

Synergy

Events



LETTER FROM PENNY

Learning doesn't stop just because it's summer!

School's out, and a long, lazy summer is ahead. But wait! It doesn't have to be lazy...or boring! Maybe it's a good time to learn something new and fun.

During the school year, we all have to take classes that will prepare us for the next grade and for life after school: math, English, science, etc. But what if you took your free time this summer and learned how to do something you've never done before? If you like to paint or draw or make things out of clay, I bet there's an art studio or a museum with classes in your neighborhood that will let you create your own masterpiece -- and teach you how to develop your talent into a real skill. (Maybe you could even sell your artwork and make some extra money!)

Is there something in your neighborhood that you think would make a beautiful photo? Why not have someone at a local camera shop show you how to use a camera and the basics of taking a really pretty picture? Then you could hang it on the wall in your room.

Or maybe you like to cook. I bet you could find someone to teach you how to make your favorite yummy snacks. Have you always wanted to play the guitar or another musical instrument? How about singing lessons? The good thing about starting when you're young is that you have so much time to get really good at whatever it is you like to do. Maybe when you're older, you could even turn it into a career!

So think about what you like to do and how you could get better at it -- maybe even be famous!

Remember: Summer is a time to relax and play, but it can also be a time to develop your special talent. So go for it!

KIDS DAY

Summer shifts into high gear July 18 as Synergy presents Kids Day at the Houma-Terrebonne Civic Center. This annual event offers plenty of fun for kids of all ages. Games at the Synergy booth include Spin-the-Wheel and Synk-It. At the wheel, kids can win prizes or compete for a chance to play Synk-It for the grand prize. Come to Kids Day to find out what this year's grand prize will be!

If that's not enough, kids can have their pictures taken with Penny D. Pelican against a swamp scene background. The pictures are free and will be mailed following the event. Hope to see you there!



CREATIVE CORNER

Kool-Aid Painting

It may not be the healthiest choice of drinks, but using Kool-Aid for summer crafts is 100 percent safe for kids.

What you need:

- * Several packets of sugar-free Kool-Aid
- * White construction paper
- * Tape
- * Ice cubes

What you do:

Tape a large sheet of construction paper to the table or floor. Sprinkle the paper with Kool-Aid and hand each child a cube of ice. Instruct them to move the ice over the Kool-Aid powder, turning it to liquid. Keep "painting" until the ice is fully melted to make a sweet-smelling, watercolor masterpiece.

PENNY GAMES



M	F	B	U	N	G	T	V	Y	A	T	R
D	O	Z	X	K	U	T	E	E	H	Y	K
J	D	R	H	C	I	I	N	Y	T	Z	U
B	J	Y	T	S	H	X	V	I	C	R	K
F	L	M	O	G	V	E	U	R	L	Y	O
A	A	P	F	O	A	Q	C	K	B	X	B
C	E	D	P	J	E	G	X	K	S	P	E
D	F	W	B	F	T	Q	E	O	I	E	J
T	R	A	N	S	A	C	T	I	O	N	V
D	E	B	I	T	C	A	R	D	C	W	G

Mortgage
 Checking
 Equity
 Transaction
 Debit card
 Deposit



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START



Parents' Corner

It Pays to START Now!

OK. Take a deep breath, and you may want to sit down. Experts say that parents of a child born in 2003 and entering a public college or university in 2021 can expect to shell out \$95,000 for an undergraduate degree. A private college may run upwards of \$240,000. That's a healthy chunk of money, so it pays to start saving early.

There are numerous college savings plans to choose from. One example is Louisiana's 529 Plan, Student Tuition Assistance and Revenue Trust (START). In addition to providing a means of establishing a regular savings program for your child's education, there are other advantages:

- **Your investment grows tax-deferred;**
- **The State of Louisiana will annually match a percentage of the deposits made during a calendar year;**
- **With some exceptions, contributions are not taxed as income on your State of Louisiana tax return;**
- **Everyone is eligible to take advantage of a 529 plan, and generally there are no age or income limitations.**

Take a look at START by going to www.startsaving.la.gov, or ask about other education savings options at any Synergy Bank branch.

START now to ease the future shock of college costs.

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