

PENNY SAVER NEWS

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It's hard to believe but Halloween is just around the corner, soon to be followed by Thanksgiving, Christmas, Hanukkah, Kwanzaa and New Year's. That's not even counting all the individual day designations, such as Oatmeal Muffin Day, Poinsettia Day, and Chocolate Day. They, and dozens of others, really are on the calendar! Whichever ones your family chooses to celebrate, you can start planning now to take some of the pressure off yourself later.

What is your major concern around the holidays? For many people this year, finances are going to be a big part of it. We don't have as much money to spend, but we still want, and need, to celebrate with family and friends. Food can be a big part of the financial picture, especially if you have a large family or if your celebrations include lots of guests. How can you have great meals with limited funds?

Start now to plan. First, take a look at your budget. How much do you have coming in each month or each week, and how much of that can you spend on food? Do you expect to have the same amount available over the holidays? Remember there will be gifts, decorations and travel to pay for too. When you have an idea of how much is available for food, write it down. This is what you want to stick to.

Now, think of the foods you want to serve. Are there some family specials you 'must have'? Write down the ingredients for them, and about how much they will cost. Carry the list with you for the next couple of months. If you see one of the ingredients

on sale at a good price, AND it's something that can be frozen or won't spoil, buy it. You might need to clear out one shelf in the kitchen for 'holiday foods', and put a big 'Do Not Touch' sign on them, to keep the rest of the family from snacking early.

If you get all the ingredients for a dish that can be made and frozen, do it now. If it's in the freezer the kids won't sample it, and you won't have to worry about cooking when the house is full of guests! Most casseroles can be frozen, thawed and reheated.

If you only have one baking pan, line it with heavy duty foil. Make and bake the dish. Let it cool, then freeze it. When it's solid, lift the food out of the pan. Wrap it again with foil, then seal it in a plastic zipper bag. Your pan is ready to use again. To serve, unwrap the food and put back in the pan. Thaw it in the refrigerator, then reheat in the oven or microwave.

Besides the special foods you'll want, plan menus for your family meals for the coming weeks. Can you manage to spend a little less on these, so you'll have some extra for the holidays? If you can, hide that money in a special envelope labeled "Holiday Meals". Don't use it for anything else!

Check the ads for the stores where you usually shop to see if they have some good savings on things you like. Include beans, peas and lentils for healthy, low cost protein in your meals. Canned fish, fruits and vegetables are usually better buys than fresh or frozen. Be sure to get fruit in light syrup, and veggies with 'No Salt Added'.

Check the shelves to see what you have on hand. If you've stored nuts, chocolate chips or other baking ingredients since last year, smell or taste them to be sure they're still fresh before you add them to cookie dough or cake batter. Stale or rancid nuts will ruin all the rest of the ingredients.

Here's an easy cookie you can make and freeze. Or add a few drops of yellow and red food coloring to make them orange, and eat them for Halloween. Don't tell the children the oatmeal is good for them! You'll need 1 fresh orange. Grate the peel before you squeeze out the juice. Pieces of parchment paper on the cookie sheets will make it easier to slide hot cookies off to cool. Enjoy!

Florida Special Oatmeal Cookies

1 cup butter or margarine	2 cups sugar
2 eggs	2 Tbsp fresh orange juice
2 tsp grated orange peel	2 cups flour
4 tsp baking powder	½ tsp salt
1 tsp nutmeg	3 cups quick oatmeal

yellow and red food coloring optional

Preheat oven to 375° F. Cream margarine and sugar together until smooth. Add eggs, juice and orange peel and mix well. Stir flour, salt and baking powder together so there are no lumps, then add to egg mixture. Beat well. Stir in oatmeal and food coloring until blended. Drop by teaspoonfuls onto cookie sheets and bake 12 to 15 minutes, until firm and golden. Makes about 5 dozen cookies.

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