



Fall/Winter 2011

# JUNIOR BANKERS' CLUB

NEWSLETTER



**Hello, Junior Bankers!**

I hope you enjoyed the summer as much as I did. Mom kept me busy in the garden. We had fun planting and growing our own vegetables. They taste sooo good when they're fresh from the garden. We also canned our vegetables to enjoy this winter to save money. One of my chores was to pull the weeds. Although I don't like pulling weeds, it helped my mom and I earned an allowance. I deposited half of my earnings in my Junior Bankers Savings account to earn interest. I put the other half of my allowance in my piggy bank to spend later. Unfortunately, summer is quickly coming to an end and the garden is done. It's time to think of new ways to earn my allowance this fall. Oh, speaking of fall, don't forget to take time out of your busy schedule to join me for our Annual Hayride. Read on for more details!

Fondly... *Bucky*

## ANNUAL HAYRIDE



Join us on **Saturday, October 15, 2011**, from **2:00 p.m. to 3:30 p.m.** (approximately) at Ard's Farm for our Annual Hayride. We will enjoy a 30-minute hayride and a trip to the pumpkin patch. Children must be accompanied by an adult. (Ard's is located on Route 45, west of Lewisburg.) **FREE to Junior Bankers and \$4.50 per adult. There will be no refunds for those adults who register and do not attend. The deadline for registration and payment is Thursday, October 6, 2011.**

In case of inclement weather, please call 524-9820, option #1, 2 hours prior to the event. Please arrive 15 minutes early for registration.

## COUNTING CHALLENGE

Put your math skills to the test, and guess the number of Candy Canes in the jar. The jars will be placed in our lobbies from December 1<sup>st</sup> through December 15<sup>th</sup>. There will be entry forms next to the jar for your guesses. You may enter as many times as you like. The Junior Banker with the correct or closest guess will win \$10.00 to be deposited into his/her Junior Banker account. In the event of a tie, Bucky will randomly choose a "winner" from those names.



## PARENTS' CORNER

### Savings Quiz

Studies confirm that children model the behaviors they see. So, your child is more likely to adopt and employ positive money habits when they are practiced in your household. Wondering whether your family sets a solid example? Answer these questions and check your score at the end.

**Never** (0 points)

**Sometimes** (1 point)

**Frequently** (2 points)

- I set goals and make plans to save for large purchases I want to make. \_\_\_\_
- I have a budget that I follow closely. \_\_\_\_
- I save a fixed percentage of my salary every paycheck. \_\_\_\_
- I increase my savings when I receive a raise, work bonus, tax refund, gift or other financial windfall. \_\_\_\_
- I pay off my credit card balances each month. \_\_\_\_
- I keep track of how I spend the cash I withdraw from the ATM. \_\_\_\_
- I reconcile my monthly checking account statements. \_\_\_\_
- I have automatic payroll deductions from my paycheck to a savings or retirement account. \_\_\_\_
- I have an emergency savings fund to help pay for unexpected items, such as car repairs or medical expenses. \_\_\_\_
- I have an account set up to save for my children's education. \_\_\_\_
- I teach my children about the value of money and how to manage it using everyday activities and teachable moments. \_\_\_\_

**Total Points** \_\_\_\_

Check Your Resources... (on back of newsletter)



**WEST MILTON**  
State Bank  
Member FDIC  
940 High Street  
West Milton, PA 17886

**PARENTS' CORNER**

**Savings Quiz**

Check Your Resources:

**0-7 points**

Consider organizing your personal finances by setting up a budget and establishing a regular savings plan.

**8-15 points**

You have a good foundation for managing your personal finances. Some additional effort to budget and save can reap big rewards.

**16-22 points**

Congratulations! You are a smart saver. Looking after your personal finances helps make you a positive role model for your family. Keep up the good work.

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**ANNUAL HAYRIDE**

*Ard's Farm Registration Form*

**\$4.50 per adult**

**Return completed form to your favorite WMSB branch.**

\_\_\_\_\_  
Junior Banker's Name (Please Print) Age

\_\_\_\_\_  
Junior Banker's Name (Please Print) Age

\_\_\_\_\_  
Adult's Name (Please Print)

\_\_\_\_\_  
Total Payment Enclosed



**Deadline for registration and payment is October 6, 2011.**

**Please make check payable to  
WEST MILTON STATE BANK.**



**Did you know**

**you can view the**

**Junior Bankers'  
Newsletter**

**on our website?**

**[www.westmiltonstatebank.com](http://www.westmiltonstatebank.com)**

