Thursday, October 15 is International Credit Union (ICU) Day, and this year’s timely theme is “Inspiring Hope for a Global Community.”

Despite recent challenges, credit unions have remained true to their values of “people helping people” and have stepped up in a big way to help their communities.

Celebrate ICU Day by spreading hope and helping someone you know!

**MAKING SENSE OF CENTS**

Do you know your coins? You will after this fast-paced game!

**How to Play:**

1. Set a timer for **5 MINUTES**
2. Start the timer and see how **MANY COINS** you can find before the buzzer sounds. Check around your house, garage, yard, and car.
3. Set a second timer for **3 MINUTES**. Start the timer and see if you can sort your coins into **PENNIES, NICKELS, DIMES, AND QUARTERS**.
4. Count how many of **EACH COIN** you have and write down the totals for each.
5. Then either **ADD OR MULTIPLY** your totals to find out how much money you have in each category.
6. Finally, **ADD UP** how much you have all together.

**PRO TIP:** Save your new change in a jar or piggy bank to buy something fun later!
Are you spooked about figuring out Halloween plans for this year? Not to fear, we have boredom-busting activities to keep you haunting all season long. (Remember to ask an adult for help!)

- Look up creative ways to decorate pumpkins online, like painting or bedazzling. Hold a decorating competition with your family and friends by sending photos of all the creations to a shared online photo album. You can also do this with your costumes!
- Make spooky Halloween treats. (We have one for you on the right!)
- Watch a pet costume parade online.
- Decorate your yard with environmentally friendly decorations.
- Have a candy hunt instead of trick-or-treating by asking your parents to hide candy throughout the house – just like an Easter egg hunt.

**WHAT OTHER FUN HALLOWEEN ACTIVITIES CAN YOU THINK OF?**

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**CANDY CORN CEREAL SNACK MIX RECIPE**

**INGREDIENTS:**
- ¼ box Vanilla Chex™ cereal
- ¼ box Golden Grams™ cereal
- ½ box Count Chocula™ (or other chocolate cereal)
- 2 c. shredded coconut
- ½ c. slivered almonds
- 1 c. sugar
- ½ c. butter
- 1 ½ c. candy corn

**DIRECTIONS:**
1. Mix cereal, coconut, and almonds in a large mixing bowl.
2. In a medium-sized saucepan, combine sugar, corn syrup, and butter and heat over medium heat for about 4 minutes or until melted and combined.
3. Pour butter mixture over cereal mixture and mix well.
4. Add in candy corn once cooled and stir together. Enjoy!

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**AMERICA RECycles DAY!**

Did you know November 15, is America Recycles Day? Just one person can throw away four pounds of trash or more A DAY! That’s too much! For America Recycles Day, let’s all cut down on waste by using only recyclable products and items packaged with recyclable materials. Make it a challenge with your friends and family. Who will have the least amount of trash?

At the end of the day, weigh it and see who did the best job. Even if you reduce your waste by just a little, you’ll be helping your community and the environment. And probably saving a little money too.

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**Reddy the Redwood The Great Coin Quest**

**LOOK! A LUCKY PENNY!**

**WHAT’S SO GREAT ABOUT A PENNY?**

**HEY NOW! A PENNY MAY NOT SEEM LIKE MUCH, BUT IT CAN START SOMETHING GREAT.**

**PICK IT UP AND FIND OUT IN FACT, LET’S GO ON A COIN SEARCH TO SEE HOW MUCH WE CAN FIND!**

**LIKE WHAT? I’Ll RET I CAN FIND THE MOST!**

**MORE COINS!**

**I’M SAVING FOR A RANGER DART BLOW TO HOLD ALL THE OTHER COINS I FIND!**

**SEE, SAVING EVEN THE SMALLEST AMOUNT CAN ADD UP TO BIG THINGS!**

**THAT’S A GREAT IDEA! I’M SAVING FOR A NEW SCOOTER!**

**GREAT JOB YOU TWO! IT LOOKS LIKE YOU BOTH FOUND SOME COINS, WHAT WILL YOU DO WITH THEM?**

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**Redwood Credit Union**

redwoodcu.org/youth | 1 (800) 479-7928

Your accounts are safe: Federally insured by NCUA.

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**Upcoming Holidays**

Redwood Credit Union will be closed on the following holidays:
- 10/12 Staff Development Day
- 11/11 Veterans Day
- 11/26 Thanksgiving
- 12/24 Christmas Eve (closing at 4 p.m.)
- 12/25 Christmas Day
- 1/1 New Year’s Day

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**THIS GUIDE BELONGS TO:**

**AN OFFICIAL JR. RANGER**

FOR THE PLANET

Respect Responsibility