



Guaranty Trust Bank plc
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SMART KIDS SAVE

Quarterly Newsletter

introducing

Didi andSmarty AND FRIENDS



Hi, my name is **Didi**. Meet the gang.



I like to play dress up in my mum's closet. I love walking around in her shoes and wearing her jewelry. My mum says I'm too young to wear high heels and gold jewelry; I really can't wait to grow up. I really love the colour pink, so the walls and bed in my room are pink. I don't like sports because I don't like sweating on my clothes but I love board games like chess and monopoly.



My best friend and I have lots of fun together. We call him **Smarty** because he is really smart. He helps me with my math and science homework. Smarty always has his earphones around him because he loves music. He is pretty good at tennis and football, he thinks he'll be the future Lionel Messi someday... We'll see.



Next up is my little sister **Zara**, she's such a pest. She likes to follow Smarty and I everywhere but we won't let her because she's only five years old and she always tells mummy and daddy everything we do. She so can't keep a secret. Sometimes we give her sweets and chocolates from our secret stash so she won't tell on us.



Smarty and I usually hang with **Jay**. Jay is really funny and also plays football with Smarty. He's not as good as Smarty but that's because Jay's real passion is playing video games. We tease him that he wears glasses because of how much time he spends in front of the TV. He's favorite game is Mortal Kombat.



Then there's our **auntie Jemimah**. She's really not part of our clique because she's old but she's always there to help us stay out of trouble. She tells us stories that always have lessons, sometimes I don't believe all the stories she tells us but I trust her. She's me and Zara's nanny and I've known her since I was three years old.

I guess that's all about me and my gang. There'll be more stories and cartoons about us coming soon, so you can check us out on www.gtbank.com/sks. You can also write to sks@gtbank.com to tell us about your clique and what you guys like to do for fun. The person with the best story will win a magic carpet from Me and Smarty.

Enjoy reading the rest of our Newsletter.

xoxo, Didi



Hey guys! **Jay** here. I heard Didi said some cool things about me like how much I like video games. Well I have a couple of cool games for you too.



Akpako: The name of this game sounds so funny but it's really cool. It's a fighting game where you are dressed like a masquerade and you fight with your opponent with a huge stick.



Bush Meat: You can guess what this game is all about from the name. You are a hunter in the forest (bush) and you have to hunt animals to eat and survive.



Mama Put: This game is perfect for girls because you are in the kitchen cutting onions, pepper and yams to cook, but it's so much fun that sometimes I play it as well.



Okada: Okada is by far my favorite game, because I want to have a motorbike when I'm older. The game is about a commercial motorbike that drives between really big trucks and cars on a very busy street.

For more games, go to www.gtbank.com/sks/games

- A snail can sleep for 3 years.
- An ostrich's eye is bigger than its brain
- Like fingerprints, everyone's tongue print is different!
- The elephant is the only mammal that can't jump!
- One quarter of the bones in your body, are in your feet!
- You're born with 300 bones, but by the time you become an adult, you only have 206.
- Camels have three eyelids to protect their eyes from blowing sand.
- A cockroach can live several weeks with its head cut off!
- Coca-Cola would be green if colouring wasn't added to it
- Honey is the only food that does not go bad.
- Butterflies taste with their feet.

Coolfacts



tongue twisters

I wish to wish the wish you wish to wish, But if you wish the wish the witch wishes, I won't wish the wish you wish to wish.

A big bug bit a bold bald bear and the bold bald bear bled blood badly.

BRAIN TEASERS

- 1 Johnny's mother had three children. The first child was named April. The second child was named May. What was the third child's name?
- 2 What can clap without hands?
- 3 If a rooster laid a brown egg and a white egg, what kind of chicks would hatch?
- 4 A butcher in the market is 5'10 tall. What does he weigh?
- 5 What part of your body disappears when you stand up?
- 6 Each Morning I appear to lie at your feet. All day I will follow no matter how fast you run. Yet I nearly perish in the midday sun. What am I?

Answers:

- 1 Johnny
- 2 Thunder
- 3 Roosters don't lay eggs
- 4 Meat
- 5 Your Lap
- 6 Shadow

Thing's you can find in Zara's house

Which of these items that can be found in Zara's house can you find in the puzzle below?

Fridge			Door			Table			
Television			Couch			Drawers			
ipad			Slippers			Vase			
			Glasses						
S	C	O	U	C	H	D	Y	V	N
R	B	Z	Z	X	D	W	J	O	B
E	K	S	R	E	P	P	I	L	S
W	G	X	F	E	S	S	Y	I	K
A	J	L	L	R	I	A	P	V	J
R	W	B	A	V	I	A	V	D	M
D	A	N	E	S	D	D	W	R	D
T	M	L	T	J	S	O	G	Z	Z
Y	E	B	N	T	D	E	O	E	M
T	D	B	T	G	Q	D	S	R	W

Smarty says...

BE A FIT KID

Exercise
is good
for you!



Being fit is a way of saying a person eats a balanced diet, gets lots of physical activity (exercise), and has a healthy weight. If you're fit, your body works well, feels good, and can do all the things you want to do, like run around with your friends. Being slim or skinny does not mean that you are fit.

You don't need to join a gym like your parents to be fit; you can take charge of your own health with little steps every day.

Here are five rules to live by, if you want to be a fit kid. The trick is to follow these rules most of the time, knowing that some days, like your birthday might call for cake and ice cream.

Eat a Variety of Foods

You may have a favorite food, but the best choice is to eat a variety. If you eat different foods, you're more likely to get the nutrients your body needs. Taste new foods and old ones you haven't tried for a while. Some foods, such as green vegetables, are more pleasing the older you get. Shoot for at least five servings of fruits and vegetables a day, you can try two fruits and three vegetables.

Here's one combination that might work for you:

- At breakfast: $\frac{1}{2}$ cup (about 4 large) strawberries or grapes on your cereal
- With lunch: 6 baby carrots or two medium sized carrots
- For a snack: an apple
- With dinner: $\frac{1}{2}$ cup spinach (efo) and 1 cup of salad

Drink Water & Milk

When you're really thirsty, cold water is the best thirst-quencher and milk is really good for you as well. Kids need calcium to build strong bones, and milk is a great source of this mineral. How much do kids need? If you are younger than 9 years old, drink 2 cups of milk a day, or its equivalent. Aim for 3 cups of milk per day, or its equivalent. You can mix it up by having milk and some other calcium-rich dairy foods. Here's one combination:

- 2 cups (about half a liter) of low-fat or nonfat milk
- 1 slice of cheddar cheese
- $\frac{1}{2}$ cup (small container) of yogurt

You probably will want something other than milk or water once in a while, so it's OK to have 100% juice, too. But try to limit sugary drinks, like sodas, juice cocktails, and chapman. They contain a lot of added sugar. Sugar just adds calories, not important nutrients.

Listen to Your Body

What does it feel like to be full? When you're eating, notice how your body feels and when your stomach feels comfortably full. Sometimes, people eat too much because they don't notice when they need to stop eating. Eating too much can make you feel uncomfortable and, over a period of time, can lead to unhealthy weight gain.

Limit Screen Time

What's screen time? It's the amount of time you spend watching TV or DVDs, playing video games (console systems or handheld games), and using the computer. The more time you spend on these sitting-down activities, the less time available for active stuff, like football, bike riding, and swimming. Try to spend no more than 2 hours a day on screen time, not counting computer use related to school.

Be Active

One fun job you have as a kid is that you get to figure out which activities you like best. Not everyone loves football or tennis. Maybe your passion is karate, or swimming, or dancing. Ask your parents to help you do your favorite activities regularly. Find ways to be active every day. You might even write down a list of fun stuff to do, so you can refer to it when your mum or dad says it's time to stop watching TV or playing computer games!

Speaking of parents, they can be a big help if you want to be a fit kid. For instance, they can stock the house with healthy foods and plan physical activities for the family. Tell your parents about these five steps you want to take and maybe you can teach them a thing or two. If you're a fit kid, why shouldn't you have a fit mum and a fit dad?

SMART TEENS & PHONE BILLS

My mum is really upset with me, Aisha said. My phone bill was mailed to her and it was ridiculous. She wants to take my contract line from me. My pay as you go plan isn't any better replied Tinuade. I have exhausted my pocket money because I keep buying credit to top-up my line.

Is this the usual conversation you have with your friends about your phone bill? As a teen one of the first bills you are responsible for is your phone bill, If you can't get a grip on that bill how well will you be able to handle your future bills?

We've come up with a few ways for you to be a Smart Teen and lower your phone bills. This should keep you from spending all your pocket money buying credit.

Be Creative

If you can't live without Facebook, twitter and instagram then at least make it affordable. You don't need to purchase a full data plan that can browse for hours. Local service providers have data plans for as low as N60 a month to browse Social Networks only.

Another way to be creative is to download apps like "Whats app" or/and use BBM frequently to give you unlimited chats using your existing data plan instead of sending text messages which costs N4.00 per text. Blackberry users can also exchange Voice Notes while Iphone users can use Facetime Audio to save you making calls all the time.

Free Calls!

Make use of the free network calls that some service providers offer during the off-peak period of the day. You can save up the juicy gist and talks for then.

Most service providers also charge a discounted rate to phone numbers that are pre-registered as either special numbers or family & friends numbers. Register the numbers you call the most so you can be charged lower.

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Use Wi-Fi

If you're on a limited data plan, you're probably facing overage charges if you go over the limit set by your service provider. To avoid this, use Wi-Fi whenever possible. This will allow you to offset your limited data bandwidth and enjoy a faster and more predictable connection.

Find a Plan with Rollover Minutes/Data

Rollover minutes/data are a great way to get exactly what you pay for. If your provider of choice has a rollover plan, you might want to consider it. Being capped at 400MB per month can be a drag but you would never have overage costs meaning your bill will never go above what you budgeted for.

Watch Out for Roaming Fees

When you travel on family vacations or school excursions out of Nigeria you are likely to face extreme charges if you are roaming your phone.

It could be a good idea to leave your SIM at home and buy a SIM card from the country you'll be visiting. You will probably save a boatload over what you would have spent using your local SIM in another country.

Also avoid texting while on holidays because texting to a foreign number is more costly than sending to a local number. You can send IMs or DMs and messages on Twitter and Facebook respectively.

Turn off automatic updates

If you've set your phone to automatically update your apps – SWITCH IT OFF NOW. You don't want to exceed your data allowance updating apps that you really never use.

Avoid subscribing to "free" anything. Either a "free" ringtone or a "free" service. This is because the first week may be free but the subsequent weeks will be charged to your bill.

