

October



**Core Value:  
Responsibility**

**October**

*Responsibility*

## **Dollars and Sense**

### **Pack Committee**

**Why Dollars and Sense for the Core Value Responsibility.** We learn to be responsible for certain jobs, our own belongings, things in our home, and the property of others. We should all learn how to be responsible with our money as well. Not only is it wise to learn how money works, it is equally important to learn about the responsibilities that go along with having money. It all comes down to dollars and sense.

### **BEFORE THE MEETING**

Prepare the materials for the gathering activity, “Dollars” opening, and any optional activities.

Arrive early to set up the meeting area and help Cub Scouts set up their displays. Remember that pack meetings should always start on time. Help the dens set up their den display tables. Greeters welcome families as they arrive and provide each person with a name tag. Direct them to the display area.

### **GATHERING**

This month’s theme gives leaders a chance to heighten boys’ awareness of consumer advertising and the messages, obvious and not-so-obvious, that advertisements convey.

### ***Name That Slogan***

Prepare a poster with the following numbered sayings and a second poster with the answers listed in alphabetical order. Give each boy a sheet of paper and ask him to number it from 1 to 10 and then write the letter for the name of the product or company next to the number of its slogan.

1. Eat mor chikin.
2. Think outside the bun.
3. Got \_\_\_\_\_ ?
4. Just Do It!
5. You’re not you when you’re hungry.
6. Snap, crackle, pop!
7. It’s a juicy contradiction.
8. Melts in your mouth, not in your hands.
9. Taste the Rainbow.
10. Have it your way.

Answers: 1. Chick-Fil-A 2. Taco Bell 3. Milk 4. Nike 5. Snickers 6. Rice Krispies 7. Starburst 8. M&M’s 9. Skittles 10. Burger King





### **Three in a Row**

Put three coins in a row on the table. Challenge Cub Scouts to see if they can remove the middle coin without touching it.

Solution: Move the coin on the left to the right end of the row, leaving the center coin at the left end of the row.

### **OPENING**

Have a preassigned den present the colors.

### ***Dollars Opening***

Cub Scouts hold up large pieces of paper with the letters of the word “D-O-L-L-A-R-S” on them and say the following:

D is for dollars, they help us to learn responsibility.

O is for ourselves and others, who we care for to the best of our ability.

L is for listen, advice we can hear.

L is for learn, more and more each year.

A is for Akela, the leader so grand.

R is for rank awards, the finest in the land.

S is for sense that we use every day, by being responsible the Cub Scout way.

### ***Pledge of Allegiance***

CUB SCOUT: Please stand and join me in the Pledge of Allegiance.

### ***Prayer (Cub Scout or Leader)***

“May we show sense when spending our dollars and show generosity at all times. May we always show responsibility by fulfilling our duty to take care of others and ourselves.”

### ***Welcome and Introductions***

The Cubmaster welcomes everyone to the pack meeting, extends a special welcome to special guests and new pack members and their families, and thanks those who helped prepare for the meeting.

### **PROGRAM**

#### ***Den Demonstrations***

The Cubmaster then asks each den in turn to talk about their adventures during the last month. Webelos dens may choose to talk about the current activity badge that they are working on. After each den has shared, the Cubmaster leads a cheer for that den before calling up the next den.

CUBMASTER: Let’s recognize all of our great dens with the Nickel’s Worth cheer. Flip your thumb as though you are flipping a coin, then catch it and slap it on the back of your hand.



## **Audience Participation**

The Cubmaster instructs the audience to respond with the corresponding phrase each time they hear one of the words below.

FROG: Ribbet, ribbet!

CAR: Beep, beep!

LOAN: Gimme money!

BANK: Ka-ching, ka-ching!

Once there was a little FROG with a big problem. His CAR had broken down. Try as he may, he couldn't fix it, so he went to the BANK to get a LOAN to buy a new CAR. He walked up to the LOAN officer of the BANK, Mrs. Paddywhack, and said, "I'd like to borrow some money to buy a new CAR."

Mrs. Paddywhack said, "The BANK can't give you a LOAN for a new CAR just like that, Mr. FROG! Do you have something of value to use as collateral against the LOAN?"

The FROG said, "The only thing of value I have is this little FROGGIE pin that my dear departed mother gave me."

Mrs. Paddywhack, the LOAN officer, told the FROG that she would have to go to the BANK manager and ask him to approve the pin as collateral to LOAN money for the new CAR. Then she left to go find the BANK manager. After hearing about the FROG's need for a new CAR, the BANK manager looked the LOAN officer straight in the eye and said, "It's a knickknack, Paddywhack—give the FROG a LOAN!"

## **RECOGNITION**

### **Wise Investments**

Use a bare tree branch with play money and the advancements hanging on it.

**CUBMASTER:** They say that money does not grow on trees. That's true, but our pack has done the next best thing to show how much we value the work of our boys. We have created a Pack Dividend Tree. For those of you who do not know what a dividend is, it is a reward earned for an investment, and an investment is giving something important with the hope of earning a reward. An investment can be money, but it can also be time, energy, or effort. Each young man recognized here this evening has made a wise investment in the Cub Scouting program and shown that he knows the meaning of responsibility by faithfully attending meetings and investing his time, energy, and efforts in the program. But the dividends—or rewards—earned are not his alone; they are shared with everyone he came in contact with while he was working toward his Cub Scout rank because the world becomes a better place when we become more responsible people.

Let us have our first investors and their parents join us at the front of the room. Will (call those who are to receive the Bobcat badge) please come forward. Bobcats, you have made your first investment in the Scouting program. I hope that each of you continues to make such wise investments. Because of the responsibility that you showed in earning this first rank, our pack is stronger. *(The Cubmaster removes the Bobcat badges from the Dividend Tree and presents each Scout with his Bobcat badge.)*

Let's have our next set of investors and their parents join us at the front of the room. Will (call those who are to receive the Tiger badge) please come forward. Tigers, you have shown that you have made a wise investment by joining Cub Scouts, and you have shown that you understand how important it is to be responsible in completing the tasks assigned to earn your badge. Our community is better because of what you have learned and what you will share with others. *(The Cubmaster removes the Tiger badges from the Dividend Tree and presents each Scout with his Tiger badge.)*



Let's have our next set of investors and their parents join us at the front of the room. Will (call those who are to receive the Wolf badge) please come forward. Wolf Scouts, you have also wisely invested your time in learning how to make yourselves healthier and your community a better place. You have shown that you know how important it is to care for others and yourselves. What great responsibility you have shown. *(The Cubmaster removes the Wolf badges from the Dividend Tree and presents each Scout with his Wolf badge.)*

Let's have our next set of investors and their parents join us at the front of the room. Will (call those who are to receive the Bear badge) please come forward. Our next Scouts to be recognized tonight have shown their knowledge of a good investment by exhibiting responsibility in their Duty to God, Duty to Country, Duty to Family, and Duty to Self. *(The Cubmaster removes the Bear badges from the Dividend Tree and presents each Scout with his Bear badge.)* Investment in one of these areas is admirable; investment in all four is spectacular.

Our final group of investors to recognize this evening is our Webelos. Will (call those who are to receive their Webelos badge) please come forward. Gentlemen, you have made an investment in the Cub Scout program and earned activity pins along the way, you have done service for the community, and you have learned what it means to join Boy Scouts. I encourage each of you to continue to invest in the Cub Scout program and earn the final dividend—the Arrow of Light. *(The Cubmaster removes the Webelos badges from the Dividend Tree and presents each Scout with his Webelos badge.)*

Pack, the Cub Scouts recognized tonight have shown that they know the value of a good investment. I challenge each of you to continue to invest your time and energies in the Cub Scouting program. It reaps rewards for all in the form of our leaders of tomorrow—you, our Cub Scouts of today.

Let's give these responsible investors the Two Bits cheer:

Two bits, four bits, six bits, a dollar!

All for Cub Scouts, stand up and holler!"

## **CLOSING**

### ***Cubmaster's Minute***

How can we expect boys to be responsible if we, as parents and leaders, don't give them the opportunity? It's only fair that if we want them to be responsible, we must teach them how. If you boys want and are to be given opportunities to prove that you can be responsible, it is necessary that you show you have the skills needed and can be entrusted with the responsibility. A Scout is both trustworthy and thrifty.

## **CLOSING CEREMONY**

### ***Investment Closing***

CUB SCOUT 1: We would like to thank you for spending the evening with us.

CUB SCOUT 2: The time you spend with us is time well spent.

CUB SCOUT 3: You show us you value our program.

CUB SCOUT 4: Through your action you set the example.

CUB SCOUT 5: The return on your investment will be men of character in the future.

CUB SCOUT 6: Goodnight, everyone.

Have the preassigned den retire the colors.



## **RESOURCES**

### ***A Penny Saved Opening Ceremony***

CUBMASTER: Benjamin Franklin was one of America's most prominent and inventive forefathers. He helped to write the Constitution of the United States, he served the country in many important positions, he invented the Franklin stove and bifocals, among many other innovations, and he is honored with discovering electricity. Another of his attributes was his crafty yet true proverbs—all of which seem to apply as much today as they did in his time. One such saying especially applies to tonight's theme: "A penny saved is a penny earned."

As we ponder this and the man whose wisdom and insight led him to coin it, let's remember and be thankful for the many heroes—both the famous and the little known—who gave so much of themselves to make America what it is today.

Please stand and recite the Pledge of Allegiance.

### ***Dollar Bill Recognition***

Equipment: A large replica of a U.S. one dollar bill (a real dollar bill might be too small). Pass the bill from leader to leader as the ceremony continues.

Personnel: Cubmaster, Cub Scout den leader, Webelos den leader, boys receiving advancements

CUBMASTER: This dollar bill has several things in common with Cub Scouting. George Washington, the first president of the United States of America, is pictured on every dollar bill. In Cub Scouting, every boy who joins must earn the Bobcat badge, the first rank of Cub Scouting. Tonight, we have (number) boys earning the Bobcat badge. (*Call forward boys and their parents.*)

DEN LEADER: "Your Flag" and "Duty to God" are two achievements earned toward the Wolf badge. Wolf Cub Scouts also work to earn arrow points. On the back of the dollar bill is an eagle wearing the American flag as a shield and clutching 13 arrows. Also, our national motto, "In God We Trust," is printed on the back. Tonight, we have (number) boys earning the Wolf badge. (*Call forward boys and their parents.*)

DEN LEADER: The dollar bill shows 13 leaves on the olive branch held by the eagle, and the 13 arrows stand for the 13 original colonies and for their safety and protection. This coincides with the "Be Ready" and "What Makes America Special" achievements for Bear Cub Scouts. Tonight, we have (number) boys earning the Bear badge. (*Call forward boys and their parents.*)

WEBELOS DEN LEADER: Our boys are earning the Athlete and Engineer activity badges. Also on the back of the dollar bill is a pyramid, which is a monument to great engineering. The numeral 1, printed in several places on the bill, reminds me of how athletes strive to do their best to be No. 1. Tonight, these boys have earned Webelos activity badges. (*Call forward boys and their parents.*)

CUBMASTER: There's one more thing to notice about the dollar bill. In the top, left-hand corner is printed "This note is legal tender for all debts, public and private." That means merchants are guaranteed it is worth one dollar. When you are in your Cub Scout uniform, people should be guaranteed that you are a good Scout.

### ***The Lost Quarter Skit***

You will need five or more Scouts for this activity.

Scene: Cub Scout 1 acts as a lamppost, shining a flashlight on the ground. Cub Scout 2 is groping around in the pool of light. Cub Scout 3 enters and sees Cub Scout 2 searching about.

CUB SCOUT 3 (*asks Cub Scout 2*): What are you looking for?

CUB SCOUT 2: A quarter that I lost.

(*Cub Scout 3 joins Cub Scout 1 in the search. Cub Scouts 4 and 5 enter and repeat the above scene.*)

CUB SCOUT 4 (*to Cub Scout 2*): Where did you lose the quarter?

CUB SCOUT 2 (*pointing away*): Over there.



CUB SCOUT 5: Then why are you looking here?  
CUB SCOUT 2: Because the light is better over here!

### **Whole Dollar in My Hand**

(Sung to the tune of “He’s Got the Whole World in His Hands”)

*I have a whole dollar in my hand  
I have a whole dollar in my hand  
I have a whole dollar in my hand  
And I want to buy a toy.*

*I have four quarters in my hand  
I have four quarters in my hand  
I have four quarters in my hand  
And I want to buy a toy.*

*I have 10 dimes in my hand  
I have 10 dimes in my hand  
I have 10 dimes in my hand  
And I want to buy a toy.*

*I have a hundred pennies in my hand  
I have a hundred pennies in my hand  
I have a hundred pennies in my hand  
And in the bank it goes.*

### **Penny Game**

Hide pennies around the room and have teams direct a blindfolded person to find the pennies. The team with the most pennies at the end of five minutes wins the pennies they found.

### **Cub Cheer**

Flip a coin. If it’s heads, everyone cheers. If it’s tails, everyone claps.

### **Run-Ons**

CUB SCOUT 1: How do skunks pay their bills?  
CUB SCOUT 2: How?  
CUB SCOUT 1: With dollars and scents!

CUB SCOUT 1: What do you call a rich person’s son?  
CUB SCOUT 2: His name?  
CUB SCOUT 1: No, you call him a million-heir!

CUB SCOUT: I’d like a quarter’s worth of bird seed.  
CLERK: How many birds do you have?  
CUB SCOUT: None yet, but I want to grow some!

### **Presentation Ideas**

- Create a pack stock certificate or a large piece of currency. Attach awards to it. Ask boys to share some of what they did to “earn” the award.
- Stick wads of play money out of the top of inexpensive wallets or decorated envelopes. Place awards on the top of the wad so they stick out, too. Present the wallet/envelope along with the award to each boy.