

Parents' Corner

It's never too early to emphasize the importance of saving. As soon as your child understands the concept of money, let them know that while it's nice to be able to buy things, it's also nice to put money away and watch it "grow." Make saving a game! Challenge them to save as much as they can, and teach them the basics of sticking to a simple budget. If they are given birthday money or if they earn an allowance, get them into the habit of setting aside a portion of each amount for a savings account.

Opening their first savings account can be a special event. Let them dress up to come to the bank and choose a special purse or container for their money. At Synergy Bank, our customer service representatives can help make the process an age-appropriate learning experience by explaining the steps of opening an account in language that your child can understand. When the deal is complete, your child can read Penny's book about saving and get a special folder for their important papers and statements.

Our Synergy banking representatives will be happy to tell you everything you need to know about opening a minor savings account. The Internet also offers many resources for parents who want to teach their children how to save. One example is www.moneyinstructor.com.

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Synergy cents

Penny D. Pelican



Hi, Friends!

The weather is getting warmer, the days are getting longer, and the grass is getting greener – that can mean just one thing – it's spring!

Time has really flown. It seems like Mardi Gras was only yesterday! This year, I had the chance to ride in my very own truck float in the St. Bernadette Panda Parade. It was so much fun to celebrate with all of my friends.

Spring is also a time to celebrate! Mother Nature wakes up from her long winter nap and the outdoors comes alive with bright colors and busy sounds. There's plenty to do, like helping your parents grow their garden or growing one of your own! I like to plant flowers, herbs or even vegetables and watch them sprout from seedlings into full bloom!

Spring's arrival means that summer isn't too far behind. It's time to start saving for a summer trip or a special treat, and spring offers lots of opportunities to earn some "extra green." When spring showers keep you indoors, you can help Mom or Dad do some spring cleaning, or there's always yard work. Mowing the grass is a fun and easy way to help out and earn money in your very own neighborhood.

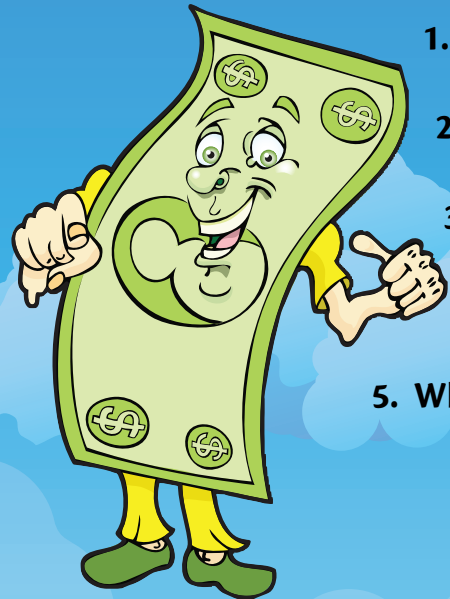
Some of the other things I look forward to on a sunny and breezy spring day are riding my bike, skateboarding, flying a kite, and going to the park for a picnic with my family and friends.

Spring has sprung! Enjoy it!

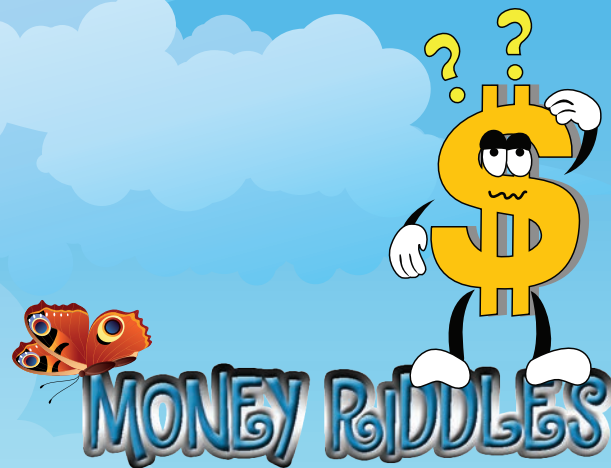
Penny D. Pelican

SPRING IS HERE!

MONEY Q & A



1. What is the largest bill ever made by the U.S. Treasury?
2. What is the average life span of a \$1 bill?
3. Who can be on money?
4. How much money is printed every day?
5. What bill contains an image of an owl?



MONEY RIDDLES

1. Tara has \$29. She bought four coloring books that cost \$3 each, four boxes of Crayola crayons that cost \$2 each. She spent the rest of her money on markers. How much money did she spend on markers?
2. You have 4 coins that total 41 cents. What are the coins?
3. How many bills can be produced from one full-grown tree?

ANSWERS:

MONEY FACTS

(1) The \$10,000 note, which has not been printed since 1945. (2) 21 months. (3) U.S. law says that no living person can be printed on any currency. (4) About 38 million bills per day, valued at about \$750 million. (5) In the upper right hand corner of the \$1 bill is a small owl.

MONEY RIDDLES

(1) Nine Dollars. (2) One quarter, one dime, one nickel, one penny. (3) None. Money is made from combination of linen and cotton.

Penny Games



- Balance
- Capital
- Currency
- Finance
- Income
- Profit
- Statement

Help Penny sell Lemonade this Spring!

