



As we wind down 2017 and gear up for 2018, we traditionally use this time to gather with loved ones, partake in the act of giving, and take a break from school! This newsletter highlights fun events around the city, tasty recipes, fun facts, and the return of “My Velocity Wish.”

TREAT yourself this Holiday season

This is a great time of the year to try some new recipes. Here’s a fun and festive no-bake treat that you can make this holiday season — with your parents (or their permission!).

PUMPKIN PIE RICE KRISPIES

For the Rice Krispies crust

- 1-½ Tablespoons unsalted butter
- 2 cups (about 16) marshmallows
- ½ teaspoon vanilla extract
- 3 cups Rice Krispies cereal

For the Rice Krispies filling

- 2-½ Tablespoons unsalted butter
- 1 teaspoon pumpkin pie spice
- 3 cups (about 24) marshmallows
- 2 teaspoons orange food coloring
- 4 cups Rice Krispies cereal
- Whipped cream, for decorating (optional)
- Equipment: 8-inch round cake pan

Crust

- Coat an 8-inch round cake pan with cooking spray. Set it aside.
- Add the butter to a medium saucepan set over medium-low heat.
- Once the butter has melted, add the marsh-

mallows and cook, stirring constantly, until the marshmallows are melted. Stir in the vanilla extract and then the Rice Krispies cereal until the cereal is well coated.

- Transfer the mixture into the prepared cake pan and press it firmly against the inside edge of the pan to form about a 1-inch crust. Let it cool while you prepare the filling.

Filling

- Add butter and pumpkin pie spice to a medium saucepan over medium-low heat.
- Once melted, add marshmallows and cook, stirring constantly, until the marshmallows are melted.
- Stir in the orange food coloring, then stir in the Rice Krispies until the cereal is well coated.
- Press the mixture firmly inside the crust border, pushing it down to compact it, and allow it to cool completely in the pan. Once cooled, place a serving plate on top of the pan and invert the



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pan. Slice the pie into wedges and top with whipped cream (optional).

Problems saving? This trio of tricks might help

Trick #1: Four banks, not one!

Want a smart way to control your money? Use four little banks. Label each bank with the way you’ll use the money: SAVE, SPEND, INVEST, and GIVE.

A *spending bank* for money to be used soon on everyday things.

A *saving bank* for money to be used later on larger items.

An *investing bank* for money that will be used several years from now.

A *giving bank* for gifts to help others.

Decorate each bank with stickers, photographs, cut-outs from magazines — or your own drawings. The pictures show how the money will be used. For example, if your SAVE bank holds money for a new bike, that’s the picture you tape to that bank.



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Trick #2: Set Savings Goals!

How much should you save each month? That depends why you’re saving. For example, you want to buy a new bike, but your parents say that you have to save \$100 of the bike’s price before they will pay the rest. It can be tough to earn \$100 in a short

amount of time. That’s why it’s great to have savings goals!

If you saved \$25 each month (\$6.25 a week), you could buy that bike in four months! And if you saved \$50 each month, you could buy that bike in two months. Sweet! The more you can save, the quicker you get the bike.

Trick #3: Save First, Not Last!

What’s the first thing you do when you get paid? Divide your money and put it in your four banks. If you want that bike, you have to be sure that money goes into the SAVE bank first. Talk to your parents about your plan. They might separate that SAVE money from your allowance, so that you can easily put it in the SAVE bank right away.



MAKE YOUR VELOCITY WISH



"My Velocity Wish" is back! Velocity wants to know the number **one** thing you want for Christmas and why. You can email us at marketing@velocitycu.com or write it in the space provided below, along with your name. When you're finished, cut it out, stop by any branch, place it in the red and white box and we'll do our best to pass it along to Santa. Who knows what the jolly old elf might have in mind ... ? Deadline is Thurs., Dec. 14.



My Velocity Wish is _____

Name _____ Account number _____

Check out these happy holiday events



Mozart's Annual Light Show
Nov. 24–Jan. 3, 2017,
Mozart's Coffee Roasters
Enjoy dazzling lights set to music! Starting at 6pm each evening, the production will play at the top of every hour until closing. The show goes on every night, excluding Thanksgiving, Christmas Eve and Christmas Day. Don't miss out on all the holiday fun! FREE!
mozartcoffee.com

Holiday Sing-Along & Downtown Stroll
Saturday, Dec. 2, 2017, Congress Ave.
The annual Holiday Sing-Along & Downtown Stroll is a FREE, family-friendly event that celebrates the arrival of the holiday season and the joy it brings. From 7 to 9pm, Congress Avenue will be abuzz with holiday cheer. Join us to hear live music and enjoy fun family-friendly activities! Shops, restaurants, galleries, and museums will be open late, featuring special activities and offers.
downtownaustin.com/holiday-stroll/about

Lights of Love
Dec. 3, 2017, 4-7pm
Ronald McDonald House Charities of Central Texas
Lights of Love is a festive event for children and families to experience holiday fun and the magical moment when hundreds of sparkling lights suddenly illuminate the Ronald McDonald House and its big, bright holiday tree. Many activities are planned including cookie decorating, kids' crafts, a snow slide, music, photos with Santa Claus and much more!
<https://rmhc-ctx.org/all-events/lights-of-love/>

Trail of Lights
Dec. 9–23, 2017, Zilker Park
The Trail of Lights in Zilker Park is a beautiful, festive mile walk through dazzling light displays. Grab a cup of hot chocolate and gather the whole family for a night of lights and fun for all ages!
austintrailoflights.org/

10 fun facts about New Year celebrations

- 2,000 pounds of confetti are dropped on the crowd in Times Square at midnight.
- In Italy, people wear red underwear on New Year's Day to bring good luck all year long. The tradition dates back to medieval times.
- There is a music concert every New Year's eve in the Antarctic called 'Icestock'.
- Ancient Persians gave New Year's gifts of eggs, which symbolized productivity.
- In Korea, when you are born, you are considered one year old and everyone's age increases one year on New Year's. So if you were born on December 29, on New Year's day, you will be considered 2 years old.
- To ensure a year of good luck, firecrackers and noisemakers became tradition in order to scare away any remaining evil spirits and to ensure a brand new start.
- In Thailand, they celebrate their traditional New Year's day with a state sponsored, multiple day water fight.
- Black eyed peas are traditionally eaten on New Year's Eve or day because it is believed they will bring you good luck. Cabbage is believed to bring you money and wealth.
- Ethiopia has 13 months. Their current year is still 2010 and they celebrate the new year in September.



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