



WINTER 2014-2015

# STORIES

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## BORROWING: NOT JUST FOR ADULTS

When you ask a friend to lend you money, you need a good reason for borrowing. Otherwise your friend might think it isn't important and decide not to lend you the money.

Before you borrow the money, decide how you will pay your friend back as soon as possible.

If you don't pay it back at all, your friend might think that you can't be trusted and might not lend you money next time you need it. If you take a long time to pay the money back, it can affect your friendship.

Learning how to borrow is a good



thing. It prepares you for the pressures of being an adult. Just remember that when you borrow money it must be paid back.

## SO, WHAT DO U THINK?

I really enjoyed reading this story and it helped me a lot about how to borrow money.

Cheetah, FL, Age 14 

I really liked this story—it was thought out well.

1HorseGirl78, MO, Age 13 

## SNOW CREATION

Build a fantasy miniature snow creation—not for throwing snowballs, but for the fun of creating a new design.

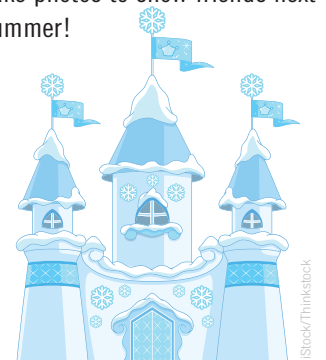
First choose your theme: Will it be a castle, an ice-skating rink with a warming house, a cottage in the forest...?

Then, pick your shapes. Small plastic buckets, plastic food containers, ice cube trays, and ice cream scoopers, for example, make good molds to use to build the foundation and walls.

You can make a conical roofline by packing a kitchen funnel with snow. Carve windows and designs in the sides with a butter knife or plastic spatula.

Cut out decorations from colorful paper and mount them on your creation with toothpicks. Press small stones or other items from nature into the walls for a natural look.

Then bring out your favorite action figures and set the scene. Take photos to show friends next summer!



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