



# The Treasure Chest

Fall 2017 APCI FCU Kid's Klub Newsletter



## Borrowing Bucks

Sometimes we need to borrow money to pay for something. This usually happens when we need or want to buy something, but do not have enough money to pay for it.

### Borrowing Words to Know

Before you think about borrowing money, there are a few words you should know.

- **Borrow:** to get money that you plan to pay back
- **Lender:** the person or organization who gives you the money to use (or lends you the money)
- **Loan:** the money that you borrow
- **Payment:** money that you give back after you borrow it

### How to Borrow Money - and Pay It Back

When you borrow money from someone, even if you borrow from someone in your family, you need to decide when you have to pay it back. The best thing to do is to work out a plan with the lender. Put your plan in writing, so both of you will remember what you agreed on.

Your plan should include these things:

- How much money you are borrowing
- How many payments you must make
- The amount of money each payment should include

When you decide these things, you will know how long you have to pay the money back.

For example, if you borrow \$10, you can pay back \$2 each week for five weeks. Or you can pay back \$5 each month for two months.

Whatever you and the lender decide, you must pay the money back when you promise to do so.

**Thank you and great job** to all our Kids Klub members that participated in our spring Guess How Much Loot contest! Xavier Loot had **\$56.32** saved in his coin jar.

## 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 12, 2017** and we will deposit **\$10** to your 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. \$10 will be deposited to your APCI FCU Kids Klub Account no later than Friday, January 5, 2018.*



## Currency Quiz

Test your knowledge of worldwide money terms by matching each country with its appropriate form of currency.



Country	Currency
France	Baht
Japan	Krone
Mexico	Yuan
China	Dollar
Brazil	Euro
Denmark	Yen
Sweden	Peso
United States	Ruble
Thailand	Krona
Russia	Real

The answers can be found on the back page.



## Cool Winter Facts

Brr, it's getting cold out there!

Enjoy reading these fun, frigid winter facts.



- \* The largest snowflake on record measured 15 inches across and fell in Montana in 1887.
- \* All snowflakes have six sides – but no two are exactly alike.
- \* In 1921, Silver Lake, Colorado, experienced the biggest snowfall in United States history – a whopping 76 inches in just 24 hours!
- \* The coldest temperature ever recorded was set in Antarctica at -136 degrees Fahrenheit.
- \* On average, snowflakes fall at a speed of 3.1 miles per hour.
- \* Fear of snow is called chionophobia.
- \* The world's tallest snowman was built in Bethel, Maine, in 2008 and measured 122 feet, 1 inch tall!

Sources:  
[news.nationalgeographic.com](http://news.nationalgeographic.com), [snowbrains.com](http://snowbrains.com),  
[22facts.com/winter](http://22facts.com/winter), [guinnessworldrecords.com](http://guinnessworldrecords.com)

## Placemat Project

Thoughtfully decorated placemats can add a special touch to your holiday meals with family or friends. It is also a great idea to brighten the day of those that may need it. Suggestions of places to make donations to include homeless shelters, nursing homes, hospitals and food banks. Ask your parents to help you decide what would be the best choice!



Use 11"x14" construction paper and decorate with cheerful drawings or stickers. Use clear contact paper on both sides or laminate to make the placemats waterproof.

### Currency Quiz Answer Key:

France – Euro, Japan – Yen, Mexico – Peso, China – Yuan, Brazil – Real, Denmark – Krone, Sweden – Krona, United States – Dollar, Thailand – Baht, Russia – Ruble

Source: [image.works](http://image.works)



What are the four phrases that must appear on all US coins?

- In God We Trust
- Liberty
- United States of America
- E Pluribus Unum (Latin for "Out of Many, One")

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

## Kids in the Kitchen

Ice cream cone cornucopias are fun and easy to make and just perfect for a Thanksgiving treat!



Ice Cream Cone Cornucopia

### Ingredients

- ✓ Ice cream sugar cones
- ✓ Trail mix

### Directions

- Put your favorite snacks in a bowl and mix them together to make a trail mix. Some snack ideas include: cereal, pretzels, peanuts, crackers, candy corn, chocolate chips, marshmallows, raisins etc.
- OPTIONAL IDEA: You can ask an adult to help you turn up the end of the cone. First, place the end in warm water about 20 seconds. Next, place the cone in the microwave for about 15-20 seconds. While still warm, bend the tip of the ice cream cone into the shape of a cornucopia basket. Allow the cones to dry.
- Fill the cones with the trail mix.
- Serve and enjoy!

Photo Source: [glourious-treats.com](http://glourious-treats.com)