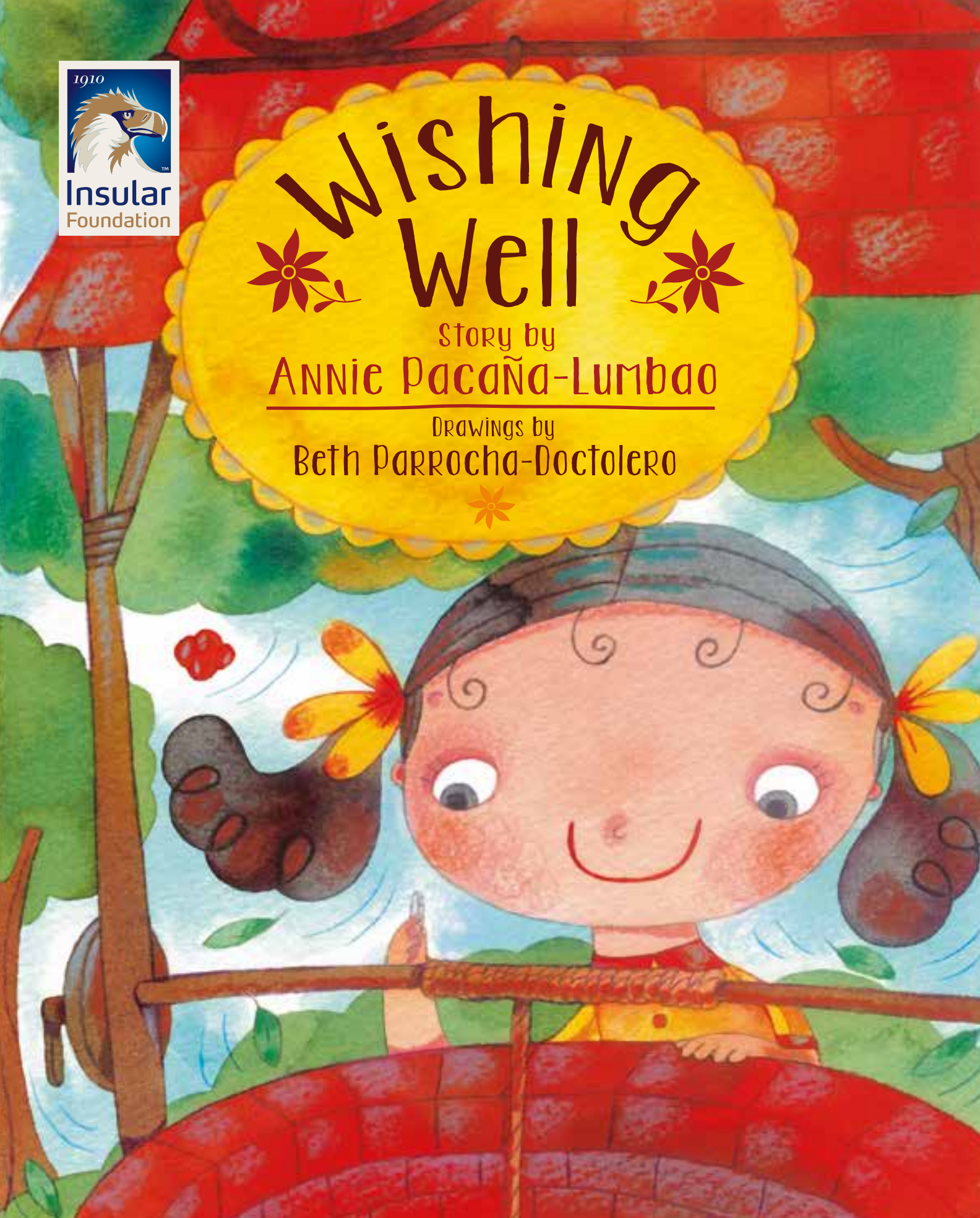




# Wishing Well

Story by  
Annie Pacaña-Lumbao

Drawings by  
Beth Parrocha-Doctolero





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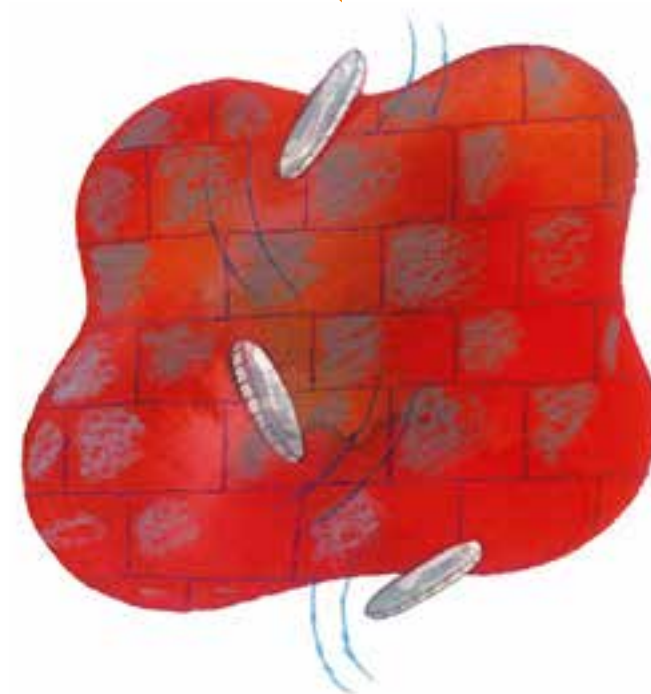
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# Wishing Well

Story by  
**Annie Pacaña-Lumbao**

Drawings by  
**Beth Parrocha-Doctolero**





One windy afternoon, Mama and Tala went to the park. There were lots of things to do at the park. Some kids were taking turns for a ride on the swing. Others went up and down the see-saw while a few were lined up for the slide. Others were flying colorful kites in the air.



*Isang mahanging hapon, nagtungo sina Mama at Tala sa parke. Maraming puwedeng gawin sa parke. Nagsasalitan ang ilang bata sa pag-upo sa duyan. Ang iba naman ay taas-baba sa see-saw, samantalang ang ilan ay nakapila sa padulasan. Mayroon ding nagpapalipad ng makukulay na mga saranggola.*

Tala noticed a number of people gathered around a brick well.  
A signboard was posted next to the brick well:

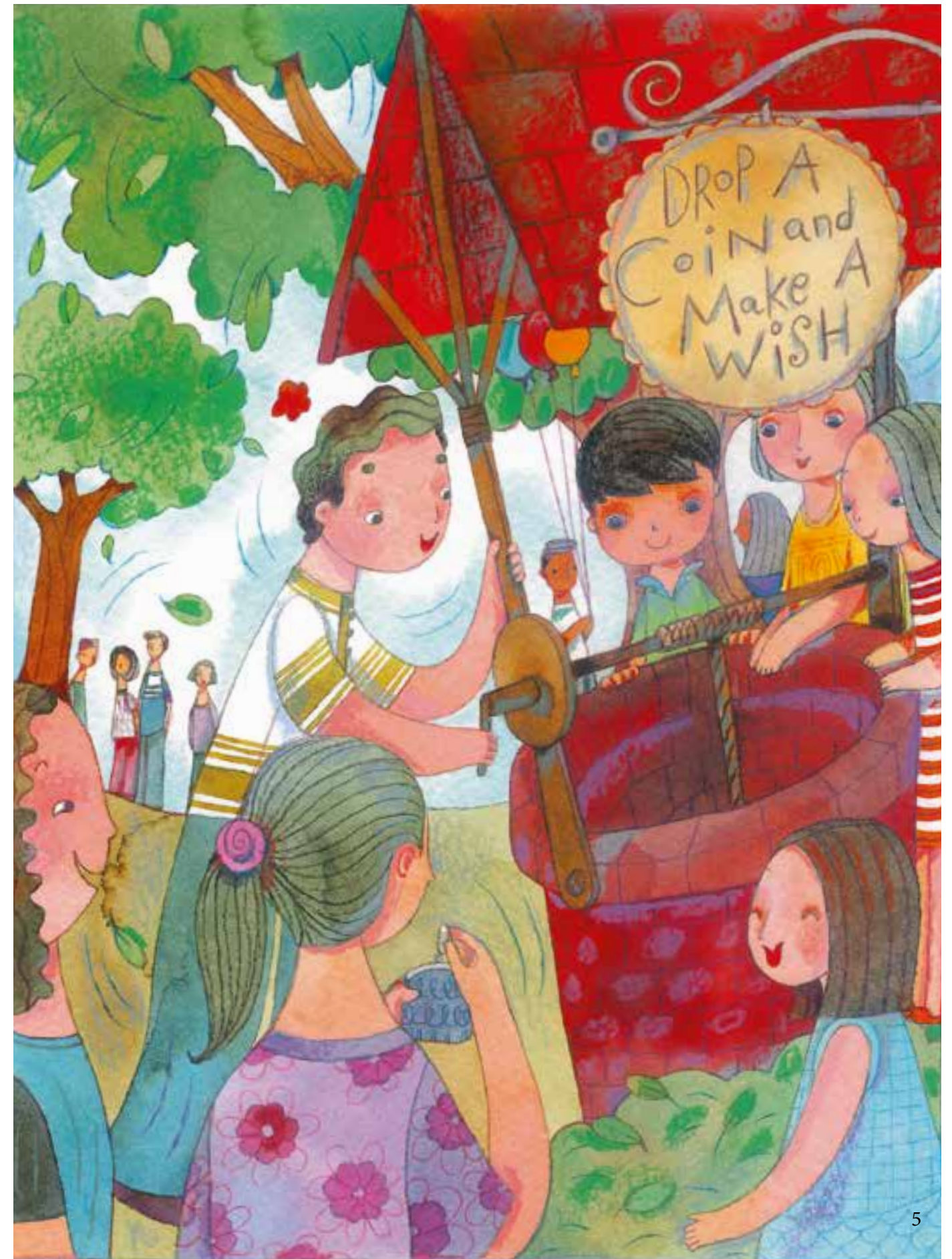
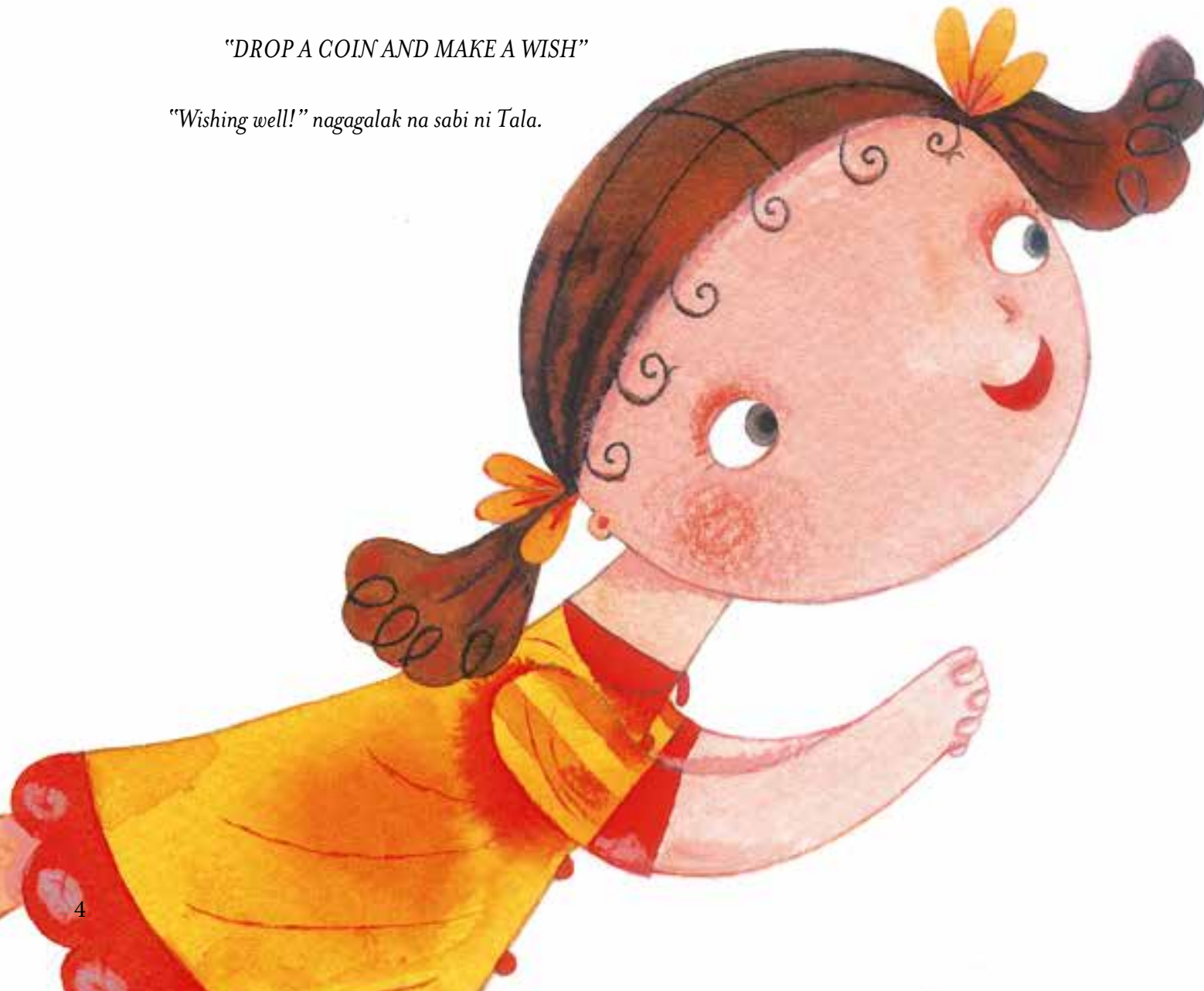
“DROP A COIN AND MAKE A WISH”

“A wishing well!” said Tala in delight.

*Napansin ni Tala na maraming taong nakapaligid sa isang balon.  
Isang karatula ang nakapaskil katabi nito:*

“DROP A COIN AND MAKE A WISH”

“Wishing well!” nagagalak na sabi ni Tala.





“May I have some coins, Mama?”  
Tala asked Mama.

Mama pulled out a coin from her purse  
and gave it to Tala.

Tala rushed to the well, stretched out  
her arm, closed her eyes, and made a wish.  
Then she opened her eyes and watched  
the coin drop to the bottom of the wishing well.

“What did you wish for?” Mama asked.

“I wished for more coins!” Tala happily  
exclaimed.



*“Puwede po bang makahingi ng barya, Mama?” tanong ni Tala kay Mama.*

*Bumunot ng barya mula sa pitaka si Mama at ibinigay kay Tala.*

*Dali-daling nagpunta si Tala sa balon, inunat ang braso, ipinikit ang mga mata,  
at saka taimtim na humiling. Pagkatapos ay muli niyang binuksan ang mga mata  
at minasang mahulog ang barya sa kailaliman ng balon.*

*“Ano ang hiniling mo?” tanong ni Mama.*

*“Hiniling ko po na sana ay magkaroon pa ako ng mas maraming barya!” ang masayang sabi ni Tala.*

Mama was puzzled.

“Could you give me some more coins to throw in, please, Mama?” Tala pleaded.

“Hmmm...are you really throwing away coins but wishing for more coins?” Mama asked as she fished out more coins from her purse for Tala.

“It’s just coins, Mama. It’s not worth much.” Tala insisted.

“It may seem that way to you, Tala. But if you gather one coin after another, you will be surprised how much you’ll get. Let me show you where else you can drop your coins.” Mama said as she led Tala away from the wishing well.



*Nagtaka si Mama.*

*“Maari pa po ba ninyo akong bigyan ng barya? Sige na po, Mama,” pakiusap ni Tala.*

*“Hmmm...talaga bang maghahagis ka ng barya sa balon para humiling ng mas marami pang barya?” tanong ni Mama habang bumubunot ng pera sa pitaka.*

*“Barya lang naman po iyon, Mama. Wala naman po iyong gaanong halaga,” katuwiran ni Tala.*

*“Maaring iyon ang paningin mo. Pero kung mag-iipon ka ng barya, magugulat ka kung magkano ang malilikom mo. Halika, ipapakita ko sa iyo kung saan mo pa puwedeng ihulog ang iyong mga barya,” ang sabi ni Mama habang inilalayo si Tala sa balon.*

On the sidewalk, a few steps past the well, a little girl was seated beside her mother who was selling sampaguitas. She held a tin can in her hand where they kept the payment for the flowers they sold. The little girl's name was Ningning. She was about the same age as Tala. But unlike Tala, the little girl and her family didn't have much. Around the same time each day, Ningning accompanied her mother at the park to sell sampaguita garlands.

"Hi, Ningning!" Mama greeted. Ningning smiled back.

"Sampaguitas?" Aling Sita, Ningning's mother, offered them a string of small, white buds.



*Hindi kalayuan sa balon, isang batang babae ang nakaupo sa bangketa katabi ang nanay niya at nagtitinda ng sampagita. Hawak niya ang isang lata kung saan nakalagay ang perang kinita nila. Ang pangalan ng batang babae ay Ningning. Magkasing-edad sila ni Tala. Ngunit 'di tulad ni Tala, mahirap lamang ang pamilya ni Ningning. Tuwing hapon, sinasamahan niya ang kaniyang nanay sa parke upang magtinda ng sampagita.*

*"Kumusta, Ningning?" bati ni Mama. Ngumiti si Ningning sa Mama ni Tala.*

*"Sampagita?" alok ni Aling Sita, ang nanay ni Ningning.*



“Mama, they smell good!” said Tala.

“Those are called sampaguita, Tala, our national flower.”

“Aling Sita and Ningning are lucky to have sampaguitas growing in their yard. They string them one flower at a time to make those beautiful necklaces.”

“Ningning, this is my daughter, Tala,” said Mama to Ningning.

“Hello, I’m Ningning! I saw you standing by the wishing well,” Ningning told Tala.

“Did you see the heap of coins at the bottom of the well?” Tala asked her new friend excitedly.

“Yes, I did. I wish our tin could have as many coins as the wishing well. That way, Nanay will have enough money for my *baon* for school.” Ningning shared.

“Pretty soon it will, Ningning,” Aling Sita smiled as she held her daughter close.



“Mama, ang bango nito!” sabi ni Tala.

“Sampagita ang tawag diyan, Tala. Ang ating pambansang bulaklak.”

“Masuwerte sila Aling Sita at Ningning dahil mayroong tumutubong sampagita sa bakuran nila. Pinagdurugtong nila ito upang makagawa ng magandang kwintas.”

“Ningning, ito ang anak kong si Tala,” pakilala ni Mama.

“Kumusta? Ako si Ningning! Nakita kitang nakatayo sa may balon kanina,” sabi ni Ningning kay Tala.

“Nakita mo na ba ang napakaraming barya sa ilalim ng balon?” Nasasabik na tanong ni Tala sa bago niyang kaibigan.

“Oo, nakita ko. Sana nga ay kasingdami rin ng barya sa balon ang barya sa lata namin. Para magkaroon ng sapat na pera si Nanay pambaon ko,” kuwento ni Ningning.

“Malapit na, Ningning,” ngumiti si Aling Sita at niyakap ang anak.





Tala looked into Ningning's tin can and then at the wishing well at a distance. She can still see people dropping their coins into the well. Tala reached out her hands with the coins that Mama just gave her and dropped them into Ningning's tin can.

"Aling Sita, I would like to buy sampaguitas. They are so beautiful and fragrant," said Tala. Ningning thanked Tala with a smile.

"I helped string those flowers together. I hope you like your necklace." Ningning said.

"They're already my favorite!" Tala gladly replied as she left with Mama and a handful of garlands.

"When you come back, let's fly a kite together!" said Ningning, waving goodbye.

"Yes, see you again, Ningning!" Tala waved back.

"It was nice of you to do that, Tala," Mama said.



*Napatingin si Tala sa lata ni Ningning at pagkatapos sa wishing well. Marami pa ring taong naghuhulog ng barya sa balon. Inabot ni Tala ang kaniyang kamay at hinulog sa lata ni Ningning ang mga baryang kabibigay lang ni Mama.*

*"Aling Sita, pabili po ako ng sampagita. Ang gaganda at ang babango po kasi nito," sabi ni Tala. Ngumiti si Ningning kay Tala bilang pasasalamat.*

*"Tinulungan ko si Nanay pagdugtungin ang mga bulaklak na iyan. Sana ay magustuhan mo ang iyong kuwintas," sabi ni Ningning.*

*"Paborito ko na 'to!" natutuwang sagot ni Tala. Umalis sila ng kaniyang Mama dala ang napakaraming kuwintas na sampagita.*

*"Pagbalik mo, magpalipad tayo ng saranggola!" ang sabi ni Ningning sabay kaway.*

*"Sige, hanggang sa muli, Ningning!" paalam ni Tala.*

*"Mabuti ang ginawa mo, Tala," sabi ni Mama.*



Tala did not know that Mama had something planned. As soon as they reached home, Mama scribbled something on a piece of paper. Mama then handed it to Tala to read:

### “HOW TO MAKE A WISHING WELL”

What you’ll need:

- |                   |  |
|-------------------|--|
| 1 empty tin can   | 1 small piece of rectangular cardboard |
| 2 drinking straws | masking tape                           |
| scissors          | acrylic paint (red and orange)         |
| paint brush       | pen and paper                          |

1. Get an empty tin can and tape 2 straws opposite each other inside the can.
2. Bend the top end of the 2 straws for them to meet in the middle.
3. Make a small roof out of cardboard and place this on top of the bent straw poles.
4. When the straw poles and the roof are in place, paint red and orange strokes all around the bottom part of the can with a paint brush.
5. Finally, on a piece of paper, write in bold letters:  
“DROP A COIN AND MAKE A WISH”  
Stick this sign on the can with masking tape.

Tala eagerly searched for the things on Mama’s list and followed all the instructions. She was amazed when she finished making her own wishing well.

“There you have it, your very own wishing well!” Mama was proud of Tala’s beautiful wishing well.

“Now, here is how it works,” Mama instructed. “First, make one wish that you truly like. Think of that wish every time you toss coins into your well. When you fill the well with coins, you can make your wish come true!”



Hindi alam ni Tala, mayroong binabalak gawin si Mama. Pagdating nila ng bahay, mayroong isinulat si Mama sa papel. Inabot niya ito kay Tala upang mabasa:

### “PAANO GUMAWA NG WISHING WELL”

Mga kakailanganin:

- |                       |   |
|-----------------------|---|
| 1 latang walang laman | 1 maliit na piraso ng parihabang karton |
| 2 straw               | masking tape                            |
| gunting               | pintura (kulay pula at kahel)           |
| paint brush           | panulat at papel                        |

1. Kumuha ng latang walang laman, at sa loob nito, ikabit sa magkabilang gilid ang dalawang straw gamit ang masking tape.
2. Baluktutin ang dulo ng dalawang straw at pagkabitin.
3. Gumawa ng maliit na bubong gamit ang karton at idikit ito sa nakabaluktot na dulo ng mga straw.
4. Kapag maayos na ang mga straw at ang bubong, maaari nang pinturahan ng kulay pula at kahel ang lata gamit ang paint brush.
5. Pagkatapos, sa isang pirasong papel, isulat sa malalaking letra:  
“MAGHULOG NG BARYA AT HUMILING”  
Idikit ito sa lata gamit ang masking tape.

Sabik na hinanap ni Tala ang mga kakailanganin sa paggawa ng wishing well. Agad rin niyang inumpisahang sundin ang paraaan sa paggawa. Namangha siya nang matapos gawin ang sariling wishing well.

“Hayan, mayroon ka nang sariling wishing well!” tuwang-tuwa si Mama sa napakagandang wishing well ni Tala.

“Ganito ang gagawin mo,” turo ni Mama. “Una, kailangan mong humiling. Isang hiling na gustong-gusto mong matupad. Isipin mong mabuti ang hiling na iyon sa tuwing maghuhulog ka ng barya sa balon. Kapag napuno mo na ng barya ang balon, maaari mo nang matupad ang hiling mo!”



Tala got excited. She started thinking of ways to have coins to toss into her wishing well...

“Aha! I will help sweep the floor so I can search for coins around the house.”

True enough, there were plenty of coins in different parts of their house. Perhaps her younger brother, Gino, played with some of her Mama’s coins and left them lying around.

*Sabik na sabik si Tala. Agad siyang nag-isip ng paraan upang makaipon ng baryang ihuhulog sa wishing well...*

“Aha! Wawalisan ko ang sahig para makahanap ng barya sa buong bahay.”

*At totoo nga, maraming barya ang nagkalat sa iba’t ibang sulok ng bahay. Marahil ay pinaglaruan ng nakababatang kapatid niyang si Gino ang mga barya ni Mama at iniwan na lamang kung saan-saan.*



“Aha! I will help sort the laundry and look for seemingly empty pockets!”

True enough, there were coins and even paper bills left inside pockets of some pants and skirts in the laundry.

“Aha! Tutulong ako sa paglalaba ng mga damit at maghahanap ng barya sa mga bulsa!”

*At totoo nga, mayroong mga barya, pati perang papel na naiwan sa mga labahang salawal at palda.*



“Aha! I will offer help at Aling Lucing’s sari-sari store!”

“I will look after her store, and maybe Aling Lucing will give me some coins in exchange.”

True enough, Aling Lucing was thankful for Tala’s help every Saturday afternoon. She was also happy to give Tala some coins and candies for her help.

*“Aha! Mag-aalok ako ng tulong sa tindahan ni Aling Lucing!”*

*“Babantayan ko ang tindahan niya at baka sakaling bigyan niya ako ng barya bilang kapalit.”*

*At totoo nga, tuwang-tuwa si Aling Lucing sa pagtulong sa kaniya ni Tala tuwing Sabado ng hapon. Masaya rin niyang binigyan ng ilang barya at kendi si Tala.*

“Aha! Mama and I can take a walk to school instead of riding a tricycle. That will save us some coins, too.”

True enough, they could save some coins if they walked instead of rode a tricycle to and from school each day.

*“Aha! Maaari kaming maglakad ni Mama sa halip na sumakay ng tricycle kapag papasok ako sa eskuwelahan. Tiyak na makatitipid kami ng barya.”*

*At totoo nga, nakatipid sila ng barya nang maglakad na lamang pagpasok at pag-uwi ni Tala mula sa paaralan.*





Each time Tala dropped a coin, she whispered her one special wish. She dropped five-centavo coins, ten-centavo coins, twenty-five-centavo coins, one-peso coins, five-peso coins, and ten-peso coins.

*Sa tuwing maghuhulog ng barya si Tala, ibinubulong niya ang isang espesyal na hiling. Naghulog siya ng mga limang sentimo, sampung sentimo, dalawampu't limang sentimo, mga pisong barya, mga limang pisong barya, at mga sampung pisong barya.*

In no time, Tala's wishing well was filled to the brim!

"Look Mama, my wishing well is already full!" Tala exclaimed.

"Good job, Tala! Now it's time to count all the coins you have collected," answered Mama.

"Put out all the coins from your wishing well and group them together according to how much each coin is worth. Put all the five-centavo coins together, all the ten-centavo coins together, and so on. And then we can easily find the sum of all the coins to know how much you were actually able to save."

All in all, Tala was able to gather:

20 ₱ 0.05 coins, amounting to ₱ 1.00  
 40 ₱ 0.10 coins, amounting to ₱ 4.00  
 40 ₱ 0.25 coins, amounting to ₱ 10.00  
 60 ₱ 1.00 coins, amounting to ₱ 60.00  
 25 ₱ 5.00 coins, amounting to ₱ 125.00  
 15 ₱ 10.00 coins, amounting to ₱ 150.00

-----  
 a total of ₱350.00 from her small wishing well!



*Hindi nagtagal, napuno na rin ang wishing well ni Tala!*

*"Mama, tingnan n'yo! Puno na ang wishing well ko!" ang masayang sabi ni Tala.*

*"Magaling, Tala! Ngayon, oras na para bilangin ang naiyon mong barya," sagot ni Mama.*

*"Ilabas mo ang lahat ng naiyon mong barya at pagsamasamahin mo ayon sa halaga. Pagsamahin mo ang mga limang sentimong barya, ang mga sampung sentimong barya, at ang iba pa. Pagkatapos, madali na nating mabibilang kung magkano ang naiyon mo."*

Lahat-lahat, nakaiyon si Tala ng:

20 ₱ 0.05 baryang nagkakahalaga ng ₱ 1.00  
 40 ₱ 0.10 baryang nagkakahalaga ng ₱ 4.00  
 40 ₱ 0.25 baryang nagkakahalaga ng ₱ 10.00  
 60 ₱ 1.00 baryang nagkakahalaga ng ₱ 60.00  
 25 ₱ 5.00 baryang nagkakahalaga ng ₱ 125.00  
 15 ₱ 10.00 baryang nagkakahalaga ng ₱ 150.00

-----  
 Kabuuang halaga na ₱350.00 mula sa kaniyang munting wishing well!



"Did you make a wish, as I told you?" asked Mama.

"Yes, Mama, I did," Tala replied.

"The wish you made is your goal for saving. It is very important that you make a wish. Your wish will encourage you to keep on saving. That is why I told you to make a wish that you truly like," Mama reminded Tala. "What did you wish for, Tala?"

"I wished for a nice, big kite that Ningning and I can play with at the park," said Tala with a twinkle in her eyes.

"I think that's a wonderful wish. Let's go and buy your kite and make your wish come true," Mama said with an embrace.

*"Humiling ka ba tulad ng sinabi ko?" tanong ni Mama.*

*"Opo, Mama," sagot ni Tala*

*"Ang hiling mong iyon ang layunin mo sa pag-iipon. Mahalagang magkaroon ka ng hiling. Ito ang magtutulak sa iyo para patuloy na mag-iipon. Ito rin ang dahilan kung bakit sinabi kong gumawa ka ng hiling na gustong-gusto mong matupad," paalala ni Mama kay Tala.*

*"Ano ba ang hiniling mo, Tala?"*

*"Humiling po ako ng isang maganda at malaking saranggola na paliliparin namin ni Ningning sa parke," sabi ni Tala na may kinang sa mga mata.*

*"Tingin ko ay mahusay na hiling iyan. Halika, bumili tayo ng saranggola nang matupad na ang hiling mo," sabi ni Mama na may kasamang yakap kay Ningning.*



When Mama and Tala went back to the park, Tala was already holding her wishing well and a large, star-shaped kite.

"I hope you like this wishing well, Ningning. I made it myself. I'll tell you how it works," said Tala.

"Thank you, Tala!" Ningning answered with a sparkling smile.

*Nang magbalik sila sa parke, hawak na ni Tala ang kaniyang wishing well at ang isang malaki at hugis-bituing saranggola.*

*"Sana ay magustuhan mo itong wishing well, Ningning. Ako mismo ang gumawa nito. Hayaan mong ipaliwanag ko kung paano ito gamitin," sabi ni Tala.*

*"Salamat, Tala!" sagot ni Ningning na nagniningning ang ngiti.*

Mama and Aling Sita watched as Tala and Ningning flew their wonderful star. Past the swing, past the see-saw and slide, and round and round the wishing well. Before the day ended, Tala told Ningning about how she saved enough for a kite.

"Remember, Ningning," Tala reminded her friend.  
"It all starts with a wish."

*Pinanood nina Mama at Aling Sita sina Tala at Ningning habang pinalilipad ng mga ito ang bituing saranggola. Tumakbo ang dalawang bata lagpas ng duyan, lagpas ng see-saw, at ng padulasan, at paikot-ikot sa wishing well. Bago matapos ang maghapon, sinabi ni Tala kay Ningning kung paano siya nakapag-ipon ng pambili ng saranggola.*

*"Tandaan mo, Ningning," paalala ni Tala sa kaniyang kaibigan.  
"Lahat ay nagsisimula sa isang hiling."*



## MAKE YOUR OWN WISHING WELL

1. On a sheet of paper, list down three to five things you wish to have for the next year. These may be the things you need or like. Label the sheet of paper as your personalized wishlist (e.g.: Tala's Wishlist).
2. Next, answer the following questions on another sheet of paper:
  - a. List things that you can consider as treasures.
  - b. If you had treasures, where do you imagine putting these? Draw it.

Remember, there are no right or wrong answers!

Tala and I want to share with you how to start your own wishing well.



3. Using your drawing as a guide, design and make your own coin bank. Use the materials that are readily available in the house. Remember, you are designing and making an improvised coin bank, so make sure that it's big enough to hold all your "treasures."

Paste your wish list anywhere on the coin bank. Now that you have a place where you can put your treasures, remember your wish list. It should serve as your inspiration to start saving by using your unique coin bank.

4. Challenge yourself to start collecting your "treasures" that are equivalent to coins that you see, pick up, find, or even earn, regardless of their amount. All these coins should be placed in your coin bank.

Happy saving!

You'll need help from an adult to do this activity, just like I needed Mama to help me out. Mama also inspired me to work hard on saving!





## About Insular Foundation

Insular Foundation, Inc. has always believed in investing in the future. Since its inception in 1962, it has focused on programs that support the youth, specifically in their aspirations to attain quality education.

The Foundation has since evolved, adding programs under its growing areas of concern. It has branched out to related advocacies such as literacy, infrastructure building, volunteerism, culture and arts, and the environment. Nonetheless, it remains committed not only to building its legacy, but more importantly, in initiating programs that would actively contribute to building the Filipino's dream of a more progressive and socially-responsive Philippines.

The Insular Children's Storybooks series is among its projects in Education. Aside from building reading skills, the books also teach the basics of financial literacy for children using everyday situations.

## About Insular Life

At Insular Life, we apply more than a hundred years of experience in financial protection, savings, and investments to help you make confident decisions for you and your loved ones.

We recognize that financial priorities change over time – that is why we are here to help you plan ahead every step of the way. With Insular Life, you have the confidence of being protected by a company managing over ₱80 billion in assets.

## About the Insular Life Financial Literacy Storybook Series for Kids

In the Philippines, only a small percentage of our people actively save. Even fewer invest at all.

Insular, as the Filipino's far-setting guardian, believes that families would live happier and more fulfilling lives if parents and children consciously and consistently manage their resources. Parents who work abroad, for example, can look forward to coming home to their families for good if they set their minds to working outside the country for only a certain time and committing to responsibly save and invest within that timeframe for their family's priorities.

The good news is that one doesn't have to be rich in the beginning to be able to grow their money. Even kids with their small school allowance can do it! What's important is that you should have a goal, and you consistently save. If you save ₱10 per day, you can grow this amount to ₱3,650 in one year.

With this storybook series, Insular hopes to inspire and advise children to be responsible and competent managers of their resources.



# Insular

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Illustrations by Beth Parrocha-Doctolero

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## ANNIE PACAÑA - LUMBAO

Annie learned how to save from her mother and wishes she could teach the same to her own children. This story was inspired by a walk in the park with her son who asked for coins to throw into a fountain in order to wish for more coins.

Annie lives in Quezon City with her husband Cocoy, their children, Anelka & Eco, and their dog, Misto. She leads the team GraphicDesignPilipinas Inc. ([www.gdpilipinas.com](http://www.gdpilipinas.com)) in doing brand identity, graphic design, and interactive design for business development and promotion. She is also a member of Ang Illustrador ng Kabataan (Ang INK).



## BETH PARROCHA - DOCTOLERO

Beth is very happy about her having a bachelor's degree in Visual Communication from the College of Fine Arts, University of the Philippines, Diliman. She considers herself blessed for being an illustrator and for having to work with very beautiful people, inside and out. Someday, she would like to be an exceptional herbologist.

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At first, Tala only wanted to follow the signboard  
on the brick well:  
“DROP A COIN AND MAKE A WISH.”  
But when she meets Ningning, Tala starts to wish  
for something greater.

*This book is recommended for children ages 7 to 9.*



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