



Mail from Percy

A newsletter for Mini-Millionaires Club Members

Autumn 2016

Welcome!

We hope you enjoy the first edition of the newsletter for Mini-Millionaire Club members. For newborns through age 12, the Mini-Millionaires Club is a great way for kids to save money. Periodic newsletters, club events and lots of other extras make for an exciting Mini-Millionaires Club.

Tips to Save the Money You Earn:

	Monthly Savings	Yearly Savings
Save 50 cents a day in loose change	\$15	\$180
Drink one less soft drink a day	\$22	\$264
Bring lunch to school	\$40	\$480
Eat out two fewer times a month	\$30	\$360

Source: American Bankers Association

Parents: Quick Tips to Help Your Child Save



1 Separate your child's money into three piles. Designate one pile for spending, one for saving and one for charity or longer-term savings goals.

2 Involve your children in family savings goals — whether for a vacation, home or new car. An added bonus — sharing the goal with them might help you stick to it.

3 Consider giving new parents a monetary gift and encourage them to open a savings account for their new baby.

4 Tie allowance to chores and keep a chore chart. Only give your children money for the chores they accomplish, so they understand the value of earning money.



Click on It!

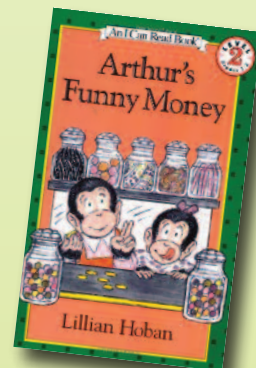
<https://www.usmint.gov/kids/index.html>

Sponsored by the U.S. Mint, this website describes coins as "History in Your Pocket." There are cartoons, games, news about coins, and other activities to teach young children about our currency.

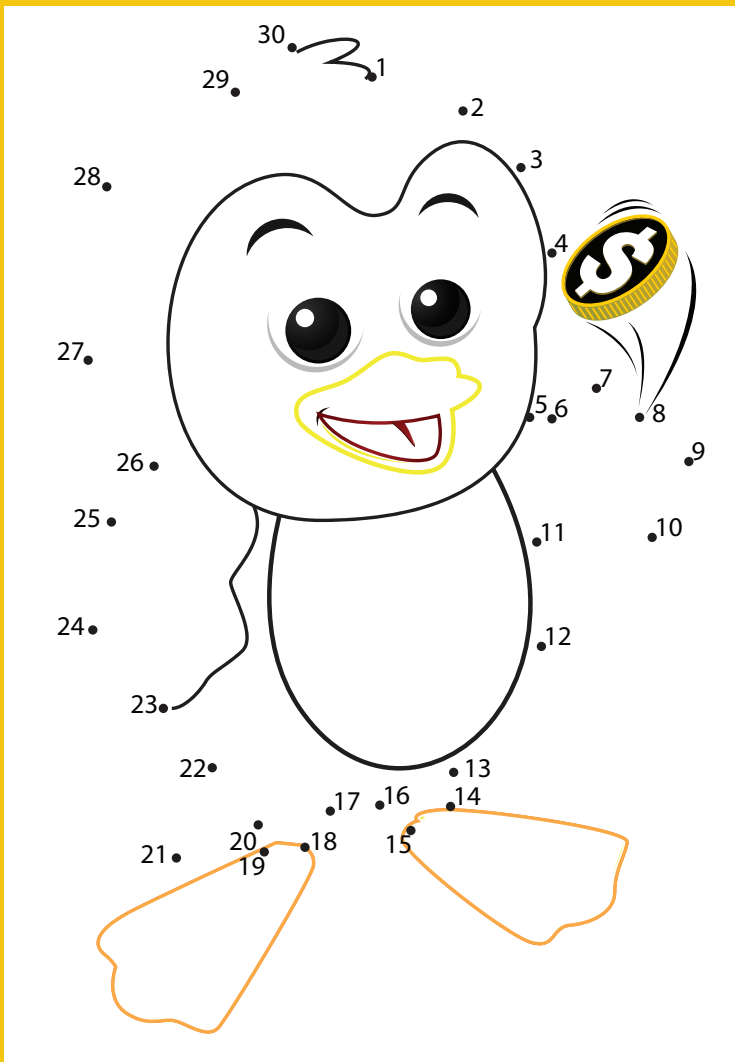
Check Out A Book

Look at your local library or bookstore for this book:

Arthur's Funny Money
by Lillian Hoban



This easy-to-read book details Arthur's attempts to earn enough money to buy a T-shirt and cap, assisted by his sister Violet. Simple business concepts are used to teach earning and saving lessons.



Start with 1 and connect the dots.

Color in the image after you've discovered who it is.

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

Find and circle all of these words that are hidden in the grid:

- | | |
|-----------|----------|
| Allowance | Interest |
| Bank | Kids |
| College | Money |
| Deposit | Saving |
| Future | Share |
| Goal | |

Answers may go diagonally or backwards...



21 E. Main St., Galesburg
 1230 N. Henderson St., Galesburg
 1865 N. Henderson St., Galesburg
 123 E. Knoxville St., Brimfield
 4900 N. Glen Park Place, Peoria

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You're Invited to a Mini-Millionaires Party!

As a big "Thank You" for being a member of the Mini-Millionaires Club, F&M Bank invites you to join us at the Discovery Depot Children's Museum for fun and refreshments! Come and explore all that the museum has to offer and enjoy a special craft in the Art Studio. "Percy" the Penguin will also be there to join the fun!

Saturday, October 22nd from 5:30-7:30pm
Discovery Depot Children's Museum
128 S. Chambers Street, Galesburg

Please RSVP to Denise Haptonstahl, Club Coordinator at (309) 343-0002 ext. 20667 by Wednesday, October 19th.

(Adults are welcome and children under age 5 must be accompanied by an adult).

