

Ndel Norte[®]

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

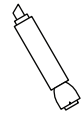


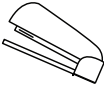
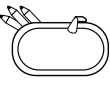





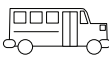





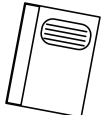


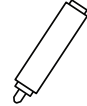

HI KIDS,

Happy fall! I hope you all are enjoying being back at school and loving the fall, crisp air. Soccer, football, volleyball, cheer, basketball and other fall sport seasons are in full swing. Dance and drama clubs are back! The leaves on trees are changing into their autumn colors. Schools are having their fall carnivals. Plus, there will be some Halloween spook-tacular fun. I so appreciate this time of year, and I hope you do too!

With a big bear high-five, *Baxter Bear* 



Back to School BINGO

CRAYONS 	ERASER 	HIGHLIGHTER 	CLIPBOARD 	PENCIL 
STAPLER 	PENCIL CASE 	SCISSORS 	GLUE 	LUNCH 
READING 	TISSUES 	FREE SPACE	BUS 	RULE 
SCHOOL 	MUSIC 	FRIENDS 	ART 	RECESS
NOTEBOOK 	DESK 	BACKPACK 	MARKER 	CLOCK 

Word Scramble

Help Baxter unscramble these Halloween-inspired words!

booterc _____

shogt _____

ncady _____

sakm _____

cikrt _____

kupinmp _____

yummm _____

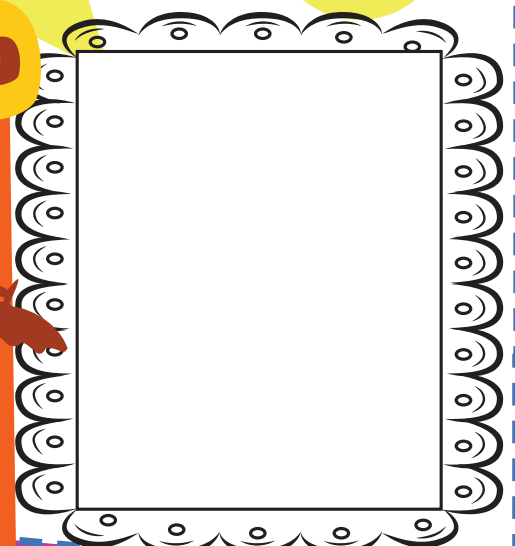
toseumc _____

Word List

candy - costume - ghost - mask - mummy
october - pumpkin - spider - treat - trick

My First Day Of School Self Portrait

Directions: Draw and label what you look like today!



Fun Facts about Halloween!

- Halloween originated from an ancient Celtic end-of-harvest festival of Samhain. During Samhain, people would light bonfires and wear costumes to ward off evil spirits.
- "Jack o'lantern" comes from the Irish legend of Stingy Jack.
- Trick-or-treating likely evolved from the medieval custom of "souling" in England.
- Bats are associated with Halloween, because they represent the sense of letting go of the old, and bringing in the new. They are symbols of transition, of initiation, and the start of a new beginning.

Baxter congratulates

the contest winner from the 2021 Summer Fun Photo Contest!

Lilliannah V.
Age: 4
Swimming at Abiquiu Lake, NM.



\$25 2021 Fall Spectacular Photo Contest!

Baxter wants to see a picture of your Halloween costume! Enter your photo, and possibly win some money to deposit into your Baxter's Bunch account. Send yours to baxter@dncu.org by November 10, 2021.

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Ask your parents or guardians before sending your photo for the contest.

Parent's Corner

Baxter the Bear and everyone at Del Norte Credit Union (DNCU) wants to wish you and your family a happy and healthy fall season! We hope you all are going back to your school and autumn family routines. Let's talk about our new lines of credit cards!



DNCU REWARD CREDIT CARDS
WORTHY OF YOUR WALLET

Choose Your Own Reward with

- Reward Points
- Low Interest
- Cash Back

Apply and sign online today at [dncu.com](https://www.dncu.com)

REWARD dncu

DNCU Reward's new line of credit cards are perfect for any priority.

- 1- eVolve for the wanderlust
- 2- eMerge for the goal-oriented
- 3- eLevate for the change-maker

DNCU credit cards are designed with you—our members' best interests in mind—as low as a 7.99% annual percentage rate, no annual fees and our own CU Rewards that you reap the benefits of membership. DNCU's credit cards are popular with New Mexico consumers for good reasons – it costs you little to get so much more.

Apply now today at <https://www.dncu.com/personal/credit-cards/> over-the-phone at 505-455-5228, or at one of our seven branches.

Thank you for being DNCU members!

EQUAL OPPORTUNITY LENDER

Offers based on approved credit. Terms and conditions apply.

HALLOWEEN PARTY GAMES FOR EVERYONE!

Mummy Sack Race

A sack race with a twist! Wrap up everyone's legs with white crepe paper. The first one to the finish line with no rips in the paper wins.



Pumpkin Checkers



This super easy game involves painting a checkerboard pattern on a hearty piece of wood. After that, it's as simple as adding miniature orange and white pumpkins as playing pieces.

Baxter's Financial Literacy Activity

You can learn the basics of financial literacy from every day decisions, such as going to the grocery store with your family members! A trip to the grocery store is a great time for a child of any age to get some practice.



Our partners at Banzai provide these helpful financial fitness tips for school-age kids:

- **Pre-K and Early Elementary School:** When you are going to the store to get groceries for the week with your family member, all items at the store cost money. Help your relative out by swiping the card or providing the money to purchase your family's grocery items over to the cashier. You might even get a sticker from the cashier for helping out!
- **Elementary School:** Ask a family member to provide you with a modest amount of money to be in charge while shopping, maybe \$2-\$5. With your family member guiding you along the way, you can spend that money while realizing tradeoffs—you can get multiple inexpensive things instead of one expensive item.

For more age-appropriate and free financial literacy resources to learn as a family, please visit Banzai at <https://dnif.teachbanzai.com/wellness>



BAKTER'S BOOK CORNER, HALLOWEEN-THEMED!



Little Blue Truck's Halloween
by Alice Schertle

ages 0-5



Rosco The Rascal Visits The Pumpkin Patch
by Shana Gorian

ages 6-12

Beep! Beep! It's Halloween! Little Blue Truck is picking up his animal friends for a costume party. Lift the flaps in this large, sturdy board book to find out who's dressed up in each costume! Will Blue wear a costume too?

On a sunny autumn day, ten-year-old James and seven-year-old Mandy set out to choose their pumpkins for Halloween on the family's annual trip to the countryside. This time they're taking along their new German shepherd, Rosco, whose innocent mischief soon lands him on his leash. But deep inside the corn maze on a scavenger hunt, James, Mandy, and Rosco find that two bullies in skeleton masks are scaring unsuspecting kids. Will Rosco shape up and help out?