

BILL'S BEAKKON

Hey friends, this is Bill the Duck, staying here in southwestern Ontario with you this winter! At this time of year, when most ducks have flown south, I love to stay in this beautiful part of the world. This winter, I'm enjoying staying indoors with families and close friends, so I'm safe and warm. Here are some of my ideas for the fun we can all have at home!



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 **Libro**
CREDIT UNION

THE STAY-AT-HOME SCAVENGER HUNT

Everyone can join in this fun activity at home.

The rules:

- Everything you find earns you one point
- One task at a time – when you complete one, start another
- One person is appointed the judge who settles any disputes
- Be nice! If someone is too young to understand the game, team up with them
- Agree in advance which areas are part of the game and which are not
- Whoever has the most points at the end is the winner!

Things to find:

- A mask – bring it back and put it on
- Something red, small enough to hold in one hand
- Just one shoe – the left one!
- Money – cards or cash
- Hand sanitizer – get it, then clean your hands with it
- An item from one of your favourite sports
- Something soft for sleeping with
- A healthy food you like to eat
- A drink of water – now sit down and drink some!

Bill's Money Thrills

Getting ready to do some holiday baking? How about trying some Coin Cupcakes and have fun with counting money!

What you'll need:

- 10 cupcake liners
- Lots of loose coins
- Marker
- Pom pom or small ball

Prepare the game:

- Write a money value in the bottom of each cupcake liner.
- Arrange the cupcake liners randomly on a table or on the floor.

How to play:

- Sit in front of the cupcake liners and toss the pom pom into them.
- When the pom pom lands in a liner, count coins up to the value written with the least amount of coins possible.
- Keep going until all the cupcake liners are full of coins.
- If you want to keep score, 1 point is given for each value that is correctly made and 5 bonus points are given for creating five money values in a row successfully.



If a snowman gets angry, does he have a meltdown?

When a gingerbread man goes to bed, does he lie on a cookie sheet?

If your nose is running and your feet are smelling, are you upside down?

If your reindeer lost his tail, would he get a new one from a retail store?

HEY PARENTS!

If we have more time together as families, it's a good opportunity to pass on life lessons to our youngsters. That includes strong money skills, which can set them up to make good decisions in later life. Consider having these conversations with your children, and remember your Libro coach is there with help and advice if you need it:

- Show them saving pays off. Start a money jar or piggy bank and set a goal with a clear budget. When they reach it, celebrate.
- Teach them that things cost money. Try to link reward with the amounts they have to spend.
- Show them their money is earned. Don't just give it to them – make them work for it, even in small ways such as behaving well.
- And make sure they stay within their means, and spend less than they make. That's as simple as showing they should keep a little money back when they make a purchase... and start them saving again.

