

SQUIRRELING AWAY NUTS



A Children's Book on Saving and Investing

By Kenton Shouldice, CFA

Notes to Parents & Teachers

Our goal at Shouldice Wealth is to create better financial outcomes for Canadians. Good financial habits, like saving and investing, are often imprinted on us at a young age and have a huge impact on our lives. This book was created to help parents instill these positive financial habits on their kids, which sets them up for long-term success.

While basic financial habits can be taught at a young age, parents and teachers benefit from more advanced topics. That's why we've also created a wealth management guide for adults. It will teach you how to create and manage wealth and can be downloaded for free on our website at www.shouldicewealth.com. We also provide free educational presentations on these topics and would be happy to come in and speak to any classes, companies, or groups interested in financial literacy. Please reach out to us directly at info@shouldicewealth.com.

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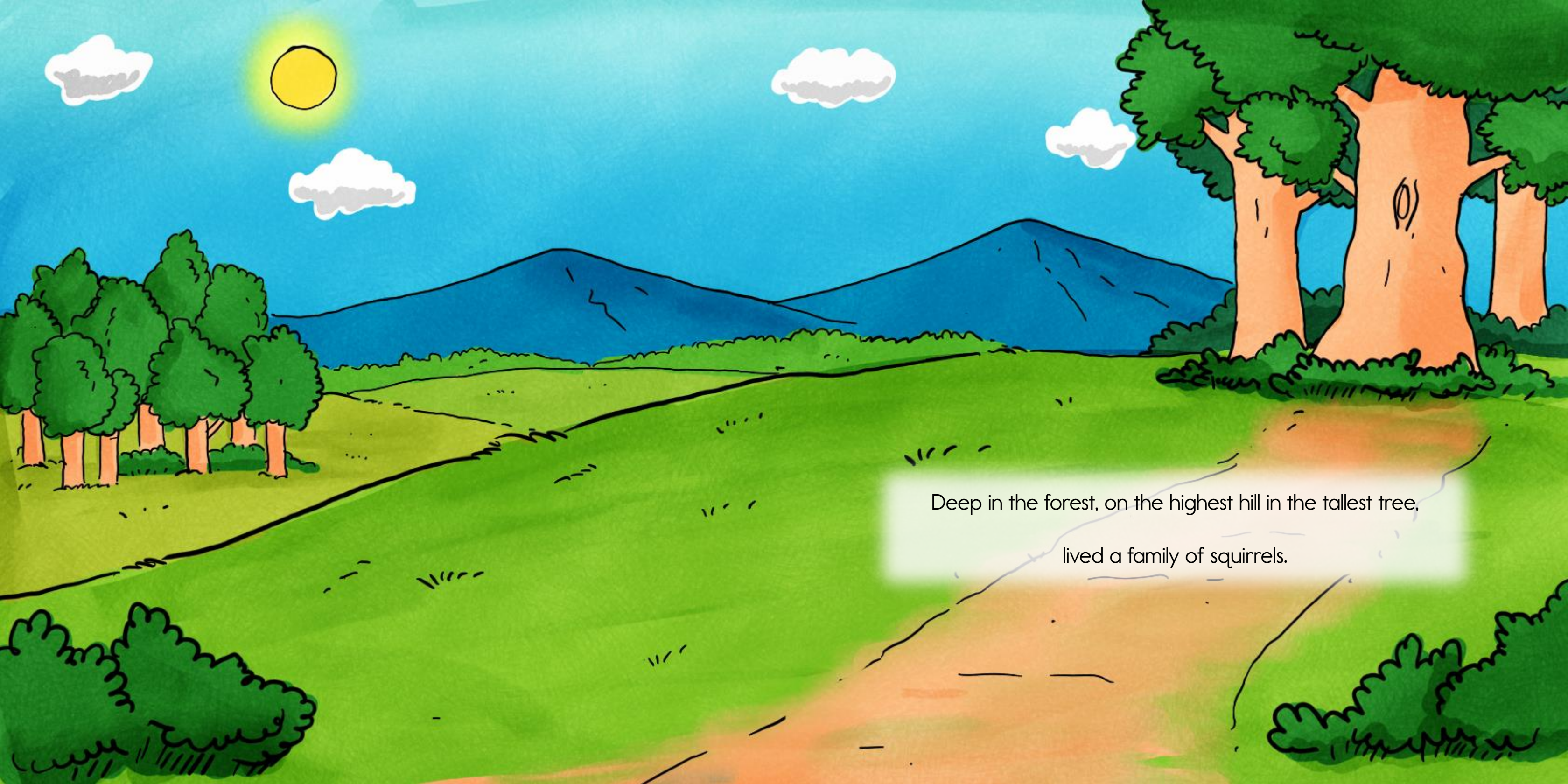
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Squirreling Away Nuts

A Children's Book on Saving and Investing



By Kenton Shouldice, CFA



Deep in the forest, on the highest hill in the tallest tree,
lived a family of squirrels.

Mama and Papa always cared for their three little ones.



They made sure there was enough food for the winter
and tried to teach the young squirrels the value
of saving for the future.

Papa always said, "When the trees are heavy with nuts,
you must save all that you can. For good times
do not last forever."



That summer the three little squirrels were all big enough
to leave home. Rocky, the oldest, was the first to
venture out on his own.





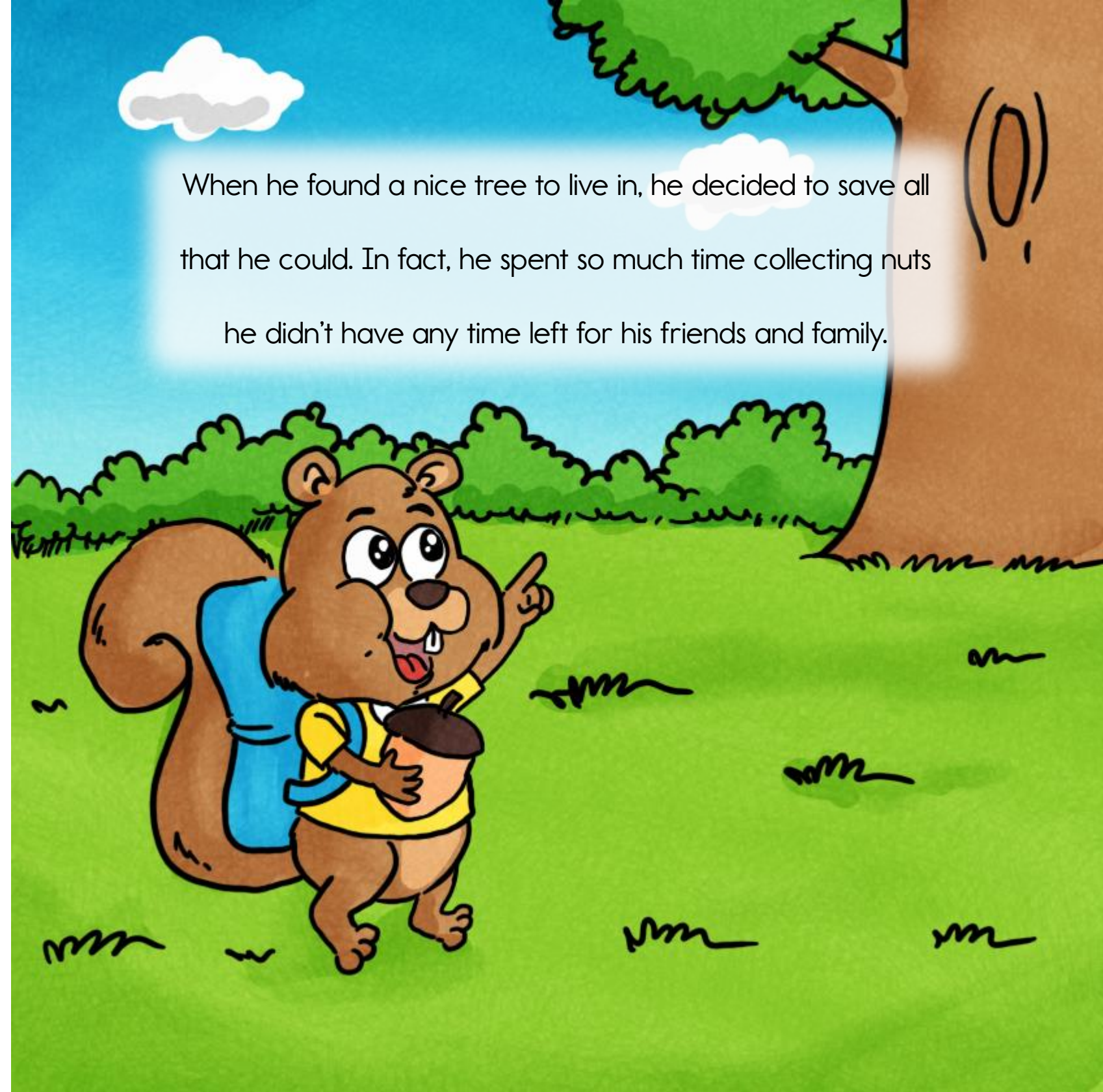
He found a nice place to live in a nearby tree that had been hollowed out by a woodpecker. There were plenty of nuts nearby, so Rocky never bothered to save any.

He spent most of his days eating, sleeping and playing with his new friend Nutterbutter.

Twiggy, the youngest, was next to leave home. Unlike his older brother Rocky, he remembered his Papa's advice to save for the future.



When he found a nice tree to live in, he decided to save all that he could. In fact, he spent so much time collecting nuts he didn't have any time left for his friends and family.





This made him very tired and lonely, but by the end of the summer he had collected so many nuts that he nearly ran out of space to hide them all! His house was completely full and he had stashes all over the forest.

Sally was the last squirrel to leave home. She visited Rocky,
who had become quite plump eating all those nuts
and sleeping so much.



She also got to see Twiggy, who seemed very tired
and lonely but had a home that was overflowing
with nuts he had saved.



After seeing how her brothers' lived,
she decided to do things differently.

Every time she found three nuts, she would eat one,
save one for winter and plant one in the ground. Sally also
made sure to take occasional breaks to enjoy the beautiful
summer with her friends and family.





When winter finally came Rocky learned a very hard lesson.

The trees were bare and there were no nuts to be found.

Since he had not saved any nuts he got very hungry.

His belly began to shrink and his tummy would rumble.



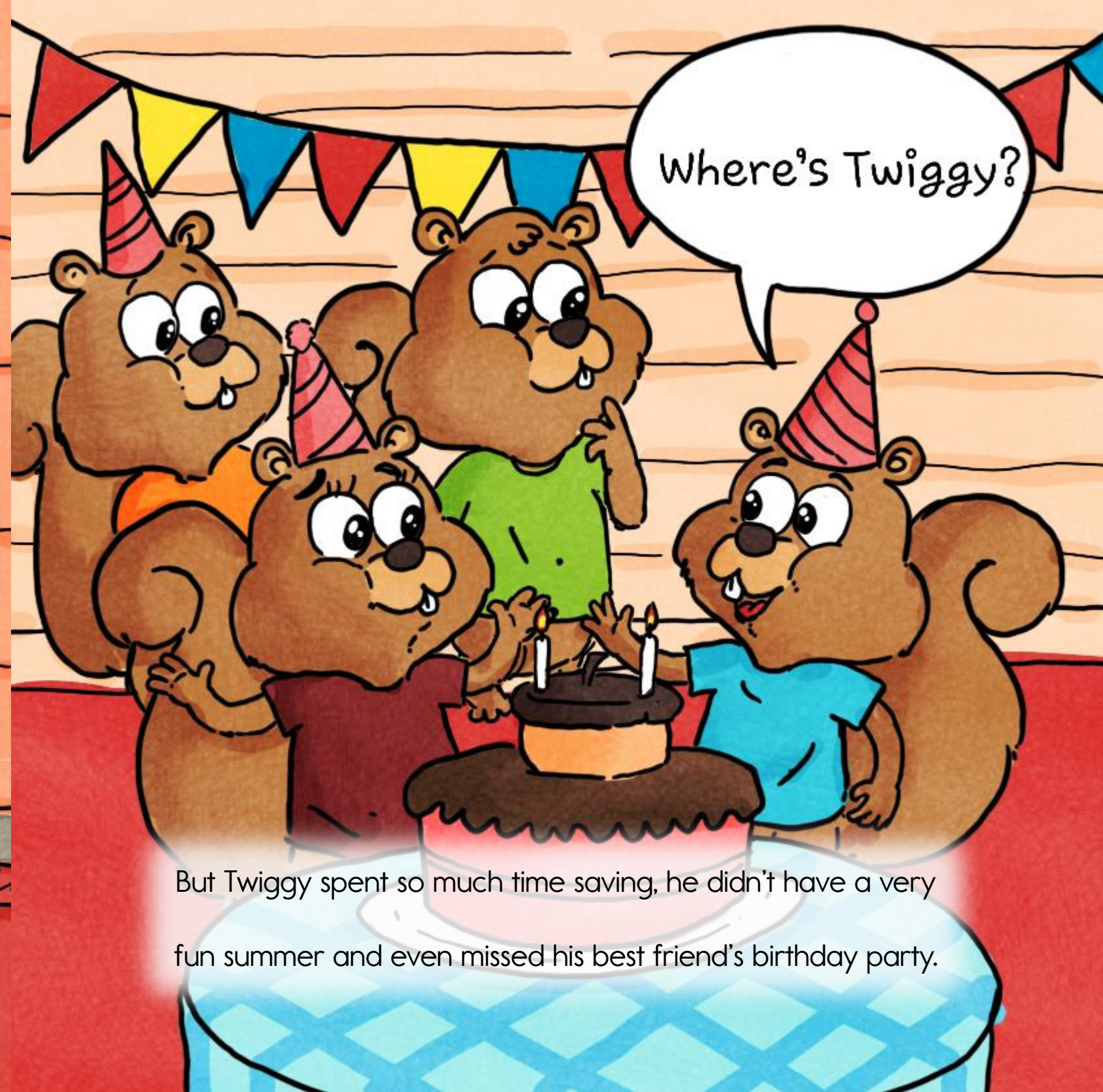
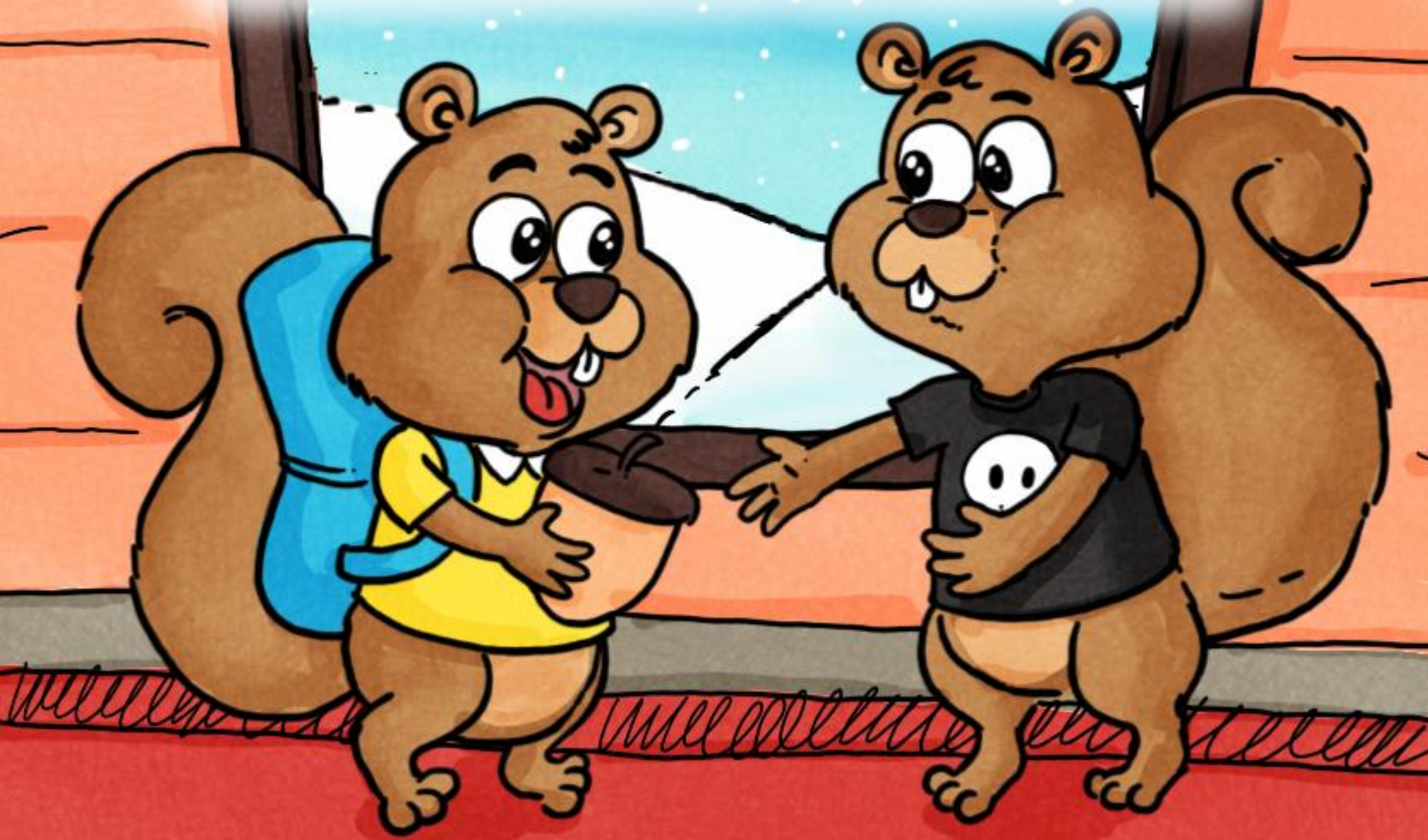
He thought of what his Papa always said, "When the trees
are heavy with nuts, you must save all that you can.

For good times do not last forever."



If only he had listened to Papa, but it was too late.
Rocky had no choice but to head home and hope
his family had some spare nuts he could eat.

Meanwhile, Twiggy had saved so much for the winter that he never went hungry. He even had enough left over that he gave some to Rocky, who was very thankful.



But Twiggy spent so much time saving, he didn't have a very fun summer and even missed his best friend's birthday party.

Since he had neglected his friends, they did not visit him
much in the winter and Twiggy got very lonely.



Twiggy decided to spend more time with his friends
next summer. Rocky realized he needed to
spend more time saving nuts for winter.

Sally had the best of both worlds. She had saved enough for winter so that she did not get hungry, but had also met new friends and spent time with family.



When winter was finally over and spring arrived, Sally was also surprised to see that the nuts she had planted turned into tiny trees.



Throughout the summer, the trees grew and grew and grew.



By autumn, they had become big enough
that they began to produce nuts of their own.

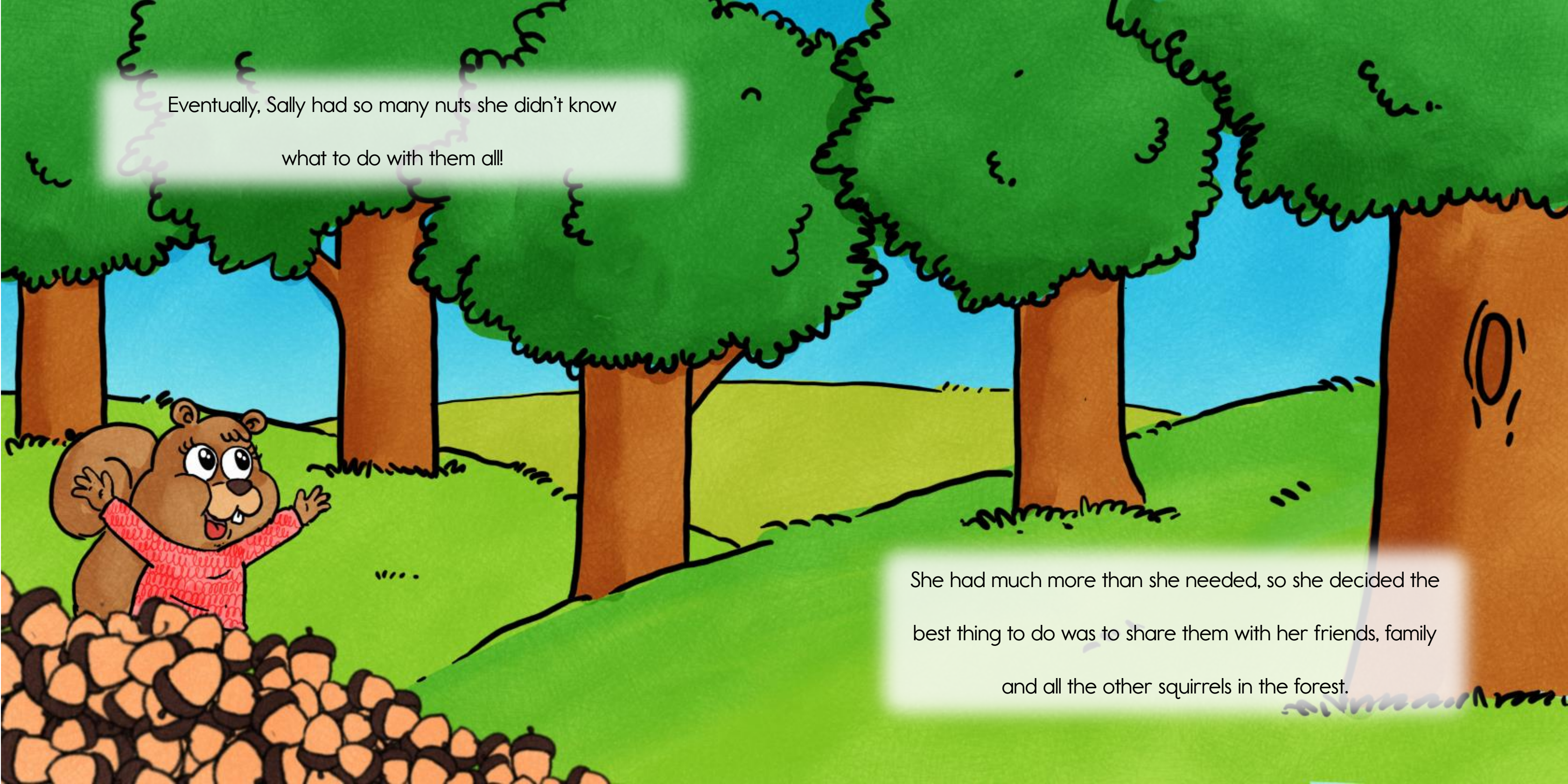
Sally continued to follow her plan. For every three nuts
she found, she would eat one, save one for winter
and plant one in the ground.

This meant every year she would have more and more nuts.



Eventually, Sally had so many nuts she didn't know
what to do with them all!

She had much more than she needed, so she decided the
best thing to do was to share them with her friends, family
and all the other squirrels in the forest.



This made Sally very happy and very loved.

The End.



Spread the word

If you no longer need this book, please consider passing it along to someone you love. It took a great deal of time, effort and money to self-publish, print and distribute this book. We chose to give it away for free because we want to create better financial outcomes for Canadians and believe education, particularly at a young age, is the key.

We hope this book has helped instill some positive financial habits on your children. By spreading the word, you can help create a financial literacy movement that can empower Canadians to take control of their financial future.

About the Author

Kenton Shouldice is a CFA charterholder with over 10 years of experience in the investment management industry. Most recently, as Vice President of Portfolio Management at Fiera Capital where he oversaw \$3 billion in High Net Worth client assets. Mr. Shouldice founded Shouldice Wealth to bring integrated wealth management services, typically only available to high net worth individuals, to the middle class. These services include:



FINANCIAL PLANNING

Retirement Planning,
Cash-Flow Analysis,
Net Worth Statements,
Financial Projections,
Scenario Analysis



INVESTMENT MANAGEMENT

Behavioural Coaching,
Customized Portfolios,
Alternative Asset Classes,
Portfolio Optimization,
Tactical Asset-Allocation



TAX OPTIMIZATION

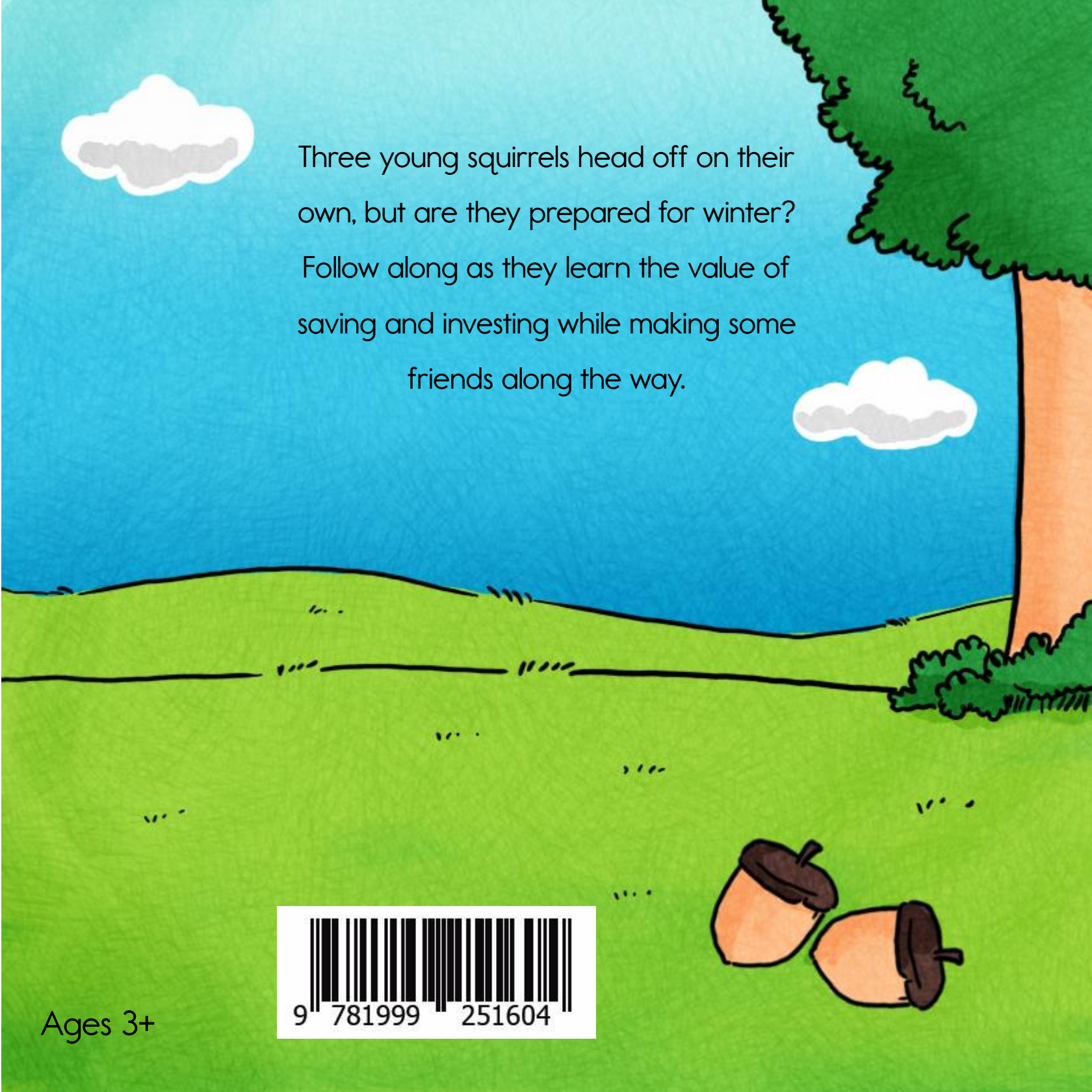
Asset Location,
Withdrawal Sourcing,
Income Splitting,
Tax-Efficient Investments,
Tax-Loss Selling



ESTATE PLANNING

Insurance Review,
Key Estate Documents,
Trust and Estate Planning,
Charitable Giving

Our service allows you to delegate the day-to-day management of your investments to our team of professionals, it is best suited to those who may not have the time, expertise or desire to manage their own assets. If this describes you, and you are interested in our services, please book a free consultation on our website at www.shouldicewealth.com



Three young squirrels head off on their own, but are they prepared for winter? Follow along as they learn the value of saving and investing while making some friends along the way.

Ages 3+

