



Winter Newsletter!

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 kind of ball doesn't bounce?

Bill Brown

120 E. Walnut St
PO Box 160
Watseka, IL 60970
815-432-2494

145 E. Fifth Ave
PO Box 38
Clifton, IL 60927
815-694-2329

First Kids Club

Volume 19, Issue 4
December 2025

The First Trust and Savings Bank
Watsaka and Clifton

Dear First Kid...

Merry Christmas! Happy New Year!

It's a wonderful time of year to pause and give thanks. We are grateful for YOU! We would not be here without you and your parents and grandparents, aunts and uncles, neighbors and friends. The founders of our bank knew that good friends and neighbors make good customers, and the same is true to this day.

Please take this time to pause and think of all that you are grateful for as well...a safe house to live in, having people in your life to love and care for you, and a school to educate you.

See you in the bank soon!

Hey Mom & Dad!

Did you know??

It's important to keep your child's personal information safe, too!

Parents do a lot to protect their children from physical harm, but protecting their personal information is just as important — here's how:

*Keep all documents showing a child's personal information safely locked up (including birth certificates and social security cards).

*Share your child's social security number only when you know and trust the other party.

*Before you share personal information on the internet, make sure you have a secure connection (there will be a lock icon on the address bar and the URL begins with "https").



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.

