

KIDS CLUB NEWSLETTER

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Fall 2022

Hey Kids,

Have you ever heard phrases that people say about money and wonder what they are talking about?

Saving for a rainy day means to save money so it can be used when needed in the future.

Money doesn't grow on trees means that money is not easy to get or replace. Extra credit: the material that is used to make US paper money doesn't grow on trees either! It is made of cotton and linen (flax plant).

Burning a hole in your pocket is used to describe the want to spend money as soon as a person has it.

Dollar for dollar is used when comparing items, usually to find the best value (what you get for cost).

Nickel and dime is to pay little amounts on things, but over time that adds up to a big amount.

Worth its weight in gold is something incredibly valuable no matter how much the actual worth. It can be tangible (something physical you can touch), or intangible (something you can't touch). Did you know...1 ounce of gold is currently worth over \$1,700!

Did you learn something new? Test your family and friends to see if they have heard the phrases and if they know the meanings!

Your friend,



Dollars the Dog



DOLLARS & \$ENSE For Parents and Guardians

Do children understand the phrases about money they hear? In this issue, your child is being introduced to meanings of some money phrases. Below are some ideas you can use to demonstrate the phrases.

Opening a Kids Club or Dollars Savings Account is a great step in personal financial management! **Saving for a rainy day** allows money saved to be used for planned and unexpected expenses when needed.

Explain to your child that **money doesn't grow on trees**, it is usually gifted or earned, and can only be spent once. If you are talking to an older child you can expand on this to talk about thoughts on a future career and saving for training and education.

People can be savers or spenders. If your child is a spender, set a savings goal. When your child gets money, remember the goal to help keep it from **burning a hole in the pocket**, at least until the goal is met.

Take your child grocery shopping with you and pull out some food packages to comparison shop between brands. Look **dollar for dollar** to see if the packages have the same number of and amount per serving. Keep in mind that going with the less expensive item will only be worth the savings if it will be eaten.

Spending money on something wanted (not needed) is okay if it can be afforded, but it is easy to **nickel and dime** oneself. Buying gum when shopping once a week costs about \$2.99 each time, but once a week for a year adds up to over \$155.

Teaching your child healthy money habits is **worth its weight in gold**. Your child will be more comfortable to manage personal finances and make sound decisions.

HOMEMADE CHEESE CRACKERS



Ingredients

- 1 c shredded cheddar cheese
- 4 T butter
- 1/4 c grated Parmesan cheese
- 3/4 c flour
- 1/4 t salt

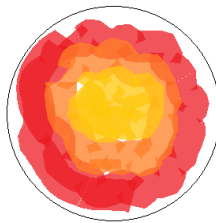
Directions

Preheat oven to 350°. Put all ingredients in a food processor*; pulse until a dough ball forms. Wrap in plastic and refrigerate 30-45 minutes. Remove from refrigerator and unwrap; roll out dough to thin rectangle 1/16" thick. Cut shapes with small cookie cutter(s) or into squares with butter knife. Bake 10-15 minutes; cool, remove from pan and enjoy. Store in air-tight container.

*If you do not have a food processor, mix well until ball forms

COFFEE FILTER SUN CATCHER

- 1 white coffee filter per sun catcher
- Markers—any colors
- Water (in a cup or squirt bottle)
- Table or workspace cover
- Scissors (optional)



Gather your supplies and place a cover over your workspace to prevent staining. Lay the coffee filter flat then color with markers. To mimic fall leaves, use red, orange, yellow and brown. Lightly splash or spritz water on the filter. Let sit to dry. When dry, tape your sun catcher to a window or cut into a shape (like a leaf!) and tape to window.

WORD FIND

Look for these fall words hidden across, diagonal or down.

Braeburn Gala McIntosh
 Empire Honeycrisp SweeTango
 Fuji Jazz Zestar

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

WORD SCRAMBLE

Unscramble the following parts of an apple:

roce _____

lepe _____

esde _____

etms _____

alfe _____

slombos _____

KIDS CLUB FALL PRINTABLES 2022

Print the booklet for extra activities, games and puzzles, or print only the pages you want. Answers to the Printables and Kids Club Newsletter puzzles are on the last page.



Look for my paw print for bonus activities!



- Activity 1 Halloween Coloring Page
- Activity 2 Color-by-Number Page
- Activity 3 Word Find
- Activity 4 Word Clue Halloween Snack Mix
- Activity 5 Word Scramble
- Activity 6 Logic Puzzle
- Activity 7 Sudoku
- Activity 8 Tic Tac Toe



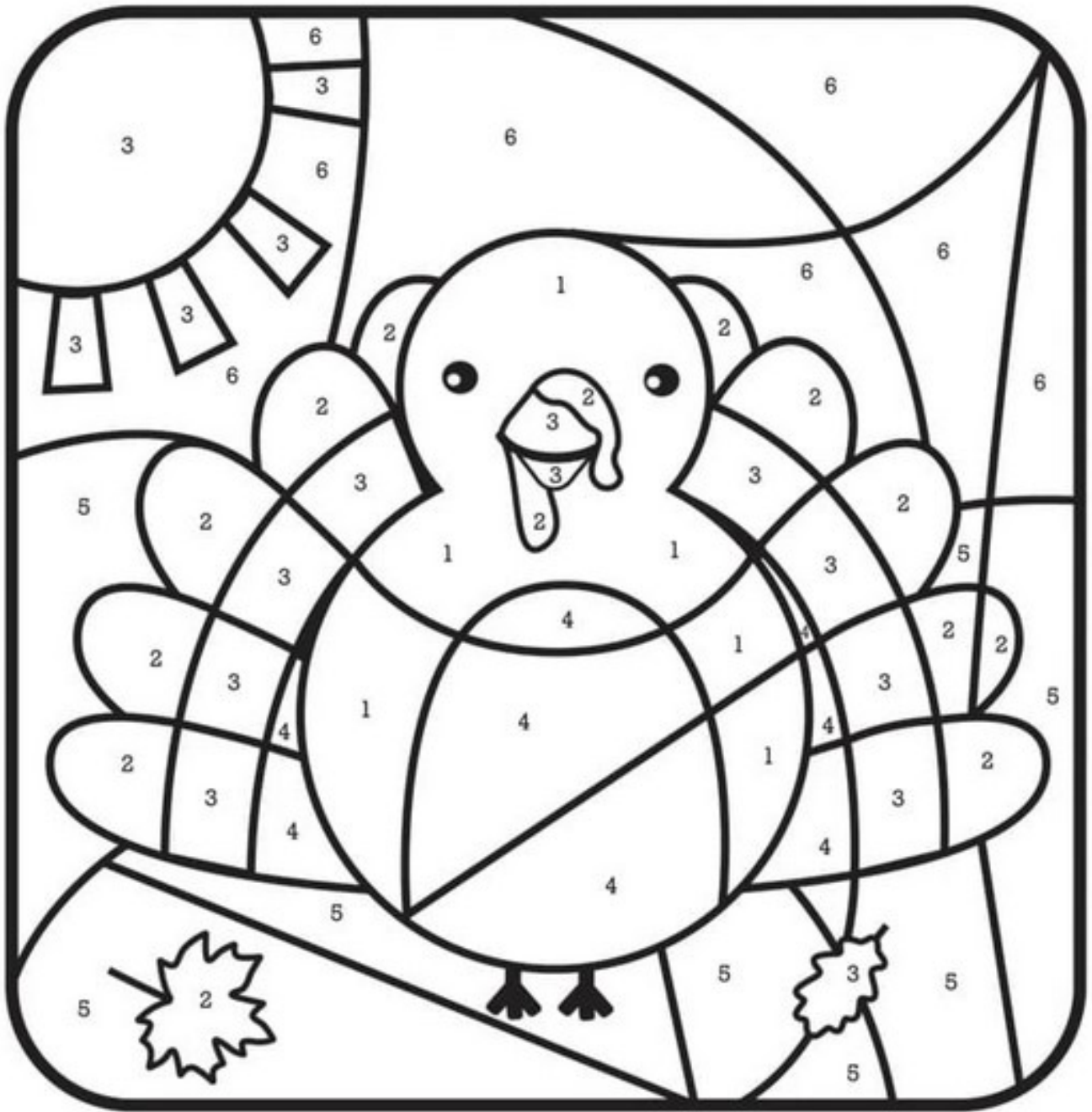
Clarion, Eagle Grove, Fort Dodge,
Humboldt, Jewell, Stanhope, Webster City

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Color-By-Number



1. brown

3. yellow

5. green

2. red

4. orange

6. blue

WORD FIND

Look for the following words hidden across, backwards, diagonal and down.

Aladdin
Anna
Ariel
Beast
Belle
Buzz Lightyear

Captain Hook
Cinderella
Cruella
Elsa
Gaston
Genie

Mickey Mouse
Moana
Mufasa
Mulan
Olaf
Pocahontas

Sebastian
Simba
Tarzan
Tigger
Tinkerbell
Woody

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

WORD CLUE: HALLOWEEN SNACK MIX

Read the word clues then fill in the blanks in the ingredient list. The correct number of letters is indicated as an extra hint for each missing word.

Ingredient Word Clues

1. Cracker-like food often in the shape of knots, sticks or twists
2. Corn chip snack shaped like a horn.
3. Popcorn coated with a sugar or molasses based candy.
4. Chocolate with a candy shell. Comes in plain, peanut, and peanut butter (and other flavors too.)
5. A small triangular candy, consisting of three colored sections (white, orange & yellow).
6. In cartoons elephants are seen eating these.

Ingredients

1. 1 bag tiny twist _____
2. 1 bag original _____
3. 1 bag _____
4. 1 bag _____
5. 1 bag autumn mix _____
6. 1 jar salted _____

Directions:

Combine all ingredients in an extra large bowl (or divide between two bowls). Mix well and serve!

Notes:

- Use any variety of M&M's, including peanut butter, caramel, peanut or plain
- Regular, kettle corn, or cheesy popcorn can replace caramel corn.

WORD SCRAMBLE

Unscramble the following kinds of Halloween candy.

1. _____ adseirha
2. _____ llyoj cnrersha
3. _____ ruos chapt skid
4. _____ smeatsri
5. _____ obwl opsp
6. _____ esphowpr
7. _____ mkyli awy
8. _____ flfya tyffa
9. _____ sdnre
10. _____ tslisekt
11. _____ hto lmtsaae
12. _____ osttoei osp
13. _____ oriujn nsmti
14. _____ estwzrizl
15. _____ lmik usdd
16. _____ abyb thru
17. _____ smm&
18. _____ odgo & pyelnt
19. _____ iedhwss shif
20. _____ subtssrrat
21. _____ eysserhh rsba
22. _____ esseer iepcse
23. _____ telsne unhccr
24. _____ cdnay ncro
25. _____ 010 radng
26. _____ nergtietrfub
27. _____ tiktak
28. _____ krceinss
29. _____ xitw
30. _____ eseers anetup
tbtreu upsc

LOGIC PUZZLE

Draw an X through the box that does not apply to the person in order to answer the question. Each answer along the top will only be used once. Hint: once you have a definite "yes" cross out all of the other boxes in that person's row. By process of elimination you will get the correct answer.

It's Halloween night. Four friends went trick-or-treating. What costume did each one wear?

1. When Jackson knocked on doors he said, "Trick or treat, matey."
2. None of the boys dressed up as a firefighter.
3. Tyler's costume had a cape.

	Firefighter	Superhero	Pirate	Skeleton
Tyler				
Jackson				
Kristin				
Owen				

Nick, Connor, Eva, and Olivia are the same age. Each of them has a birthday coming up. When is each child's birthday?

1. Eva and Connor are glad they don't have a birthday near Christmas.
2. Nick's birthday is two month's before Thanksgiving.
4. One of the boys has a birthday on Halloween.

	September	October	November	December
Nick				
Connor				
Eva				
Olivia				

SUDOKU

Fill in the blank squares with the correct number 1-9. Every row, column, and sub-section must contain the number 1-9 and each number can only be used once in those areas.

3	8		9			2		5
					8	7	3	
	6		3			9	8	
					3	5		1
9	1		5		7		2	3
7		3	1					
	3	5			1		9	
	7	4	6					
8		1			2		6	7

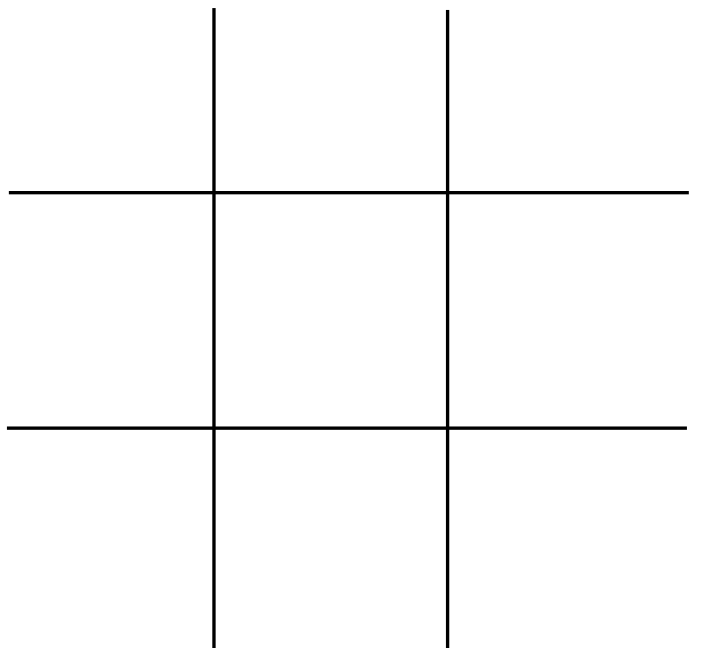
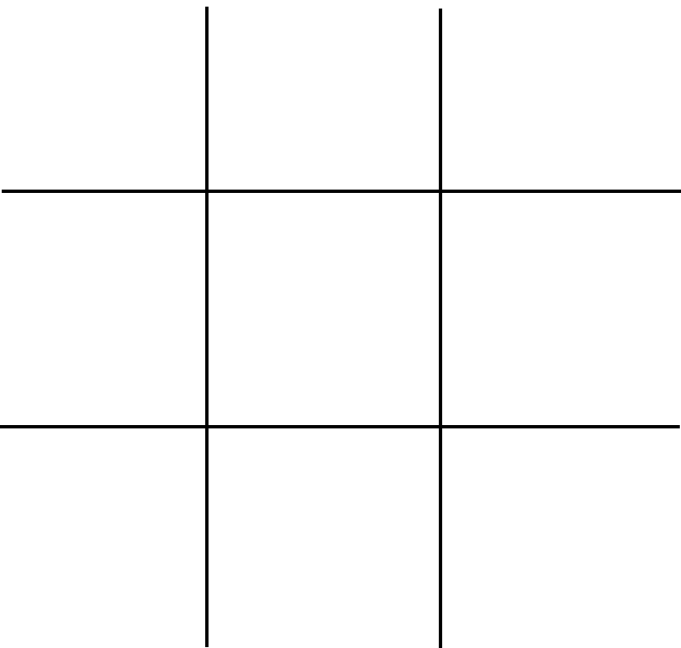
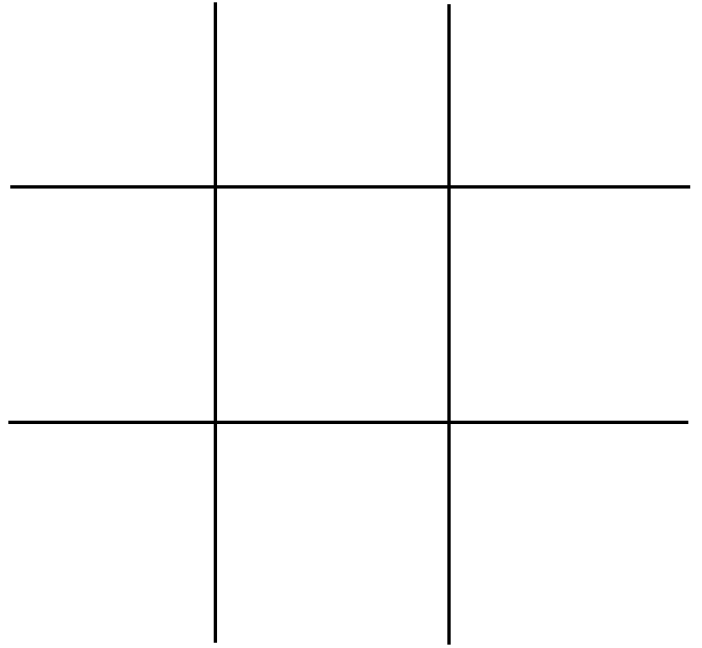
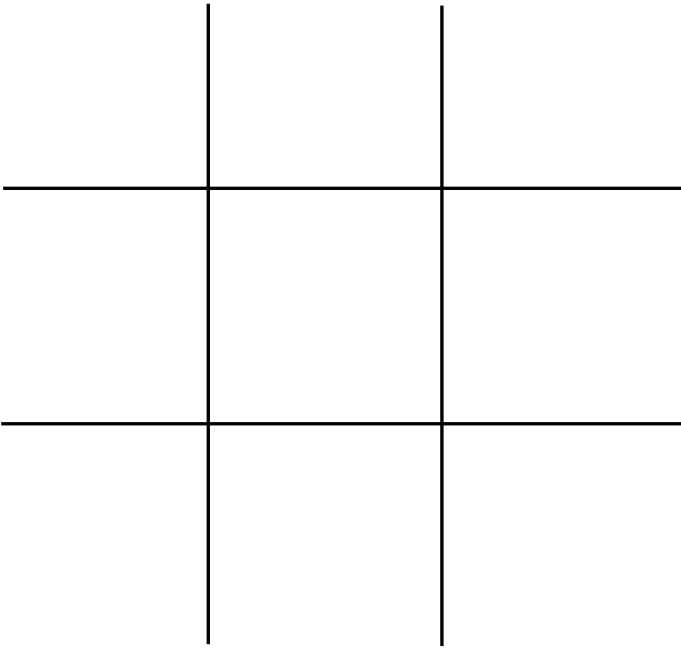
8		6		1				
		3		6	4		9	
9						8	1	6
	8		3	9	6			
7		2		4		3		9
			5	7	2		8	
5	2	1						4
	3		7	5		2		
				2		1		5

TIC TAC TOE

Instructions: Two players, one drawing an X and the other drawing an O, take turns putting their symbol in one square in the 3x3 grid. The first player to have their X's or O's in a row connected horizontally, vertically or diagonally wins!



Print extra copies to keep in your vehicle so you always have a game to play on the road!



Puzzle Answers

Activity 3

Word Find

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

Activity 4

Word Clue

1. Pretzels
2. Bugels
3. Caramel Corn
4. M&M's
5. Candy Corn
6. Peanuts

Activity 5

1. Airheads
2. Jolly Ranchers
3. Sour Patch Kids
4. Smarties
5. Blow Pops
6. Whoppers
7. Milky Way
8. Laffy Taffy
9. Nerds
10. Skittles
11. Hot Tamales
12. Tootsie Pops
13. Junior Mints
14. Twizzlers
15. Milk Duds

Word Scramble

16. Baby Ruth
17. M&M's
18. Good & Plenty
19. Swedish Fish
20. Starbursts
21. Hershey's Bars
22. Reese's Pieces
23. Nestle Crunch
24. Candy Corn
25. 100 Grand
26. Butterfinger
27. KitKat
28. Snickers
29. Twix
30. Reese's Peanut Butter Cups

Activity 6 Logic Puzzle

	Skeleton	Pirate	Superhero	Firefighter	
	X	X	X		
	X		X	X	
	X	X	X	X	
Tyler		X		X	
Jackson			X		
Kristin		X	X		
Owen		X	X	X	

	December	November	October	September	
	X	X	X		
	X	X		X	
	X	X	X	X	
Nick		X			
Connor		X		X	
Eva		X		X	
Olivia		X		X	

Activity 7 Sudoku

3	8	7	9	6	4	2	1	5
5	4	9	2	1	8	7	3	6
1	6	2	3	7	5	9	8	4
4	2	6	8	9	3	5	7	1
9	1	8	5	4	7	6	2	3
7	5	3	1	2	6	8	4	9
6	3	5	7	8	1	4	9	2
2	7	4	6	3	9	1	5	8
8	9	1	4	5	2	3	6	7

8	5	6	9	1	7	4	2	3
2	1	3	8	6	4	5	9	7
9	4	7	2	3	5	8	1	6
1	8	5	3	9	6	7	4	2
7	6	2	1	4	8	3	5	9
3	9	4	5	7	2	6	8	1
5	2	1	6	8	3	9	7	4
4	3	9	7	5	1	2	6	8
6	7	8	4	2	9	1	3	5

From the Kids Club Fall Newsletter

R		P	U	M	P	K	I	N	S
	A			L		S		H	
		K		E		M		A	
		R	E	A		O		R	
	B	O	N	F	I	R	E	V	
C						E		E	
I		C	O	R	N	S		S	
D								T	
E		G	O	U	R	D	S		
R									

Word Scramble

ghost, cat, monster, superhero, scarecrow, puppy



Check back next quarter for new games and activities when you receive your Kids Club Newsletter!