



**Waukesha  
State Bank**

PO BOX 648  
WAUKESHA WI 53187  
Member FDIC

## FALL PUMPKIN ANIMALS

Believe it or not, it's not hard to make these adorable creatures. Gather leaves, acorns, nuts and sunflower seeds to transform pumpkins into your not-so-furry friends. Keep them for yourself, or as decorations for your Halloween or Thanksgiving table!

Here is what you'll need:

- Pumpkins (various sizes)
- Paint & paint brushes (optional)
- Leaves, acorns, sticks, seeds, etc.
- Hot glue gun

Directions:

1. Pick your pumpkins. Look for pumpkins that have the features of the animal you're making. For example, is your animal big or small? Does it have a round face or a long one? Is its nose pointy or short? Find pumpkins that have these same features to help your animal come to life.
2. If you want it to be a different color, paint them and let them dry completely. (Hint: Acrylic paint works best on pumpkins)
3. Carefully use the hot glue gun to attach the leaves, acorns, sticks, seeds, or anything else you gathered to make your animal.
4. Once everything is dry, set them in your favorite spot and enjoy!



Source: <https://www.goodhousekeeping.com/life/parenting/g33276111/fall-crafts-for-kids/>

Don't forget to go to the Friendly's Club page on our website, at the beginning of each month, to view the new monthly trivia question. Answer the question at any Waukesha State Bank office, and get a token that you can redeem for cool prizes.

# FRIENDLY POST

A special note from Friendly the Eagle

October 2025



## MONEY SAVING SECRET WEAPON: COMPOUND INTEREST

If you've ever rolled your eyes at the idea of a savings account, thinking it's just a boring place to stash your birthday cash—think again. There's a little financial superpower hiding in your savings account called compound interest, and it's something everyone should know about.

### WHAT IS COMPOUND INTEREST?

Compound interest happens when the interest you've already earned in your savings account starts making interest, compared to simple interest that only pays interest on your initial deposit amount.

For example: Let's say you deposit \$1,000 into a savings account with a 3% annual interest rate. If the account compounds interest twice a year, at the end of 5 years you could have \$1,160.54 in your account. If that account paid simple interest, you would only have \$1,150.



Check out this YouTube video from Investopedia that explains the difference between compound and simple interest.

Or go to [www.youtube.com/watch?v=wf91rEGw88Q](https://www.youtube.com/watch?v=wf91rEGw88Q)



Some of the content  
in this newsletter was  
generated using AI.

## WHAT'S INSIDE THIS ISSUE?

Money Saving Secret Weapon:  
Compound Interest ..... 1-2

The Rule of 72 ..... 2

DIY Pool Noodle Halloween  
Candle Decoration ..... 2

How to Throw an Epic  
Halloween Party Without  
Scaring Your Wallet ..... 3

Fall Pumpkin Animals ..... 4



## THE RULE OF 72

How long will it take your money double? You can use the Rule of 72 to estimate the number of years it will take for an investment to double in value.

To calculate this, divide 72 by the annual rate of return. For example: An investment with a 9% annual return would take approximately 8 years to double ( $72 \div 9 = 8$ ). The higher the annual rate of return, the faster your investment will double!

## WHY SHOULD YOU CARE ABOUT COMPOUND INTEREST?



### Time is your biggest advantage

Starting young gives you more years for your money to grow.



### Your savings grow faster

Even small amounts, saved regularly, can turn into serious cash over time.



### Reach your goals sooner

Want a car at 18 or to graduate college debt-free? Compound interest can help get you there.

## FINAL THOUGHTS

You don't have to be a financial expert to start smart. You already have a savings account that earns interest twice a year, which is great! Just be sure to keep depositing your money and let time and compound interest do the heavy lifting. Your future self will thank you.

Start small. Start now. Let your money work for you!

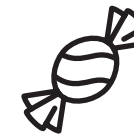
## HOW TO THROW AN EPIC HALLOWEEN PARTY WITHOUT SCARING YOUR WALLET

Halloween is the perfect excuse to dress up, hang out with friends, and eat way too much candy. But throwing a party can get expensive fast—unless you get smart with your planning. Here's how to host an epic Halloween party without haunting your bank account.



### MAKE A PARTY BUDGET

Yes, really. Set a spending limit before you start buying anything. It doesn't have to be fancy—just jot down what you're willing to spend on decorations, food, and games. Sticking to a budget = no scary surprises later.



### KEEP SNACKS SIMPLE

You don't need much. Go for things like popcorn in Halloween cups, DIY "monster" trail mix, or simple store-brand candy (just as tasty, way cheaper).



### DIY YOUR DECORATIONS

Forget overpriced store decor. You can make your space creepy with stuff you already have. Cut ghosts out of old white t-shirts, sheets or pillowcases, make spiderwebs with cotton balls or yarn, or use empty toilet paper rolls with glow sticks to create glowing monster eyes.

Check YouTube for tons of easy ideas.



### MOVIE MARATHON

Queue up the classics for some simple and easy entertainment. Think Hocus Pocus, Goosebumps, or Coraline—fun and spooky without fueling nightmares (unless that's your thing!).

## DIY POOL NOODLE HALLOWEEN CANDLE DECORATION!

Create a spooky centerpiece with some pool noodles from the dollar store!

What You'll Need:

- Pool Noodles
- X-Acto knife
- Hot glue
- Flat black spray paint
- Painters tape
- Battery-operated tea light candles

Instructions:

1. Cut the pool noodles into segments at varying lengths.
2. On one end, cut a wide enough circle to fit the tea light candle.
3. Use the hot glue gun to create some drips along the side of the pool noodle to look like candle wax dripping down the side.
4. Insert the tea light candle, cover the flame with painters tape, and spray paint the pool noodle and exposed area of the tea light candle.
5. Arrange them next to each other to create a dramatic-looking candle display.



Source: [www.youtube.com/shorts/Q4zc7HzH700](https://www.youtube.com/shorts/Q4zc7HzH700)



### CO-HOST WITH A FRIEND

Co-hosting can help you, and a friend, save money... money that can go toward your next goal—like holiday gifts or that concert you've both been dying to go to.

