

Pig E. Bank

Gazette



Winter 2010 - 2011


Hey Kids,


Winter is here and so is the holiday season! Giving, helping, and sharing go along with celebrating the holidays.


How do you celebrate different holidays? Do you give gifts?

How do you help your family around the holidays? Do you share your games and toys?

What are other ways you can celebrate by giving, helping, and sharing?

 Help neighbors or family members shovel snow and take care of icy sidewalks or driveways.

 Help others clean or decorate for holiday celebrations.

 Share your gently used clothes and toys you no longer wear or use by donating them to a charitable organization or shelter.

Farmers and Merchants Bank is again holding a Food Drive at every Farmers and Merchants Bank location. Bring in any non-perishable food item and help needy families in your area. Donations will be accepted until December 20th. All items collected will be donated to area food banks.

Enjoy the holiday season of giving, helping, and sharing!

Your Pal,

Farmer Pig E. Bank



It's A New Year

Celebrate the change to a new year by making New Year's resolutions. A resolution is a goal, usually made to end bad habits and start good ones. Here are some ideas to get you started:

I will keep my room clean.

I will eat more vegetables and fruits.

I will work to save \$ _____.

I will read _____ books.

I will help my family _____.

I will _____.

What other resolutions will you do? Keep your resolutions somewhere you can see them so you can keep them in mind throughout the year. Next December, review how well you did in 2010 and create a new list of resolutions for 2011.

JOKE Corner

Q. What does a cat on the beach have in common with Christmas?

A. Sandy Claws

Q. Why does Santa always go down the chimney?

A. It 'soots' him!





Parents & Guardians Section

With so many tempting ads, how does one keep children from "needing" to buy those items right away and focus on saving for a purchase or other goal?

❄️ Talk about the ads your child sees. Have a discussion with him or her about what makes the ad or product so appealing.

❄️ Create a needs and wants list with your child. Look over the list with your child and discuss why those items are on the list.

❄️ Write down savings goals and post them somewhere you and your child can see them. Together, chart your child's savings progress when he or she puts more money away for that goal.

❄️ Help your child cut costs for impulse purchases, such as treats at the check out line in stores. Put that money in savings toward your savings goals.

❄️ Put spare change in a piggy bank, along with money earned.

❄️ Review the original savings goals with your child. Look at how far your child has come with saving for the goal. Have the goals changed? Is there enough to make the purchase? How does your child feel about saving for a purchase?

Have your child deposit money earned into savings to earn interest. The Lazy River Savings Account can be opened with as little as \$25 and earns 3.71% APY*!

Restrictions apply. Offer valid for a limited time. Minimum deposit of \$25.00 to open. Balances up to \$4,999.99 earn 3.71%APY. Balances over \$5,000 earn .25%APY*. Account-holders must be 17 years of age or younger. Rate may change. *Annual Percentage Yield is accurate as of 12/01/09. Interest compounded quarterly. If the account is closed by the customer within the first 90 days from the opening date, a \$15 Early Account Closing Fee will be charged.*



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

www.fmb4banking.com



Pig E. Bank's Word Scramble



e	m	q	j	q	i	m	j	i	s
b	h	k	c	v	v	i	w	d	e
h	a	t	s	k	a	t	e	s	g
m	y	w	j	r	e	t	n	i	w
e	e	o	s	s	l	e	d	k	o
f	r	o	s	t	h	n	k	s	n
l	j	f	r	a	c	s	x	t	s
d	b	p	l	o	w	b	f	o	t
x	e	c	i	c	e	d	l	o	c
m	k	v	n	v	k	s	b	b	q

boots
coat
cold
frost
hat

ice
mittens
plow
scarf
skates

skis
sled
snow
winter



COLOR ME!!!



Hands and Feet Reindeer



You'll Need:

- Large plastic eyes
- Large red pom-poms (glitter pom-poms are a fun addition!)
- Brown construction paper, craft foam or cardstock paper
- Lighter brown or tan paper for the ears (optional)
- Construction paper in any color; if you would like to glue the reindeer onto another piece of paper.

How to Make It:

First, with one shade of brown, cut the antlers and reindeer, using your child's handprint and shoeprint as a pattern.

Then, cut the ears with the other brown. We used a lighter shade of brown to add yet another layer to the ears but that's not necessary.

Glue the antlers together at a slight angle. Then add the ears and glue the head on last. Glue the eyes and nose the the head and add a smile with a marker.

It's that simple!

