



ALLIANTSM
credit union

kidz klub news

September 2005

the newsletter for young members of AlliantSM Credit Union

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WHAT SOME GUYS CALL A DOLLAR
Not everyone calls a dollar a "dollar." Sometimes people use slang (funny expressions) and say it is: a bill, a buck, a clam, a green spot, a one-spot, a smacker or a smackeroo.

dollars and sense

Getting to Know Your Dollar

This year, the United States dollar celebrates its 220th birthday. Our government made the dollar its official currency in 1785. The U.S. dollar has since become the world's most popular and widely used currency. In fact, there's more than \$380 billion printed U.S. dollars—two-thirds of it with people overseas.

The word "dollar" comes from Spain. Before the United States became a country, a lot of people here used a silver Spanish coin called a dollar, also known as a piece of eight. And that's how most people think we got our sign for the dollar "\$". They think the "S" in "\$" is a broken 8. And the line going through the "S" represents the Pillars of Hercules, which was on the Spanish coin. That, at any rate, is the common explanation.

A single dollar bill doesn't last very long. With everyday use, the dollar you spend today will last 18 months before it's too worn out or torn to use. A \$5 bill, because it's less used, will last about six months longer. A \$20 bill typically lasts four years.



Hey Kids - color for a chance to win free money!

Alliant was founded in 1935. Help us celebrate our 70th anniversary in color. Look for the coloring sheet and entry form in your kidz klub statement and submit your entry for a chance to win free money. You may also obtain a coloring sheet online at www.alliantcreditunion.org.

Refer to coloring sheet for complete terms and conditions.

DIVIDEND RATE INCREASE!

third quarter dividend
DECLARED SEPTEMBER 22, 2005
Third Quarter 2005 Savings and IRA Dividend provides an Annual Rate of 3.50% – Compounded Annual Percentage Yield of 3.55% APY to members who have maintained an average daily balance of \$100 or more.

Dividends payable to Shareholders on record as of September 30, 2005.

enhancing our young members' traveling knowledge

What's Your Dollar Worth in Other Countries?

Most countries use money other than the U.S. dollar. A dollar in these countries is really worth what people will pay for it. This system is called "supply and demand" and based on an "exchange rate" caused by a lot of factors. This means the dollar you have in your hand right now may be worth a bit more or less by tomorrow if you spend it in another country. For instance, in 2003, the U.S. dollar was worth 75¢ in Canadian dollars. On August 30, 2005 at exactly 10:21 at night (Universal Time), our dollar was worth 84 Canadian cents. In other countries, at that exact time, your dollar was worth:

England	Europe	India	Japan	Mexico
.560 pounds	.818 euros	43.98 rupees	111.29 yen	10.83 pesos

For an up-to-the-minute check of the value of your dollar, check the web site www.xe.com.

How You Can Work and Make Money

In general, U.S. law does not let people under the age of 14 do work for pay. However, there are some ways you can work for yourself and earn money other than doing family chores for an allowance. Some possibilities are:



Take care of pets

Do you like dogs, cats, birds, iguanas and other animals? Do you know how to feed them, walk them, care for them and be a friend to them?

Then, offer to pet sit your neighbors' and friends' pets when they go on a trip. Even if the people are not going away, you can offer to wash the pets (although washing

an iguana can be rough). Also offer to take care of their house and plants.

Sell things you no longer want

Lots of kids and their parents love yard sales and will buy almost anything. Do you have toys and other things that don't mean much to you anymore but may be useful or fun for others? Then, organize a sale or ask people if they are interested in buying these things from you.

Be a teacher

Are you really good at something and can share what you know? Maybe you already play the guitar well or



have mastered how to pitch or hit a baseball. Or maybe you're a whiz at a school subject and can help other kids learn. If so, offer to teach or tutor.

Take charge of the yard

If you like the outdoors and using your muscles, drum up business cutting grass, planting flowers, shoveling snow or raking leaves.

Make the grade with lemonade

It's been done a lot because it works: make some lemonade and set up a stand for people passing by, especially on a hot day. Sell other items too, such as cookies, candy and snacks. Buy items in bulk and then sell them for more than you paid.

Green Thumb: Unscramble the Word Game

Unscramble the six crazy, mixed-up words below. Each word has something to do with money. Put one letter in each square.

vinnstteem

			○		○				○	
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reash

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uby

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lawl etstre

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greamtog

○	○				○			○
---	---	--	--	--	---	--	--	---

So far so good? If so, arrange the circled letters to form your answer about the girl and her nickel.



Why did the girl bury a nickel in her back yard?

To see if ○○○○○○ ○○○○○○ on ○○○○○○

ANSWERS
Letters that are circled are CAPITALIZED. INVESTMENT, SHARE, BUY, STOCK, WALL STREET, MORTGAGE
Riddle solution: To see if money grows on trees.
Source: younginvestor.com

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