



# Totally Kids Club™

VOL. 1, ISSUE 82

A program of Community National Bank

Winter 2018

## Did You Know?

- Winter solstice is the day with the shortest period of daylight and the longest night of the year.
- Even with a furry coat, a pet's ears, paws and tail are at risk of frostbite if left outside in cold temps for too long.

## Hello Girls and Boys,

Winter offers a lot of cool, or should I say cold, activities to enjoy. One of my favorite things to do is go sledding! I like feeling the air hit my cheeks as I gain speed down a hill. I'm not too steady on ice skates but I like to snowshoe and build snowmen. When coming in from the cold I like to thaw out with a cup of hot cocoa and a good book. Winter is a really beautiful season, so I hope you get a chance to get outside and have some fun!

Your pal,  
TK 



## Berkshire Elementary School Financial Literacy

On November 1, 2017, Community National Bank (CNB) employees visited the Berkshire Elementary School. CNB bankers presented an activity called "What's in Your Financial Future?" to students in grades 5 - 8.

The activity gave possible financial scenarios that could appear in the future, including income, debts and expenses. If the students chose an income that did not cover all of their future expenses and debts they had to come up with ways to budget in order to get by with their chosen income.

The students were actively engaged in this activity and showed a strong understanding of budgeting, being responsible with money and how to improve a not so favorable financial scenario. This activity sparked great conversation about how to make wise financial decisions. Thank you Berkshire Elementary for inviting us to your school!



CNB Marketing Assistant Tia Drake and a group of students discuss how to make good financial choices.

## 2017 Santa Run Festival

Community National Bank was a proud supporter of the Halo Foundation's Santa Run Festival held at the Orleans Fire Station on Sunday, December 10, 2017.

The festival was a fundraising event for the Halo Foundation, an organization that helps to support Orleans county residents who are dealing with cancer. The event started with a parade followed by a 5k run and activities for children, including cookie decorating, ornament making, a coloring contest and a meet and greet with Santa. The event raised over \$5,756.00!



CNB employees dressed in festive costumes to help kick off the Santa Run!



## Presidents' Day

On February 19, 2018, the United States will celebrate Presidents' Day which was originally formed to honor two of our greatest leaders, George Washington and Abraham Lincoln. Today we observe Presidents' Day to honor all of our country's past presidents.

## New Year's Resolution

The new year often has people thinking about making New Year's resolutions. People make resolutions when they are determined to make positive changes in their lives or they have specific goals they'd like to accomplish. Have you made any New Year's resolutions for 2018? Here are a few of TK's resolution ideas:

- Eat more fruits and vegetables
- Get outside and play
- Read a book
- Volunteer in your community
- Respect your peers
- Help out at home
- Put money in a savings account.

## Fall Community Activities



Our Enosburg Office Teller Jessica Longley, Personal Banker Heather Elwood and Office Supervisor Shannon Gervais transformed into Dr. Seuss' Thing 1, Thing 2 and Cat in the Hat for the **Haunted Hallways Trunk or Treat** festivities at the Enosburg Falls Elementary School on Saturday, October 28. This event was held by the school's ACTIONS (A Community Together Improving Our Neighborhood Schools) group.



On October 31, Lyndonville Teller Tina Brooks, St. Johnsbury Teller Tina Smith and Lyndonville Office Supervisor Lori Leonard joined the **Trunk or Treat** fun at the Bandstand Park in Lyndonville by dressing up and decorating their booth in a 1950's soda shop theme. The Lyndonville Area Chamber of Commerce and the Lyndonville Rotary Club hosted this event to provide a fun and safe place for children to dress up and trick or treat.



## Paws for TK's Money Minute

Learning how to save money is an important step in becoming financially responsible. How does someone become financially responsible? They practice! We learn and practice every day. At school students practice writing, reading and math. Athletes and artists attend practices or classes to improve their skills. Learning to save money is a skill that can be easily accomplished with a little practice.

1. Know how much money you have or will be earning. Take into consideration money earned from doing chores, received from birthdays and holidays or money you get from having a job.
2. Set savings goals. Identify items that you'd like to save for and figure out how long it will take to reach your goals. Use jars or envelopes to categorize your short-term and long-term savings goals.
3. When making a purchase look for sales, use coupons and shop around for the best price. Before making a purchase ask yourself if you really need the item. Is it a need or something you want?

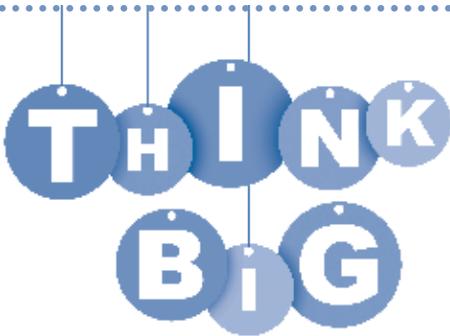
## Winter Word Search

Ice skating    Snowman    Cold  
Sliding        December    Skiing  
January        Snowflakes



Find the seasonal words above hidden in the word search puzzle below.

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



## 2018 Financial Literacy Poster Competition – Big Ideas Pay Off!

Since 2008, the Vermont State Treasurer's Office and the Vermont Bankers Association have hosted a statewide financial literacy poster contest. The contest was created to get students to think about personal finance and to provide a creative outlet to demonstrate their knowledge. This year the contest theme is **Big Ideas Pay Off!**

**Poster submission deadline: March 15, 2018.**

**There are three grade categories:**

- **Elementary:** 3rd - 5th grades
- **Middle:** 6th - 9th grades
- **High School:** 10th - 12th grades

**Send all entries to:**  
Vermont State Treasurer  
Attention: Poster Competition  
109 State Street, 4th floor  
Montpelier, VT 05609-6200.

**All posters must be labeled with the following information:**

- Student's name and grade
- Student's school, address and telephone number
- Sponsoring teacher's name (if applicable)
- Parent name, contact phone number and email.

**Contest Rules:** Posters will be judged on expression of theme (50%); artwork style and content (25%); and creativity (25%). **Please note** that all poster submissions become the property of the Office of the State Treasurer, which reserves the right to reproduce artwork and publish the names of all students entering, placing and being recognized in the honorable mention category of the competition.

**The first place winners in each grade category receive a \$100.00 cash prize and their school will be awarded \$100.00 for promoting financial literacy.** For more information contact Vermont State Treasurer's office at 802-828-3706 or 800-642-3191, or via email: TRE.FinancialLiteracy@Vermont.Gov.



## Spending and Donating with TK

TK is shopping for a new snow tube. He has a budget of \$55.00 and has found a few tubes within his price range. TK has the option of buying a four person tube for \$42.00, a three person tube for \$27.00 or a one person tube for \$18.00.

TK has decided to buy the three person snow tube for \$27.00. Rather than spending all of the money he budgeted on snow tubes he has decided to donate the rest to a local animal shelter. How much money will TK be donating?  
\$ \_\_\_\_\_

Answer key: \$28.00.

TOTALLY KIDS CLUB IS ABOUT LEARNING, SAVING AND HAVING FUN!  
[communitynationalbank.com](http://communitynationalbank.com)

OFFICES: Derby (Main Office): 334-7915 • Barre: 476-6565 • Barton: 525-3524 • Derby Line: 873-3101  
Enosburg Falls: 933-8500 • Island Pond: 723-4356 • Lyndonville: 626-1200 • Montpelier: 223-0598  
Morrisville: 888-4633 • Newport: 334-7915 • St. Johnsbury: 748-3605 • Troy: 744-2287

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