



Fall 2020 Newsletter

Pick a Pumpkin

Pick a pumpkin orange.

Pick a pumpkin green.

Pick one with a happy face.

Or a face that's mean.

Pick a pumpkin big.

Pick a pumpkin small.

Pick a pumpkin skinny.

What's your favorite of them all?

Back to School

Back to school time! What does that mean for you this year? We realize that this year is a bit different than previous years. There are new rules to follow and you may not have the contact with others that you had in the past. You may feel a little sad about not being with your friends. We would like to offer a few ideas that may be helpful and make your school days enjoyable. Being at home and doing classwork can be fun!

1. Start out by finding a spot in your home that can be your own personal little space. Make it your office space. If you have a small desk or table that would work great.
2. Have your family and friends write little notes to you on index cards and place them in a small container. You can pull one each day and place it on a bulletin board. That could be your source of encouragement for that day. Just pull one of the cards each day, take a second to read it and place it on your board where you can glance at it throughout the day.
3. Have your friends take a selfie and send to you! You can also put these on your bulletin board.
4. Be positive! Take time to encourage your schoolmates. Send them a text or call when time allows and with your parent's permission to see how they are doing.

I think by adding these four little ideas to your day, you are going to have a great year!

- Jackie Burner, Bridgewater Branch Manager

How Banks Work

Lots of people give their money to banks. But why? Want to know how they work?

When you give your money to a bank, it's called a deposit. Banks keep your money safe. And, more importantly, banks will pay you for every dollar you keep in a savings account! The money the bank pays you is called interest. The bank will pay you interest every month you keep the money in your savings account!

You're probably thinking, "Wait a second... banks pay me money, and I don't have to do anything? Why in the world would a bank pay me money to do nothing?"

Because, banks lend your money to other people.

If people don't have enough money saved up to buy something, they often borrow money from the bank to buy big things, like houses and cars. The banks lend them the money to buy these things, but the banks expect people to pay the money back and pay the bank a little extra money.

Let's say you borrowed \$10 from a bank. You get the \$10 right away. But when you pay back the \$10, the bank will charge you \$1 or \$2 extra for giving you the money when you needed it. So you pay the bank \$11 or \$12. That's how banks earn money.

Without money from people like you, banks wouldn't have any money to lend. That's why banks will pay you interest!

If you leave your money in savings...

Every month, the bank pays you for keeping money in your savings account. And over time, that extra money really adds up!

Imagine if your parents gave you \$100 for your birthday every year for ten years. If you put it in your piggy bank, you'd have \$1,000. But if you put it in a savings account, you might have \$1,100 or even more. That's an extra \$100, and you didn't have to lift a finger!

That's why it pays to have a savings account!

Content from THEMINT.org

Funny Money

Q: When does it rain money?

A: When there is "change" in the weather

Q: What did the duck say after he went shopping?

A: Put it on my bill

Q: How do dinosaurs pay their bills?

A: With Tyrannosaurus checks



Fall Coloring Sheet

