

Money Tree (*Pachira aquatica*)

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The money tree is a popular indoor plant which is often seen with a braided trunk. It is a tropical member of the Malvaceae family and native to Central America. This species is an old token of good luck and fortune, related to the concept of Feng Shui.

The Pachira is an evergreen broadleaf tree with hand-shaped compound leaves consisting of up to 9 leaflets. In their natural habitat the trees can grow up to 20 meters (65ft) tall. Money trees often have a slightly swollen trunk base, which also serves as a water reservoir, and the bark is brown to grey. Adult specimens can produce greenish yellow or cream-coloured flowers which have many long stamens with red tips. The long brown woody fruits contain seeds which can be roasted and eaten. Plants with braided trunks often get in trouble because when the trunks thicken they crush each other. Better choose a plant with a single trunk or dissolve the braids in order to avoid such problems.

Because of the large compound leaves with long stems and the growth characteristics of the money tree, which hardly develops real branches and fine ramification on smaller plants, it is not easy to make a classic bonsai out of this tropical plant. But in its own way it can make a very decorative and pretty indoor bonsai.

Specific Bonsai care guidelines for the Money Tree

Position: Place the Money tree indoors at a very bright spot, preferably at a window facing south. The plant needs high humidity, so put it on a tray with wet gravel and frequently mist the foliage. During summer you can place the money tree outside in a sunny place in the garden or on a balcony, as long as the temperatures don't drop under 12° C / 54° F.

Watering: Let the soil get dry before watering thoroughly. Overwatering will damage the root system.

Feeding: The money tree likes good fertilizing to grow vigorously. Use a liquid fertilizer every week from spring to mid autumn. In spring you can use a product with a more nitrogen, in

summer a fertilizer with a balanced ratio of nitrogen, phosphorus and potassium and in autumn one with less nitrogen.

Pruning and wiring: Strong pruning is recommended in late winter. The money tree will respond with vigorous growth in the following spring. For maintenance pruning, cut back to one or two pairs of leaves. Strong and healthy plants can also be defoliated. When you wire the money tree, take care to remove the wire in time and not let the wire bite into the soft bark.

Repotting: Repot money tree bonsai in spring before the buds begin to swell, every two to three years. Do not cut off more than $\frac{1}{4}$ of the roots. Use a well draining soil mix with a good part of humus.

Propagation: The Bonsai money tree can be propagated from seeds and cuttings. Use semi-hardwood cuttings from the tips. They will even root in a glass of water.

Pests and diseases: Vigorous money trees are hardly attacked by pests and diseases. If your plant suffers from dry air in the house, spider mites or mealy bugs can bother it. Then try to provide better conditions and use a specific pesticide.