



First Kids Club

Volume 19, Issue 3
September 2025

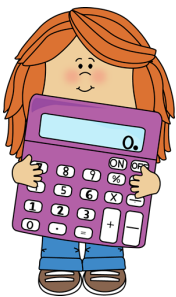
The First Trust and Savings Bank
Watseka and Clifton

Fall Newsletter!

Dear First Kid...

Inside this issue:

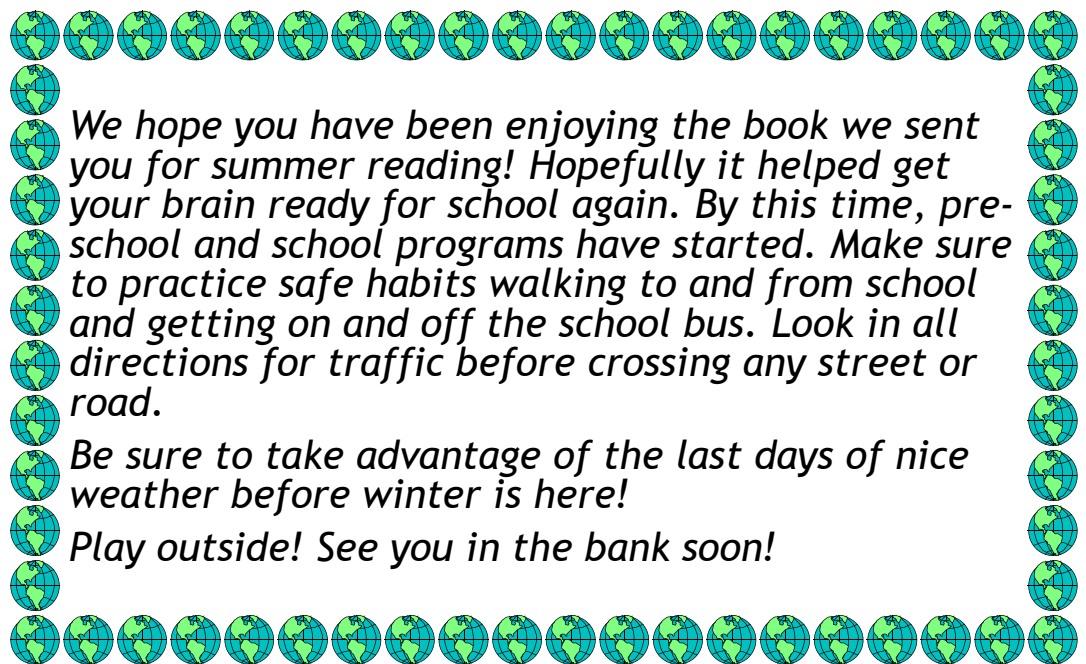
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Joke of the quarter:

Why do calculators make
great friends?

You can count on them!



We hope you have been enjoying the book we sent you for summer reading! Hopefully it helped get your brain ready for school again. By this time, pre-school and school programs have started. Make sure to practice safe habits walking to and from school and getting on and off the school bus. Look in all directions for traffic before crossing any street or road.

Be sure to take advantage of the last days of nice weather before winter is here!

Play outside! See you in the bank soon!

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: Summer Safety

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

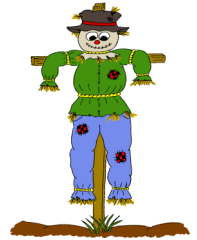
1. Rake leaves and jump in them! When you're done with your own yard, clean up your neighbor's!
2. Go for a bike ride with a friend. Don't forget to wear a helmet!
3. Fly a kite on a day that's windy.
4. Visit a pumpkin patch and carve or paint the pumpkins with adult supervision.
5. Pick apples at an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



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

