# TREETOP TIMES NEWSLETTER Spring 2018



Earth Day is on April 22nd. Every year, people ask themselves how they can do more to benefit their community and the planet. Here are some tips we hope can help you and your family become eco-friendly.

- Go hiking and help clean up a local trail. Bring an extra bag in case you find some cans that have a deposit on them.
- Volunteer for a community clean-up or organize one in your neighborhood.
- Switch to reusable containers for kids lunches.
- Save recyclables for craft projects. Pinterest is a great resource.
- Use your own shopping bags
- Always have handy a reusable water bottle to fill instead of purchasing bottled water
- Donate bedding and towels to your local animal shelter or animal hospital.

### **Member Tribute Month**

Each year, Central One throws a month-long "Thank You" party to celebrate "You!" This year, Member Tribute Month kicks off on April 28 at our Auburn Branch. Each Saturday, we'll celebrate at another branch.

**Saturday Fun Day festivities include:** gifts, money-grab machine, magician and clown, free food and Oakie!

Auburn • Saturday 4/28: 10:30am-12:30pm Westborough • Saturday 5/5: 10:30am-12:30pm Northborough • Saturday 5/12: 10:30am-12:30pm Shrewsbury • Saturday 5/19: 10:30am-12:30pm

View the full calendar at www.MemberTributeMonth.com

## Helping your child make choices about money

Your child is never too young to understand the importance of money. We all remember our parents telling us that money doesn't grow on trees. In today's society, many parents don't carry cash on them which means, our children aren't seeing actual cash transactions at stores or restaurants like we did. At this age, it's important to explain to your child that money is finite and it's important to make wise choices, because once you spend all of your money, there is no more to spend. Keeping the saving, spending and sharing jars is a great tool. In addition, start engaging your child in more "adult" financial decisio making.

#### A few examples include:

During your visit to the supermarket, ask your child to help decide which brand to purchase, the generic or name brand. Explain the differences in price and see which item they would choose and why. The advantages of purchasing in bulk are also other topics you can discuss.

While shopping, give your child a budget and have them make choices on dinner, lunch options or ingredients to make a salad.

As you walk through the aisles at Target or Walmart, explain the purchases you will be making and if it is something you really need or it's in the "want" category. Can it be something you borrow from a friend or would it be less expensive elsewhere? Opening the dialogue helps your child see the financial decisions that you make on a daily basis and will benefit them as they get older and need to make their own financial decisions.



### Let's Make A Spring Wind Chime

Ring in the spring with a fun wind chime you can make out of a cardboard tube. They are fun to make with items found in your home. Look around for spare buttons, keys, beads, seashells, etc., to create your recycled wind chime!

### What You Need:

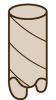
- Cardboard toilet paper tube
- Tool for punching small holes (example: needle, nail, small hole punch)
- Paint, markers or paper for decorating the tube
- String
- Scissors
- Items found around your home (buttons, keys, beads, seashells, spoons, etc.)

#### How To Make:

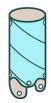
- Trim the bottom of the tube to the shape you want. See Illustration #1 or leave the bottom straight.
- Decorate the tube by painting a design on it or cover with paper. Let dry.
- With your parents help, punch 2 holes near the top for hanging the tube. See Illustration #2.
- Punch holes near the bottom for hanging your objects that you found. See Illustration #2.
- Thread and tie lengths of string through the holes in the tube and attach an item to each string. See Illustration #3.
- Thread and tie a length of string through the holes at the top for hanging your wind chime. See Illustration #3.

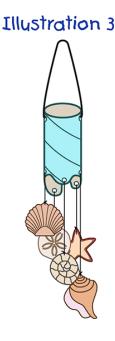
Another idea, you can tie on cinnamon sticks to make a room freshener.

### Illustration I



### Illustration 2







**Q:** What do frogs order when they go to a restaurant? **A:** French flies!



**Q:** What goes up when the rain comes down?

A: An umbrella!