



First Kids Club

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The First Trust and Savings Bank
Watseka and Clifton

Fall Newsletter!

Dear First Kid...

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★ We hope you're enjoying the book we sent you ★
 ★ for summer reading and for reading all year! ★
 ★ School is in full swing now—we hope you're ★
 ★ learning a lot and practicing new skills to keep ★
 ★ your brain smart. Do you know what else ★
 ★ helps keep your brain smart?? The food you ★
 ★ eat! Read the story on the back of this ★
 ★ newsletter for ideas on brain-healthy foods. ★
 ★ Make good decisions, and we'll see you in the ★
 ★ bank soon! ★

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Joke of the quarter:

What kind of tree fits in your hand?

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Hey Mom & Dad!

How to talk to your kids about money...

The nation's community bankers suggest the following tips that parents can employ to help their elementary-aged children learn better money skills:

1. Look for ways to turn everyday experiences into teachable moments. A routine trip to the grocery store could turn into a discussion about the importance of budgeting and how to identify wants versus needs.
2. How children earn their money is up to their parents, but it is important that once they've earned it they understand it is a limited commodity. If your child spends all his/her money and asks to borrow more, don't give in and spoil a valuable lesson.
3. Institute a tiered system that allocates money for spending, long terms goals, and charity. By automatically taking 10% or 15% off the top of their earnings and designating it for savings, children can develop the habit of paying themselves first at a young age.
4. Be a good role model! When you have a healthy relationship with money, so will they!



Feature Story: 7 Foods to Fuel Your Brain!

Below are seven foods to help kids stay sharp and help the brain develop healthy...

1. **Eggs** — contain protein, which helps you concentrate. You can eat eggs scrambled with cheese!
2. **Greek Yogurt**—contains fats that are good for you, and they keep your brain cells in good form for sending and receiving information. Add a few berries to sweeten it up!
3. **Greens**—like spinach and kale can help prevent memory diseases later in life. They are

packed with antioxidants and other things to help new brain cells grow. Mix these greens in a fruit smoothie!

4. **Fish**—is a good source of Vitamin D and omega-3s which protect the brain from memory loss and declining mental skills. Fish can be served with dipping sauce or in as a taco!
5. **Nuts and seeds**—are packed with vitamins and minerals and can help boost your mood and keep your nervous system in check. Peanut butter is

a favorite of most kids!

6. **Oatmeal**—has lots of fiber and protein to keep your heart healthy and helps your brain stay healthy. Sweeten oatmeal with a dash of sugar!
7. **Apples and plums**—have antioxidants and taste sweet, which is a bonus for kids!



Directions: Fill in the blank to complete the title of these popular children's books.

1. The ___ In The Hat
2. The Very _____ Caterpillar
3. Charlotte's ___
4. Green ___ and Ham
5. Where the _____ Things Are
6. Winnie The _____
7. If You Give A Mouse A _____
8. _____ And The Giant Peach
9. The _____ Engine That Could
10. The Poky Little _____

