

\$SMART \$SAVERS CLUB



1ST SUMMIT BANK
Member FDIC



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Charitable Giving Basics for Any Age

Indeed, every parent wants to encourage good healthy habits in their children, but have you ever thought about teaching the habit of charitable giving? The following tips are a great way to show your children how to build gifts into their spending plans now and in the future.

Piggybank on It

A common problem is that a child wants to donate to a charity close to their heart, but the amount they have allotted seems too little for an actual benefit. In this scenario, encourage your child to pool their money with a sibling or a friend. By combining contributions, not only do they still get to donate, but it will be a more substantial donation to the charity.

Slow and Steady

No one expects a child to be able to donate the amount of money an adult could. But encouraging the slow and steady approach, which means donating frequently until it becomes a habit, is a great way to set them up for charitable giving for years.

Financial Building Blocks

Volunteering time to local charities is another option. In fact, many high schools are requiring volunteerism as a condition to graduate. Furthermore, local volunteer ambulance corporations and fire companies could be looking for new recruits, usually 16 and older, to lend a hand.

Watch Your Step ~ Things to Consider

Tax deductions for charitable contributions can be claimed only by someone who itemizes their deductions. Most children who have part-time jobs won't be itemizing deductions and will not get any tax benefit from their charitable contributions, but will certainly benefit from their generosity.

In addition, make sure you supervise the organization your child wants to support and ensure it is a legitimate one whose funds are used for charitable purposes rather than for staff and other administrative expenses.

With all of this considered, the most important part is to help your child find a charity. First, discuss your child's concerns about the world to help identify the area or areas they'd like to help with. Then, find the charity that best fits fixing those problems you just discussed.

Wanting to leave the world better than you found it is a common human feeling and helping your child find a charity to donate their money or time to is a good stepping stone to that!

SMART SAVERS DAY

Sunday, October 27th, 2019 @ 4:00 PM

Cut out the ticket to the right to receive a **FREE child's ticket for the Johnstown Tomahawks game** with the purchase of an adult ticket.



SMART SAVERS DAY ~ October 27, 2019

Purchase an adult ticket for the Tomahawks game and receive: **1 FREE CHILD'S TICKET**

No photocopies accepted.
Present at 1ST SUMMIT ARENA
ticket counter.

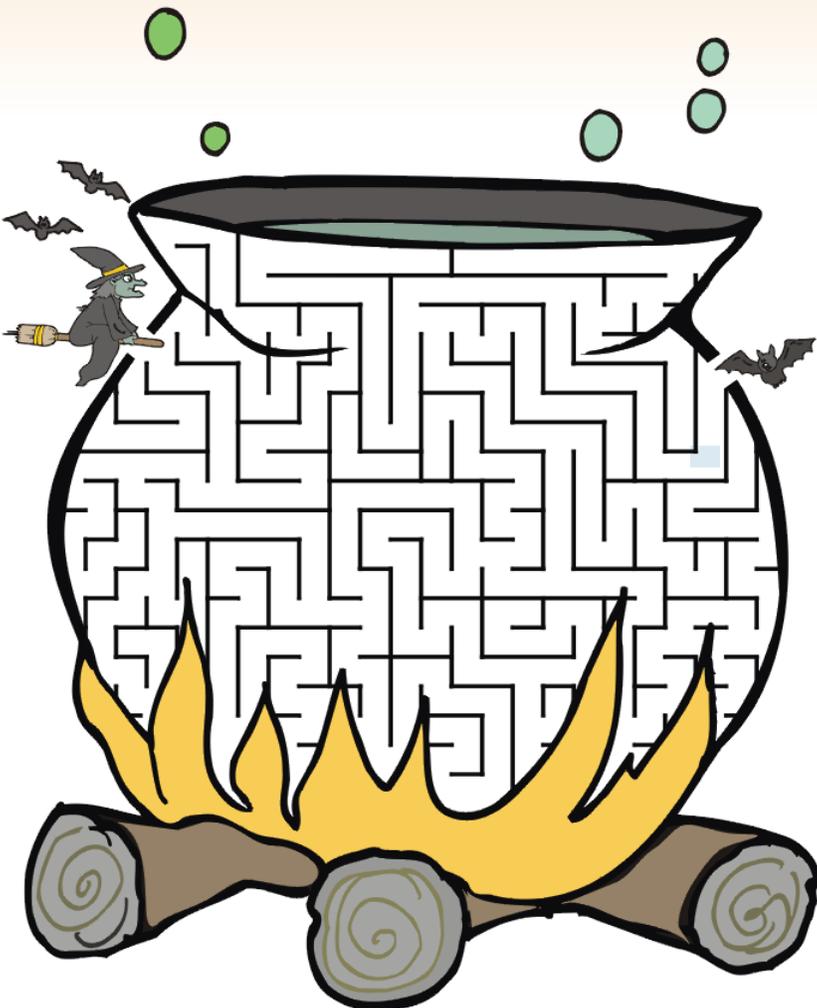


1ST SUMMIT BANK

HALLOWEEN

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

BARS GRAVEYARD
BAT HEADSTONE
BOO LEAVES
CAMEL MAKEUP
CHIPS MASKS
COLD MUSIC
COSTUMES RAVEN
CREEPY SKELETONS
DISGUISE SKULL
EYEBALLS WARLOCK
FALL WITCH
FANGS
FUDGE
GHOSTS
GOTH



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.BANK is a way to enhance our security and provide our customers with an easy way to authenticate our website and protect against identity theft.



In addition, going forward all email correspondence will end in **.BANK**.

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