



**Waukesha State Bank**

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Member FDIC

# FRIENDLY POST

A special note from Friendly the Eagle

January 2023



## DIY HOMEMADE HOT CHOCOLATE!

Warm up on cold days with a chocolatey treat from Ina Garten of the Food Network.

- 2 1/2 cups whole milk
- 2 cups half-and-half
- 4 ounces bittersweet chocolate, chopped
- 4 ounces milk chocolate, chopped
- 1 tablespoon sugar
- 1 teaspoon pure vanilla extract



Heat the milk and half-and-half in a saucepan on medium heat to just below the simmering point. Remove the pan from the heat and add both chocolates. When the chocolates are melted, add the sugar and vanilla extract and whisk vigorously. Reheat gently and serve immediately. Add your favorite toppings, like a bit of whipped cream, sprinkles, or a left over candy cane for some peppermint flavor.

## RESOLUTIONS FOR THE NEW YEAR

Happy 2023! This year our focus will be on developing good banking habits. After all, learning good banking habits now will set you up for greater success as you get older. What better way to start than with a New Year's resolution?

### WHAT IS A NEW YEAR'S RESOLUTION?

A New Year's resolution is a goal you set for yourself in the new year. It can be anything you want to achieve, from getting a higher grade in school to learning a new skill... or even saving your money for something you want to buy this year.

### HOW TO SET A NEW YEAR'S RESOLUTION

The first step is figuring out what resolution, or goal, to set. Make it something specific, and make it something you can actually achieve. It's easy to make a resolution to save a million dollars, but if you don't have a way to do that, there is no way you can achieve it.

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Plus, 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 save and redeem for cool prizes.

# NEW YEAR'S RESOLUTION IDEAS

Wondering what kinds of New Year's resolutions to make? Here are some examples:

- I will do my best to take care of my body through fun physical activity.
- I will try to get 8 to 10 hours of sleep that my body needs each night.
- I will do my best in school so I get good grades and a good job when I'm older.
- I will help out around the house to help my family.
- I will do what I can to help in my community. I will give some of my time to help others, working with community groups or others that help people in need.

While a million dollars may not be achievable, you can still make big goals for yourself, they just may take longer to achieve. One thing you can do to help is setting smaller goals so you see progress being made along the way towards achieving your ultimate bigger goal.

## LET'S PRACTICE!

Think of something you want to achieve this year and write it down in the space below (we got you started with an example). Keep this somewhere you can see it so you'll have a reminder of what your goal is and when you want to achieve it.

My New Year's resolutions for 2023 are:

1. Save money for new AirPods by summer
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_



# 35 FUN THINGS TO DO THIS WINTER!

1. Build a snowman or snow fort
2. Go on a winter photo scavenger hunt
3. Have a snowball fight
4. Have a bonfire and make s'mores
5. Host a snow sculpture competition
6. Go ice fishing
7. Go ice skating
8. Play pond hockey
9. Shovel snow for someone in need
10. Go skiing (downhill or cross-country)
11. Go sledding or snow tubing
12. Try snowshoeing
13. Take a winter hike
14. Attend yoga classes
15. Donate old clothes or household goods that are no longer wanted
16. Cook a meal with each family member in charge of a different course
17. Go roller skating
18. Go to an indoor water park
19. Join a book club (or start one)
20. Join a gym
21. Learn a new skill
22. Learn card tricks (or magic tricks)
23. Read one book every week
24. Swim at an indoor pool
25. Take an art class
26. Make a craft
27. Visit a museum
28. Watch a play
29. Have a movie marathon
30. Hold a board game or a card game tournament
31. Hold a video game tournament
32. Host a slumber party
33. Plan a Valentine's Day party
34. Plan a fundraiser with friends for a local non-profit
35. Volunteer at your community food pantry, soup kitchen, or church

