



# First Kids Club

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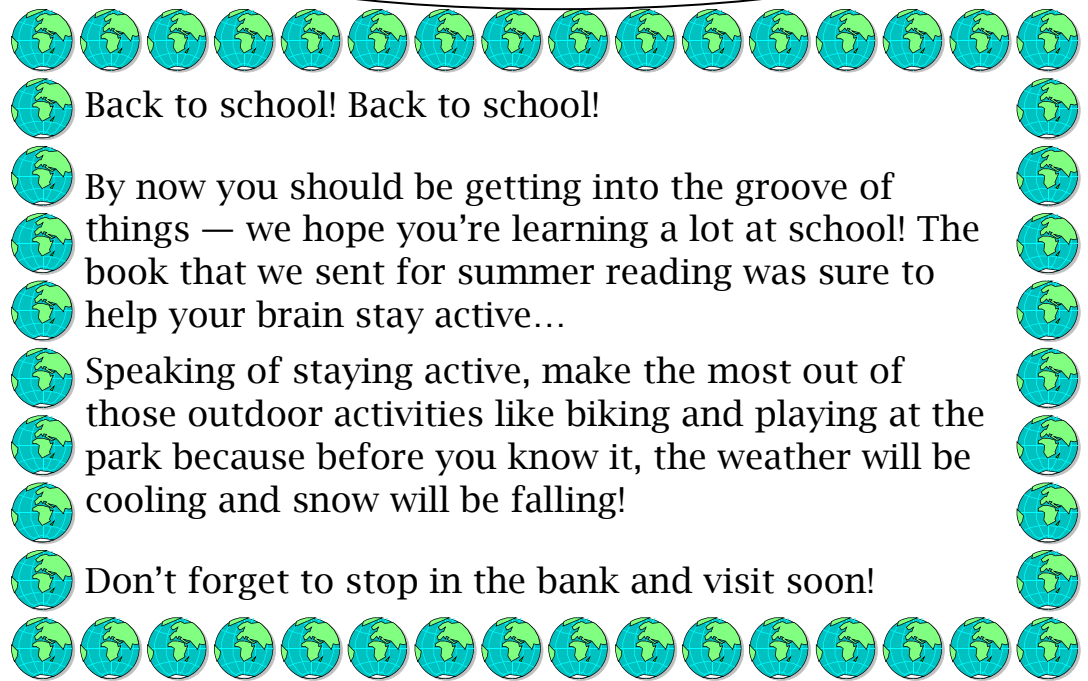
The First Trust and Savings Bank  
Watseka and Clifton

## Fall Newsletter!

## Dear First Kid...

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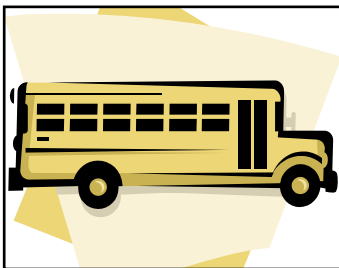


Back to school! Back to school!

By now you should be getting into the groove of things — we hope you're learning a lot at school! The book that we sent for summer reading was sure to help your brain stay active...

Speaking of staying active, make the most out of those outdoor activities like biking and playing at the park because before you know it, the weather will be cooling and snow will be falling!

Don't forget to stop in the bank and visit soon!



### Joke of the quarter:

How do bees get to  
school??

On a school buzz!

## 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 term 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!

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## Feature Story: Fall Fun!

Take advantage of the last nice weather days before the snow falls...here are some ideas for fall fun:

1. Rake leaves and jump in them! When you're done with your own yard, clean up your neighbor's!
2. Go for a bike ride with a friend. Don't forget to wear a helmet!
3. Fly a kite on a day that's windy.
4. Visit a pumpkin patch and carve or paint the pumpkins with adult supervision.
5. Pick apples at an apple

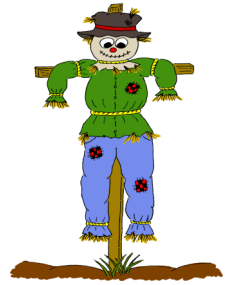


orchard and make a yummy dessert with help from an

- adult — apple pie or apple crisp are great fall treats!
6. Attend local fall festivals. (Local newspapers should have these events advertised.)
7. Create a home-made Halloween costume! Let your imagination run wild.
8. Collect fallen leaves and create a unique picture or sort them into groups or categories according to

color, shape, or something else!

9. Make a scarecrow and display it in front of your house.



10. Blow bubbles outside!
11. Drink apple cider. Have a parent help find a great recipe, or buy pre-packaged mixes at the store.
12. Visit a park — soon they might be snow covered!

Fun & Games!  
Pumpkin Crafts



### Pumpkins! Pumpkins! Pumpkins!

*Below are ideas for decorating pumpkins especially for the youngest pumpkin-lovers! \*Always ask an adult for help!\**

*{Turn the ideas into a game by matching up the idea with the picture of the pumpkin that goes with it.}*

1. Paint a pumpkin
2. Decorate the pumpkin with stickers
3. Make a glitter pumpkin
4. Glue things to the pumpkin
5. Hammer things into the pumpkin

