

Beakin' Nooz

Saving your money isn't the only way to add some **GREEN** to your life.

While you may not be able to grow money on trees, you can turn Avocados into something fun!

Avocado

After eating your yummy avocado, try to grow your own plant from the seed.

It's simple!

1. Wipe off the remaining fruit from the seed.
2. Remove the parchment like seed coat and slice a thin layer from both the top and the bottom of the seed.
3. Poke at least three toothpicks into the side of the seed so that it can perch, halfway immersed in water, on the rim of a drinking glass (see photo).
4. Make sure the widest end of the seed is in the water.
5. Change the water in the glass at least once a week so that your plant has lots of oxygen.
6. Watch it grow!

NOTE: The seed could also be planted in potting soil, but this misses some of the fun of watching the roots and the shoots grow.



Ways to Earn & Spend Money Wisely

Are you saving up for something special? Here are some great ideas to help you reach your goal.

The first thing people think of is getting a job. Businesses that often employ teenagers include:

- Child care centers
- Summer camps
- Veterinary clinics
- Restaurants
- Newspapers (delivery routes)
- Parks and pools (lifeguarding)
- Golf courses (caddying)

You can also make money by starting your own part-time business. Here are a few ideas:

- Tutor a classmate or younger student
- Babysit
- Shovel walkways in winter
- Pet sit or walk dogs for neighbors
- Mow or weed lawns
- Clean houses
- Be a mother's helper or nanny
- Plant a garden or bake goods and sell them to neighbors or at a local farmer's market

Type up a flyer about your services and distribute copies around your neighborhood or post them at grocery stores or your church.

Think outside the box. What other ways can you come up with to make some extra money?

A smart shopper is always on the lookout for great shopping deals! Part of what makes a great deal is when the item you want to buy is on sale or priced at a discount. A **discount** is when an item is purchased at a price less than the regular price.

When you are interested in buying an item, it often makes sense to wait until the item is offered at a discount so you can save your money. To calculate the discount, you multiply the discount percent times the regular price.

Example: A book regularly sells for \$10. It is now discounted by 20%. What is the discount? What is the sale price?

Step 1. Change the percentage to a decimal by dropping the percentage and moving the decimal two places to the left.

$$20\% = 0.20$$

Step 2. Multiply the regular price by the decimal from step 1.

$$\$10 \times 0.20 = \$2$$

Step 3. Subtract the discount from the regular price.

$$\$10 - \$2 = \$8, \text{ which means the sale price is } \$8.$$

Be a smart shopper and always be on the look out for great deals and discounts!

Where in the World has Friendly Been?



E. Racine Ave. Office
Grand Opening
February 2010



After School 4-H Event
March 2010



Heather Pfalz, Sussex Bank Manager; Friendly the Eagle;
& Danielle Kushins, Sussex Personal Banker

Sussex Spring Fest
March 2010



Lake Country Community Fest
March 2010

FUN with MONEY!

Who am I?

Help our coins figure out who they are. Match up the correct name with the coin by drawing a line between the two.

\$1 Dollar	Alexander Hamilton
\$5 Dollars	Benjamin Franklin
\$10 Dollars	Abraham Lincoln
\$20 Dollars	George Washington
\$50 Dollars	Andrew Jackson
\$100 Dollars	U.S. Grant

Answer: \$1 - George Washington, \$5 - Abraham Lincoln, \$10 - Alexander Hamilton, \$20 - Andrew Jackson, \$50 - U.S. Grant, \$100 - Benjamin Franklin



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