



# First Kids Club

Volume 5, Issue 4  
December 2011

The First Trust and Savings Bank  
Watseka and Clifton

## Winter Newsletter!

Dear First Kid,

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It's officially winter! The weather is colder, and Mother Nature has gone into hibernation. Read more on the back of the newsletter about creatures in the environment that sleep through the winter...

During the winter, we celebrate different holidays and events. Enjoy spending time with family and friends this holiday season. Remember that the joy of giving is a priceless gift.

Make sure you save any gifts of money you receive so you can deposit it into your savings account. The bank provides a safe place for your money to "hibernate"!

Also, this year, on your birthday you will receive a special birthday postcard from us in the mail! Don't forget to come into the bank and pick up your birthday McDonald's gift certificate.

See you in the bank soon!

### Joke of the quarter:

What do snowmen eat  
for breakfast?



Frosted Flakes!

## Hey Mom & Dad!

### Did you know??

We offer a wide range of loan services! Whether you are looking for a new vehicle that can transport you more safely in the winter, or if you've just outgrown your current house and are looking to buy a more suitable home—First Trust can help! First Trust offers mortgage loans, home equity lines of credit, and consumers loans including new and used vehicle loans, new and used mobile loans, new and used recreational vehicle loans, home improvement loans, and motorcycle loans to name a few. We are here to help every step of the way—There's A Difference at The First Trust & Savings Bank! Call our loan team today at Watseka 815-432-2494 or Clifton 815-694-2329.

There's a  
Difference

# Feature Story: Hibernation

## Did you know???

Some animals hibernate during the winter. They go into a very deep sleep. These animals usually retreat into a den, burrow, or hollow log for protection and shelter. When an animal is truly hibernating, the body temperature drops, and the rate of breathing slows down. This makes the hibernating animal very hard to awaken.



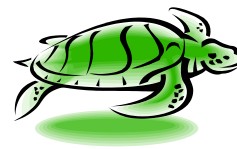
Before hibernating, the animals eat large amounts of food in order to add body fat that will nourish them



through the long, cold winter months. Sometimes, hibernating animals will awaken periodically during the winter to eat. When the animals awaken during the spring, they are very hungry!

The following is a list of animals that practice some sort of hibernation, or dormant state, during the winter: bears, badgers, bats, butterflies and moths,

chipmunks, frogs, hedgehogs, turtles, rodents, raccoons, and wasps. This list includes warm-blooded hibernators



(like the badger) and cold-blooded hibernators

(like frogs).

The black bear is considered an extremely efficient hibernator, and some biologists refer to these animals as super hibernators.

## Games Galore!

Directions: Color the photo below, and bring it into the bank to put on display!



120 E. Walnut St      145 E. Fifth Ave  
PO Box 160              PO Box 38  
Watseka, IL 60970      Clifton, IL 60927  
815-432-2494          815-694-2329

