



# The Treasure Chest

Fall 2018 APCI Federal Credit Union Kid's Klub Newsletter

## Money Matters Word Search

Learning about money can be fun!

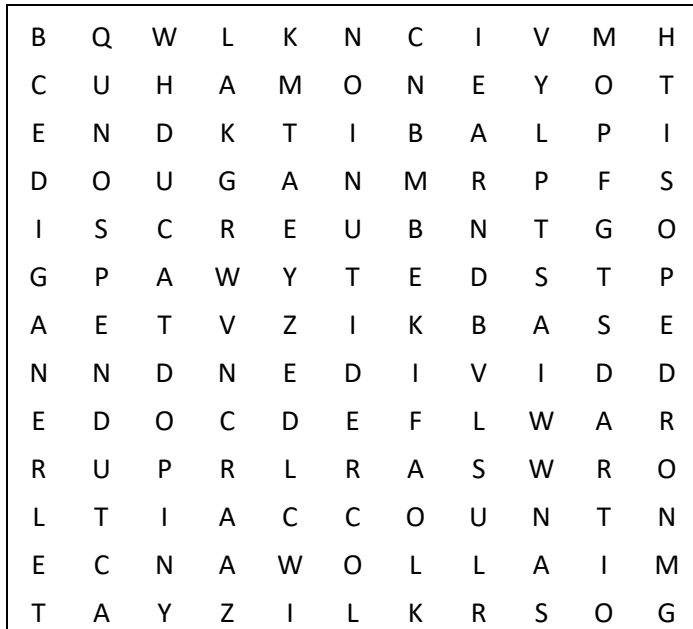
Can you find the words listed in the word search below?

Ask an adult to help you look up each word and learn more about what they mean.



### Words

Deposit	Earn
Account	Credit Union
Budget	Dividend
Allowance	Save
Spend	Money



**Thank you and great job** to all our Kids Klub members that participated in our Help Us Celebrate Spring coloring contest! We had more than 80 entries that were on display in our lobby for our members to enjoy.

## Spreading Cheer with Acts of Kindness

Acts of kindness are a great way to spread cheer to others this holiday season! Here are a few ideas:

- > Do a chore for someone without them knowing
- > Feed the birds
- > Help a neighbor with yardwork
- > Teach someone something new
- > Collect money or items for a charity
- > Write a note to put in someone's lunch
- > Donate books to a library
- > Plant something
- > Say thank you when you see service members
- > Make a homemade gift for someone
- > Leave heads up pennies on the sidewalk
- > Read a book to someone
- > Compliment a friend
- > Let someone go ahead of you in line
- > Talk to someone new at school
- > Donate your outgrown clothing



Source: [coffeecupsandcrayons.com](http://coffeecupsandcrayons.com)

## Help Us Decorate for the Holidays

In the fall, we start to think ahead to the winter holidays. Help us decorate at APCI FCU!

We invite you to create an ornament, which we will display in our lobby.

**► Send your ornament to us by December 14, 2018, and we will deposit \$10 to your Share Savings account!\***

Please put your name and age on your ornament. Thank you for helping us decorate our lobby.



*\*Limit of one entry per Kids Klub member (members between the ages of 5-12). \$10 will be deposited to the Primary Share Savings account of eligible participants no later than Friday, January 5, 2019.*



## The Power of 72

How long will it take to double your money?



The Power of 72 is a quick and fun way to estimate how long it will take to double your money if it is invested at a particular rate. It is all about the power of time. You take the rate you expect to earn and divide it into 72.

For example:

The expected rate of return on an investment: 6%

$$\frac{72}{6} = 12$$

It will take 12 years to double your money!

Take a closer look. Imagine you are now 24 and have \$3,000 in savings. You put it in an account that you expect to earn 8%. According to the Power of 72, it will take nine years to double your money, so at age 33 you will have \$6,000 if you add nothing more to the account. At age 42 you will have \$12,000 and at age 60 have \$48,000 from a \$3,000 investment. WOW!

Source: [themint.org](http://themint.org)



## Fall Funnies

**What do you use to mend a jack-o-lantern?**

Answer: A pumpkin patch

**What is a baseball player's favorite part of Halloween?**

Answer: The bats

**What do you get when you drop a pumpkin?**

Answer: A squash

**What is a ghost's favorite fruit?**

Answer: Boo-berries

**Why was the math book always worried?**

Answer: Because it had so many problems

**If money really grew on trees what would be everyone's favorite season?**

Answer: Fall

**Who helps the little pumpkins cross the road to school?**

Answer: The crossing gourd

**What do you get if you cross a Christmas tree with an apple?**

Answer: A pineapple

Source: [allprodad.com](http://allprodad.com), [blog.reallygoodstuff.com](http://blog.reallygoodstuff.com)



**Who is responsible for producing all the United States' currency notes (paper money)?**

The Bureau of Engraving and Printing produces the United States currency notes in two facilities located in Washington, D.C. and Fort Worth, Texas. They make approximately 25 million notes each day!

Source: [treasury.gov](http://treasury.gov)

## Kids in the Kitchen

You can make easy apple pies with just two ingredients!



### Ingredients

- ✓ 1 can refrigerated cinnamon rolls with icing
- ✓ 1 1/3 cups apple pie filling from 21 oz. can, coarsely chopped

### Directions

1. Heat oven to 375°F.
2. Spray 8 regular-size muffin cups with cooking spray.
3. Set icing aside and separate dough into 8 rolls.
4. Press the dough into and up the sides of muffin cups.
5. Spoon 2 generous tablespoons pie filling into each dough-lined cup.
6. Bake 14 to 18 minutes or until golden brown and cool in pan 5 minutes.
7. Transfer icing to small microwavable bowl and microwave uncovered on low 8 to 10 seconds.
8. Place rolls on serving plate; spoon icing over rolls.
9. Serve warm. Enjoy!

Source: [pillsbury.com](http://pillsbury.com)