

RCB

Kids Club

NEWSLETTER

NEED A LAUGH?

A DOLLAR PER POINT

A professor was giving a big test one day to his students. He handed out all of the tests and went back to his desk to wait. Once the test was over the students all handed the tests back in. The professor noticed that one of the students had attached a \$100 bill to his test with a note saying "A dollar per point." The next class the professor handed the graded tests back out. This student got back his test, his test grade, and \$64 change.

SON

The conservative businessman got on the elevator and curtly asked the bellboy to take him to the 18th floor. "Sure thing, son," replied the bellboy. "How dare you call me son!" exclaimed the outraged man. "Well," replied the boy, "I brought you up, didn't I?"

Ha! Ha!

Where do you keep your money?

In a piggy bank? In an envelope tucked in a drawer? Maybe your dad keeps it in a locked box for you. Or some of you might even have a savings account at the bank. Is that the best way?

The fact is, when you have a lot of money, a bank is the safest place for it. Having lots and lots of cash lying around can be risky -- it can get lost or stolen. If you have \$100.00 or more, you may want to ask a parent to open a savings account for you. Even with your savings account, you may want to keep some cash at home for little things that come up.



There are some other good reasons for opening a savings account:

You get a monthly statement (a record) from the bank which lists all your deposits, withdrawals, and current balance. The bank statement can make your record-keeping much easier and way more accurate.

You can earn interest. Interest is money the bank pays you for keeping money in their bank. So your money is earning money!

When you can get to your money easily, it's tempting to dip into it for spur-of-the-moment spending. But if your savings are safely stored at the bank, you're less likely to take money out on impulse. It's a way of protecting your money from the one person who can do the most damage to it...you!

Tips for Managing Money

Pay yourself first. That doesn't mean blowing your babysitting money on candy and soda. Paying yourself first is part of a long-term saving plan. Set money aside each time you get paid and pretty soon you'll have quite a chunk of change!

Skip the candy aisle. If you blew \$2.00 every week on bubble gum and chocolate, after a year that's \$104.00 you could have put toward a snowboard or computer! That's a lot of cash that got eaten up by your sweet tooth.

Become a Budget Brainiac. Budgeting doesn't have to be hard or scary. Keep records of your income (like allowance, gift money, and anything you earn) and your expenses. That way you can figure out how long it will take to save up for things you really want.

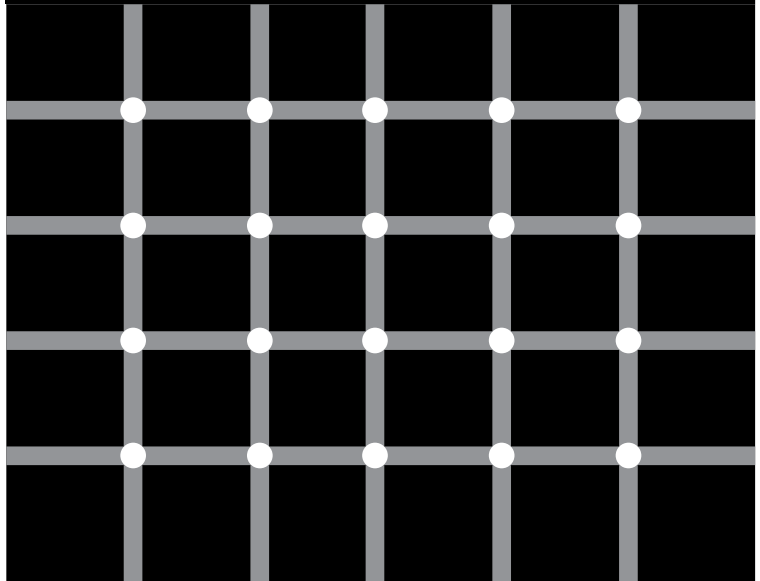
Don't even try to keep up with Britney. Just because your fave celeb wears Juicy jeans and drives around in a convertible, it doesn't mean YOU have to have those things, too. Buy what you can afford. It's much better to have money in the bank than a closet full of designer jeans and no cash.

Okay, so money can't buy happiness, but it can definitely make life easier. Don't think that just because you buy the latest sneakers or a rockin' mountain bike that you're instantly going to have a life filled with happiness. Money doesn't make people happier, but having enough money to cover all of your needs and some of your wants can make your life a lot more comfortable. Most importantly, remember that making and managing your own money will give you lots of pride and self-confidence.

SUMMER SAFETY TIPS

1. Always CHECK FIRST with the person in charge before you go anywhere and CHECK IN regularly.
2. Always TAKE A FRIEND when you play or go somewhere. It's safer and more fun.
3. Don't be tricked by people who offer you special treats or gifts.
4. Never go alone to malls, movies, video arcades, or parks. Take a friend with you, and always
5. Stay away from pools and other bodies of water unless you are with an adult. Don't play near busy streets or deserted areas, and never take shortcuts unless you have your parents' permission.
6. Don't wear clothes or carry items with your name on the outside.
7. Don't get into a car or go near a car with someone in it unless you are with your parents or a trusted adult.
8. Be careful playing or riding your bicycle as it gets dark. Sometimes it is difficult for people driving cars to see you.

CAN YOU COUNT THE BLACK DOTS?



INDEPENDENCE DAY WORD SEARCH

O D I Y V S V F E F N L G D S
 W C N E C R C L R A L O M L K
 S E D A R A P I C E V A I Q R
 K O E E Z O R I N E E B G Q O
 H J P Q E C R C R C E D Y M W
 I U E P X E D N O R I T O V E
 S L N V M P M T T M W P Y M R
 T Y D A U E T Y M R E I K X I
 O I E Y N B P N P M L D U P F
 R H N T B I E E M B J V N A Z
 Y V C E T A R B E L E C O T N
 X G E N O Y T F G Z T C I Z R
 W O R L D A Q U F S R N T D F
 U N H Q F P H Y N E C F A C P
 B R I T A I N R D J U I N V Q

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| AMERICAN | BRITAIN | CELEBRATE |
| DEMOCRACY | FIREWORKS | FLAG |
| FREEDOM | GOVERNMENT | HISTORY |
| INDEPENDENCE | JULY | LIBERTY |
| NATION | PARADES | PEOPLE |
| PICNICS | WORLD | |

ENTER TO WIN A SUMMER FUNPACK!!



Fill out the entry form below and drop it off at any RCB location for your chance to win! Must be under age 18 and an RCB account holder.

Name: _____

Address: _____

City: _____

Zip: _____ Phone: _____

Age: _____

Drawing will be held on July 23rd. Must be under age 18 and a RCB account holder. One entry per visit, please.