



## Summer 2018 Newsletter

Summer  
Author Unknown

Summer is messy.

Summer is fun.

Summer is spending all day in the sun.

Summer is campfires, smores, and late nights.

Summer is windy days spent flying kites.

Summer is tan lines and splashing in lakes.

Summer is mornings with chocolate pancakes.

Summer is time spent with family and friends.

Summer is hoping that it never ends.

## 5 Ways You Can Save Money

It can be hard to earn money. Once you earn it, you tend to want to spend it! Spending a little bit of money here and there could cause you to miss out on a big purchase, like a brand new bike. Start saving spare change, and you will have the money to buy something great. Here are some helpful hints to help you save extra money this summer!

**Set goals for yourself.** If you really want that new bike set a goal to save a dollar or two a week and watch as your money adds up fast!

**Make a savings chart.** Start tracking what you are spending money on. If you can go without buying that pack of gum at the store, do it! See what you spend your money on and turn it into savings.

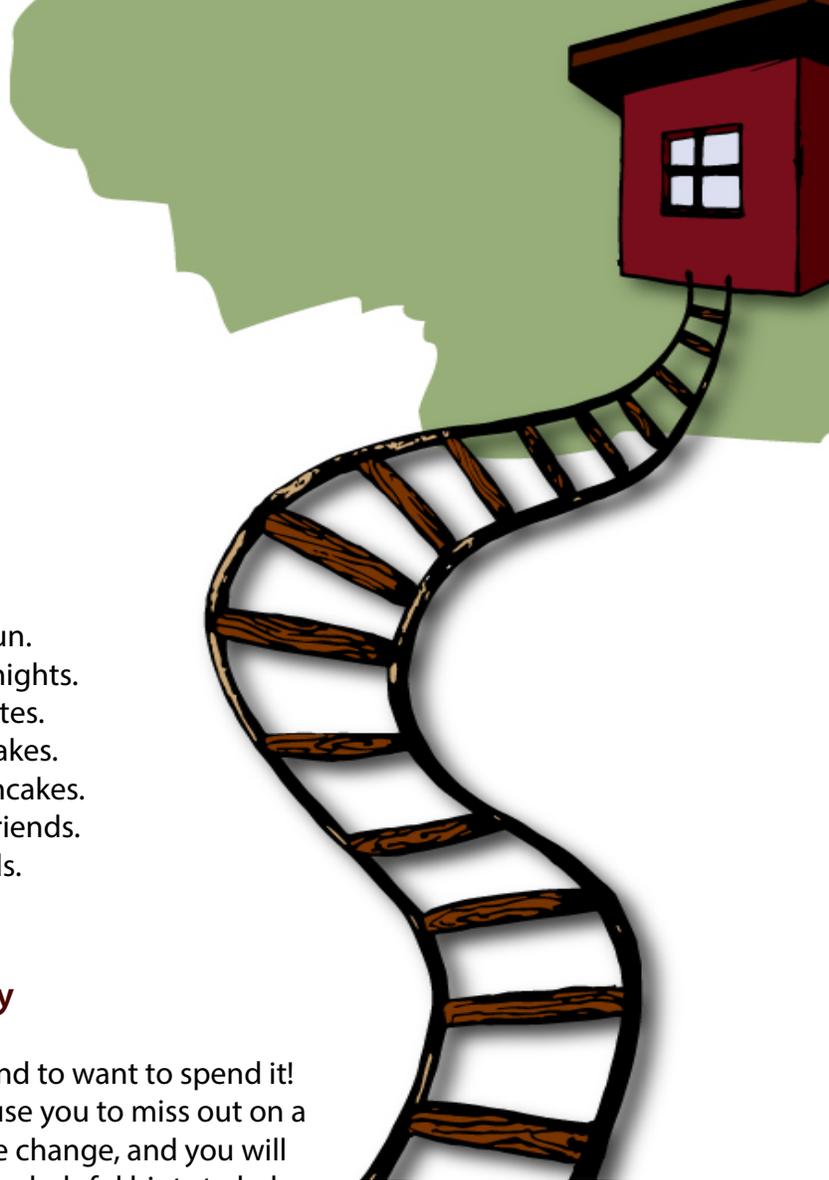
**Turn a jar or envelope into a piggy bank.** Don't have a piggy bank? That's okay! Find a spare jar or envelop and watch your savings grow.

**Have a vision for the money you are saving.** Save your money to buy something you really want, give it to a charity, or buy your brother or sister a gift! Whatever you choose, save your money with an end goal in mind!

**Don't touch the money you are saving.** Once you decide you're going to save, put it away. Once you put it away you will not be tempted to spend it!

Once you start saving, make it last! Every penny counts. Find activities that are free. Go to the park or hang outside with friends! Spend your money wisely and only on things you really want or need.

Content from <https://www.wikihow.com/Save-Money-as-a-Kid>





# FAMILY FUN DAYS



F&M Bank

**Join us for a free, family fun day at the listed branches!**

**Saturday, September 15 - 11am to 3pm at Craigsville Branch**

Join the F&M Bank Craigsville Branch for a kid's day! The event will have face painting, a bouncy house, vendors, hot dogs, activities, and giveaways! Throughout this event, we will be collecting donations for the Blue Ridge CASA for Children Journey Bags.

**Friday, September 28 - 3 to 5pm at Luray Branch**

Join the F&M Bank Luray Branch for a kid's day!

**Friday, October 12 - 3 to 5pm at Bridgewater Branch**

Join the F&M Bank Bridgewater Branch for a kid's day! The event will have Grammies Ice Cream, food vendors, race cars, Bridgewater Volunteer Fire & Rescue, and fall crafts!

## Jokes About Our Bee Friends

**Q: What do you call a bee born in May?**

**A: A maybe!**

**Q: Why did the bee cross the road?**

**A: Just bee-cause!**

**Q: What kinds of bees drop things?**

**A: Fumble bees!**

**Q: Where do the bees like to go on vacation?**

**A: To the bee-ch!**

**Q: What do bees wear to the beach?**

**A: Bee-kinis!**

## Be SUN Smart!

Who doesn't love a little fun in the sun? Be sure to be SUN smart by following these helpful tips:

1) Wear Sunglasses

2) Use LOTS of Sunscreen

3) Wear a hat

4) Cover Up

5) Find Shade



## Water Bottle Flowers

With your parents help, turn your used water bottle into a summertime flower!

### Supplies

Water bottles  
Scissors  
Paint  
Paint Brushes  
Yellow pom-poms -- about 1/2 inch wide  
Warm glue gun with glue sticks or fabri-tac glue  
Green Straws  
Green construction paper

### Step by Step:

- 1) Cut the ends of the water bottles and dry completely
- 2) Paint the inside of the bottle ends and let dry
- 3) Cut some little leaf shapes out of the green paper
- 4) Trim your straws to the desired length and glue to the back of the bottle end
- 5) Turn the bottle end around and use glue to add the yellow pom-pom to the indentation (middle) of the bottle bottom and leaves to the straws

