



Pig E. Bank

Gazette



Farmers & Merchants Bank
An Independent Community Bank
since 1913 Member FDIC



Summer 2010

Splash into Summer!

When does summer start? Is it the first day you can wear shorts? Summer actually is the warmest of the four temperate seasons, between spring and autumn. It is marked by the longest days and shortest nights. The seasons start on different dates in different cultures based on astronomy and regional meteorology. However, when it is summer in the southern hemisphere it is winter in the northern hemisphere, and vice versa. This year summer officially begins on June 21st.

Schools and universities have a summer break to take advantage of the warmer weather and longer days. I bet you are on your summer break right now. Do you have any big plans for the summer?

Is there a summertime item you want to start saving to buy? Maybe a bike or a skateboard so you can enjoy the warmer weather? Or, are you and your family going somewhere on your summer vacation? You will want to save up to buy something on your trip so you can always remember where you went!



Remember this important thing about saving money: every little bit counts. A dollar here, a quarter there - it adds up. So don't worry about the amount of money, just do your best. Eventually you'll have a full piggy bank!

Your Pal,
Farmer Pig E. Bank



Money Facts

- Before coins are made, they start out as strips of metal, about 13 inches wide and 1,500 feet long.
- 80% of millionaires drive secondhand cars.
- The word "millionaire" was first used in a book in 1826.
- A quarter has 119 grooves on its edge, one more than a dime.
- A penny weighs 2.5 grams, which is the average weight of a hummingbird.
- If you stacked one million US \$1 bills, they would be 361 ft (110m) high.
- You can use ketchup to clean pennies.

JOKE Corner

- Q. Why do golfers carry a spare pair of socks?
- A. In case they get a hole in one!
- Q. Why did the butter close its eyes in the refrigerator?
- A. It did not want to see the salad dressing.

Did you know? Money isn't really made out of paper. It's actually a blend of linen and cotton!

Parents & Guardians Section

A Visit to the Bank

With the convenience of drive-thru tellers and ATMs, some busy adults rarely go into their local bank. Convenience is great, but do the young children in your life know how the ATM works - that it isn't just money coming out of a machine?

The next time you have a check to cash, take the opportunity to go into the bank and show your child around. FMB staff can explain how your child's account works, from deposits and withdrawals to earning interest. Opening a Savings Account for your child is a great

way to introduce your child to banking. Farmers and Merchants Bank offers kids the Lazy River Kids Club Savings Account. Lazy River Kids Club members not only earn a high interest rate on balances up to \$5,000.00* but with every deposit over \$10 they get a free gift!

Establishing a comfortable relationship with a bank early will help your child down the road when he or she decides to open a checking account or apply for a loan.

**Restrictions apply. Contact an FMB employee for more details!*

Call 1-800-382-0049 or
St. Clair: 636-629-2225
Lonedell: 636-629-2002
High Ridge: 636-677-7500
Eureka: 636-938-7878

FMB

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www.fmb4banking.com



Pig E. Bank's Word Scramble



T	U	K	C	U	D	Z	K	E	U
R	E	F	E	E	D	T	S	T	T
O	B	I	G	W	R	R	W	C	M
U	F	I	J	A	O	E	H	M	R
G	P	J	C	H	S	I	L	O	E
H	V	T	H	O	C	R	P	Z	M
B	O	N	O	K	W	C	E	H	R
R	Q	G	E	P	O	K	E	A	A
X	Z	N	R	R	C	Y	H	Y	F
N	S	E	N	R	A	B	S	L	R

goose
duck
horse
pig
silo

sheep
trough
feed
barn
farmer

chickens
corn
hay
cow
tractor

COLOR ME!!!



SUMMER ACTIVITY



MAKE A PINECONE BIRD FEEDER

Here is what you'll need:

- | | |
|------------------------------|-----------------|
| 1 large pinecone | 1 cup bird seed |
| 1/4 cup vegetable shortening | String |
| 1/2 cup oats or cornmeal | |

Here's what you do:

Tie a few feet of string to the pinecone. Mix together the vegetable shortening and oats. Cover the pinecone in this mixture and then roll it in bird seed. Suspend it from a tree branch and watch the birds feast!

