

Story by Karthik Rangappa Illustrations by Tarun Andrews

Two little girls, Annie and Anu, were the best of friends. They lived in a small village in Goa. The villagers adored these little girls, as they were always willing to help people. One day, while helping Michael the milkman carry the milk to the market, they accidently spilt all the milk. Michael was quite upset as he would not earn any money for that entire week. While they worried about the spilt milk, Annie suddenly realized she could help Uncle Michael. Meanwhile, Anu learns a very important lesson from Annie.

This simple story attempts to explain the importance of saving money regularly from a very early age in life.













In return for all the help, the villagers would often reward the girls.

Some gave them small knick knacks, some gave them snacks to eat, and some even gave them coins!



One sunny Sunday morning, they helped Bholu the shepherd look after his sheep as they grazed happily on a grassy hillock.













Rodriguez gave them both 5 coins each and said, "Buy some sweets with this, children."







With the coins they got from Rodriguez, they ran to the local sweet shop to buy kulkuls*.

Anu used up every single one of her 5 coins but Annie only used 2, and put the rest in her bag.



"Why are you putting the coins in your bag?" asked Anu

"I'm saving them for another day," said Annie, with a smile on her face.

Anu was confused.





One day, while returning from school, they saw Michael the milkman.

Michael was old and was struggling to carry the milk cans.



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"Please let us help you, Uncle Michael," said Anu.

"I would love that Anu dear, but these are the only three cans of milk I have, and I need to take it to the market safely," said Michael.



"Promise! We will be careful with your milk cans," said Anu.

"Alright children, you can help me carry these two cans," said Michael, and handed them a milk can each.



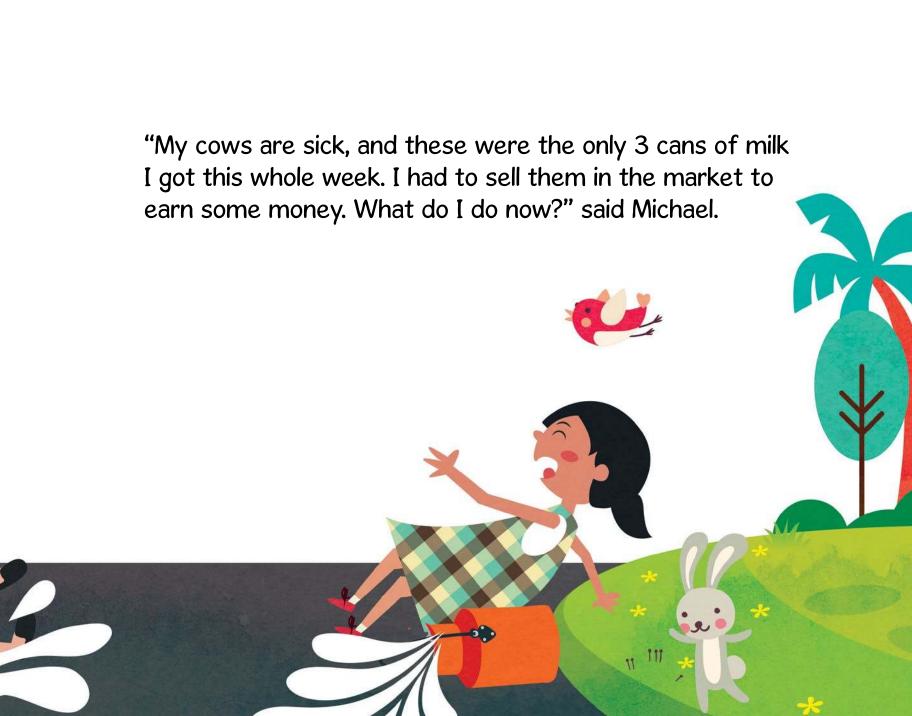
The three of them started walking towards the market.

Swisshhhh...... a cat crossed the road and startled little Anu!

"Eeeeeeeeeeeeeeks!" she screamed, and jumped aside knocking down both Annie and Michael.

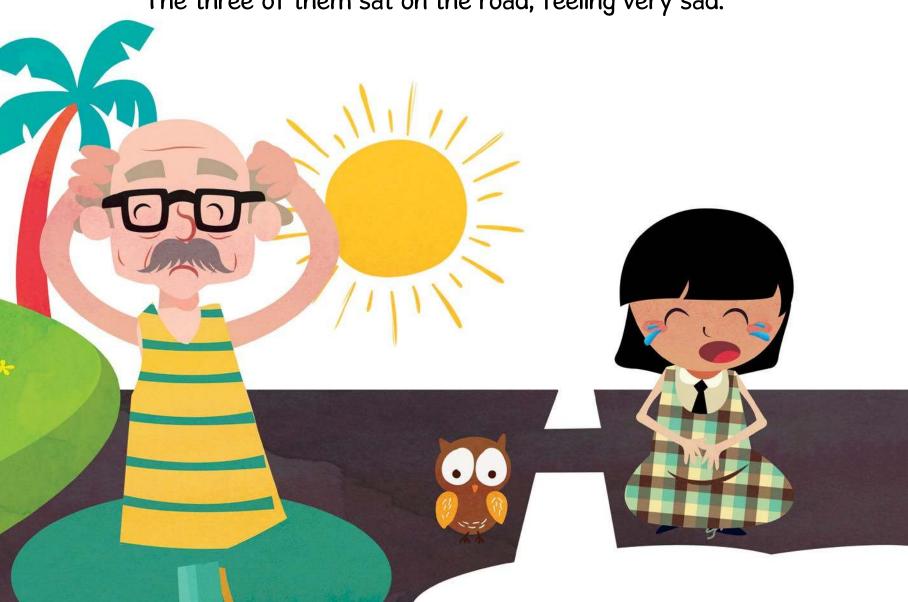


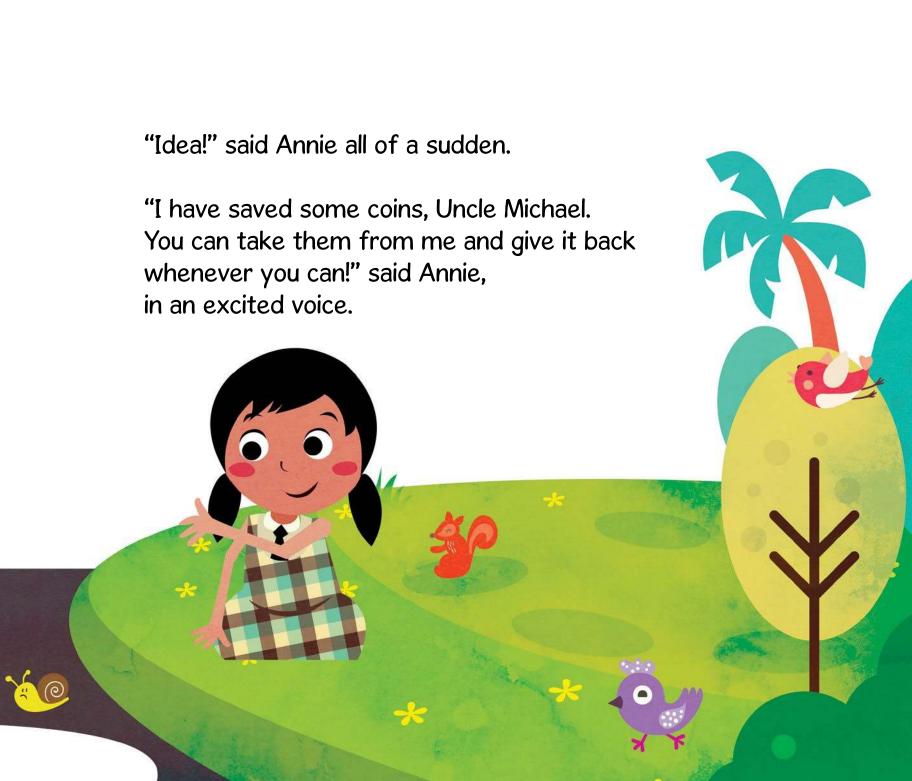




Anu felt terrible, "I'm sorry!" she cried.

The three of them sat on the road, feeling very sad.









While Michael walked away with the coins, Anu still felt terrible.

But she was quick to realize why Annie did not buy Kulkuls for all the coins the other day.

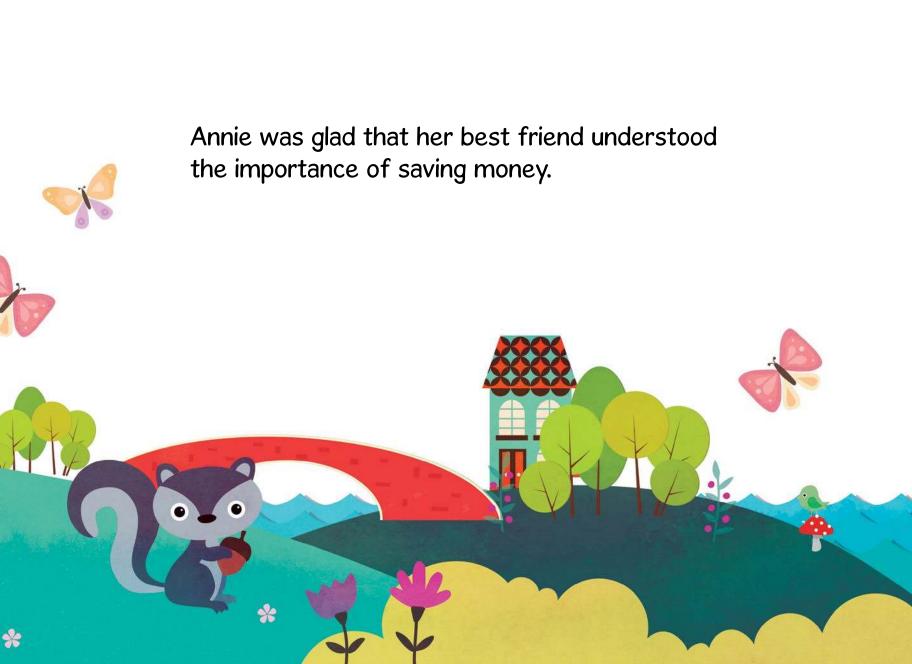


Anu looked at her friend and said, "Annie, now I understand why you saved those coins. You will always need some extra coins for a day like this."



As they walked back towards their house, Anu said, "I promise, I will always save some coins from today!"













Anu Learns to Save

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