



NEWSLETTER

Start Early, Even If It Is Small

Today I want to share something with younger parents – advice I received long ago but did not fully understand until now, when I have reached the age of the person who first gave it to me. I understand it now with some regret.

Many people are worried about Saipan's economic decline. News of businesses closing no longer surprises us. Nobody knows what our island's future will look like. And yet most of us, by average life expectancy, still have 30 to 50 years ahead. During that time, we cannot know whether tourism will recover, whether new industries will arrive, or whether good jobs will return. That uncertainty is exactly why I want to share this.

When I first started working, someone offered me simple advice: "Even if it is only \$100 a month, start saving." It sounded unrealistic at the time. Income was limited, expenses kept growing, and children brought new financial pressures at every turn. I was the only one working while my wife stayed home to raise our three sons. Like many families, we lived month to month, and saving felt like something we would get around to eventually. But eventually arrives faster than we expect.

There is a concept called compound interest – money earning returns, and then those returns earning returns of their own. Over time, the growth quietly accelerates until your savings are working harder than you are. Einstein reportedly called it the eighth wonder of the world. Warren Buffett has credited much of his wealth to it. What matters is not the quote, but what the math actually shows. If a family invests \$200 every month in a broad U.S. stock market index – one that has averaged roughly 10% annual growth over decades – their \$72,000 in total contributions over 30 years could grow to around \$452,000. Over 40 years, to about one million dollars. Even \$100 a month, sustained over 30 years, could reach \$226,000. Over 40 years, around \$530,000.

I know some families cannot imagine sparing even \$100. I felt that way myself. There were stretches when every dollar went to keeping the household running, and no amount of advice could have changed that reality. If that is where you are today, this is not meant to discourage you. It is only meant to plant a small idea – so that when circumstances shift, even slightly, you will know where to begin. The principle is straightforward: the earlier you start, the longer compound growth has to work in your favor. A small amount begun today will always outperform a larger amount begun years from now.

We cannot control what happens to Saipan's economy. But we can control the habits we build while we wait to find out. So here is the advice I was given and did not follow. I pass it on hoping you will do better than I did: Start early. Start small if you must. But start. Time, patience, and consistency will carry the rest.



Yeon Ho Song
Principal

you can do
ANYTHING
you just have to be
DETERMINED





Kindergarten - Learning CNMI history on their field trip to the AMP museum, learning how eyes and brain work together by remembering what they see in the container, and practicing writing sentences.



1st Grade - Left to right: Understanding speed by recording the time of each student's run, coloring and decorating a fish bowl, and visiting the American Memorial Park museum.



2nd Grade - Left to right: Presenting their planet research projects; and enjoying the exhibits and fun activities at the American Memorial Park museum.

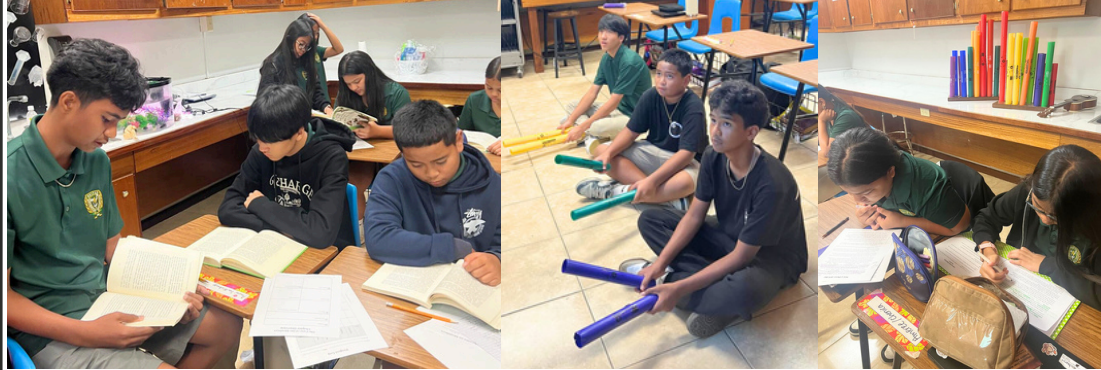


3rd & 4th Grade - Learning to cite sources, understand nutritional facts and labels, and create dioramas of endangered animals' habitats.



5th & 6th Grade - Left to right: Working on their summative reading assessment, presenting their analysis about the parables assigned, and learning how to paraphrase.

DO
JUSTICE,
LOVE
KINDNESS,
&
WALK HUMBLY
WITH
YOUR GOD.
Micah 6:8



7th & 8th Grade - Engaging in collaborative reading while discussing chapter overview on environmental questions, playing boomwhackers, and annotating texts to analyze characters.

Physical Education



March Birthdays

- Taylor Aquino 7
- Jasper Zhu 7
- Blake Kileleman 10
- Ke'alohe Brazzle 10
- Wuttipat Sukanpong 12
- Regina Ayala Gutierrez 17
- Tina Sun 21
- Emma Leon Guerrero 28
- Ivan Agulto 30
- Melvin Sakisat III 31

Friday Chapel



Dates to Know

Monday, March 16

Start of 4th Quarter

Friday, March 20

Penny Wars Final Count

Tuesday, March 24

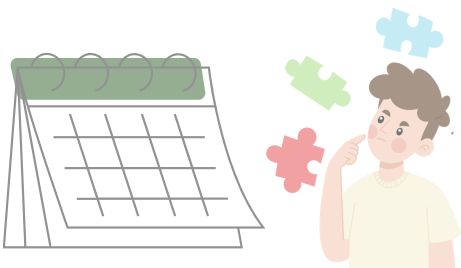
No School

Commonwealth Covenant Day

Thursday, March 26

Elementary Parent Teacher Conference

-Early Pick Up 12:30 pm



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Saipan Seventh-day Adventist School



saipansdaschool



Saipan SDA School



www.saipansdaschool.org



Child Development Center



Toddlers – Left to right: Engaging in finger painting on plastic bags to boost sensory learning while exploring the concept of the number “3.”



Preschool – Left to right: Gluing glitter stars on their names, fostering their focus and fine motor skills; and coloring the pictures that starts with a vowel e.



Pre-Kindergarten – Left to right: Learning how animals blend into their environment to stay safe by acting as predators and searching the grass for hidden pipe cleaners; and learning about sphere shapes by scooping fruit with a melon baller and enjoying their tasty creations.

After School Academy



Art



Music



Study Hall



Games



Indoor Play