

# Pennywise students reap rewards

*Continued from Page 1*  
 the ceremony along with his parents, Allan and Anne Davey, who teaches kindergarten at Oak Bluffs School. In an interview beforehand, Benjamin said he knew nothing about the contest until Esther Teves, school banking parent coordinator, came into his band class on April 10 to tell him he won. "It was like being hit by lightning," Benjamin recalled. He estimated he saved about \$600 since starting the program in kindergarten, adding a few dollars every week from allowance money for doing some chores at

home, along with contributions from his parents. When asked why he decided to participate in the savings program, the 11-year-old answered with practicality, "It makes sense to — you get money for putting money in the bank." Although Benjamin spends a little every now and then, he said he's building a nest egg to cover expenses like school class trips when he's older. He hasn't decided yet what he will buy with the Amazon gift certificate. Asked what he has learned from news about the recession, Benjamin said, "You need to always make sure you can pay back money if

you take a loan. The bank needs to be able to trust you." In a ceremony during Oak Bluffs School's weekly assembly, also held last Friday morning, Jack received a certificate of recognition from school banking parent volunteer Susan Wallo. In a phone call Monday, Jack said his win came as a complete surprise, especially considering that, "I usually don't win anything — and there were over 3,000 in the contest." The nine-year-old started his savings account in kindergarten, adding about \$3 at a time. Some of his money goes towards his hob-

by, collecting baseball cards and baseball memorabilia. Jack said he does not know yet what he will buy with his gift certificate. He is the son of Dawn and Jeffrey Sayre of Oak Bluffs, and he has a three-year-old sister, Julia. With more than 100 students taking part every week in the MVSB savings program, Tisbury School leads among the participating schools, which also include Edgartown School, Chilmark School, West Tisbury School, and the Martha's Vineyard Public Charter School. "It was our goal when we started this program 14 years ago to encourage consistent, good savings habits among students," Ms. Leighton said. Every week on a school's

bank day, students make deposits using their schools' computer, with the help of adult supervisors. SFA, a not-for-profit organization founded in 1980, administers the school savings program online. SFA compiled the list of students who qualified for the contest drawing by making more than 10 deposits through April 3 from its database of deposit records from participating schools. At the end of the school year, MVSB rewards "super savers," who deposited money into their accounts every week from September through June, and "steady savers," who deposited money at least 90 percent of the banking days. In addition to receiving a

certificate at their school's award ceremonies, steady savers receive a \$5 deposit to their accounts and super savers a \$10 deposit. The super savers' names also go into a drawing for one winner at their school for a \$50 savings bond. "The program does not run without the volunteers — they commit to it and understand the importance of it, and love to provide it," Ms. Leighton said, noting that Ms. Wallo has continued to help with the savings program long since her daughter graduated from Oak Bluffs School. Ms. Teves also credited parent volunteers Katherine Mendez, Beth Mello, and Cheryl Backus for helping her at Tisbury School. ♦ *Comment on mvtimes.com*

# HEALTH AND FITNESS DIRECTORY

## ACUPUNCTURE

**TRADITIONAL ACUPUNCTURE  
ANIMAL ACUPUNCTURE**  
 Nancy B. Gilfoy, M.A.C.  
*Licensed Acupuncturist*  
 508-696-5890

 **Feel Balanced**  
 1.508.696.9944  
**ALLEGHENY ACUPUNCTURE**

## AESTHETICS

"TIME IS A BEAUTIFUL THING"  
  
 SKIN CARE STUDIO  
 Diane T. Morgan, Licensed Aesthetician  
 508.645.9200 | Five N. Tabor Farm Rd | Chilmark, MA 02535

## ASTROLOGY

**ARLAN WISE**  
 ASTROLOGER  
 \*READ MY COLUMN ON\*  
 www.arlanwise.com  
 READINGS · YEARLY UPDATES · LESSONS  
 508-645-9292 arlanw@vineyard.net

*Astrology Consultations*  
 Kathie Gibbs  
  
 508-693-8021  
 kgibbs@vineyard.net

## AUDIOLOGY

**Vineyard Audiology**  
*Hearing Health for Children & Adults*  
 Lesley Segal-Pallas, MA CCC/A  
 Vineyard Haven · 508-696-4600

## ENVIRONMENTAL HEALTH

**ENVIRONMENTAL HEALTH CONSULTING**  
 Fatigue, Anxiety & Depression, Hormone Issues  
 Mold and Chemical exposure  
 How to trouble shoot, whom to see  
 Lisa Nagy · 508 696 6998  
 www.environmentalmedicineinfo.com

## COUNSELING

**For the most complete and helpful list of counselors and therapists on the island go to**  
 www.mvpsychotherapy.net

www.mvtimes.com

## Spotlight

# Vineyard Audiology

Do you wonder if you or someone close to you may have difficulty hearing? Vineyard Audiology offers a full range of hearing services. Lesley Segal Pallas, M.A., CCC/A, provides quality hearing health care for children as young as seven months, seniors, and every age in between. Lesley offers a variety of services including hearing evaluations, selection and fitting of hearing aids, including the most advanced technology, and counseling about living with hearing loss.

Vineyard Audiology is conveniently located in Vineyard Haven. For an appointment, call

**508-696-4600**



## FENG SHUI

*LivingSpaceFengShui*  
 for  
**HEARTH, HEART AND HEALTH**  
 with  
**CATHERINE FINCH**  
 508-627-3565

## FITNESS EQUIPMENT

**SCHWINN PACEMASTER**  
 rent or purchase  
**CYCLEWORKS**  
 693-6966

## HAIR REMOVAL

**HAIR REMOVAL SERVICES**  
**ELECTROLYSIS**  
**FACIAL REJUVENATION**  
 Eileen T. Reilly, Registered Electrologist  
 For Appointment call 508-696-7200

## HAND/FOOT REFLEXOLOGY

**Reflexology**  
 Betsy Shands, CR, LMT  
 LOWERS STRESS  
 2-for-1 for new clients  
 Now thru Memorial Day 508-696-6060

## HEALTH AND BEAUTY

**Classic Facial**  
 w/Feet Reflexology  
 Mansion House Spa w/Nahomie  
**for only \$100**  
 (normally \$130)  
 508-693-2200x5

## HEALTH AND BEAUTY

**Caring. Connecting. Community.**  
 A wise woman once had a dream to change the lives of women for the better. Her hope was so contagious that, one person at a time, her dream spread around the world. Today, 45 years later, millions have been touched by the legacy that Mary Kay Ash left. I'm proud to share in her commitment of caring and connecting in communities — just like ours — to help make a difference.

**Melissa L. Pelletier**  
 Independent Beauty Consultant  
 http://www.marykay.com/pelletier4  
 508-627-0477

## HOME CARE SERVICES

The Help You Need is Just a Call Away...  
  
**PRIVATE HOMECARE SERVICES**  
 24 HOURS A DAY, 7 DAYS A WEEK,  
 365 DAYS A YEAR  
**(508) 693-6184**  
 ISLAND CLUB Discount Now Available!

## MASSAGE

**Diane Welch**  
 Licensed Massage & Reflexology  
 Swedish · Deep Tissue · Therapeutic  
 Massage Cupping · Manual Lymph Drainage  
 Reiki · Reflexology · Facials & Waxing  
 Gift Certificates · House Calls · Weekly Specials  
 508-326-6765 · 87 Dodgers Hole Rd., Edgartown

*an island touch*  
 Neila Hoffman, Prop.  
 508.693.0300  
 Massage, Facials, and more...  
 Voted "Best Massage on Martha's Vineyard"  
 www.anislandtouch.com

## NUTRITION

**Vineyard Nutrition**  
 Individual Nutrition and Weightloss Counseling  
**Denise Guest**  
 508-627-3235

## PHYSICAL REHABILITATION

**MARATHA'S HOSPITAL VINEYARD**  
**Rehabilitation & Wellness Services**  
 Physical, Occupational & Speech Therapy Services  
**508-693-0410 ext. 247**  
 Here For Your Health!

## PHYSICAL THERAPY

**VINEYARD PHYSICAL THERAPY, INC.**  
 Don't put up with being put on a "wait list" when you need Physical Therapy.  
 Call Vineyard Physical Therapy for a prompt appointment. Karen Kukulich, P.T. is especially experienced with rotator cuff injuries and joint replacements. Office and Home visits available  
 You have the right to choose!  
 508-627-5066  
 261 Upper Main Street, Edgartown

## PHYSICAL THERAPY

**Greenberg Physical & Hand Therapy Associates**  
**Larry Greenberg,**  
 PT, M.S., M.ED  
**Deborah Shipkin,**  
 OTR/L  
*specializing in:*  
**orthopedic and sports injuries**  
**repetitive strain injuries**  
**arthritis and joint replacements**  
**West Tisbury · 508-696-9171**

## PILATES

**Vineyard Pilates Center**  
 stefan knight cmt  
 woodlawn business center  
 state rd., vineyard haven  
 508 696 6452

## PODIATRY

**Heel & Sole Podiatry**  
**Dr. Michelle McCrumb**  
 395 State Road  
 Vineyard Haven  
**508-696-8877**  
 Board Certified  
 Complete Foot Care

## PSYCHIC

**David Merritt**  
 Psychic / Medium  
 Classes / Readings / Mentoring  
 Gift Certificates Available  
 Cell: 774-563-0043  
 www.DavidMerritt.com

## PSYCHOLOGIST

**Sumner Z. Silverman, PhD.**  
 Licensed Psychologist  
 Issues of Creativity, Productivity and Quality of Life  
**508.693.7481**  
 35 Years Experience

## RESIDENTIAL LIVING

**WINDEMERE**  
 Nursing & Rehabilitation Center  
 One Hospital Road, Oak Bluffs  
**MV's BEST KEPT SECRET**  
 1st Floor Residential Living  
 Affordable Living with Assistance  
 Affordable State Programs to Support Your Stay  
**Call for free lunch and tour!**  
**508-696-6465 x 735**  
 windemeremv.org ~  
 A Non-profit organization