



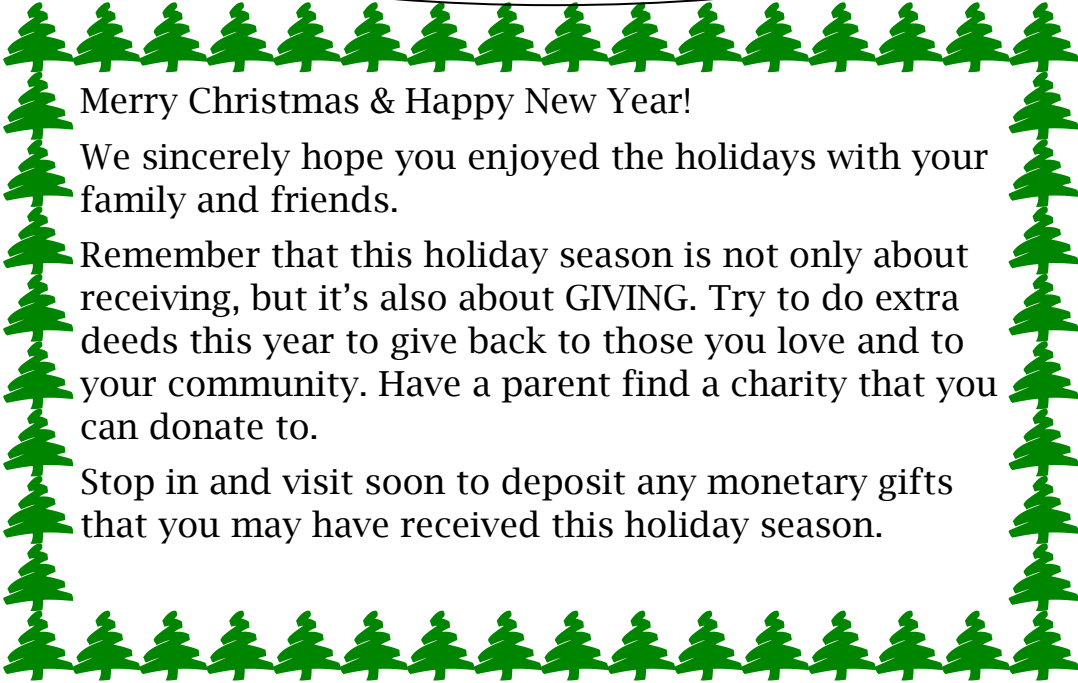
# First Kids Club

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The First Trust and Savings Bank  
Watseka and Clifton

## Winter Newsletter!

### Dear First Kid...



Merry Christmas & Happy New Year!

We sincerely hope you enjoyed the holidays with your family and friends.

Remember that this holiday season is not only about receiving, but it's also about GIVING. Try to do extra deeds this year to give back to those you love and to your community. Have a parent find a charity that you can donate to.

Stop in and visit soon to deposit any monetary gifts that you may have received this holiday season.

Hey Mom & Dad!

#### Inside this issue:

First Kid's Club Special News Report	1
Hey Mom & Dad!	1
Feature Story	2
Fun & Games	2



#### Joke of the quarter:

What did the snowman have for breakfast?

Frosted Snowflakes!

#### Did you know??

This time of year isn't only for "New Year's Resolutions" — it's also for "Financial Resolutions"! Make this your best year yet, financially, too! First Trust can help you. We offer Individual Retirement Accounts — Traditional or Roth; and we have several savings options like our First Money Market, First Statement Savings, and our Certificates of Deposit. Stop by today and ask about Our Relationship Certificate of Deposit Special! Start saving for college, a well deserved vacation, or finally get rid of credit card debt. We can help you today!



# Feature Story: Winter Weather Explained

Have you ever wondered how the weather changes from warm summer weather to cold winter weather?!? We answer some winter questions below!

\* **How is snow formed?**

When water *vapor changes directly to ice* high in the atmosphere, then falls to the ground...we have snow!

\* **How do blizzards form?**

A blizzard is a long lasting snow storm with *strong winds and a lot of snowfall*. Warm air rises over cold air — so cold air is at the surface, there's lots of moisture, and lift!

\* **What are snowflakes?**

Snowflakes are made of ice crystals — they form in



clouds where the temperature is below freezing. *Ice crystals form around tiny bits of dirt*

that have been carried up into the atmosphere by the wind. As the crystals grow, they become heavy and fall to the ground as snowflakes.

\* **Why is snow white?**

Snow's complex structure prevents light from shining through it, so it *reflects the beams of light* causing it to look white!

\* **What is frost?** Frost occurs when *white ice crystals*

*form on a surface*, like the ground or tree branches. It's created when the air temperature drops below freezing and the water vapor in the air freezes.

\* **How do ice storms form?**

Ice storms form when a layer of warm air is between two layers of cold air. Frozen precipitation melts while falling into the warm air layer, then refreezes when it hits the cold layer above the ground. This creates freezing rain or a glaze of ice.



## HOW TO BUILD A SNOWMAN!

1. Shape a handful of snow into a ball and pack it tightly.
2. Smooth out all sides with your gloved hands.
3. Give your snowman a face — you can use rocks or pebbles and a carrot for a nose.
4. Tie a scarf around his neck.
5. Top your snowman off with a hat.
6. Create little arms out of extra snow or fallen branches.

