



Pig E. Bank

Gazette



Summer 2011



Your Summer To Save!

Saving is an important part of learning how to manage money. Many children learn about saving by having a "piggy" or coin bank for any money they receive. Saving money can help children learn how to plan, develop patience and learn how to delay gratification. Whether you give your child a regular allowance or money from time to time for completing a task, this is a good way to work with him or her on saving.

Jobs for Kids

PARENT'S HELPER: If your child is too young to baby-sit on their own, then a job helping parents is a good opportunity. They can help watch someone's kids, assist with the feeding, playing, or doing chores around the house.

HOUSE CLEANING: Instead of a parent's helper, your child could help with house cleaning. There are many chores that would be suitable, such as vacuuming, dusting, etc.

ANIMAL CARETAKER: If your child enjoys animals, then try an animal caretaker business. This might involve walking dogs, dog washing, or general grooming.

HOUSE AND PET SITTING: If a neighbor is taking a trip or vacation, then taking care of their house and/or pets may be an opportunity. This may include watering plants, and any other chores they may need.

LAWN CARE: Go around to your neighbors and see if you can mow their lawn or if you are too young to handle a lawn mower, you can offer to pull weeds, plant, etc.

Happy Savings!

Your Pal,

Farmer Pig E. Bank



Money Facts

The different values of money are called "denominations." You can tell what denomination a coin is by its size, its color, and of course by what it says on it. Paper money is a little trickier, because it's all the same size and color. Reading the bill will tell you what it's worth...but there's another way too. Each denomination of paper money has a portrait of a famous American on it:

- George Washington
- \$1 - One Dollar
- Abraham Lincoln
- \$5 - Five Dollars
- Alexander Hamilton
- \$10 - Ten Dollars
- Andrew Jackson
- \$20 - Twenty Dollars
- Ulysses S. Grant
- \$50 - Fifty Dollars
- Benjamin Franklin
- \$100 - One Hundred Dollars

JOKE Corner

1. Why did the man put money in the freezer?
2. Where do penguins keep their money?
3. When does it rain money?

Answers to the jokes: 1. He wanted cold hard cash! 2. In snow banks! 3. When there's a change in the weather.

Parents & Guardians Section

A Visit to the Bank

Most adults don't keep their savings under the mattress because it won't grow anything but dust bunnies, and it's not safe. Parents can teach children about saving and interest by visiting the local Farmers and Merchants Bank and opening a Lazy River Savings Account. Plant the seeds with a few dollars, and watch them grow into trees over the years. The amount of money in your child's savings account can grow quickly, even if they start small. Explain the complexity of interest with a simple example: the power of the penny. If you put a penny aside and double the amount every day, your money would grow rapidly. While the

concept is far-fetched because banks aren't able to pay 100 percent interest, it is a useful example to show young children how money can grow. In addition to teaching your children about interest, you can also teach them how to set and reach a savings goal. Remind them that if they take money out of their account early, there won't be as much to grow, so it won't grow as quickly. Finally, teach your children that saving money in the bank is safer than keeping it in their piggy bank. Ask the staff at your local FMB for a tour so your child can see the vault where money is kept. Banks have measures in place, like deposit insurance, in order to keep their customers' money safe.

Call 1-800-382-0049 or
St. Clair: 636-629-2225
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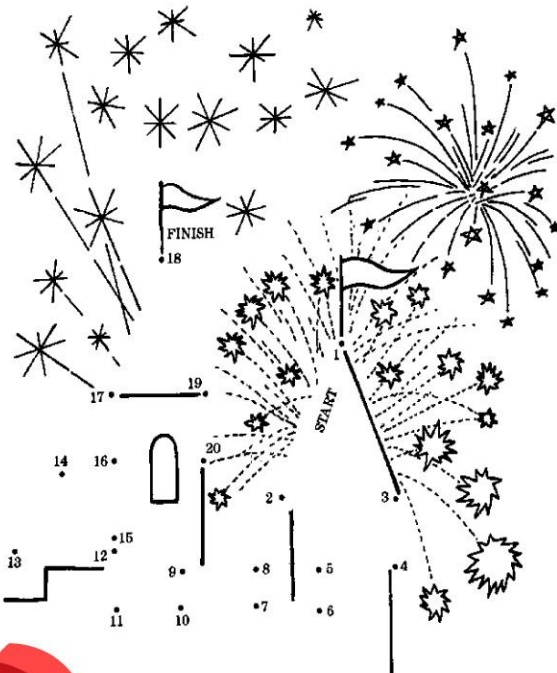
www.fmb4banking.com



THE PLANT MAZE



CONNECT THE DOTS!



START A BUSINESS



Lemonade

Makes about 1 1/2 quarts

- 1 cup freshly squeezed lemon juice (5-6 lemons)
- 1/2 to 3/4 cup sugar
- 1 cup crushed ice
- 4 cup water

Place all ingredients in blender (ask for your parents help) and process until smooth. Serve over ice.

Open Up Your Own Lemonade Stand!

- 1) Set up your stand at the foot of your driveway if you get lots of people walking and driving by. Or go into a local business with your parents to see about setting it up there.
- 2) Determine when the busiest times of day or weekend are--those are the times when you'll sell the most lemonade.
- 3) Set up your stand. Make a large sign that includes the price. Have plenty of disposable cups on hand. If you're going to be out there for a while, bring along a cooler filled with ice.
- 4) Buy enough supplies to fill each cup. (directions for lemonade above)
- 5) Price your lemonade to cover all your costs--such as the expense of the lemons, cups, and sugar. Make sure to charge over the cost of your supplies so you make some money for all of your hardwork!

