



Vocabulary

Use the picture and the sentences to talk with a partner about each word.



Jill looked at the price tag to see if she could **afford** to buy the blouse.

Name something you would like to be able to afford.



Lin asked her mom for a **loan** of five dollars.

When have you made a loan to someone?



Jem and Ana set up a lemonade stand and made a **profit** of five dollars from the sales.

When have you made a profit?



When enough rain falls and the weather is good, a garden can **prosper**.

What other things help people to prosper?



Firefighters take a great **risk** when they enter a burning building.

In what other jobs do people take a risk?



Ray sets aside one dollar a week from his allowance and puts it in his **savings**.

What would you like to do with some savings?



Water can become **scarce** after many hot weeks with no rain.

What is another word for scarce?



Sam and his brother earn wages for raking leaves every autumn.

What is a synonym for wages?





Pick three words. Write three questions for your partner to answer.

Go Digital! Use the online visual glossary

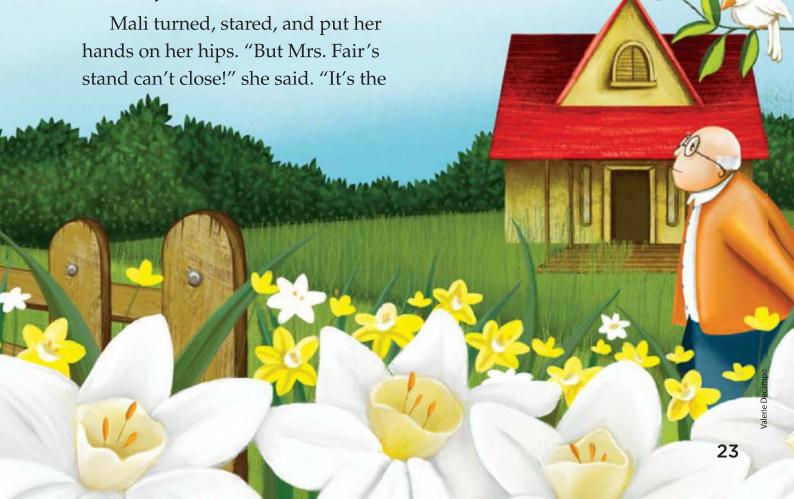


One bright Saturday morning,
Mali and her mom walked around
the neighborhood. That is, her mom
walked, but Mali ran, skipped,
jumped over puddles, and visited the
neighbors' dogs. Mali paused to look
at the budding trees on her block. "I
can't wait until summer," she said,
"especially for Mrs. Fair's great
tomatoes at her market stand."
She pointed.

Mali's mom stood looking at the empty lot where the market set up every summer weekend. She looked at Mali. "Honey, Mrs. Fair told me last week that she had to close her stand. She's really getting too old to run it anymore."

only place in the neighborhood we can buy fresh, delicious tomatoes."
Then she added, to show she wasn't being selfish, "Everyone needs fruits and vegetables for a healthy diet."

After they got home, Mali headed out to her backyard swing to think. "If only I could plant a garden," she thought, "but our yard is way too small." Just then, she noticed her neighbor, Mr. Taylor, looking at his daffodils. Mali knew he was thinking about how he had planted those flowers with his wife. This was the first spring since his wife had died, and Mali saw the sadness on his face. Then she had an idea.



Mali cleared her throat, and Mr.
Taylor looked up. Mali decided to
walk over to the fence. "Hi, Mr.
Taylor," she said. He waved, and
turned away. "Wait!" Mali cried.
Taking a risk while she still felt
brave, she rushed to gather her
thoughts: "Mr. Taylor, Mrs. Fair isn't
doing her tomato stand anymore
because she's getting old. So I'd like
to grow tomatoes. I don't want to get
in the way of your flowers, though. I
mean, I really like tomatoes."

Suddenly, Mr. Taylor smiled. "Mali, I'm not sure what you're talking about, but you've made me smile. Reasons to smile have been scarce lately. What do you want to do?"

As Mr. Taylor listened, an idea came to him. "I still need a place to plant my flowers, but there's room for tomatoes. How about I make you a loan? I'll let you use a plot of land

in my yard. I'll help you, and when your garden starts to **prosper**, you can repay me with a few tomatoes."

Mali and Mr. Taylor shook hands on this deal. "But first," Mr. Taylor said, "you'll have to make an investment by buying some tomato plants at the nursery."

Mali thought. "Well, I have some savings from my allowance, and I was saving to buy a computer game." She paused. "But I'd rather have tomatoes, so let's start right away!"

The next day, Mali bought all the tomato plants she could afford. Mr. Taylor taught Mali how to prepare the soil and place the plants. Finally, Mali placed stakes in the ground to help hold the plants up. Mr. Taylor explained, "Once the tomatoes come, the heavy fruit makes the branches bend." Then all they could do was water, pull weeds, and wait.



When the fruit ripened, there were more juicy, red tomatoes than even Mali could have imagined. "There is no way I can eat all these," she realized. On Saturday, Mali and Mr. Taylor carried several crates of ripe tomatoes to the market, and by the day's end they had sold them all. "Not only did I get back the money I invested," said Mali, "but I also made a **profit** of twenty dollars!"

Mr. Taylor said, "Those are also your wages! You've earned that money."

Mali beamed and said, "Mr. Taylor, maybe you could sell some of your flowers, and we could run a market stand together!" Mr. Taylor, picturing a garden of zinnias and marigolds, was already looking forward to next summer.

Make Connections

How did Mali and Mr. Taylor each get something they needed? **ESSENTIAL QUESTION**

How has someone helped you get something you needed? **TEXT TO SELF**