YOUNG INVESTORS SAVINGS CLUB NEWSLETTER

MAKING ¢ENT$ Fall 2018

Does Cash Matter?

Good question! When your parents were teens, they used cash and paper checks to pay for the things they wanted. Then, when older, they likely established 'credit' with a bank like JBT, and used a credit card to help make bigger purchases more affordable. Cash became available anytime via ATMs – Automated Teller Machines.

These days, cash is used less. When asked if they used cash last week, as many as 25% of adults expressed that they didn't use any cash recently.

It's likely that your own routine uses little cash beyond vending machines and pocket change purchases. Your school lunch account is monthly credits and debits that get tracked digitally. The outside world is more like that.

People use debit cards now (which deducts funds from a checking or savings account). Increasingly, you'll see people using smartphone apps to make payments digitally. In fact, bank account holders can now send money by text. Instead of having an IOU to the friend who covered your lunch, you can just text funds instantly to cover your portion of a bill. But if you're too young to access these newer digital money management tools, then cash really does matter to you. Here's why:

- **CASH TEACHES 'VALUE' EARLY.** You can earn your allowance from parents, save the money, and choose what is really worth spending your saved cash on.
- **CASH IS REAL.** A great idea would be to set up several small banks in your room. One for spending, one for saving, one for charity giving, and even one for investing. It helps you visually budget all your cash so you can learn to save and spend wisely.
- **BUILD SAVINGS.** Your saved coins can be converted from spare change to dollars, or another smart deposit for your JBT Young Investors Savings Account. Bring loose change into your local JBT branch and use the automatic coin counting machine. It's free for JBT account holders.

Yes, cash matters... and it will for a long time to come!

Create Leaf Art!

Before fallen leaves get brittle and dry, collect a few pliable, textured ones. Lay newspapers down to protect your entire work surface.

Select a piece of blank paper to use for your leaf print and set aside.

Squeeze a little craft or watercolor paint onto a small plate. Paint the leaf surface entirely. A brush or a roller works best, but "paint fingers" might be fun to try.

Gently flip the painted leaf onto the blank paper. Carefully and firmly press on the leaf to ensure that the entire leaf comes into contact with the paper.

Peel the leaf from the paper and you should have a printed mirror image of your leaf. Repeat your design with the same or different leaves. Let it dry.

Use the natural art as gift paper, notecards, or a frameable masterpiece!

CARAMEL APPLE TIME

This fun-to-make crisp apple treat is a great idea for fall or anytime of the year!

INGREDIENTS:

8 Apples (Granny Smith or other choice)

4 Bags (4.51-oz.) soft caramels

3 Tablespoons heavy cream

1 Tasty assortment of toppings – chopped nuts, sprinkles, melted chocolate (for dipping or artful drizzling!)

8 clean wooden sticks (lollipop rods or popsicle type)

PREP TIME: 45 Minutes

DIRECTIONS (WITH ADULT HELP):

Wash and dry the apples. Press a stick firmly into the top of each apple. Line a baking sheet with wax paper.

Unwrap caramels and (with adult help) melt all in a medium saucepan set over medium-low heat. *(It's okay to sneak a tasty caramel in your mouth!)* Add heavy cream and heat the caramels, stirring often, until they melt into a smooth consistency. Reduce heat to low.

Briefly dip each apple into the caramel mixture. Gently shake off drippings and scrape extra off the bottoms. Roll apples in your preferred toppings and place on wax-papered sheet.

Refrigerate for 15 minutes or so. Serve immediately or store in the fridge until you are ready to serve. Enjoy!

Jonestown Bank & Trust Co.