

Money marts *for teens*

Northern Paper Mills Credit Union
www.npmcu.com

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Investing Now Will Pay Off Huge Later

The economic downturn has wreaked havoc with the retirement savings that many people have invested in the stock market or in interest-bearing accounts. But for young people, the news is better. That's because younger people have time on their side. While it may seem as though things like retirement, or even buying a house, are very far away, the fact is that investing funds now has a huge payoff in the future. If you start with \$100 now and save just \$20 a month on an account earning 1%, you'd have \$5,433 at the end of 20 years, and after 40 years, you'd have almost \$12,000. You'd earn even more if you save money in a tax-advantaged way, such as in an Individual Retirement Account. The sooner you start, the more time your money has to grow and potentially compound. The key is to start now, investing even small amounts, and watch your money grow. You can find out just how much you can accumulate over time by using one of the many financial calculators available online.



Nature T-Shirt

- Solid –colored T-Shirt
- Assorted natural objects (leaves, ferns, flowers)
- Rubber gloves
- Spray bottle
- Bleach
- Bucket
- Water



1. Lay the shirt outdoors on a hard, flat surface away from anything that might be damaged by bleach. Arrange the leaves, flowers and other objects in a simple design on the shirt. Only the silhouettes of the items will show, so objects with distinctive shapes work best.
2. **This step is for adults only:** wearing rubber gloves, spray the shirt lightly with bleach around all the edges of the design. Let the shirt set until you see the color start to change. (About 1 minute or so). Carefully remove and dispose of the flowers, leaves and other objects.
3. Submerge the shirt in a bucket of water and thoroughly rinse it. This stops the bleach from eating through the fabric. Put it through the washer and dryer, and your masterpiece is ready to wear.

Tip: Shirts in bright colors such as pink, blue and green work best.

Youth Share Certificates

NPM Credit Union does offer Youth Certificates with only a \$500 minimum to open. You can choose the term of 6-months, 12-months, 18-months, 24-months, 30-months or 36-months.* (An adult joint owner is required.)

Look over your savings balance, are you ready to open a share certificate?

*Penalty for early withdrawals.



Christmas Stocking

Watch for your entry form in the mail.



Check out
www.npmcu.com
and Googolplex!

Kids Cooking Corner

Submit your favorite recipes and have your name printed in the newsletter or on the kids webpage!

Recipes for the upcoming seasons are always welcome. Please have an adult help you.

Caramel Corn Chocolate Bars

- 5 cups caramel corn
- 1 cup chopped pecans
- 1 pkg (10 1/2 ounces) miniature marshmallows
- 1/4 cup butter, cubed
- 1/2 cup semisweet chocolate chips



In a large bowl, combine caramel corn, pecans and 1 cup marshmallows. In a small heavy saucepan, melt butter over low heat. Add chocolate chips and remaining marshmallows, cook and stir until smooth. Pour over caramel corn mixture; toss to coat. With buttered hands, press into a greased 13x9 pan. Cool and then cut.

Caramel Apple Cider

- Cider:
- 1/4 cup heavy cream
 - 1/4 cup brown sugar
 - 3 cups apple cider
 - 1/2 cup water
- Caramel whipped cream:
- 1/2 cup heavy cream
 - 1 Tbsp brown sugar



For the cider, pour the cream and brown sugar into a medium saucepan. Cook over medium heat and bring to a boil. Then stir in the cider and water and raise the heat to medium high, heating just until the cider begins to steam. Then for the caramel whip cream: in a small chilled bowl, whip the heavy cream with the brown sugar until soft peaks form. Then pour the cider into 4 mugs, and top each with 2 Tbsp of caramel whipped cream.

Congratulations

Youth Month Winners!

- River Derenne- \$10 gift card
- Keegan Piton- Movie gift basket
- Drennen Hoppock- \$10 gift card
- Weston Faubert- \$25 cash

How fast are you?

To play this game you will need a computer with internet access. Log on to www.npmcu.com and click on **E-Services** then **Googolplex for Students**. Choose **AJ's Middle School** and click **Games**. Then click on **Challenges** and select to play **"Rubber Check."**



Watch those checks.

Check out other fun puzzles and games at Googolplex!



Holiday Closings

NPM Credit Union will be closed for the following holidays:

- Thanksgiving Thursday, November 26th
- Christmas Eve Thursday, December 24th
- Christmas Friday, December 25th
- New Year's Day Friday, January 1st

We hope you and your family have a wonderful holiday season!

Happy Halloween!



Don't forget to stop in the Credit Union for your Halloween treat bag.

Can you match?

Got your thinking caps on? Log onto www.npmcu.com and click on **E-Services** then **Googolplex**. Choose **C-Note High School** and click **Games**.

Then click on **Puzzles** and select **Logic** and play **"Connectivity."**



Are you a good puzzle solver?