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Dave Campbell  
Editorial Content Chief, *WOOD* magazine



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# The Prosperi-tree Coin Bank



Who says money doesn't grow on trees? Plant this coin bank in a fertile location and feed its roots often for a bountiful harvest.

I wanted to have fun with the "money tree" metaphor for this scrollsawn coin bank, so I decided to really push the design elements to reflect that. Coins rain through the leaves in unexpected paths to "water" the roots of the underground vault. And an easy scribing technique creates a three-dimensional "growing" effect from a single pattern. I think it makes saving fun and I hope you will too.

John Olson, Design Editor



## Turn wood back into a tree

**1** From  $\frac{1}{8}$ " cherry plywood, cut four 11×11" blanks for the front four tree layers (A–D). From  $\frac{1}{4}$ " cherry plywood (or laminated  $\frac{1}{8}$ " plywood), cut an 11×16" blank for the back tree layer (E).

**2** Make three photocopies of the full-size **Tree Pattern** on page 4. Cut the root pattern away from all the trees

and discard all but one root pattern. Spray-adhere one tree pattern to an 11×11" blank (A), aligning the base of the trunk with one end. Set the other patterns aside for now.

**3** Using a #2 blade, scrollsaw the tree around the solid outline. Cut the leaf canopy away from the trunk. Cut out and discard the canopy opening.

**Note:** The first tree layer (A) is the only one where you'll cut the canopy away from the trunk. Separating them now makes it easier to avoid bleeding when you stain the trunk later.

**4** Tape the canopy and trunk (A) back together, position the tree on the next 11×11" blank (B), and use a small flat washer (ours was a #4× $\frac{5}{16}$ " O.D. washer) to scribe a slightly larger tree shape onto the blank [Photo A]. Be sure

to scribe the canopy opening, too. Scrollsaw layer B, drilling a 1/16" blade-start hole to cut the canopy opening.

**Quick Tip:** Alternate the grain direction of the tree layers for an additional highlight to the tree canopy. A characteristic of wood grain called "chatoyance" causes variations in sheen as light reflects from the two different angles.

**5** Retrieve one of the tree patterns, cut apart the pattern's right side including layer B's coin slot, and spray-adhere it to layer B [Photo B], positioning the smaller pattern evenly spaced within the larger tree layer. Scrollsaw only the coin slot from layer B. Then, tape layer B back together, coin-slot waste piece included. Repeat the enlarging and scrollsawing process for layers C and D in the remaining 1/8" blanks. Use the final tree pattern to cut the coin slot for layer D, and tape D back together.

**6** Retrieve the root pattern and spray adhere it to the bottom of the 1/4" blank. Align layer D along the top edge of the root pattern, centered side to side, and use the washer to enlarge the tree a final time.

**Note:** The canopy opening will be too small to reduce a final time. Instead, position layer C in layer E's outline and trace the cutout without the washer.

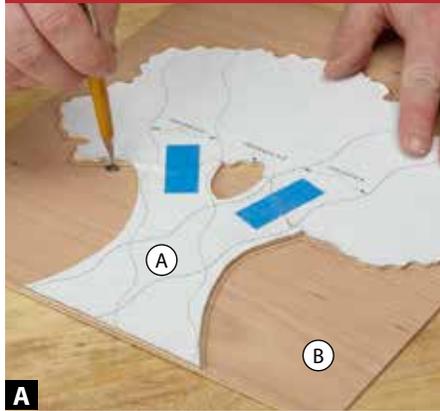
Drill blade start holes in layer E's root and canopy cutouts and scrollsaw layer E to shape. Remove the patterns from all pieces.

**7** Carefully spread a thin layer of white glue (chosen because it dries clear) on the backs of the two pieces of layer D, keeping the glue about 1/8" away from the edges to prevent squeeze-out. Position and lightly clamp layer D to layer E using the coin-slot waste piece to aid in positioning [Drawing]. Discard the coin-slot waste piece and allow the glue to set. Then, repeat with layers C, B, and A and allow the glue to dry.

### Give the branch office a vault

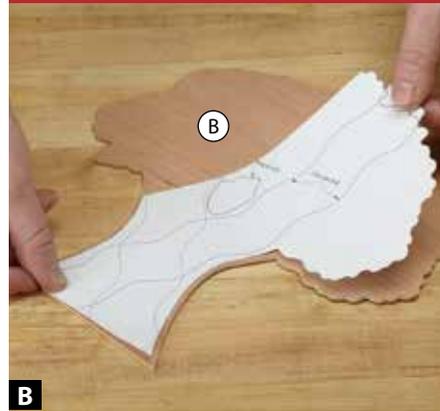
**1** From 3/4" maple, cut the box sides (F) and box top and bottom (G) to size [Materials List, page 3, Drawing]. From 1/4"

### A WASHER GROWS YOUR TREE

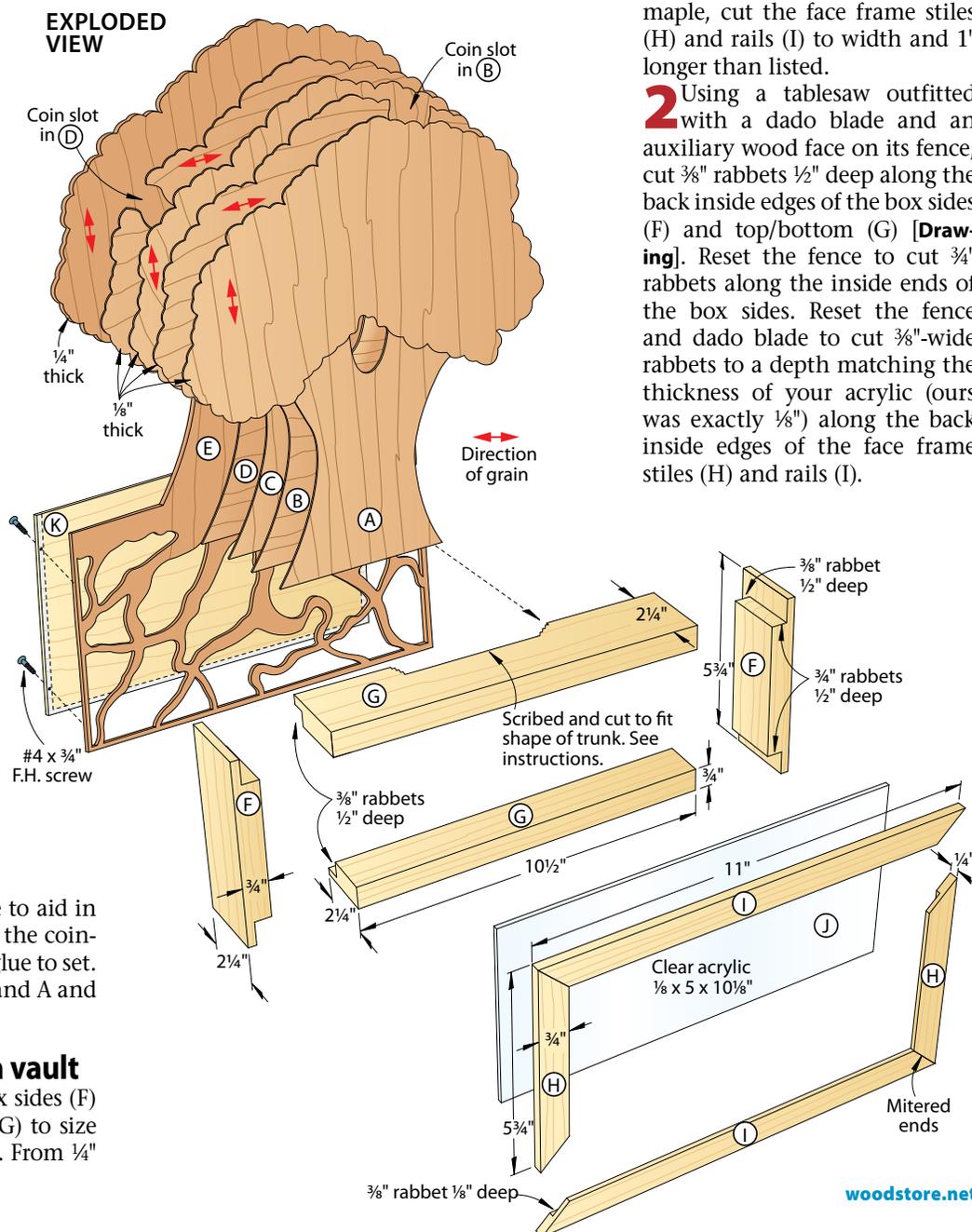


**A** Butt the pencil lead against the interior of a small washer and use it to trace the tree. The washer acts as a spacer, enlarging the tree's outline.

### POSITION THE PROPER PENNY PATH



**B** As a precaution, use only the side of the pattern with the correct coin slot. This eliminates confusion and potentially wasted wood.



maple, cut the face frame stiles (H) and rails (I) to width and 1" longer than listed.

**2** Using a tablesaw outfitted with a dado blade and an auxiliary wood face on its fence, cut 3/8" rabbets 1/2" deep along the back inside edges of the box sides (F) and top/bottom (G) [Drawing]. Reset the fence to cut 3/4" rabbets along the inside ends of the box sides. Reset the fence and dado blade to cut 3/8"-wide rabbets to a depth matching the thickness of your acrylic (ours was exactly 1/8") along the back inside edges of the face frame stiles (H) and rails (I).

**3** Adjust a compass so that the gap between the lead and the point is  $\frac{1}{2}$ ". Lay the tree (A–E) face up on a work surface and hold the box top (G) in position, butted against the bottoms of the tree layers. Scribe the shape of the tree trunk onto the box top [Photo C]. Then, scrollsaw the opening in the box top and double check the fit, making any necessary adjustments. Glue and assemble the box top, bottom, and sides (F)

**4** Miter-cut the face frame stiles (H) and rails (I) to fit the box (F/G). Glue, then clamp, the face frame together and allow the glue to dry. Measure the rabbeted opening in the back of the face frame and cut the viewing window (J) to fit from  $\frac{1}{8}$ " clear acrylic. Glue the face frame (H/I) to

the front of the box, trapping the viewing window between the two.

**5** Measure the rabbeted opening in the back of the box (F/G/H/I) and cut the backer board (K) to fit from  $\frac{1}{4}$ " birch plywood. Drill countersunk screw holes in the backer board [Drawing].

### Add a clear coat, then coins

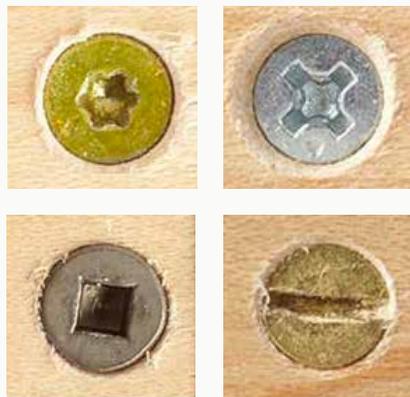
**1** Carefully stain the tree trunk and roots. We used General Finishes Antique Cherry oil-based stain. Allow the stain to dry.

**Quick Tip:** To prevent the stain from bleeding from the trunk to the canopy on layers B–E, make scoring cuts in the plywood veneer with a crafts knife, delineating the border between the two.

## SHOP TIP

### Install a screw security system

Quadruple the "security" on your coin bank and confound would-be burglars with a variety of screw-heads. By using one Phillips, one slotted, one Torx, and one square-drive screw to attach the backer board, designer John Olson ensured that not just any thief (or editor) with a screwdriver is getting into his spare change.

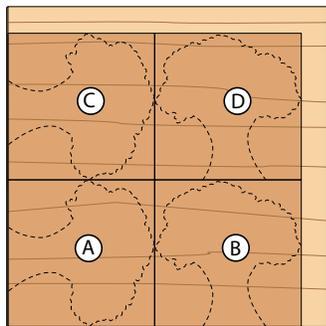


## More Resources

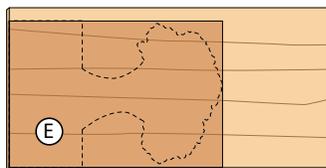
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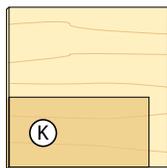
## Cutting Diagram



$\frac{1}{8}$  x 24 x 24" Cherry plywood



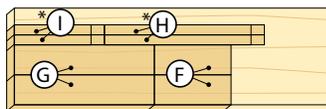
$\frac{1}{4}$  x 12 x 24" Cherry plywood



$\frac{1}{4}$  x 12 x 24" Birch plywood



$\frac{1}{8}$  x 6 x 12" Clear acrylic



$\frac{3}{4}$  x  $7\frac{1}{4}$  x 24" Maple (1.3 bd. ft.)

\*Plane or resaw to the thickness listed in the Materials List.

## SCRIBE A PERFECT FIT



**C** Keep the compass point and lead aligned perpendicular to the work surface as you move the point along the contours.

**2** Mask off the acrylic viewing window (J) and apply a clear finish to all the parts. We sprayed three coats of satin aerosol lacquer, sanding to 320 grit between coats.

**3** After the finish dries completely, assemble the box with screws (see **Shop Tip**, left), trapping the tree's roots between the box and the backer board. Now empty your pockets and watch your savings grow. 🌳

Produced by **Lucas Peters** and **John Olson**

Project design: **John Olson**

Illustrations: **Lorna Johnson**

## Materials List

Part	FINISHED SIZE			Matl.	Qty.
	T	W	L		
A* layer A	$\frac{1}{8}$ "	11"	11"	CP	1
B* layer B	$\frac{1}{8}$ "	11"	11"	CP	1
C* layer C	$\frac{1}{8}$ "	11"	11"	CP	1
D* layer D	$\frac{1}{8}$ "	11"	11"	CP	1
E* layer E	$\frac{1}{4}$ "	11"	16"	CP	1
F box sides	$\frac{3}{4}$ "	2 $\frac{1}{4}$ "	5 $\frac{3}{4}$ "	M	2
G box top and bottom	$\frac{3}{4}$ "	2 $\frac{1}{4}$ "	10 $\frac{1}{2}$ "	M	2
H** face frame stiles	$\frac{1}{4}$ "	$\frac{3}{4}$ "	5 $\frac{3}{4}$ "	M	2
I** face frame rail	$\frac{1}{4}$ "	$\frac{3}{4}$ "	11"	M	2
J viewing window	$\frac{1}{8}$ "	5"	10 $\frac{1}{8}$ "	CA	1
K backer board	$\frac{1}{4}$ "	5 $\frac{1}{4}$ "	10 $\frac{1}{2}$ "	BP	1

\*Part dimensions are for blanks to be scrollsawn.

\*\*Parts initially cut oversize. See the instructions.

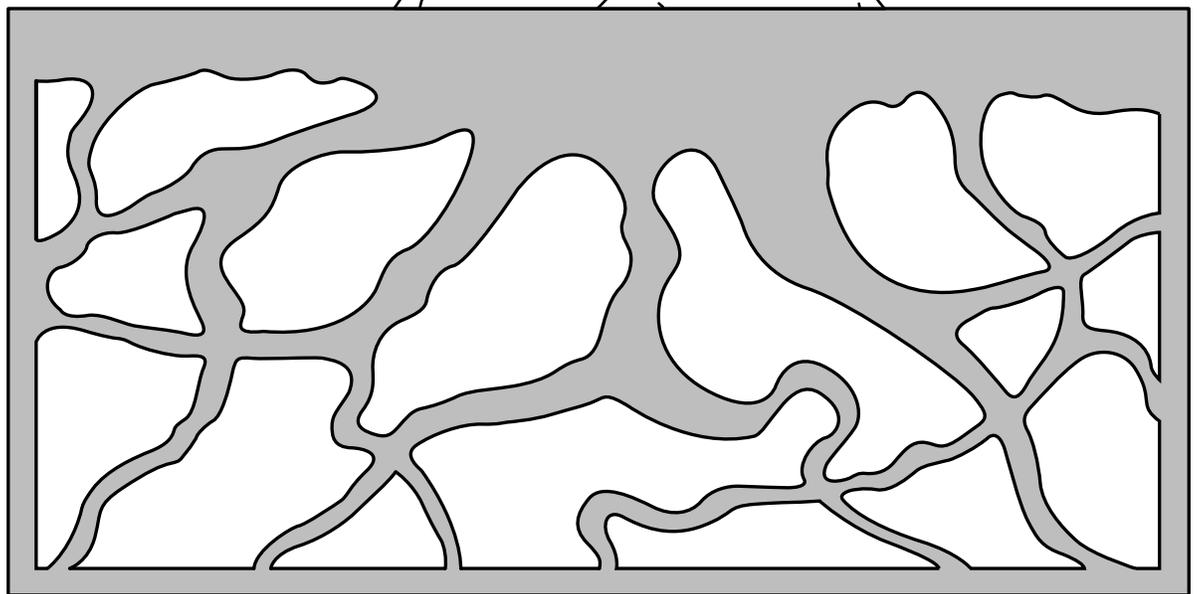
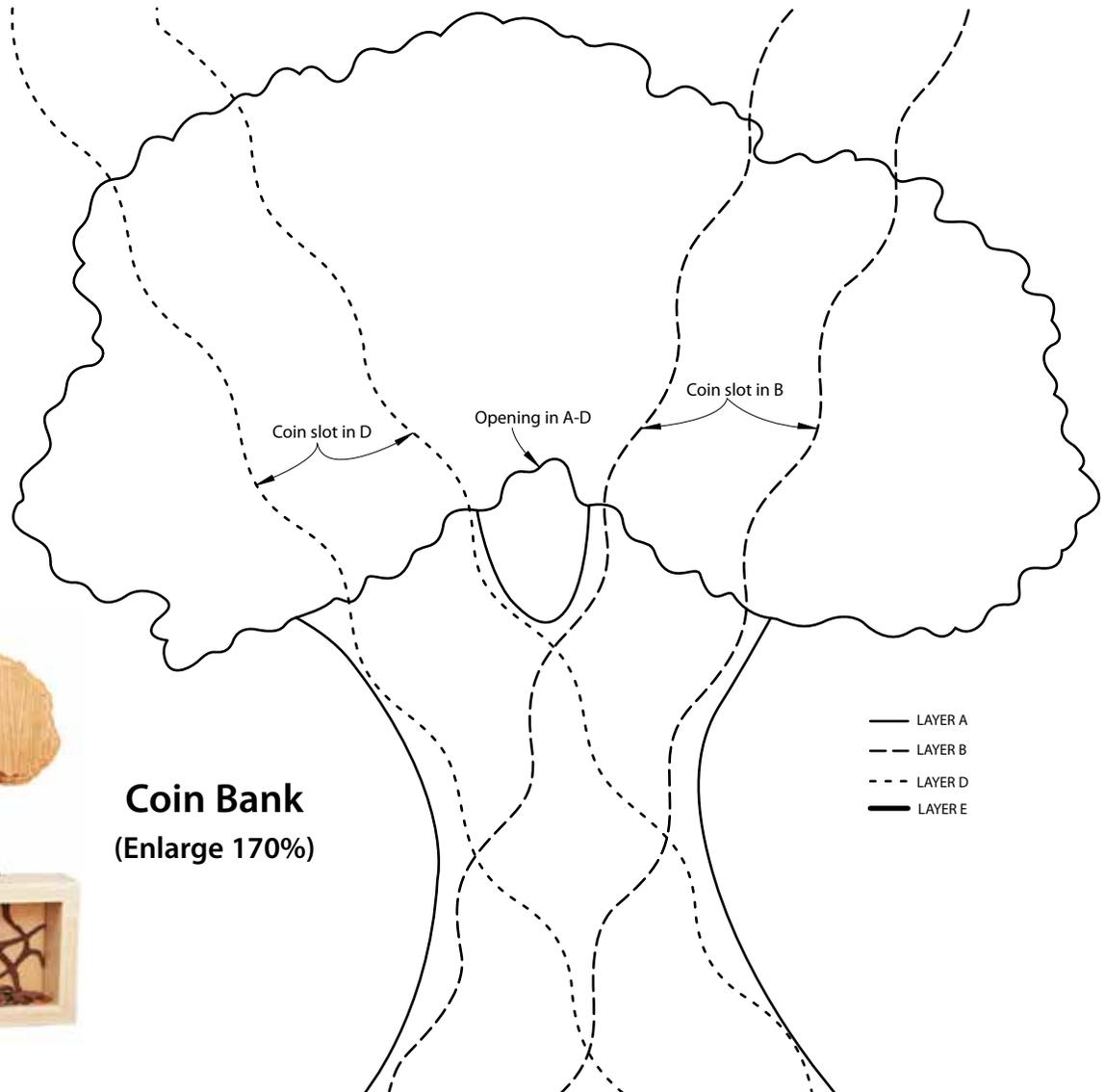
**Materials key:** CP—cherry plywood, M—maple, CA—clear acrylic, BP—birch plywood.

**Supplies:** Spray adhesive, #4x $\frac{5}{16}$ " O.D. flat washer (1), white glue, #4x $\frac{3}{4}$ " flathead screws (4).

**Blades and bit:** #2 scrollsaw blade,  $\frac{1}{16}$ " drill bit, dado set.



**Coin Bank**  
(Enlarge 170%)



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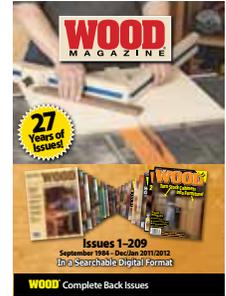
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