

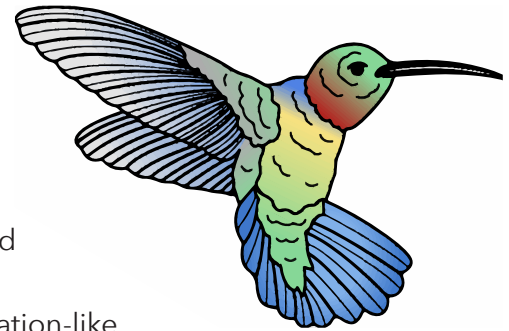


TREE TOP TIMES NEWSLETTER

Spring 2017

Amazing Facts About Hummingbirds

- Hummingbirds can hover, fly forwards, backwards, and even upside down.
- Depending on the species, a hummingbird's wings can flap around 50 times per second and can reach as high as 200 times per second. Their wings can rotate in a full circle.
- They do not spend all day flying. Hummingbirds need to conserve energy, so they spend the majority of their time perched digesting their food.
- To conserve energy overnight, a hummingbird enters a hibernation-like sleep called torpor (a state of decreased physiological activity in an animal).
- Before migrating, hummingbirds will store up a layer of fat equal to half its body weight in order to slowly use up this energy source while flying.
- Hummingbirds are one of the smallest birds in the world. Most species are 3 to 5 inches in length. At just 2 inches, the Bee Hummingbird is the smallest. The largest is the Giant Hummingbird, reaching over 8 inches in length.
- A hummingbird can weigh anywhere between 2 and 20 grams – a penny weighs 2.5 grams!



Give a Hoot About Savings!

All eyes are on you in April: **It's National Credit Union Youth Month!** It's time to "Give a Hoot About Savings."

Why should you?

As any wise owl will tell you, saving is only for people who like to buy things. Does that sound like you? By saving now, you can get what you need and what you want in the future. And the sooner you start to save, the better. If you save just 50 cents every day, you would have more than \$180 at this time next year. **Saving is easy if you get into the habit.** Every time you get money - from an allowance, from doing extra chores or as a gift - set some of it aside. Then put your cash in your savings account at the credit union. Your money is safe there. Plus, you won't be tempted to spend it. If you "Give a Hoot About Savings" now, you'll be ready to have lots of fun with your money later.



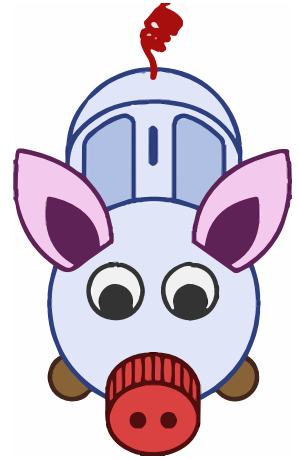
Making a Bottle Piggy Bank

You'll need:

- Recycled clear plastic bottle with cap (washed and dried)
- Scissors
- Hole punch
- Craft knife
- Ruler
- Pencil
- Glue
- Pipe cleaner for tail
- Wiggly eyes
- 4 large wooden beads for feet
- Colored paper for ears & nostrils
- Paint color of your choice (optional)

How to Make:

1. Adult supervision is required for this step. Using the craft knife, cut a slit for the coins. Make sure a quarter will fit through. The slit becomes the top center of the bank. To make the ears, cut two slits (about 3/4" each) toward the neck of the bottle. Space them evenly on each side of the coin slit.
2. Paint the wooden beads for the feet and the bottle cap for the nose at this time.
3. Cut out paper ears. Make sure they will fit through the 3/4" slit. The fish tail part of the ear is inserted through the slits. Fold the sides of the fish tail part of the ear towards the center before inserting in the slit. See illustration. Make sure the folded parts are facing the back of the pig.
4. Adult supervision is required for this step. Cut a small "X" into the body for the tail. Wrap a pipe cleaner around a pencil. This will create the curly tail. Fold one end of the pipe cleaner over about 1/4" and insert into the "X" slit.
5. Glue feet (beads) to the bottom. Put the bottle cap back on the bottle. Using the hole punch, make two small circles for the nostrils. Glue them on the bottle cap. Glue on wiggly eyes.



How to Make Every Dollar Count?

By now you probably know how to count the dollars in your piggy bank or in your savings account at the credit union, but do you know how to make those dollars count? It's an important skill to learn. Every dollar you earn is part of your total income and should count towards something, whether you spend it or save it.

You can accomplish this with a budget, or a plan to help you decide how your money will be used. In four simple steps you'll be on your way to making sure that every dollar is accounted for:



1. **Make a wish list.** Write down the things you really want to save for, either now or in the future, and how much they cost. Do your best not to spend too much on less important things.
2. **Divvy up your cash.** On the same day each week take some of the money you've earned from allowance, gifts, or chores, and place it somewhere safe at home like your piggy bank - this amount can be for those things you hope to get soon. Save the rest in your Share Savings Account at the credit union, for the future.
3. **Track your spending.** Keep a daily record of how much you're spending, what you spent it on, and how much you saved. Being aware of this will probably make you more careful and help you save more easily.
4. **Reward yourself.** It's okay to splurge once in a while - your birthday, a good report card, or meeting a savings goal. Go ahead and celebrate a job well done!