



Long John Saver KIDS CLUB

WINTER 2021



HAPPY TO HELP

GETTING INVOLVED AS A VOLUNTEER



Get your
TECH

Ink Blot
VALENTINES

Watch your money
GROW!



HOW MUCH DOES IT COST ?

HOW MUCH DO I HAVE SAVED ?

HOW MUCH DO I NEED ?

HOW MUCH CAN I SAVE EACH WEEK ?

HOW MANY WEEKS WILL IT TAKE ?



WEEK 1



WEEK 1



WEEK 1



WEEK 1



WEEK 1



WEEK 1



WEEK 1



WEEK 1



WEEK 1



WEEK 1

HOW TO GET YOUR TECH

You sit at the bus stop, bored out of your mind. A new kid sits down. He doesn't pay any attention to you because he's listening to music on his new iPhone.

Your best friend shows up. He's too absorbed in playing on his handheld to want to talk. You notice that he's holding a brand-new Nintendo Switch.

You decide that it's time to get yourself in the game, but you don't know what to get or how to go about getting it. Here's some advice.

MAKE A LIST

Make a list that shows what you want. Put the items in priority order, with the thing that you want the most at the top. For example:

- Nintendo Switch
- PlayStation 4
- Xbox One
- iPhone
- iPad
- Smart TV

The first thing to ask yourself is, "Would buying this really be worth it?" If you already have a PlayStation 4 console, do you really need to get an Xbox One? Both are high-tech gaming systems that you play on your TV with a lot of the same features – why get two of the same thing?

The next thing you should think about is the cost.

Do you really need that brand new \$600 Smart TV when you could get a slightly older TV that's not so smart but does the job, for \$250?

RESEARCH YOUR TECHNOLOGY

It's always important to get a good quality product. One way to make sure you get the most bang for your buck is research:

- Use the Internet: A search engine such as Google helps you find out more about the technology you're interested in.
- Go to the manufacturer's (for example, Nintendo) website: Learn about new features, memory capacity, different versions or models and warranty information.
- Talk to your friends: They might have what you are looking for and can probably give you some advice.
- Talk to a sales person: Keep asking until you find one who knows how it works, has information on warranties and will tell you what to do if it breaks.

When you're finished with your research, it's time to purchase...

WHERE'S THE MONEY?

If you don't have the money, earn it:

Sell your garden produce. Grow strawberries in the summer and pumpkins in the fall. Sell them to make some money.

Sell your art. Make and sell your art.

Do chores. You could:

- Rake leaves/shovel sidewalks.
- Walk dogs.
- Mow lawns.
- Clean somebody's house.
- Babysit kids.
- Paint a room or a building for people you know.

SAVE IT!

A great way to save is to put your money in your Long John Saver Kid's Club account. At the Credit Union, your money earns interest and it is safe.

Another advantage of keeping your money in your Long John Saver Kid's Club account is that it eliminates impulse buying.

If you don't put the money in your account, put it in a safe place – out of your wallet or purse.

SHOP AROUND

Now it's time to buy the product. Don't just buy it in the first store that you visit. Shop around by foot, hand, and eye.

- By foot: Compare the deals in different stores.
- By hand: Compare prices between stores on the internet and stores on the ground.
- By eye: Check the classified ads in magazines and newspapers.

MISSION ACCOMPLISHED

Now you can walk to the bus stop enjoying a perfectly good day.

Or stay at home – it doesn't matter!

With your newly acquired technology in hand, whether your friends are available to talk or not, you are fully prepared to pass the time.

Credit: Googolplex

FUN FACTS

JANUARY 7TH 1789
FIRST PRESIDENTIAL
ELECTION HELD

JANUARY 13TH
MAKE YOUR DREAMS
COME TRUE DAY

JANUARY 19TH
POPCORN DAY





CALLING ALL VOLUNTEERS

Are you an active citizen? Do you do anything to improve the quality of your community?

Many students do, and they're making a big difference in their communities and neighborhoods. They also personally benefit from it.

What are they doing? Well, they paint fire hydrants, plant trees, build community centers and provide food to the needy... plus a whole lot more!

Community involvement is so important that some schools include classes on citizenship and give academic credit for volunteer involvement. Some even require service for graduation!

WHY SHOULD YOU GET INVOLVED?

Probably the best reason is the overwhelming feeling of satisfaction you receive from knowing you have improved the quality of someone's life. This intangible feeling comes from working to make your community a better place.

When young people become involved, they tend to stay active throughout their lives. This is good for their neighborhoods, but it's good for the volunteers too!

- **Learn new skills.** Volunteer projects teach valuable skills that you can use for a lifetime. For example, build homes with Habitat for Humanity.
- **Meet new people.** You'll cross paths with people who care about your neighborhood that you might not meet otherwise. Use this opportunity to network! Maybe one of these individuals will open doors for you later on.
- **Find out what you like to do.** Still not sure if you want to pursue a career in medicine or social work? Volunteering at a hospital or community agency might help you sort through your potential career options.

- **Learn teamwork.** Many projects require individuals to work as a team. You'll learn to respect others, and you'll earn respect for your work if you honor your responsibilities. Working in teams also provides the opportunity to become a leader.
- **Build your resume.** Volunteer activities speak highly of an individual, especially to potential employers and colleges. Your first resume won't be lengthy, but adding volunteer activities to it might make the difference in getting the job or school you want.

HOW CAN YOU GET INVOLVED?

Food kitchens, community pantries, and clothing drives all need lots of volunteer hands. Serving holiday meals for the hungry is a big volunteer need in almost every community.

Boy Scouts and Girl Scouts reach out to communities to find out what needs to be done.

United Way partners with schools to match willing students with agencies that need volunteers, like hotlines for runaway youths. Young people answer phones so it's more comforting to the callers.

Don't know what to say? Don't worry; they have training programs to prepare you.

Churches know their community's and parishioners' needs. Look for church youth groups. If you're shy about volunteering, joining a group project may be the way for you!

Make it a family activity! If your mom or dad is involved in a community project, ask if you can contribute too.

Or, if you think of something that your family will enjoy doing, suggest it.

No matter how you volunteer, it makes a positive impact in your community. Get to it!

FUN FACTS



FEBRUARY 9TH
HERSHEY'S
CHOCOLATE
FOUNDED

FEBRUARY 16TH 1923
KING TUT'S BURIAL
CHAMBER OPENED

FEBRUARY 17TH
RANDOM ACTS OF
KINDNESS DAY

WHAT FALLS
IN THE WINTER
BUT NEVER
GETS HURT?



SEND YOUR VALENTINE SOME HEARTART

WITH JUST A FEW STEPS AND
SOME SIMPLE SUPPLIES, YOU
CAN MAKE THESE **BEAUTIFUL**
AND **UNIQUE** VALENTINES
FOR YOUR FRIENDS
AND FAMILY!

SUPPLIES NEEDED:

sturdy paper
scissors
tempera paints
in your favorite colors

1

Fold a sheet of paper in half and cut half a heart along the fold. Open it up to reveal the full heart shape.

2

Add a few drops of paint to one side of the heart. You can use one color or as many as you would like.

3

Fold the paper back in half and smash it together with your hands.

4

Once it's good and squishy, open it up to reveal a one-of-a-kind piece of art!

WHAT KIND OF
FLOWERS SHOULD
YOU NOT GIVE ON
VALENTINE'S DAY?



Cauliflowers!



W E E F P
M X B Q S D A E B I
P E Z R V A K V R J M
Q W E G G L E F K C
O N
O R B L I N B S U
S N L R R F L J I V
S N L R R F L J I V
D M R G E L O K N S
W N K U Z I R S
B G R U Z I R S
N N O V E M Y A N K
O H X Z Z T
X B W T P D A G T W L I Y
G N K U Z I R S
W N K U Z I R S
B G R U Z I R S
N N O V E M Y A N K
O H X Z Z T

WORD SEARCH SOLUTION:

WATCH YOUR MONEY GROW

Do you know your regular allowance, gift money and pay from your jobs can earn you more money?

When you put your money in your **Long John Saver Kid's Club account**, it's called investing.

When you invest, you earn more money, called a **return**. Interest earnings are a common form of return on investment.

HOW DO INVESTMENTS DIFFER?

The way you invest determines how you name it. If you invest money one time, you call it a **lump-sum investment**.

Lump-sum investment example: You invest that brand-new \$100 bill your grandmother gave you for your birthday.

If you invest money on a regular basis, you call it a **periodic investment**.

Periodic investment example: You decide to invest $\frac{1}{4}$ of your allowance every week to start a my-next-cool-thing fund.

When you invest money in your savings account, your account **balance** grows like an upside-down pyramid...

YOUR BALANCE GROWS!

Put money in your Long John Saver Kid's Club account and watch it grow exponentially. How does that happen?

The first time you invest, you will be paid a **dividend** on just the amount you put in your account.

The next time your account pays a dividend, you will be paid on the money you put in your account, plus on the money you've already earned. That's called **compounding**.

The higher the **dividend rate**, the more money for your account. Call it an upside-down pyramid, call it a snowball – whatever you call it, that money grows!

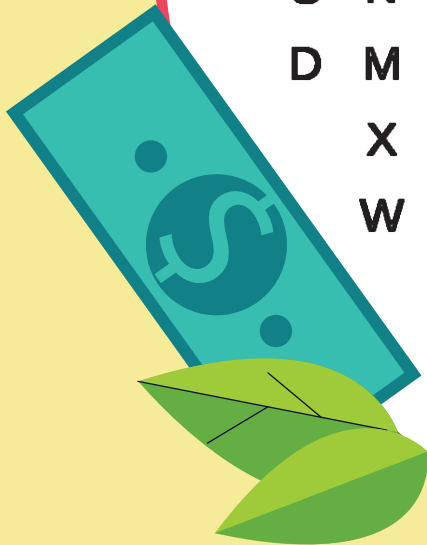
WHICH IS EASIER?

Which is easier for you: investing \$5 a week for many years, or dropping a single investment of \$1,000 today? \$1,000 is a lot, and \$5 seems so small!

Can you spare \$5 a week? Of course you can. After all, you'll have so much more in the future.



W E E F P
 E T A R U H B A H
 M X B Q S D A E B I C
 Q W E G G I L E F K C O N
 P E Z R V A K V R R J M S
 O R B L I N P B S I P J P U I
 N C H D C B E P A N Y M O W X
 G S E E F N R Z V V W Y U C M
 S N L R R F I J I E Z J N L D
 D M R G E L O K N S W H D F B
 X B W T P D A G T W L I Y
 W N K U Z I R S M Y A N K
 G G R N C X V E R K G
 B N W D N O N A X
 O H X Z T



CAN YOU FIND ALL THE
 RIGHT WORDS TO MAKE
 YOUR MONEY GROW?

BALANCE
 COMPOUNDING
 DIVIDEND
 INVESTMENT
 LUMP

PERIODIC
 RATE
 RETURN
 SAVINGS



FUN FACTS

MARCH 1ST
 PEANUT BUTTER
 LOVER'S DAY

MARCH 2ND
 READ ACROSS
 AMERICA DAY

MARCH 18TH 1965
 FIRST WALK
 IN SPACE

