



TREE TOP TIMES NEWSLETTER

Fall 2019

Watch your pennies and your dollars will G-R-O-W!

Every penny counts! You have probably heard that saying before. When it comes to saving money, it really is true - every penny that you save adds up, until those pennies turn into dollars. It's almost as if your pennies are growing before your very eyes!

Sometimes learning how to spend less and save more can be a challenge. Many people start a budget to keep track of their hard-earned cash. A budget is just a fancy word for a plan to teach you how to be responsible with your money, even if it's just pennies at first.

Central One is here to help teach you how to watch those pennies and G-R-O-W them into dollars! Here are a few simple ways to help:

- Get an idea of how much money you have and how much you usually earn.
- Record your spending habits by writing down how much you spend and what you spend it on. As you do this, try to figure out ways to save and earn more money, and spend less. Maybe you can earn more by doing extra chores or spend less by buying fewer toys per month.
- Once a week, visit Central One to deposit some money into your Savings Account.
- Watch your dollars grow as you continue to follow your budget!



Abracadabra with math

Have fun with your friends with this math trick. The final answer will always be the same number.

1. Ask a friend to pick a three-digit number where the first and last digits differ by two or more (example: 579).
2. Now reverse the number (975).
3. Subtract the smaller number (579) from the larger number ($975 - 579 = 396$).
4. Add the answer you just got (396) to its reverse ($396 + 693 = 1089$).
5. The final answer will always be 1089.



Just For Laughs

Q: Who helps the little pumpkin cross the road to school?

A: A Crossing Gourd!

Let's make a scarecrow magnet

Learn how to make a craft stick scarecrow. He will make a perfect magnet to hang onto the fridge.

Supplies Needed:

- Craft Sticks
- Craft Paint (orange, black, red, and white)
- Paint Brush
- Raffia
- Hot Glue Gun or Tacky Glue
- Magnets
- Scissors
- Newspaper

How To Make:

1. Lay newspaper down to protect your work surface.

2. Carefully glue 7 craft sticks together. Let dry.

3. Cut 2 craft sticks in half. Using 3 of the pieces, attach them to the back of the scarecrow. Let dry. This will give more support for the scarecrow. See Illustration #1.

4. Take another craft stick and glue a few strands of raffia to each end. Glue this to the front of the scarecrow for the hat brim. See Illustration #2.

5. Turn over the scarecrow and glue another craft stick to the back of the hat brim.

6. Paint the scarecrow's hat orange. Let dry. Add an adorable face to your scarecrow. See Illustration #3.

7. Attach magnets to the scarecrow's back, or you can hang your scarecrow by adding a string/ yarn loop to the back of the scarecrow so you can hang it.

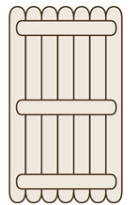


Illustration 2

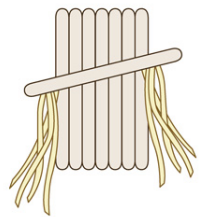


Illustration 3



