



NEPA Community
Federal Credit Union

WINTER 2010-11

STORIES

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SEARCH



HOLIDAY SHOPPING: BUST THE STRESS

The holidays are approaching. Do you want to be like the average American, who overspends on gifts every December?

To make holiday shopping easier, decide:

- How much money you want to spend
- The people you want to give gifts to
- What you want to give them

Create your personal budget before you shop. This helps prevent overspending on a specific gift. After figuring out how much money you have, list the people you want to buy gifts for, gift ideas, and how much you want to spend on each person.

Before you shop, organize your list, shop for bargains ahead of time,



stock up now for later, and have a plan.

With a little planning, you can shop all you want and it can be fun and inexpensive.

FIRESTARTER

You may belong to the Girl Scouts, Boy Scouts, or some other group that goes camping. Maybe your family takes camping trips together. Do you know that careless activity is the cause of most forest fires? Learn from a responsible adult how to build a fire. Search "how to build a fire" on About.com to see how to do it safely.

Getting that fire started can be difficult, especially in damp weather. Here's a tip: Use plain steel wool, without soap, for kindling. Steel wool is one of the best kindling materials there is. It lights instantly and continues to burn until it has consumed itself. It also illustrates an important fact about fires: Almost anything will burn if its components are separated by plenty of air and it gets hot enough.



WHAT'S THE ANSWER

How much does the average American spend on gifts during the holiday season?

- \$800
- \$1,000
- \$600

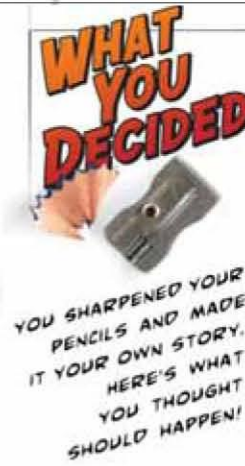
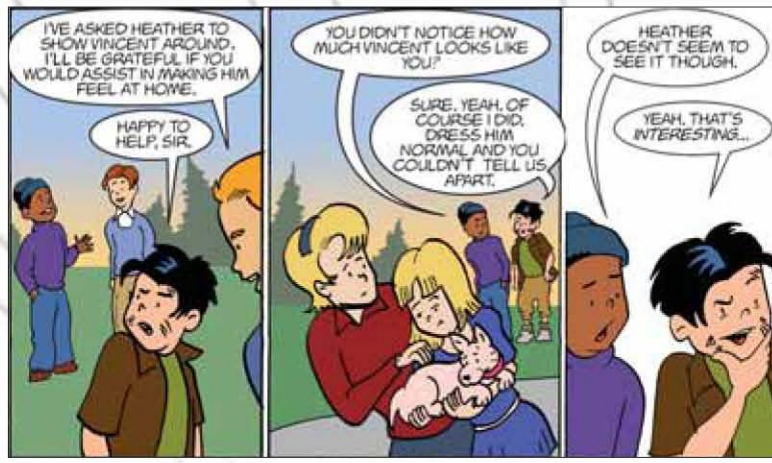


AMONG ALL THE KIDS WHO SUBMITTED AN ANSWER, ONLY 45% GAVE THE CORRECT ANSWER, \$800. BY THE WAY, ACCORDING TO A NATIONAL SURVEY, MOST AMERICANS WOULD WELCOME LESS EMPHASIS ON GETTING AND SPENDING.

- 45% \$800
- 45% \$1,000
- 9% \$600



KID KRED



IN CHAPTER 21, EPISODE 238, KID AND JOSH NOTICE THAT VINCENT LOOKS A LOT LIKE JOSH. JOSH HAS A DEVIIOUS SMILE.

WE ASKED YOU: WHAT IS JOSH'S PLAN? HERE'S HOW YOU VOTED:

- 50%** Have Vincent pose as Josh at school
- 0%** Take Vincent's place as Heather's date
- 0%** Sic Vincent on Antonio
- 50%** Set Vincent up with Chloe

THE BRAINS BEHIND THIS STORY ARE HARD AT WORK ILLUSTRATING THE NEXT EPISODES, BASED ON YOUR VOTE. VIEW THE RESULTS OF THIS VOTE ONLINE STARTING WITH EPISODE 245.

SO, WHAT DO U THINK?

"Bomber can either throw really really hard, or he did it on purpose to talk to her. I'm not really sure which. This story is so funny and I love to read it."

fishergirl, FL, Age 12



ITEMS FROM OUR CATALOG

What do you get the kid who has everything? Consider some of these unusual items from the AJ's Gift Catalog. Some of these are actual items that can be purchased on the Web—but others are completely bogus. Guess which are real and which are phony!

1. All-In-One Pancake Flipper



2. Mop Slippers



3. Speedometer Baseball



4. Bill-Be-Flat



5. Pop-Up Hot Dog Cooker



6. Singing Stress Turtle



7. Motivational Mirror



- 7. Real. It costs about \$10.
- 6. Real. It costs about \$17.
- 5. Real. It costs about \$25.
- 4. Phony.
- 3. Real. It costs about \$20.
- 2. Real. They cost about \$26.
- 1. Phony.

ANSWERS: