

# First State Bank Kids Club Newsletter



## First State Bank Locations

Webster City, Eagle Grove,  
Stanhope, Vincent, Fort Dodge

Fall 2009

## FALL COLORS

Hey Kids,

Fall is the time of year when leaves change color. The colors of the changing leaves remind me of the fun that comes with fall.

**Green** reminds me of a fun Halloween project! Decorate and reuse a canvas bag to collect your Halloween treats instead of using a plastic bag or bucket. It is a way to go green and help the environment.

**Yellow**, the color of a school bus, makes me think of school and the new things I get to learn. What is your favorite school subject?

**Orange** is the color of pumpkins. Ask an adult to help you carve pumpkins and roast the seeds. Or draw a picture on the pumpkin instead. I like to set my pumpkin outside for my neighbors and the trick-or-treaters to see.

**Red** is the color of apples ready for harvest at the orchard. Ask your family if you can visit a local orchard and try some of the yummy varieties grown around here.

**Brown** reminds me of turkey and pie at Thanksgiving. I make sure to tell my family and friends that I am thankful for our time together.

Go outside and take a look around as the season changes. What other colors do you see in the fall?

Your Friend,



Dollars the Dog



## Parents & Guardians Section

## DOLLARS AND \$ENSE

Managing finances and creating budgets may seem like an overwhelming task, even for adults, but studies show that children as young as four can learn the basics of budgeting.

Set up a budget worksheet so your child can see how he or she earns and spends money. A basic budget worksheet should include monthly income items (allowance, gifts, job, etc.) and expense items (charity, clothing, entertainment, food, games, gifts, toys, etc.).

Create a line on the worksheet for each of those items and help your child fill in the blanks. Keep the budget worksheet appropriate for his or her age and skill level. This activity is also an opportunity to reinforce the math skills your child learns in school.

When the budget worksheet is complete, subtract the total expenses from the total income. The total income should be greater than the total expenses.

What do you and your child notice about saving and spending habits? If your child is spending more than earning, use the opportunity to discuss financial responsibility. Maybe your child will see an expense item that can be cut or work on earning more income. If income is greater than expense, put that money aside in savings for a long- or short-term goal and earn interest on that money.

Check out the Iowa State University Extension website at [www.extension.iastate.edu/finances](http://www.extension.iastate.edu/finances) for more resources about better financial management and budgeting in difficult economic times. The website includes resources, articles, and booklets for purchase or download.

## PUMPKIN SMOOTHIE



### Ingredients

1/2 c	canned pumpkin
3/4 c	milk or vanilla yogurt
2 t	brown sugar
1/4 t	cinnamon
1/8 t	nutmeg
4	ice cubes

### Directions

Combine all ingredients in a blender and blend until smooth. Serve immediately.

**Yields** 2 servings

## WORD SCRAMBLE

Unscramble these types of trees which are all found in Iowa. See if family and friends will join you on a search for fall leaves from these trees!

MEL \_\_\_\_\_

LEPAM \_\_\_\_\_

KOA \_\_\_\_\_

LOPRAP \_\_\_\_\_

SHA \_\_\_\_\_

TLAUNW \_\_\_\_\_

HRIBC \_\_\_\_\_

CYROKIH \_\_\_\_\_

Answers: elm, maple, oak, poplar, ash, walnut, birch, hickory

## HALLOWEEN LUMINARIES

Luminaries are an easy project that can be made any time of year. Decorate a set for Halloween to light a path for trick-or-treaters. Try making luminaries for other holidays and seasons!

You will need: paper bags, battery-operated flameless candles, and sand.

Decorate the paper bags with markers, stickers, paper punches, cut out designs with scissors, or just leave the bags plain. You can also purchase colored or holiday-themed bags. Fill each bag with a cup or two of sand, depending on the size, to weigh down the bag. Put a flameless candle in each bag. Set your bags outside and turn on the flameless candle as it gets dark. Roll down the top of the bags to close or keep them open. Your luminaries are ready to light the path! You can also use them as decorations in your house (just leave out the sand).



## WORD SEARCH

Fall is the apple harvest season. Can you find these 10 apple varieties?

Braeburn	Granny Smith
Cameo	Honeycrisp
Delicious	Jonathan
Fuji	McIntosh
Gala	Pink Lady

P A E H G A L A P H S  
I D M Z C U Y J L O A  
N R B R A E B U R N F  
K C A M E O X T I E M  
L V L F H P G B S Y C  
A J O N A T H A N C I  
D I N T D E K G Q R N  
Y W O C S N F U J I T  
M D E L I C I O U S O  
S E G F K B M D H P S  
G R A N N Y S M I T H