purchase a particular item like a bike, a skateboard, clothes, etc. If that is your goal, then get a pencil and answer these questions:

- 1) What do I want to buy? \_\_\_\_\_  
\_\_\_\_\_
- 2) Why do I want it? (Write down your reasons. This will help you stick to your savings plan.)  
\_\_\_\_\_  
\_\_\_\_\_
- 3) How much does it cost? \_\_\_\_\_  
\_\_\_\_\_
- 4) How much will I need to save each week, and deposit each month? (Ask your mom, dad or other adult to help you calculate this)  
\_\_\_\_\_  
\_\_\_\_\_
- 5) How long will it take to reach my goal?  
\_\_\_\_\_  
\_\_\_\_\_



## Saving Energy

Did you know that the typical family spends close to \$2,500 every year on utilities such as water, heat, air conditioning, and electricity?

The U.S. Department of Energy says a lot of that money is spent on wasted energy. And if you help your family save energy, there may be more money to spend on things like fun vacations, pizza, and shopping.

These small things can make a difference, especially if you do them every day:

- \* Turn off the lights if you're the last to leave a room.
- \* Make sure faucets aren't dripping when you turn them off. Just one day of dripping can add \$2.50 to the month's bill.
- \* Shower instead of taking baths and limit your showering time.
- \* Know what you want before you open the refrigerator door--looking while the door is open will make it run longer.

- \* Microwave your lunch--it requires less energy than using the stove.
- \* Close doors and windows when the air conditioning or heat is on.
- \* Use cold water rather than hot water, whenever possible.
- \* Put dirty clothes in the laundry--but only if they're dirty. If your clothes are just wrinkled, re-washing them is wasting energy.

You also can spend time learning how to save energy in and around your home. Then you'll be able to make suggestions to your parents.

## A Valentine's Day Test

Valentine's Day is February 14th! About 1 billion Valentine's Day cards are exchanged each year. That's the largest seasonal card-sending occasion of the year, next to Christmas! The average person spends \$77.43 on Valentine's Day gifts with the majority of the sales going towards food, candy, and flowers. The most important thing about this day is to tell the people you care about most that they are important to you and you don't need to spend money!

Test your Valentine's Day knowledge below!

1. What does the word Valentine mean?
  - a. Heart
  - b. Sweetheart
  - c. Love
2. What fruit is also known as the "love apple"?
  - a. Tomato
  - b. Grape
  - c. Apple
3. How did sailors send messages to their loved ones while at sea in the old days?
  - a. Bottle
  - b. Sea Post
  - c. Carrier Pigeon
4. What is the winged child shooting arrows at unsuspecting Valentines called?
  - a. Cupid
  - b. Cherub
  - c. Claude
5. What is the Greek word for Cupid, God of Love?
  - a. Eros
  - b. Venus
  - c. Zeus
6. What do you need to kiss to turn into a Prince?
  - a. Gerbil
  - b. Snake
  - c. Frog