

PUPPY

Winter

POST

2021



Hey, Penny! It's been so long since I've seen you! Why haven't we gone on Zoom before?



I know! I miss you, too. I had to get my mom to help me figure this out. Can you see me okay?



Yes, I can see you fine. But, I'd rather see you in person.



I know, me too. Maybe we can play outside in the snow as long as we wear our masks.

Those darn things bug my nose, but I know they are very important.

Well, why don't we make our own cool masks? There are fun directions in this issue of Puppy Post and you don't even need to know how to sew.

That's a great idea. Let's get our parents to help us.

On the next page, learn how to make your very own mask!



dfcu
FINANCIAL

How to Make a No-Sew Mask

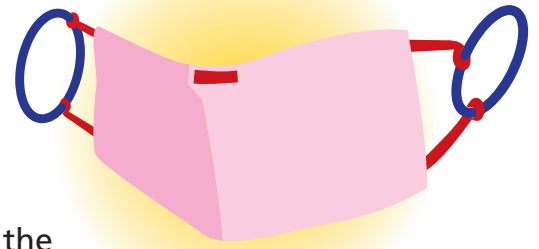


What You Need to Make a Mask

Cotton t-shirt - any color

Pipe cleaners

Elastic hair ties



Measure six inches along the bottom hem—the length of the mask—and then four inches tall and cut that out of both layers (front and back) of the t-shirt. Flip the front piece vertically, so that the hem is at the top of that one.

Poke: In the front piece, poke two tiny holes like a snake bite in the center underside of the hemming—the piece that will face the back layer of fabric. Then poke two matching ones in the back layer of fabric.

Poke two more holes, one in each upper corner of the back layer.



Thread one pipe cleaner through the corner hole and then into the hem. When you get to the snake bite hole, push the pipe cleaner out and weave it through the holes in the back layer, then back in the other side. Continue through to the far edge, then weave it out through the back-corner hole.

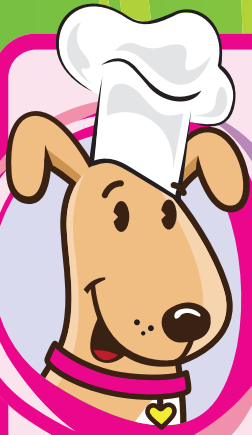
Repeat the process with two corner holes and the snake bite in the center with the bottom edge hem.

Fix the hair bands to the ends of both the bottom and top by twisting the pipe cleaners around them, one on each side.

Fit the mask to your face by pressing the top pipe cleaner gently over the nose so that it hugs as tightly as possible. Adjust the length using the pipe cleaner as needed.

Remember, once your masks are made and worn, it's important to wash your mask after every use: either by hand with plenty of hot water and soap or machine wash in a delicates bag on gentle.

BILL AND PENNY'S NO-BAKE TRAIL MIX BITES



WE ALL NEED A HEALTHY SNACK AFTER SCHOOL. HERE IS AN EASY RECIPE THAT BILL AND PENNY BOTH LOVE TO MAKE!

INGREDIENTS

- 1 cup of old-fashioned rolled oats
- 1/2 cup of mini chocolate chips
- 1/4 cup of chopped peanuts
- 1/4 cup of raisins
- 1/4 cup of mini M&Ms
- 3/4 cup of creamy peanut butter, melted
- 1 tbsp. honey
- kosher salt



DIRECTIONS

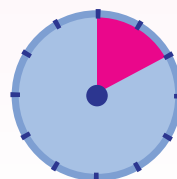
In a large bowl, stir together oats, chocolate chips, peanuts, mini M&Ms, melted peanut butter, and honey and season with salt.



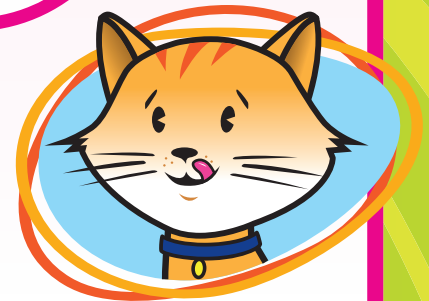
Stir together until completely combined, then scoop into tablespoon-size balls and refrigerate until firm, 1 to 2 hours.



EAT AND ENJOY!



1-2 HOURS



1

2

3

Puppy Groomers

A Guide for Teaching Kids About Money

REVIEW WITH KIDS – LEARNING LIFE SKILLS AT EVERY AGE

Helping around the house, where we are all spending so much time, can help make kids feel empowered. Providing structure and basic chores will help them feel more in control of their life and situation and hopefully minimize some of the fear they may feel.

LITTLE KIDS: AGES 5-7

Kids at this age love to feel like they're doing grown-up jobs. The trickiest part is figuring out when to step in and help, and when to step back and let kids problem-solve on their own.

- wipe down sinks and light vacuuming
- sort the trash and recycling leads to good conversations about climate change, taking care of the environment, and not producing too much waste
- prep and sort laundry
- make the bed
- develop cooking skills
 - stir, mix, and whisk
 - crack eggs
 - use a blender
 - assist with meal plan



BIG KIDS: AGES 8-10

Kids in this age group can manage most kid-friendly tasks. They can also begin to take on some of the tasks you didn't quite trust them with at six or seven as long as you feel they have good judgment and safety knowledge.

Mastering Intermediate Cooking

- scramble eggs or make pancakes
- boil water for pasta
- teach them fractions by setting out measuring cups and asking them to double, triple, or even quadruple an easy recipe

If your kids are particularly skilled at this age, allow them to make a family meal (with your supervision, of course).

Load the Dishwasher

Learn to Garden

Use Common Tools

- Hammers, screwdrivers, and wrenches require physical coordination as well as math or physical science in the form of angles, force, momentum, and speed
- Tighten the screws on the towel rack in the bathroom or help hang a photo in their room



TWEENS AND TEENS: AGES 11+

Teens should be focusing on the life skills they will need to live independently one day, like balancing a bank account and performing basic household maintenance. Take this time during Covid to help them refocus their attention and stay positive.

Manage Money

- calculate interest payments on credit cards and loans
- compare prices on purchases
- establish a budget
- file a tax return

Learning Household Maintenance

- change a light bulb
- pump gas
- unclog a drain
- mow the lawn

Mastering Personal Responsibility

- make phone calls
- set up appointments like doctor and dentist visits
- order food
- plan meals
- budget their own time



COUPON

Hurry into your local **DFCU Financial** branch for this great bookmark. Deposit \$5 in your account to receive! Coupon good while supplies last so deposit yours today!

NAME _____

ACCOUNT# _____

