

# CONNECT **1** 2 3

Your Family • Community • World



**SAFETY FIRST**

## Make safety your ghoul

Ghosts and goblins, tricks and treats are what Halloween is all about. Did you know that every year Americans consume 20 million pounds of candy corn? Halloween night is a lot of fun collecting candy and being with friends and family. So whether you're going to a costume party or out trick-or-treating, these tips can help you avoid some not-so-fun tricks:

**Never go out alone.**

Take a friend, parent, neighbor, or sibling along with you and make sure to communicate your plans with an adult.

**Carry a flashlight**

or wear a glow stick to make yourself more visible to cars.

**Always use sidewalks and crosswalks**

if they're available and look both ways before crossing any street. Dark costumes and rainy weather make it more difficult for cars to notice you, so be sure to watch for cars.

**Dress for safety**

— choose a costume that doesn't prohibit your vision or ability to walk. In cold weather, wear warm clothing under your costume or a jacket.

Of the 36 million kids in the U.S. who will be out looking for tricks or treats this year — be among those think safety, have a blast and come home safe. For more Halloween safety tips visit [www.halloween-safety.com](http://www.halloween-safety.com).

### Conservation

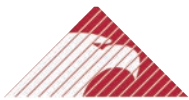
# Water

## Make every drop count

**O**UR PROXIMITY TO SNOWCAPPED mountains and clear alpine streams gives us the false idea that we have all the water we'd ever want. The fact is we live in one of the driest states in the nation. Thanks to the vision of our forefathers, we've always had enough water to meet our needs. However, because of Utah's growing population and long periods of drought, we can't continue to use water the way we have been. To have enough water well into the future, we need to start now to be good stewards. We must make water conservation part of our way of life.



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MOUNTAIN AMERICA  
CREDIT UNION



### Why open a youth savings account?

One of the most essential components of money management is having a secure place to keep, track and access your money. Opening a savings account is a great first step. It allows you to understand how banks and credit unions work while providing a place to stash allowance and birthday money.

There are many ways in which having a savings account could help you. Consider these three benefits:

- **Establish your financial path** – Learning to save money is an important step to becoming responsible as you enter adulthood. With a savings account, you can gain full control of your spending, better understand and evaluate your wants and needs and teach yourself how to save for the future.

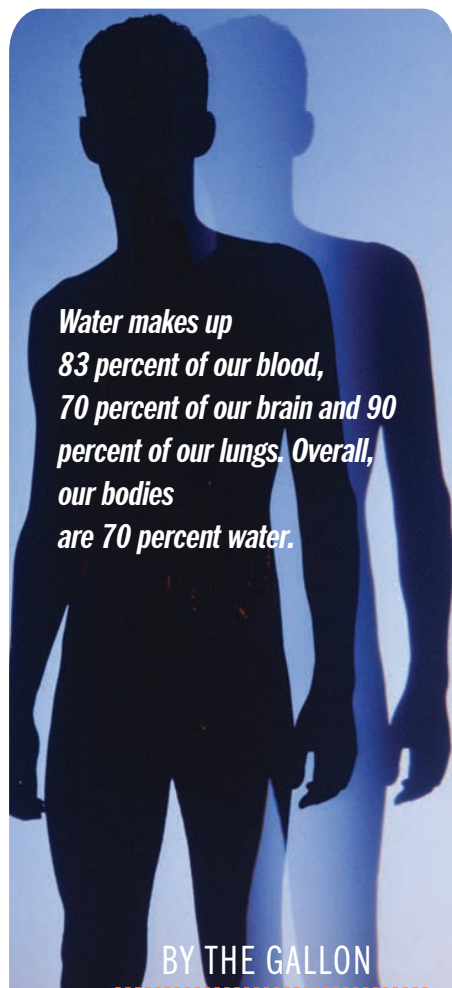
- **Enjoy simple and instant account access** – View your financial information easily with online and mobile banking. This free service makes tracking your spending a breeze by providing convenient access to view your account activity and current balance right from the app.

- **Develop your own financial relationship** – A personal relationship with a financial institution will be invaluable as you prepare for college, begin your career and explore the world. You will become more familiar with the many services the company offers and learn ways in which it can help you along your unique financial path.

*The average person in the United States uses anywhere from 80-100 gallons of water per day.*

*Imagine living on the moon. Without water, the Earth would look like the moon.*

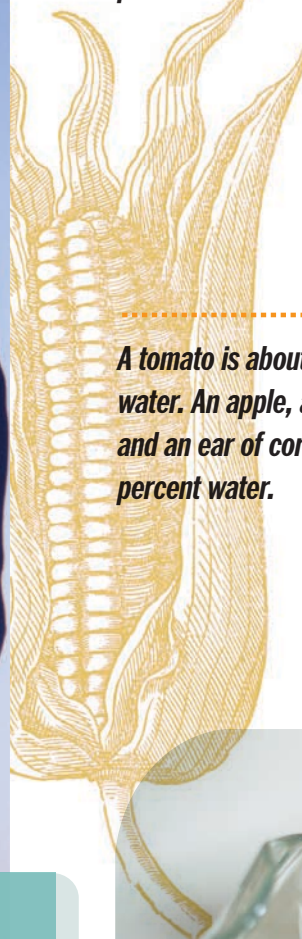
# Water facts



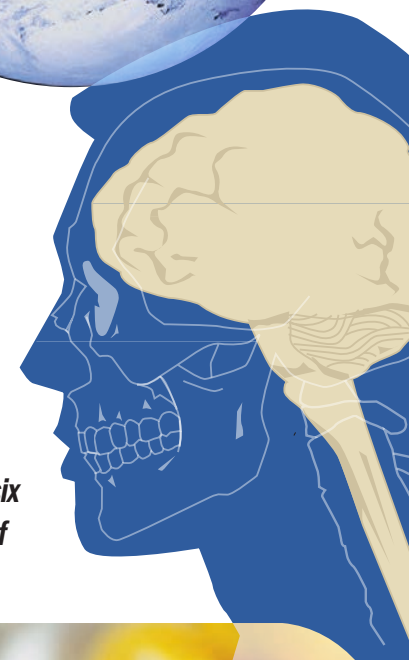
*Water makes up 83 percent of our blood, 70 percent of our brain and 90 percent of our lungs. Overall, our bodies are 70 percent water.*



*The surface of the earth is 80 percent water.*



*A tomato is about 95 percent water. An apple, a pineapple and an ear of corn are each 80 percent water.*



*We should drink six to eight glasses of water each day!*

### BY THE GALLON

#### Amount of water to:

ACTIVITY	GALLONS OF WATER
Brush teeth	1.0 - 2.5
Flush toilet (PER FLUSH)	1.6 - 7
Automatic dishwasher	15-60
Wash car	100
Bathe	15-70
Washing machine	30
Shower (PER MINUTE)	2.5-6.0
Leaking faucet (PER DAY)	10
1 day use (INDOOR PER PERSON)	70
Watering lawn (1/4 ACRE LOT)	2,500



*People can live several weeks without food but only a few days without water.*

# INDOOR WATER CONSERVATION

What with leaky faucets, running the dishwasher half full and filling up the bathtub, people waste a significant amount of water indoors just doing simple, routine tasks.

Water can easily be saved in the kitchen, bathroom and laundry, which will save money on the water bill, too.



## Simple indoor water conservation tips

### 1 CHECK FOR LEAKS

- Dripping faucets or leaky toilets account for a lot of home water waste. Periodically check all faucets, pipes and toilets for leaks.
- Try placing food coloring in the toilet tank; if the color appears in the bowl without flushing, you have a leaky flapper.

### 2 INSTALL WATER-SAVING APPLIANCES

- When it comes time for new appliances, replace them with EnergyStar® models.
- Install water-saving shower heads, toilets, dishwashers and washing machines.

### 3 REDUCE FLUSHING WATER

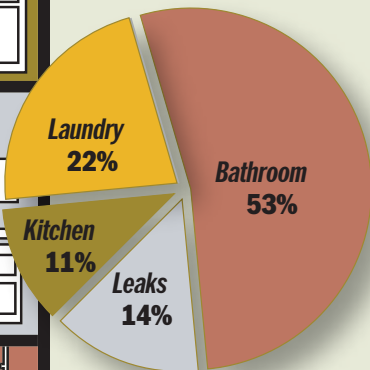
- Toilets are big water guzzlers. Fill a plastic bottle with some sand or water and place it in the toilet tank to reduce the fill amount.
- Better yet, install a low-flush toilet.
- Don't use a toilet as a wastebasket.

### 4 TURN OFF THE FAUCET

- Turn off water while brushing teeth.
- Instead of running tap water for a cool drink, place a pitcher of water in the refrigerator.
- Turn off the faucet while cleaning kitchen counter tops and appliances.
- Don't let water run while rinsing vegetables or dishes.
- Install aerators on every faucet – this could save as much as 1.5 gallons per minute.

### 5 RUN A FULL LOAD

- Wash only full loads in dishwashers and washing machines.
- Select the proper water level for each load.



## TYPICAL HOME INDOOR USE

Based on 70 gallons per person per day



## ACTIVITY TO SLOW THE FLOW

Encourage your family to save water at home. Take a tour of your home and describe below how water is used.

Then decide how it can be saved.

### HOW WATER IS USED

- Kitchen \_\_\_\_\_
- Bathroom \_\_\_\_\_
- Laundry \_\_\_\_\_
- Watering lawn \_\_\_\_\_
- Watering plants \_\_\_\_\_
- Irrigation system \_\_\_\_\_

### HOW WATER CAN BE SAVED

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## DO THE MATH

### Take shorter showers

Did you know that taking a shower uses 5 gallons of water each minute? A 10-minute shower uses 50 gallons of water. Figure out how much water you would use taking a 5-minute shower. How much water did you save?

5 gallons per minute X 5 minutes  
= \_\_\_\_\_ gallons



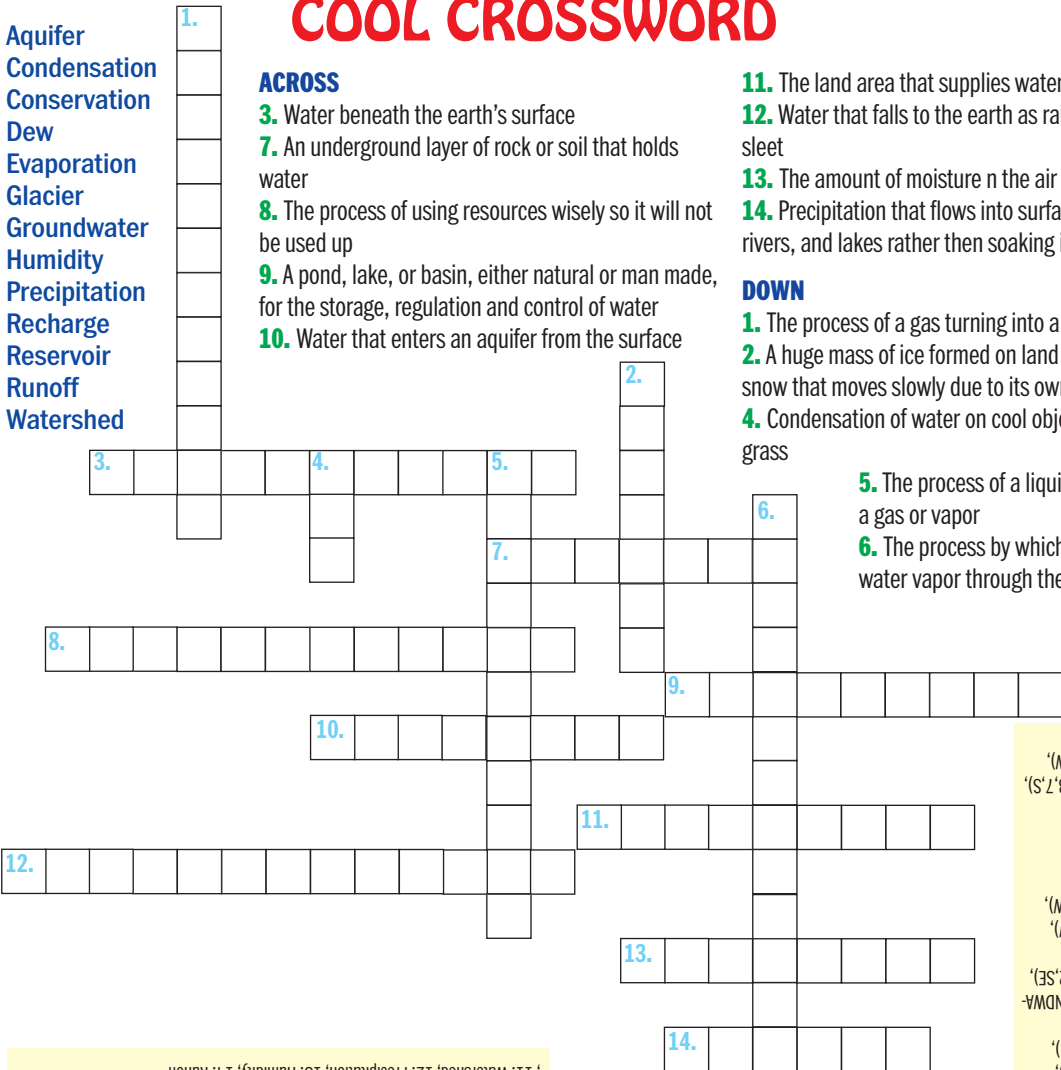
**WORD SEARCH** Water comes in different forms and is used in different ways. See if you can find some of the words on the left.

- CLOUD
- CONDENSATION
- CONSERVATION
- EVAPORATION
- GLACIER
- GROUNDWATER
- ICE
- OCEAN
- PERCOLATION
- PRECIPITATION
- RAIN
- RECHARGE
- RIVER
- RUNOFF
- SNOW
- SUN
- TRANSPIRATION
- WATER VAPOR

N N V T D D N H R G N E P O O  
 O S N S R E X Z D I C R U T W  
 I B O O P C J A A M E Z G Y J  
 T V S V I Z G R P C W F Z S B  
 A G N O I T A R I P S N A R T  
 V L R E E V A P O R A T I O N  
 R A K O L R I S U N V E S Y O  
 E C N I U T E N N E A C U M R  
 S I W M A N O C T E G E N M E  
 N E V T I F D B H Z D Y C L V  
 O R I K F C P W T A A N T O I  
 C O D U O L C C A Z R I O H R  
 N S N O W J G P K T O G C C K  
 L N O I T A L O C R E P E E H  
 W A T E R V A P O R X R R X K

**COOL CROSSWORD**

- Aquifer
- Condensation
- Conservation
- Dew
- Evaporation
- Glacier
- Groundwater
- Humidity
- Precipitation
- Recharge
- Reservoir
- Runoff
- Watershed



**ACROSS**

- 3. Water beneath the earth's surface
- 7. An underground layer of rock or soil that holds water
- 8. The process of using resources wisely so it will not be used up
- 9. A pond, lake, or basin, either natural or man made, for the storage, regulation and control of water
- 10. Water that enters an aquifer from the surface

- 11. The land area that supplies water to a river system
- 12. Water that falls to the earth as rain, snow, hail or sleet
- 13. The amount of moisture in the air
- 14. Precipitation that flows into surface streams, rivers, and lakes rather than soaking into the ground

**DOWN**

- 1. The process of a gas turning into a liquid
- 2. A huge mass of ice formed on land by compacted snow that moves slowly due to its own weight
- 4. Condensation of water on cool objects such as grass
- 5. The process of a liquid changing into a gas or vapor
- 6. The process by which plants release water vapor through their leaves

**Down:** 1. Condensation, 2. Glacier, 4. Dew, 5. Evaporation, 6. Transpiration, 11. Watershed, 12. Precipitation, 13. Humidity, 14. Runoff

Over/Down, Direction)  
 CLOUD(7,12,W), CON-  
 DENSATION(4,13,W),  
 CONSERVATION(1,12,N),  
 EVAPORATION(5,6,E),  
 GLACIER(2,5,S), GROUNDWA-  
 TER(2,5,SE), ICE(12,12,SE),  
 OCEAN(14,11,NW),  
 PERCOLATION(13,14,W),  
 RAIN(8,4,NE),  
 RECHARGE(6,7,SE),  
 RIVER(15,12,N),  
 RUNOFF(10,6,S,W),  
 SNOW(2,13,E), SUN(13,7,S),  
 TRANSPIRATION(15,9,W),  
 WATERVAPOR(1,15,E)



**Day of Caring**

Last month Lincoln Elementary School in Granite School District was paid a visit by more than one hundred volunteers. Some of the volunteers read to students, some spoke about their interesting and amazing jobs, while others helped with the food pantry or painted a mural for the school's library. Read Today was happy to participate and help volunteer. Our team led a fun assembly with the students and surprised the principal with a giant check to purchase more books for the school's library. Read Today is proud to help schools in need of books. We take literacy very seriously. We believe reading can truly make a positive difference in all our lives. So open a book today!

**DESERET NEWS**  
**CLASSROOM Connections**

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# CONNECT 123

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SHUTTERSTOCK

## Crime Prevention Month AND HALLOWEEN

October is Crime Prevention Month and also the month in which Halloween is celebrated. Learn how to celebrate both together.

Although children look forward to tricks, treats and ghoulish garb, Halloween can be fraught with fright

for parents, with candy given to their kids by strangers and a legion of masked and costumed trick-or-treaters at the door. However, following a few safety tips can ensure safe fun for kids and candy-givers alike.

PREVENTION PAGE 2

## PREVENTION

FROM PAGE 1

The activities below focus on Halloween, which is celebrated in the last week of October. The efforts throughout the month generate enthusiasm for crime prevention so it can grow stronger and become more widespread.

*To ensure that trick-or-treaters, you and your house stay safe, remember the following tips.*

- **Clear your yard and sidewalk of any obstacles or decorations that may be hard to see in the dark, lest someone go bump in the night.**
- **Keep your house well-lit, both inside and out; you wouldn't want to miss any particularly good costumes, would you?**
- **Ask your Neighborhood Watch or local citizen's group to haunt (patrol) your community.**
- **Report any suspicious or criminal activity to your police or sheriff's department.**

*To make sure even the scariest costumes are safe, keep the following in mind when buying or designing one.*

- **Try makeup instead of masks; it's more comfortable and doesn't obstruct vision the way masks can.**
- **Check to ensure that costumes are flame-retardant so that you are safe around jack-o'-lanterns, candles and other flames.**
- **Keep costumes short to ensure that the only trip taken is the one around the neighborhood.**
- **Look for brightly colored costumes, attach reflector strips to costumes and bags, and remember to carry glow sticks and flashlights.**



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- **If a costume involves any sort of fake weapon, make sure that it is made of a flexible material such as cardboard or foam. Or, avoid the whole problem of weapons by challenging yourself to design a costume that is scary without one.**

*Keep in mind the next few tips to make sure your trick-or-treat night in the neighborhood will be safe and fun.*

- **Older kids should trick-or-**

**treat in groups; kids walking around alone are never as safe as those in groups, and especially not at night. Younger kids should be accompanied by a parent or trusted neighbor.**

- **Review the route for trick-or-treating beforehand and set a time with your parents for when you should be home. Also, have a plan if you get separated from your friends or parent.**
- **Remember, do not enter strange houses or cars.**

*After a successful and safe night around the neighborhood, remember that the treats still need scrutiny before anyone eats them.*

- **Do not eat treats until you are home.**
- **Check all treats at home in a well-lit place. Be especially wary of anything that is not wrapped by the factory or that is no longer sealed.**
- **Do not eat everything at once, lest you be green even without the makeup.**

# McGruff's Halloween safety quiz

Halloween is a time for ghosts and goblins and fun with your friends, right? That's right.

Almost everybody is nice, but sometimes a few people play mean tricks on kids at Halloween—like putting dangerous things in their candy and treats. Take a tip from me, McGruff the Crime Ghost ... er, Dog.

Play it safe this Halloween. Follow my advice in the the quiz below. Place a check beside the answer you feel is best.

**1. Someone gives you candy that is not wrapped and sealed by the candy company. You should**

- A. Eat it anyway.
- B. Save it for a rainy day.
- C. Throw it away.
- D. Give it to your dog.

**2. One of the treats you were given has something "suspicious" sticking out of it. Your parent should**

- A. Bite into it to see what it is.
- B. Call the police.
- C. Put it in the refrigerator.
- D. Scream.

**3. The safest way to go trick-or-treating is**

- A. Alone.
- B. Late at night.
- C. On roller skates.
- D. With an adult you trust.

**4. The best place to go trick-or-treating is**

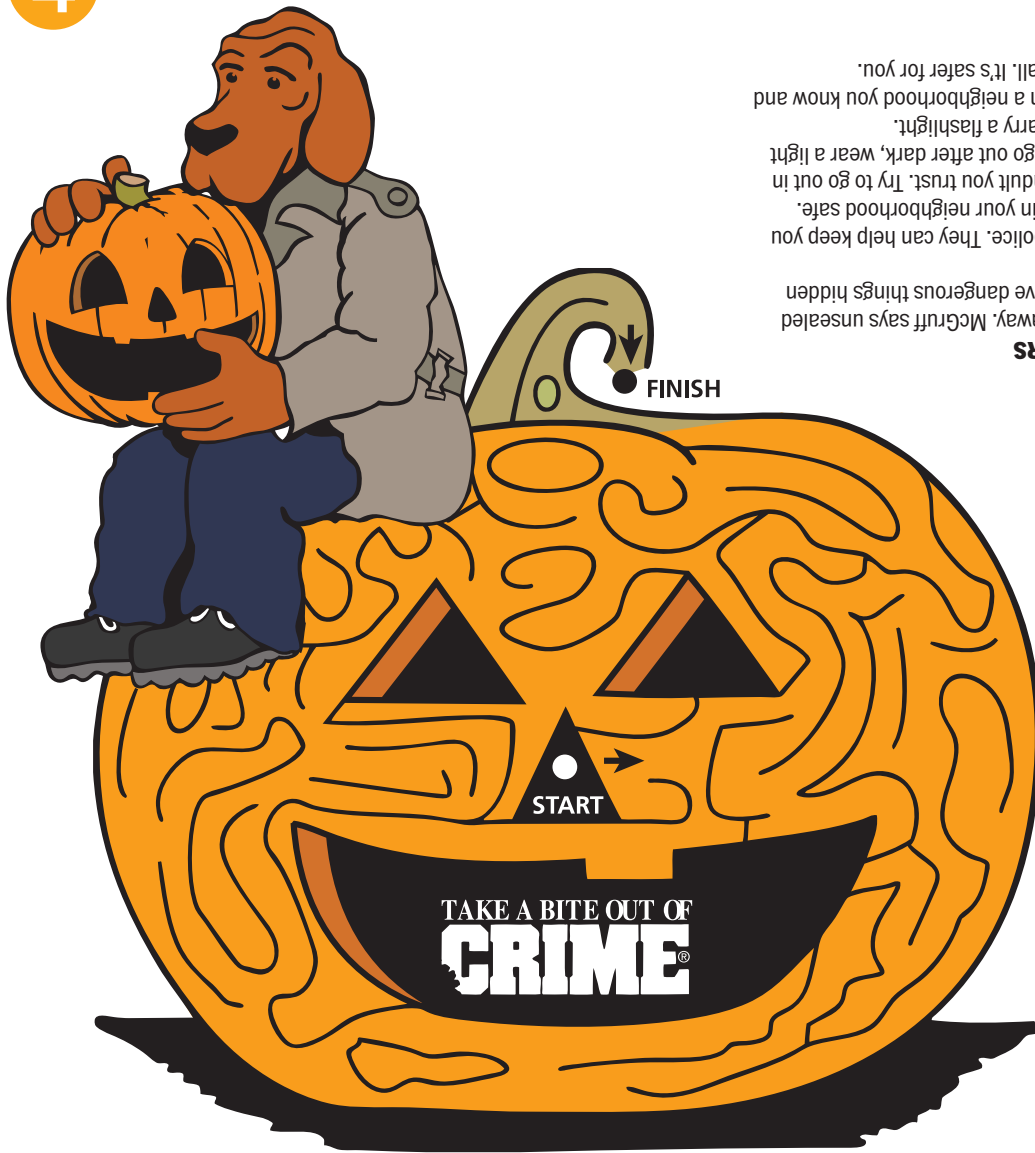
- A. Across town.
- B. In a neighborhood you know.
- C. Where the most houses are.
- D. At your local mall.

Remember—October is Crime Prevention Month and I need your help to Take A Bite Out Of Crime®!

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McGruff the  
Crime Dog®





**1. C.** Throw it away. McGruff says unsealed candy could have dangerous things hidden inside.  
**2. B.** Call the police. They can help keep you and other kids in your neighborhood safe.  
**3. D.** With an adult you trust. Try to go out in daylight. If you go out after dark, wear a light costume and carry a flashlight.  
**4. B. and D.** In a neighborhood you know and at your local mall. It's safer for you.

**QUIZ ANSWERS**

Visit [McGruff.org](http://McGruff.org) for crime prevention advice, games and more.

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## Fairytale Festival

Where can you meet and mingle with your favorite Disney characters here in Utah? The Fairytale Festival at CenterPoint Theatre! Every year they gather together to spend the day with their favorite fans. Those who attend can learn how to slay a dragon in knight's training, design their own castle or fairy dwelling, create magic potions and spells, or get fitted for a glass slipper, just to name a few. Read Today was more than happy to be a part of the celebration and handed out books to kids who promised to give them a good home. Read Today also hosted the storytelling tent, where kids and their parents gathered to hear stories from all around the world. If you could pick one story to share, what would it be?

BY THE NUMBERS

## Benefit by saving early

Saving fundamentals: Harnessing the power of compounding can greatly impact the amount of savings over the long term.



**CHRIS**

Chris invests **\$5,000** annually between the ages of 25 and 65. In total, he invests **\$200,000**.



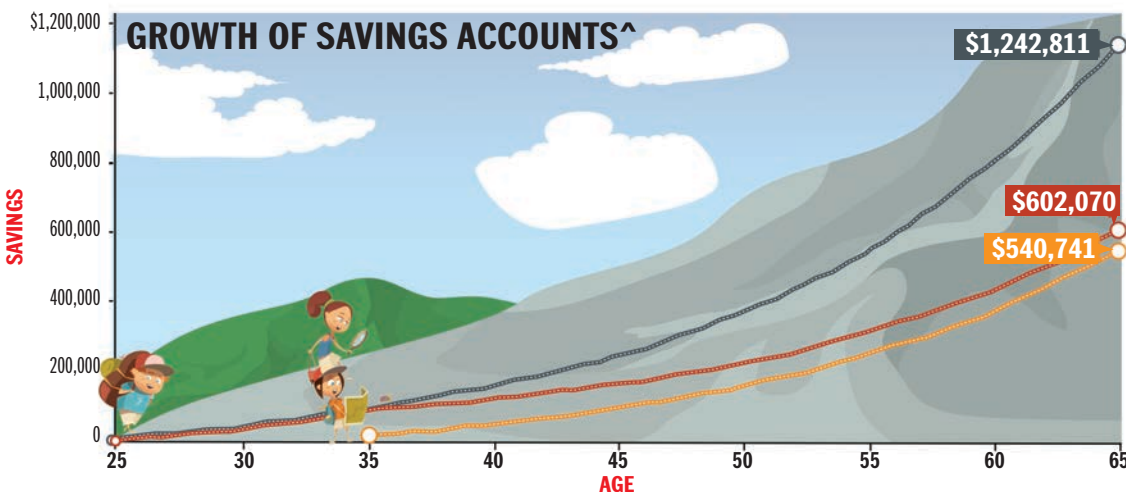
**SUSAN**

Susan invests **\$5,000** annually between the ages of 25 and 35. In total, she invests **\$50,000**.



**ANNE**

Anne invests **\$5,000** annually between the ages of 35 and 65. In total, she invests **\$150,000**.



Getty Images ^This example assumes a 7 percent annual return. SOURCE: J.P. Morgan Asset Management



## CLASSROOM Connections

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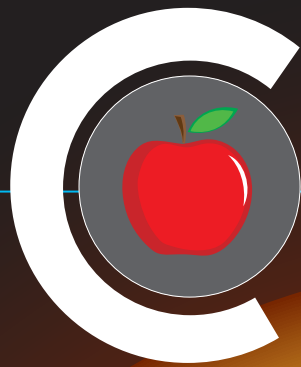
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 Heather Tuttle

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# CONNECT 123

Your Family • Community • World



# Happy Halloween

## BLACK CATS

■ [TODAYIFOUNDOUT.COM](http://TODAYIFOUNDOUT.COM)

**B**lack Cats weren't always the butt of superstitions, feared or even considered bad luck. In fact, in early Egyptian times, dating back as far as 3,000 B.C., cats (including black ones) were the rock stars of the animal world, held in high esteem; to kill one was considered a capital crime.

It wasn't until the Middle Ages in Europe that the black cat's rock star status started to go downhill as they began to be associated with so-called witches. The hysteria of witches practicing black magic had just hit Europe, and alley cats were often cared for and fed by the poor lonely old ladies later accused of witchery.

BLACK CATS CONTINUED ON PAGE 2

BLACK CATS FROM PAGE 1

Their cat companions, some of which were black ones, were deemed guilty of witchery by association. This belief was taken up a notch when a folklore involving a father and son in Lincolnshire, England, in the 1560s started making the rounds.

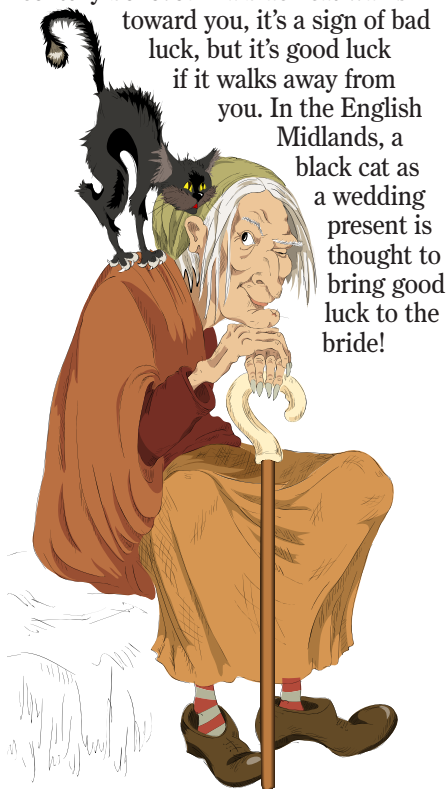
The pair were said to have been traveling one moonless night when a black cat crossed their path and dove into a crawl space. Naturally, they did what any guys would do, they threw rocks at the furry feline until the helpless injured creature scurried into a woman's house, who at the time was suspected of being a witch. The next day, the father and son came across the same woman and noticed she was limping and bruised and believed that to be more than just a coincidence. From that day on in Lincolnshire it was thought that witches could turn into black cats at night.

The belief of witches transforming themselves into black cats in order to prowl streets unobserved became a central belief in America during the Salem witch hunts. Even today the association of black cats and witches holds strong during Halloween celebrations, despite the holiday's religious beginnings.

Thus, an animal once looked on with approbation became a symbol of evil omens in some parts of the world.

However, in some cultures, the black cat is still revered and a symbol of good luck. The Scottish believe that a strange black cat's arrival to the home signifies prosperity, while pirates of the 19th century believed if a black cat walks

toward you, it's a sign of bad luck, but it's good luck if it walks away from you. In the English Midlands, a black cat as a wedding present is thought to bring good luck to the bride!



# THE LEGEND OF THE CAT SITH

**A**ncient Celt mythology tells of the Cat Sith or Cait Sidhe, pronounced “caught shee,” which translates to fairy cat.

The Cat Sith, all black save a white spot on its breast, was rumored to be as big as a dog and haunted the Scottish highlands.

People believed that after they died the Cat Sith could steal their soul by walking over the corpse before burial. Watches called “Feill Fadalach” — or “Late Wake” — were kept continuously until burial to keep the Cat Sith away.

No fire could be lit in the room where the body lay because the warmth attracted the Cat Sith.

Those watching the corpse tried to trick the Cat Sith to keep it away from the room where the body lie by placing catnip in other rooms of the house. They played wrestling games that they believed the Cat Sith liked to watch or

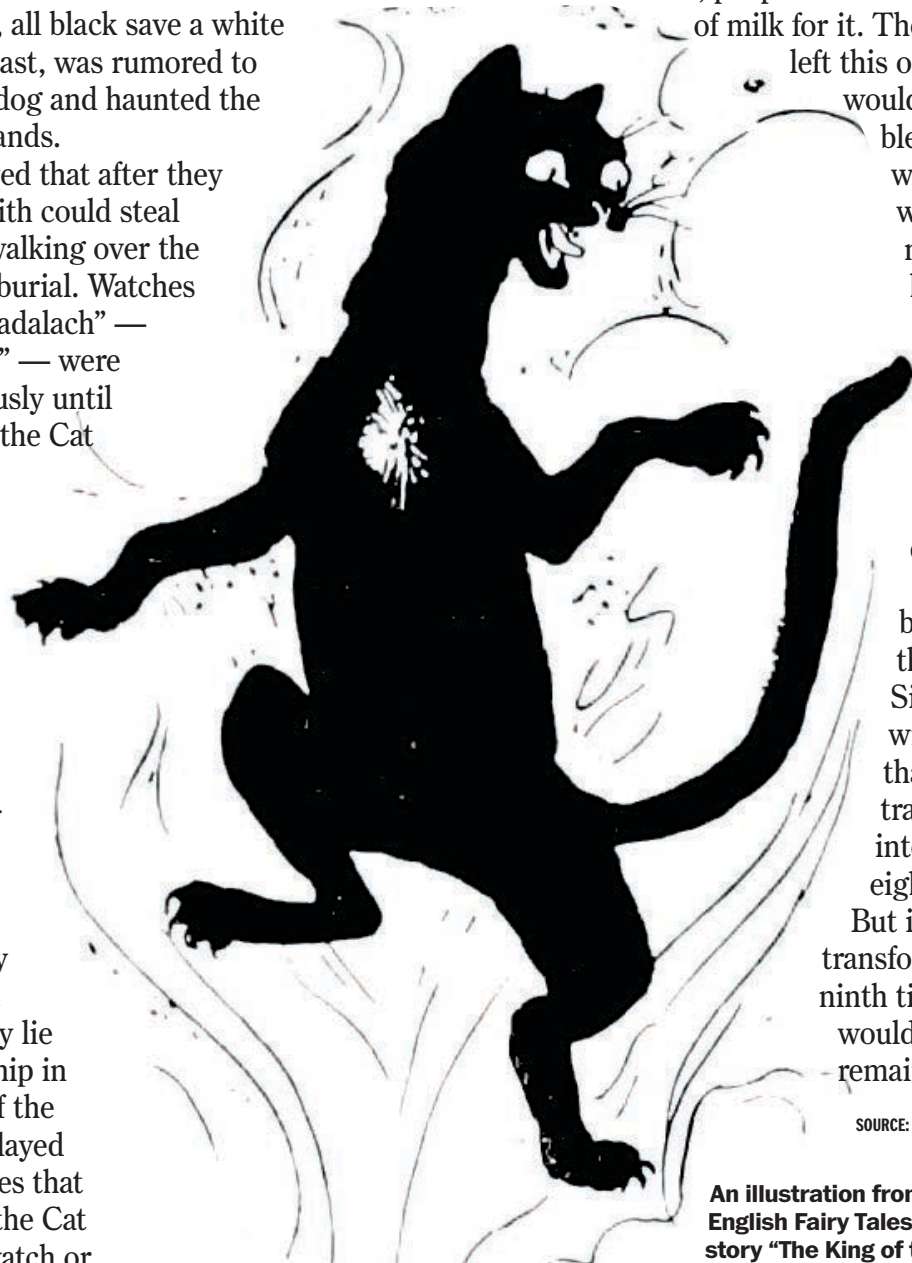
music that would entice it to dance. Even riddles were asked since they thought the Cat Sith would stop to figure it out.

On Allhallows Eve, people left out a saucer of milk for it. Those who left this offering would be

blessed, while those who did not would have their cow's cursed, causing the cows' milk to dry.

Some believed the Cat Sith were witches that could transform into a cat eight times.

But if they transformed a ninth time they would forever remain a cat.



SOURCE: mysteriousbritain.co.uk

An illustration from “More English Fairy Tales,” from the story “The King of the Cats.”

# FELINE superstitions FROM AROUND THE WORLD

- A strange black cat on your porch brings prosperity. – Scotland
- A cat sneezing is a good omen for everyone who hears it. – Italy
- It is bad luck to see a white cat at night. – America
- Dreaming of a white cat means good luck. – America
- Cats are not allowed in rooms where private family discussions are going on. – Netherlands
- It was once believed that the life-giving rays of the sun were kept in a cat's eyes at night for safekeeping. – Egypt
- To kill a cat brings 17 years of bad luck – Ireland
- Pirates believed that a black cat moving toward them meant bad luck, and if a black cat walked onto a pirate ship and then walked off again, the ship would sink on its next voyage.
- A black cat is good luck, and if owned by a single woman it is supposed to bring her many suitors. – Japan
- A black cat given as a wedding present is thought to bring good luck to the bride. – England
- A black cat's arrival to the home signifies prosperity. – Scotland
- The direction a cat takes when crossing your path determines if it represents good luck or bad. If the black cat crosses from right to left it means bad luck, while a black cat that moves from left to right signals good things ahead. – Germany

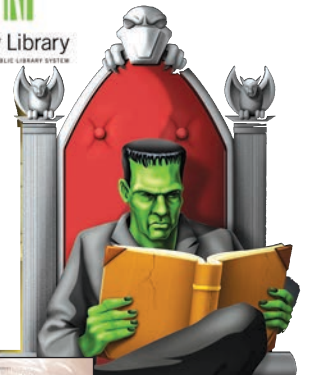


SOURCE: americanfolklore.net



The City Library  
THE SALT LAKE CITY PUBLIC LIBRARY SYSTEM

Check out some of these spooky books and start reading!



“The Song from Somewhere Else,” by A.F. Harold. Frank thought her summer couldn't get any worse – until big, weird, smelly Nick Underbridge rescues her from a bully, and she winds up at his house.



“Thornhill,” by Pam Smy. Parallel stories set in different times, one told in prose and one in pictures, converge as a girl unravels the mystery of the abandoned Thornhill Institute next door.



“One for Sorrow,” by Mary Downing Hahn. Young readers who revel in spooky stories will relish this chilling tale of a girl haunted by a vengeful ghost.



“Curse of the Boggin: The Library Book 1,” by D.J. MacHale. Leave the lights on for this first book in a new thriller series! The author of the #1 New York Times bestseller Pendragon invites you to enter The Library, where the stories you can't finish just might finish you.



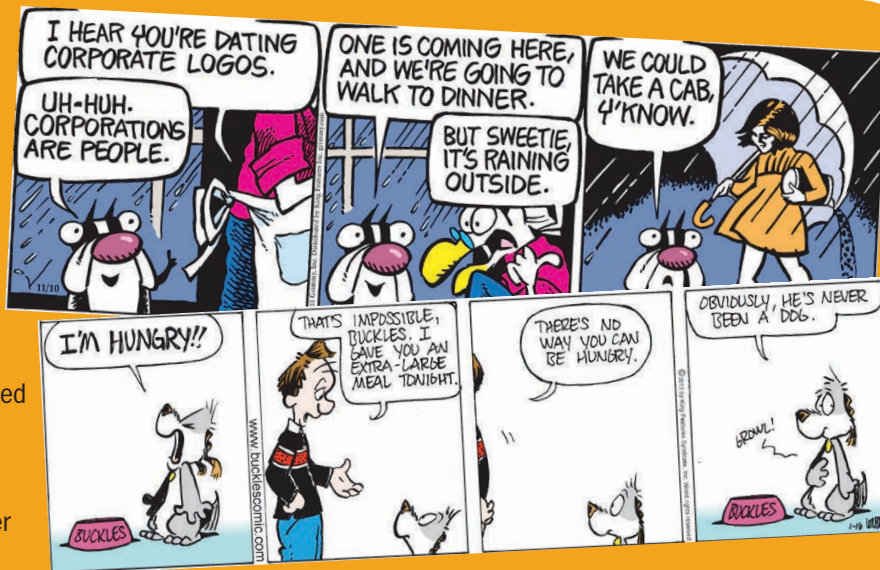
“Fearsome Creatures of the Lumberwoods: Twenty Chilling Tales from the Wilderness,” by Hal Johnson. Meet the snoligoster, who feeds on the shadows of its victims. The whirling whimper, who once laid low an entire Boy Scout troop. And the hoop snake, who can chase prey at speeds of up to 60 miles per hour and then, with one sting of its venomous tail, cause it to turn purple, swell up, and – alas – die.

## activity

Read the comics in the Deseret News. Choose one of the cartoon characters and create a legend about that character. (Choose one that is not a superhero ... they already have legends of their own).

### Consider these questions when creating your story:

- Are there superstitions associated with your character?
- Is your character thought to be good or evil?
- What curse might your character place on those who displease it?
- What blessing might it bestow on those that please it?
- What offering would people offer?



Does your character have the ability to change form?

What form would it take?



**A**RE YOU READY for Halloween? It is only two weeks away. What will you dress up as this year? To get you in the mood for jack-o-lanterns, witches and ghosts, try the Halloween Scavenger Hunt listed below. Newspapers are often thought of as for adults only, but this game will quickly show you how many interesting and fun things there are to learn and see in a newspaper. The Deseret News wishes you a safe and happy Halloween!

# HALLOWEEN Scavenger hunt

Find the following Halloween items in the Deseret News:

- The scariest news item you can find
- A classified ad for something a witch might use
- A picture of a broom
- The longest word you can find that includes the letters "b-o-o" in order
- Five items that should be included in a secret witch's brew
- A good safety rule for trick-or-treaters to remember
- A pumpkin
- A display ad illustration for something that would make an unusual treat
- Something the witch could ride if her trusty broom were broken
- Something shaped like a witch's hat
- Thirteen things that are just alike
- Newsmaker or comic character who could get along well with a witch
- The greeting "Happy Halloween"

Thanks to Diane Goold, St. Joseph News-Press

## WORD SCRAMBLE

HOW MANY FOUR, FIVE AND SIX LETTER WORDS CAN YOU MAKE USING THE LETTERS IN "HAPPY HALLOWEEN"

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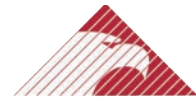
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### Who pays for college: parents or students?



There's only one rule when it comes to determining how college expenses are divided – whatever your family decides. Sit down with your parents before you start college and have a discussion about money. Find out what they are planning to cover and what aspects are your responsibility.

Don't forget to ask specific questions, such as these:

- Will you be able to provide for me financially while I'm in college? If so, how much and how often?
- Are you willing to help with books, housing and vehicle costs?
- Do you expect me to work while enrolled in school? If so, for how many hours per week?

If parents and students decide that a part-time job is going to contribute toward college expenses, prepare now by creating a resume to help you apply for on- or off-campus jobs.

Conducting your own financial prep rally isn't as much fun as homecoming, but it will make your life easier by giving you clear expectations for limiting debt after graduation and reducing stress while you're in school. Luckily, you aren't the only member of your team. Your parents, financial aid counselors, on-campus money management offices and financial institution can help you along the way. With a little preparation, you'll call your folks more often to chat than to request emergency cash.



## CLASSROOM Connections

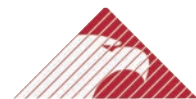
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