



ALLIANT
credit union

kidz klub news

December 2007

the newsletter for young members of Alliant Credit Union

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kidz klub lesson

New Year's Resolutions for kids

Did you make New Year's resolutions for yourself this year? Lots of kids use the New Year as a chance to make a change, as a time, for instance, to begin a new hobby, to increase their study time or to stop doing a bad habit. The resolutions you choose should be ones that you really like and think are in your best interests to do.

Here is a list of resolutions that doctors recommend to help keep kids healthy in body, mind and spirit. Read them over and consider if any are right for you.

Preschoolers

- I will clean up my toys and stuff.
- When I come in from outside, I won't simply dump my coat and stuff on the floor. Instead, I will put my things where they belong.
- I will brush my teeth two times a day.
- I will wash my hands after going to the bathroom and before eating.



Kids, 5- to 12-years-old

- I won't drink soda and fruit drinks all the time. I will drink milk and water instead.

- I will try a sport (like baseball or soccer) or an activity (like playing tag, jumping rope, dancing or riding my bike) that I like and do it at least three times a week!
- I won't ride my bicycle without wearing my helmet.
- I'll be nice to other kids. I'll be friendly to kids who need friends – like someone who is shy or is new to my school.

Kids, 13-years-old and up

- I will take care of my body through physical activity and eating the right things. For instance, I will eat at least one fruit and one vegetable every day. I will also limit the amount of soda I drink.
- I will choose non-violent television shows and video games, and I will limit the time I spend on these activities.
- I will help out in my community – through volunteering, working with community groups or by joining a group that helps people in need.
- When faced with a difficult decision, I will talk with an adult I trust about my choices.
- I will be careful about whom I choose to date, and always treat the other person with respect.

Source: American Academy of Pediatrics

How to say "Happy New Year" around the world

If you met a guy from Germany or a girl from Vietnam, would you know how to say "Happy New Year" in their native language. Here's how to say it in 22 languages.

Arabic: Kul 'aam u antum salimoun
Brazilian: Boas Festas e Feliz Ano Novo
Chinese: Chu Shen Tan
Czechoslovakia: Scastny Novy Rok
Dutch: Gullukkig Niuw Jaar
Finnish: Onnellista Uutta Vuotta

French: Bonne Annee
German: Prosit Neujahr
Greek: Eftecheezmaenos o Kaenooryos hronos
Hebrew: L'Shannah Tovah Tikatevu
Hindi: Niya Saa Moobaarak
Irish (Gaelic): Bliain nua fe mhaise dhuit
Italian: Buon Capodanno
Khmer: Sua Sdei tfnam tmei
Laotian: Sabai dee pee mai

Polish: Szczesliwego Nowego Roku
Portuguese: Feliz Ano Novo
Russian: S Novim Godom
Serbo-Croatian: Secna nova godina
Spanish: Feliz Ano Neuvo, Prospero Ano Nuevo
Turkish: Yeni Yiliniz Kutlu Olsun
Vietnamese: Cung-Chuc Tan-Xuan

Source: fathertimes.net



DIVIDEND

January dividend

DECLARED DECEMBER 6, 2007

The January 2008 Savings and IRA dividend, declared 12/6/2007, provides a Compounded Annual Percentage Yield of 4.85% APY. Dividends are paid on the last day of the month to accountholders who have maintained an average daily balance of \$100 or more. Savings dividend is subject to change monthly.

The January 2008 Checking dividend, declared 12/6/2007, provides a Compounded Annual Percentage Yield of .25% APY. Checking dividends are paid on the last day of the month to accountholders who have maintained an average daily balance of \$1,000 or more. Checking dividend is subject to change monthly.

certificate dividend

In January, Alliant will introduce our new Certificates which feature flexible terms from 12 to 24 months and include jumbo rates. Watch for details on our web site.

A Quiz: New Year's celebrations around the world

People across the globe do not all celebrate New Year's in the same way or even on the same day. How wise are you to these different ways of the world? Circle your answers. Then, check your score at the bottom of the quiz.



- 1. When do the Chinese celebrate their New Year?**
A: On January 1
B: At the second new moon after the winter solstice
C: On the 11th day of their 11th month
- 2. How do the people of Ecuador, South America, get rid of their faults for the New Year?**
A: They make a straw man and burn it
B: They take a long bath
C: They write their faults on paper and bury the paper
- 3. On the morning of the Vietnamese New Year, called "Tet," children are not allowed to:**
A: Burp
B: Cry
C: Sing
- 4. In Japan, what happens shortly before midnight on New Year's Eve?**
A: Buddhist temples ring their bells 108 times
B: Buddhist temples wash their steps
C: Buddhist temples light their candles
- 5. The first New Year's Eve ball drop in Times Square, New York, happened in what year?**
A: 1900
B: 1907
C: 1914
- 6. What is the Jewish New Year called?**
A: Purim
B: Yom Kippur
C: Rosh Hashanah
- 7. In Greece, kids leave their shoes by the fireside on New Year's Day so that St. Basil will do what?**
A: Fill the shoes with presents
B: Fill them with sweets
C: Fill them with socks

5. B; 6. C; 7. A
Let's see how you did. The answers, please -- 1. B; 2. A; 3. B; 4. A;

Your buying power – use it well

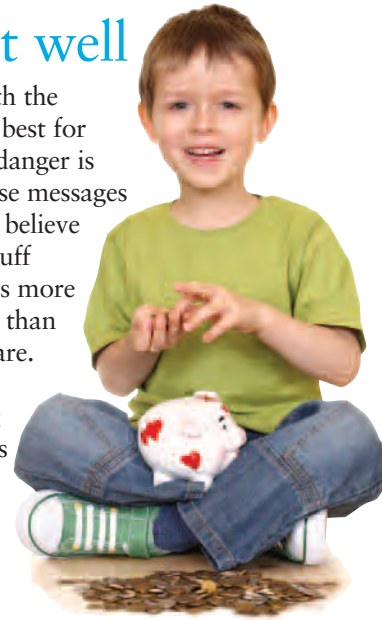
Do you realize that, as a kid, you have huge buying power – more than ever before in history. This is the power to buy things with your own money and for helping your parents decide what they will buy for you. Together, that amounts to about \$500 billion a year – enough money to buy groceries for all the people in the United States for a whole year. Because of all that money up for grabs, marketers of products and programs work very hard to make you want (and then buy) what they're selling. This includes kinds and brands of toys, sporting goods, clothes, foods, music, books, movies – even toothpaste.

Be aware of marketing

These marketers have studied you closely. Their research shows, for instance, that 3- to 7-year olds love stuff that transforms, that kids 8 through 12 love to collect things (such as Pokémon cards) and that most kids love to laugh at slapstick comedy. All together, these marketers spend about \$15 billion a year to make their sales pitches to you in many ways, including ads in magazines, on the computer and on TV. (The average kid sees up to 20,000 commercials a year, according to goldenmarble.com.)

You might find many of these sales messages to be funny and even helpful. They can help you compare various products and figure out which ones are really

cool, worth the money or best for you. The danger is letting these messages make you believe that the stuff you own is more important than who you are. That the only thing that makes you cool is having cool things.



Put your power to work

Part of growing up is learning what to buy and what not to. And that means using your buying power in the best ways for *you*. Here are a few tips on controlling your urge to spend – and to spend well:

- **Add up the value.** Think about what a product costs. Is it well made? Will you use it a long time? It's not smart to spend a lot on something that only gives you a little.
- **Break through the ads.** Commercials can make you believe buying something will make you happy or popular. Remind yourself that's silly. What makes you happy or popular comes from who you are inside.
- **Compare the alternatives.** What could you do with that money if you don't spend it? Saving is a kind of collecting. Saved money is very valuable. You can use saved money for big future purchases, like going to camp.

Sources: *cuna.org*, *newdream.org*, "What Kids Buy and Why" by Dan Acuff



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