

First State Bank Kids Club Newsletter



First State Bank Locations

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

Winter 2009

GIVING, HELPING, SHARING

Hey Kids,

Winter is here and so is the holiday season! Giving, helping, and sharing go along with celebrating holidays. Some holidays coming up include Hanukkah, Christmas, Kwanzaa and New Year's.

How do you celebrate different holidays? Do you give gifts? How do you help your family around the holidays? Do you share your games and toys?

What are other ways you can celebrate by giving, helping and sharing?

Give something new to others. First State Bank Kids Club is again setting up a **Mitten Tree** at every First State Bank location. Bring in new mittens and gloves to donate and hang on the **Mitten Tree**. Donations will be accepted until Christmas then given to area schools.

Help neighbors or family members shovel snow and take care of icy sidewalks or driveways. Help others clean or decorate for holiday celebrations.

Share your gently used clothes and toys you no longer wear or use with others by donating them to a charitable organization or shelter. Or bake some goodies to share with friends and neighbors.

Enjoy the holiday season of giving, helping and sharing!

Your Friend,



Dollars the Dog



Parents & Guardians Section

DOLLARS AND \$ENSE

Advertisements for toys and games are everywhere this time of year. With so many tempting ads, how does one keep children from "needing" to buy those items right away and focus on saving for a purchase or other goal?

Talk about the ads your child sees. Have a discussion with him or her about what makes the ad or product so appealing.

Create a needs and wants list with your child. Look over the list with your child and discuss why those items are on the list.

Write down savings goals and post them somewhere you and your child can see them. Together, chart your child's savings progress when he or she puts more money away for that goal.

Help your child cut costs for impulse purchases, such as treats at the check out line in stores. Put that money in savings toward your savings goals.

Put spare change in a piggy bank, along with money earned.

Review the original savings goals with your child. Look at how far your child has come with saving for the goal. Have the goals changed? Is there enough to make the purchase? How does your child feel about saving for a purchase?

Don't miss the First State Bank and Town & Country Insurance Open House on Friday, December 11. Each location will serve treats and give away door prizes, including one just for kids at First State Bank!

WINTER PARTY MIX



Ingredients

- 3 c pretzel sticks
- 1 1/2 c corn cereal (like Chex or Crispix)
- 3/4 c pecan halves
- 1/2 c cashews
- 1/2 c dried cranberries
- 12 oz white chocolate

Directions

In a large bowl, mix together everything but the white chocolate. Melt the white chocolate per package directions. Slowly pour the white chocolate over the mix and stir gently. Scoop the mix onto waxed paper to cool, about 20 minutes, then break it into bite-sized clumps.

Yields about 10 cups

PINE CONE BIRD FEEDER

Make a bird feeder and watch for different birds to come around!

- You will need:
- pine cones
 - peanut butter
 - Crisco or lard
 - birdseed
 - string or yarn

Gather fallen pine cones. Use spoons to slather peanut butter and lard or Crisco onto the pine cone. Roll the cones in birdseed. Tie to a tree branch with the string or yarn. What birds do you see eating off of the birdfeeder?



NEW YEAR'S RESOLUTIONS

Celebrate the change to a new year by making New Year's resolutions. A resolution is a goal, usually made to end bad habits and start good ones. Here are some ideas to get you started:

I will keep my room clean.

I will eat more vegetables and fruits.

I will work to save \$_____.

I will read _____ books.

I will help my family _____.

_____.

I will _____.

_____.

What other resolutions will you do? Keep your resolutions somewhere you can see them so you can keep them in mind throughout the year. Next December, review how well you did in 2010 and create a new list of resolutions for 2011.

WORD SEARCH

Can you find these 10 words about things to do on winter break? How many of these activities will you do?

Celebrate

Play

Color

Read

Draw

Rest

Homework

Ski

Ice skate

Snowboard

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