

The ALL ABOUT FUN Page . . .

Build Your Own Indoor Fort!!



An indoor fort is something that everyone in the family can build and enjoy during a cold winter day. The materials needed to make a fort can be found in almost any household. Here's how...

The STEPS:

1. Clear an area around a sofa or bed.
2. Prop sturdy sofa cushions near the sofa/bed to form walls of fort. Use chairs if necessary.
3. Build roof by draping sheets over the walls.
4. Put a smaller pillow on the floor between two upright sofa cushions to construct window.
5. Create a door with the drape of a sheet/blanket. Or build a tunnel entrance by tilting cushions together.

6. Use a party noisemaker for the doorbell.
7. Use cushions, blankets and cardboard boxes to make furniture.

Tips & Warnings:

Make sure this is ok with your parents before beginning! To make a split-level fort, use a bed or couch for the upper level and the floor as the lower level. Or you can build your fort on a bunk bed. Make sure your fort does not block halls and passageways.

The Jokers Corner



Here are some funny jokes you can share with your friends and family.

* *What occurs once in a minute, twice in a moment, and never in a thousand years?* The letter M



* *What building has the most stories?* The library



Winter 2007

Beakin' Nooz

The Newsletter of Waukesha State Bank's Friendly Savings Club



A LESSON ON CREDIT...

from FRIENDLY THE EAGLE

For the Fliers!

It's never too early to begin establishing good credit. Your credit is a something that can be very important when buying a car, getting a student loan or purchasing a home. So how do you go about creating a starting point for yourself; here's some ways to begin building your credit now...

Open a Bank Account

Congratulations! You have already taken the first step to building your credit by opening your very own Friendly account! Continue to save and use your account wisely.

Open A Credit Card

A credit card is often considered another very important "first step" for those with little or no credit history. Student cards are available to you and are an easy way to begin building a great credit for your future. Be sure to pay your credit card bill on time and, if you can, in full.

Co-Sign

Join a credit venture with a parent or relative who already has good credit and is willing to co-sign for you. If you're fortunate enough to know someone who will do this for you, you're well on your way to establishing credit. However, be aware that it is very important to make your payments on time because your actions will affect the credit of the person who co-signs for you.

By paying on time and acting responsibly, you will make your creditor and your co-signer happy. Your credit history is now established.

Things to Avoid!

- *Don't overdraw your bank account.
- *Don't miss payments on bills or loans. Even late payments count against you.
- *Don't let other people use your bank account, credit/debit card, or ATM card. You are responsible for what they do with it.
- *Don't leave utilities (gas, water, phone, electric) in your name if you move. Always close the account.
- *Only borrow what you can pay back.

