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January
Happy New Year
2022

The VOICE Newsletter designed exclusively for our VIP Club® Members

NEW YEAR'S FACTS

The first New Year's celebration dates back 4,000 years.

Julius Caesar was the first to declare Jan. 1st a national holiday! He named the month after Janus, the Roman god of doors and gates.

45% of Americans make New Year's resolutions.

The top resolutions are: to lose weight, get organized, to spend less and save more, to stay fit and healthy, and to quit smoking. (If spending less and saving more is your target for 2022, check out our Simple Ways to Save Money on page 2!)

About 1 million people gather in New York City's Time Square to watch the ball drop.

The New Year's Eve ball came about because of a ban on fireworks. The first ball in 1907 was 700 lbs. and was lit with 100 25-watt lights. The current ball puts the old one to shame (thanks to technology). Today, it is covered in 2,688 crystals, lit by 32,000 LED lights, weighs 11,875 lbs., and is 12 ft. in diameter!

According to statistics from the National Insurance Crime Bureau, vehicles are stolen on New Year's Day more than any other holiday.

Don't think your old car is safe, either! In 2011, the 1994 Honda Accord was the most stolen car. To discourage theft, make sure your car is in a populated area and always take your keys.

For more interesting facts, visit

<https://www.todayslifeonline.com/parent-resources/blog/ten-fun-new-years-facts-traditions/>

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Featured Articles In This Issue:

New Years Facts

Simple Ways to Save
Money

DIY Sock Gnomes for
Valentine's Day
(Or Any Holiday!)

VIP Club Is Planning
Travel for 2022!



Member FDIC



New Years Resolution:

*Stop Buying,
Start Saving!*

Looking to grow your savings in 2022? We found some helpful tips and tricks written by Jenna, blogger of At Home With Kids.

Simple Ways to Save Money

1. Get rid of cable.

Cable can be outrageously expensive, and how many channels do you actually use? Opt for a simple antenna to get all those local channels. Looking for more entertainment? There are so many streaming services at a fraction of the cost of cable. Give Netflix, Hulu, or Amazon Prime a try!

2. Eat at home instead of out.

If you eat out often this could save you a bundle, but even just skipping it once a month will save you \$35 or more depending on your family. Even better- plan your meals at home around grocery sales. Compare prices/sales of at least 2 stores. Create meal plans based on what is discounted- Jenna mentions this saves her about 50% on groceries!

3. Make your own coffee.

If you love coffee, you know how expensive it can be. A few dollars here and there doesn't feel like a lot until you actually add it up for the whole month. Making that morning brew in your own home will surely save you tons!

4. Drink water, cut back on other drinks like juice and soda!

Water is cheaper, and much healthier! But don't go for bottled water, instead try a reusable bottle and refill throughout the day!

5. Make a list of luxuries you currently spend your money on- take away one.

This could be anything. We all have things we spend our money on that we do not need. If you are trying to save money, be willing to drop some extra expenses.

6. Make saving a priority.

Jenna says the very first item on her budget is savings. Take this money out of your account before spending on anything else. This makes it easier to cut expenses and enables you to save more!

These were our favorite simple ways to save, but Jenna has 38 other tips in her article "44 Easy Ways to Save Money". To learn more ways, visit <https://www.athomewithkids.com/43-easy-ways-to-save-money-every-month/>

Finding ways to save is a great start to building up those finances, but what's the next step? Where to store the money saved is also something to think about. First Savings Bank is happy to help you discover what savings strategy fits your needs best- from basic savings, to money markets, to certificate of deposits, and more! Contact your local branch today to find out which option is right for you!

VALENTINE'S DAY
IS COMING SOON!



**AND WE HAVE
A WONDERFUL
VALENTINE'S
IDEA FOR YOU!**

(AND POSSIBLY ALL YEAR LONG!)



Do you love Gnomes?
(Of course you do! Who doesn't?)

*Did you shed a tear
when taking down your
Christmas Gnomes?*
(We did, too!)

Fun Tip-
Make multiple with
a variety of holiday
socks for more
gnomes all year
long!



DIY SOCK GNOMES

-Here's What You Need

- Styrofoam Cone- you can find this at any craft store or most big box stores.
- Faux Fur- for the Gnome's beard
- Socks (One holiday, and one solid color)- Adult size, preferably crew sock or knee high
- Hot Glue Gun
- Wooden Bead for a nose

For step-by-step instructions, visit

<https://www.itsalwaysautumn.com/how-to-make-sock-gnomes-for-valentines-day-or-any-holiday.html>

VIP Club is Set to Travel
July 11th-18th of 2022!



Join us on a trip to

The Calgary Stampede & Magnificent Canadian Rockies

Special VIP Club 25th Anniversary \$100.00 Discount available through Feb. 28th — Limited Time Offer!

Call your VIP Club representative for more information



Day 1- Your Adventure Begins!

We'll kick off our adventure with a trip to the Calgary Stampede! At over 100 years old, this is the "Greatest Outdoor Show on Earth"! 36 drivers and 216 horses will be competing in 9 heats of heart pounding excitement! When the last wagon thunders across the finish line, the Grandstand Show begins with song, dance, acrobatics, and a spectacular fireworks finale!



Day 2- City Tour and Calgary Stampede!

We'll start with a light tour of Calgary, home of the 1988 Winter Olympics. From Olympic Park to Calgary tower, see the highlights of this city perched at the foothills of the rugged Rockies. Back to the Stampede for the Rodeo! Cowboys and Cowgirls face off in a furious display of skill and grit from ladies barrel racing to steer wrestling and bull riding. Be sure to explore the midway for rides, foods, and shopping! We'll return to the hotel that afternoon for leisure time. Your hotel is located just blocks from The Core shopping center!



Day 3- On to Banff and the Canadian Rockies!

After breakfast, we will travel to Banff, garden spot of Alberta! Lunch will be at the magnificent Banff Springs Hotel- you'll experience timeless beauty set amidst a pristine wilderness. Styled after a Scottish baronial castle, it's uniqueness has been a symbol of Rocky Mountain Luxury for more than a century! After lunch we will have a delightful sightseeing tour of the area, including Bow River where it thunders into Bow Falls!



Day 4- 3 Great Lakes: Moraine, Louise, and Minnewanka!

We'll be visiting Moraine Lake and Lake Louise! Moraine is crystal clear, and surrounded by lofty mountain peaks and a valley of larches beneath Mount Temple. Then Off to Lake Louise, the setting for Chateau Lake Louise. The chalet is surrounded by glaciers, ice fields, snowy peaks, and clear lakes! You'll have time on your own to enjoy the view. Then we will depart on a cruise on Lake Minnewanka! The crew provides narration rich in history, native folklore, and geology. Return to hotel for leisure time- Downtown Banff is nearby and famous for its shopping and restaurants! Stop by Cows- arguably the best ice cream in Canada!



Day 5- Jasper and Athabasca Glacier & Falls!

As we adventure to Jasper along the Icefields Parkway, you may see elk, moose, goat, sheep, bear, or caribou! We'll stop at Columbia Icefield. At over 200 square miles, it feeds several glaciers visible from Parkway. Melted water feeds rivers that empty into the Arctic, Atlantic, and Pacific Oceans- making it a true "continental divide"! You'll then explore the icy slopes of Athabasca Glacier on a Brewster Ice Explorer into the middle of a glacier. Next, the Athabasca Falls- the most breathtaking view of the Rockies! We continue with a scenic rafting trip on the river, a true Canadian experience you'll never forget! Spectacular scenery enjoyed by all ages. Then off to your hotel to enjoy some time to settle in and enjoy dinner.



Day 6- Whistler Mountain Tram and Lake Cruise!

Adventure starts with a ride up Whistler Mountain on the Jasper SkyTram! High above the clouds, you'll marvel at the unsurpassed alpine views. A full day of sight seeing is in store, including a walk down Maligne Canyon, a cruise on Maligne Lake, and a trip to Spirit Island. Later this afternoon, you'll have leisure time in Jasper to shop and explore Main Street. Keep your camera handy! Jasper is known to have permanent non-human residents! You may see elk or bear in backyards or even the streets!



Day 7- Sightsee the Rockies back to Calgary!

Today, we'll travel through the Rockies on some of its most scenic routes! You'll marvel at the beauty of this area. First stop will be at Sunwapta Falls in Jasper National Park. Later, you'll leave the beautiful Rockies behind as you travel through the ranching country of Alberta. After a full day of travel, you'll check into your hotel in Calgary. Freshen up, and then enjoy a farewell dinner in an area restaurant!

Day 8- Parting is Such Sweet Sorrow!

After breakfast, you'll be assisted with your luggage and transfer to the airport for your return flight home. Your time spent at the Calgary Stampede & the Canadian Rockies will surely be remembered for a lifetime!