

# Valentine's Day On A Dime



By Jill Cooper and Tawra Kellam  
**LivingOnADime.com**

# Valentine's Day On A Dime

By Jill Cooper and Tawra Kellam

**Original Artwork by:**

David G. Cooper

Visit us on the Web!

<http://www.LivingOnADime.com>

**E-mail**

[editor@livingonadime.com](mailto:editor@livingonadime.com)

If you are receiving this as an electronically transmitted file, **it does not entitle you to give away copies without permission.** The file is not to be sent electronically to anyone else other than the purchaser. You have purchased one copy of this file and its use is limited to your own personal use. **Distributing copies to people who have not paid for them is illegal** under international copyright laws and will subject you to possible legal action.

**Exodus 20:15**

The author and publisher specifically disclaim any liability, loss or risk, personal or otherwise which is incurred as a consequence, directly or indirectly from the use and application of any of the contents of this book. Anecdotes are Author Unknown unless specified.

**Copyright 2008**

**All rights reserved**

This e-book was created by Jill Cooper and Tawra Kellam

Kellam Media and Publishing Inc. © 2008

# Valentine's Day On A Dime

**Valentine's Day is the day to celebrate love, but too many people think that the best way to show that you love someone is by trying to out spend everyone else.** I recently heard a news story that said that the typical man spends \$157 on his sweetheart at Valentine's Day and the typical woman spends \$85. With a little thought and some personal effort, you can show your love in a much more meaningful way and spend dramatically less doing it.

**You may not be able to serve the most expensive meal** or have big Valentine's presents but you and I both know that this isn't what is important. You can make any meal special without expense. Add some candles, a nice tablecloth, napkins your best dishes. (For some of us, that is anything other than paper plates HA! HA!). Fill the room full of yummy smells coming from the kitchen, put on your best dress and make up and you are set.

**Sometimes we get so focused on the things "to buy"** that will make us happy, that we forget the little things we can do that cost nothing. One of those things is looking our very best for our spouse. We dress to the "9's" for others, whether it is going to church, work or a party but half the time we look like "something the cat dragged in" at home. Keep the romance alive every day -- not just on Valentine's Day. Get up, comb your hair, put on your make up and get out of your sweats. You thought nothing of doing it everyday when you went to work or school, so surely you can do it for your spouse, too. I know it's work, but marriage doesn't just happen. It takes as much work and effort put into it as you would any other job and even more because this is one job that you don't want to lose.

**We live in a society where we put too much importance** on having wealth, even if it comes with turmoil and hatred. Even in so-called Christian homes this is true. Just this weekend my 9 year old granddaughter asked me "Why do those people talk so mean to each other if they go to church?" Out of the mouths of babes. It's something to think about.

**Using a little imagination, you can make your Valentine's Day a little more fun and a lot less expensive.** If you want to add a little

personalized romance or if you don't have the time or money to buy all the pre-made things in the store, here are some ideas to help you make the day special.

## **Things To Do With Or For Your Honey**

**Mail your pre-addressed and stamped Valentines to Loveland,** Colorado and they will postmark them and mail them for you. Send them to: Postmaster, Attn: Valentines, Loveland, CO 80537

**Make a treasure hunt for your spouse.** Start by mailing or e-mailing him the first clue. Then leave clues all over the house, yard, car or his office telling him where to find the next clue. End the hunt by making a picnic in the back yard or going to a park for a picnic. Use your imagination and have fun. The simple things are the ones people remember.

**Go to a bookstore and enjoy the silence and browse.** Get a cup of coffee and make a date of it.

**Celebrate Valentine's Day AFTER Valentine's Day.** Everything is half off.

**Mail a love letter to your hubby's work.**

**Send your spouse a sexy email message.**

**Leave "Why I love you" messages all over the house.** Buy a package of the cheap Valentines. Leave a message on each one and hide them all over the house for your honey. They will get to enjoy the gift for months!

**Use lipstick to make hearts and love notes on the rear view mirror,** car windows, bathroom mirror or windows of the house. Leave a kiss on his napkin for lunch or dinner.

**Make a bunch of hearts out of construction paper.** Put a love note on each one. Paste them all over the front door or car before your hubby or kids come home from work.

**If you don't have money to go out,** have a picnic on the floor. Use some candles and lay a soft blanket on the floor. Put on some soft music and have a romantic Valentine's dinner on the floor. Use some white Christmas lights for additional romantic lighting!

**If you are planning on spending the evening** in front of a warm crackling fire snuggling with your true love, (Yeah, right! What planet am I from? Did I forget about the 3 kids, 1 dog and 2 cats in the middle?) try spicing up the romance with a couple of handfuls of dried orange or lemon peel thrown into the fireplace.

**Cover the inside of your love's car** with cut out hearts with sayings written on them.

**Buy a balloon bouquet at the dollar store.** Most have nice Mylar balloons for \$1 each. You can also get some cute cards for 50 cents.

**Make chocolate covered strawberries** and enjoy with wine or sparkling cider.

**Don't forget to stock up on Valentine's cards** and other things for next year on February 15 when they're all marked down.

**I love fresh flowers, but they are so expensive** and are a luxury item for me. The morning after Valentine's Day and Mother's Day, I go to my regular grocery store where I can usually find unbelievable buys on fresh flowers. One year they had 1 dozen roses for \$3!

**Everyone has her own favorite way of keeping flowers fresh.** Mine is to cut all the stems at an angle, add about a 1/4 tsp. of sugar and 2-3 drops of Clorox to a vase of warm water. The warm water helps the blooms to open fully. Change the water every 3-4 days. Most of the time my flowers last for 2 weeks or more when I do this. I also remove any flower as it dies so it won't contaminate the other ones.

**If you smell a strange odor** in your house and can't figure out what it is, check your fresh flowers. If they start rotting, they can smell awful.

### Reader Tip

**I bought heart-shaped Post-it notes** (about \$2-3 a pack for 100) and wrote a reason I loved my then fiancé (now husband) on each and put them all over his apartment. It was touching for him (he saved them all, which was touching for me!) and very, very inexpensive on my poor student budget.

It was also something that made his apartment feel very festive--there are about 3 colors of pink hearts in each pad, so his apartment was a flurry of pink hearts! :) This could be cute for a kid, as well. You wouldn't even have to write anything on them, just sprinkle them all over the walls and around the room. They'd make an easy, inexpensive decoration. From: Sarah W.

## TREASURE HUNT

Take your spouse on a treasure hunt. Send an email message or mail a card with the first clue. Set the clues all over the house, car, yard, and neighbor's yard. At the end have directions to a mystery spot for a picnic, movie, dinner out or to you all decked out on the bed. Use your imagination and have fun. It's the simple things people remember.

Here are some clue ideas to get you started:

Roses are Red  
Violets Are Blue  
Run to the Fridge  
To Find a Clue

Now that you're here  
It's all clear  
It's a treasure hunt!  
Now to the shed, my dear.

I love you so much  
Yes, a bunch and a bunch  
Look in the pantry next  
where we keep your lunch.

Don't grow weary  
My sweet deary  
To the bathroom you go  
For a note that is cheery!

Are you getting excited for your treat  
My dear who is sweet?  
Out by the birdbath where the birds go  
Tweet, tweet.

This is the last one  
Did you have fun?  
Downstairs to the bedroom  
Now let's go have fun.

(Note to the reader. We were going to play Bingo in the bedroom. ;-) My My, what were you thinking?!)

**Mail a card to your spouse or kids each day** during the 2 weeks before Valentine's Day. Even cheaper and a nice surprise is just to put one in each of their rooms or in hubby's car each morning.

**Decorate a small box and fill it with cut out hearts** for your spouse or kids with messages saying why you love them. Give it to them on Valentine's Day or give it to them February 1 and let them draw one message each day.

"I love you because you love me unconditionally".

"I love the way you smell so good."

"I love it when you think of me first and do things like the dishes."

"I love it when you take the kids to the store with you and give me an hour to myself."

### **Reader Tip**

**Last year for Valentine's Day**, I bought a box of kiddie valentines and made a treasure hunt for my husband. I hid the cards all over the house and told him for every 8 valentines he found (There were 32 total), he got a prize. The prizes were little things--like a box of conversation hearts or a bag of his favorite Reeses cups.

Since this is a family newsletter, I'll leave to your imagination what the grand prize was. ;-) One tip, though-- keep a spreadsheet of where you hide them so you can provide helpful hints for the searcher. From: Courtney

## For the Kids

**Do a Valentine's treasure hunt.** Leave little notes around with the last one leading back to the kitchen table with a heart full of candy.

**My mom always made a great but inexpensive Valentine's Day treat for us.** She would take construction paper and cut a big heart out of it. (About 8x10 inches) then she would staple the edges together and write our names and an "I love you" on the outside. Then she would fill the heart with candy, purchased on clearance after Christmas. It was very inexpensive but we loved it!

**Note from Jill:** It's funny that Tawra and David both remember that Valentine's gift over any other and that was probably the one year I had less money than any other.

**Give the kids a special Valentine's dinner.** Set the table with a red tablecloth, white napkins, elegant wine type glasses and nice plates. You could even get colored plates from the dollar store. Serve sparkling apple or grape juice, and put the food on the plates very nicely. Kids need to know they are special, too.

## Reader Tip

You know how the kids are to have a Valentine Day box for all the Valentines they receive at school/daycare... My idea last year:

We didn't have any shoebox that time of year so I used my sons leftover baby wipe container to make a box. I covered it with tinfoil but made sure the little top could open so they could put their cards in there.

We decorated with stickers and cut and paste pictures/hearts that she made. It was absolutely cute and she loved it! I thought it was very creative and resourceful.

We also didn't buy cards from the store. I let her make a bunch of hearts out of construction paper and then we glued them to folded paper and made her own messages. She enjoyed the cards along with the time that I spent with her doing them. From: Michelle P.

## **Valentine Mailboxes**

Help the kids make these around the first of February and then leave a note with a small treat (such as a Hershey's kiss) for them after school each day.

### **Items needed:**

Red construction paper

Shoe boxes (one per child)

Anything to decorate the outside of shoe box, cut out hearts, heart stickers, clip art cut out, beads, jewels, etc.

Glue red construction paper on the shoeboxes to cover and let dry. Then let children decorate their shoe boxes any way they want with stickers, paper scraps, or whatever is available.

### **Reader Tip**

**Sometime near the end of January or the first of February**, we each took a box, bag, basket (one year I made raffia baskets for everyone)... whatever we had handy and decorated it for Valentine's Day. We'd display these atop the piano, on a table, etc. One year, we actually fixed them to hang on our bedroom doors like mini mailboxes. Then, throughout the two weeks preceding Valentine's Day, family members would "sneak" small gifts, cards and little messages of love into the containers for each family member. On Valentine's Day, we'd gather after a special Valentine's Dinner and open our "surprises" together.

Our Valentine's Dinner might have consisted of one or several of these ideas....

A homemade pizza in the shape of a heart, heart shaped biscuits, a red juice type drink, heart shaped cake or cookies, red apples, deep red-purple grapes, pancakes in heart shapes, etc.

It was always a fun family time and something to look forward to when we were dealing with the dull days of January. From: Diana M.

## **Save after the holidays!**

**After Christmas**, I stock up on Hershey Kisses candies that are wrapped in red, green and gold foil.

**We use the red and gold wrapped kisses** to include with Valentines for teachers and kids at school. Just wrap a few in tissue paper or netting with a pretty ribbon. This makes a nice, inexpensive gift.

**Save the green colored kisses** and use them for St. Patrick's Day. Leave them for your children in their lunch boxes or backpacks.

**You can do this with other candies**, too (M&M's work well). After Valentine's Day, buy Valentine candies or gifts and use them in Easter baskets or as Easter egg stuffers.

### **Reader Tip**

My sister was married just before Valentine's Day... They saved money by buying foil wrapped chocolates, (such as Hershey kisses, w/ the RED & Silver) right after Christmas (for favors)! They also purchased RED tablecloths & RED table runners, and red candles right after Christmas! -Barb

# Recipes and Tips

I haven't even finished off all my candy and goodies from Christmas and here it is time to start thinking about Valentine's Day. Not that I mind. I have a few passions in life and one at the very top of my list is chocolate (or any candy for that matter). My husband knew of my passion of course. He had a passion too, (Now, now this is a G rated article.), his was pipe organ music :-). Even though I had taken music appreciation in high school and college I could not quite get into pipe organ music, but since I loved my husband, I would allow him to drag me along to many concerts. He, being the wise man that he was, knew the way to a woman's heart and would fill his suit pockets full of my favorite candy then would sneak me piece after piece under the table through the whole concert. I got to where I could hardly wait until concert season would roll around each year. My mouth waters now every time I hear a pipe organ.

Anyway, I digress, now where was I? Oh yes Valentine's recipes. Hopefully these tips and recipes will not only win your sweetie's heart on Valentine's Day but all year round. These recipes and tips can be used for holidays like St. Patrick's Day, Easter, the 4<sup>th</sup> of July, etc.

## Tips

**Bake a pan of your favorite brownies and cut them into squares.** Take a small cookie cutter and cut out the center, then fill with frosting. Use a cookie cutter for each different holiday, a heart for Valentine's Day, a 4 leaf clover for St. Patrick's Day or an egg or a rabbit for Easter. You can also use the appropriate color of frosting for that holiday.

**Make Rice Krispy Treats.** Using food coloring, color them red, green or pastel, once again tailoring it for that holiday. When they are done, use a cookie cutter to cut them out in heart, clover, egg or rabbit shapes.

**If you aren't an artist but would like to decorate a theme cake,** try using your cookie cutters as a pattern. Lightly press the cookie cutter on to the frosting of the cake. You can then pipe frosting around the outline or fill in your pattern.

**Make some lemonade** and stir in a little Kool-Aid to color it - red (raspberry, strawberry, cherry flavor) for Valentine's Day, green (lime) for St. Patty's Day or blue for the 4th of July.

**When a recipe calls for a graham cracker crust**, don't forget that you can substitute other types of cookies for the graham crackers. Just use 4-5 Tbsp. of margarine melted to 2 cups of cookie crumbs. Crispy cookies or dried out cookies are best. Vanilla wafers, gingersnaps and peanut butter cookies all work great. Or try chocolate chip cookies for a chocolate cream pie.

**As with Christmas**, don't forget to buy that after Valentine's Day candy that is on sale to use for Easter. You can also use the chocolate as a substitute for almost anything that calls for chocolate chips.

## **For Lunches:**

**Make heart shaped Valentine's cookies.**

**Cut the kids (or hubby's) sandwiches with a heart shaped cookie cutter** to make a heart sandwich. Add a few Valentine's chocolates and put notes in red with big hearts on their napkins.

**Serve anything red for the day.** Serve red Jello, red pudding, red apples, toast with strawberry jelly, tomato soup, red applesauce, red Kool-aid, strawberry milk, or red frosted cookies. Use powdered food coloring from the cake store to get the deepest shade of red. Leave sticks of red gum in their Valentine's Day cards.

**Make red heart shaped cupcakes.** Make cupcakes as usual but place a marble down the side of the muffin tin between the muffin tin and each cupcake cup. This will make heart shaped cupcakes.

**Make hearts out of chocolate chips** in each of your pancakes.

**Use a heart cookie cutter** and melt peppermint candy or cinnamon candy in the center. Place a greased cookie cutter on a greased cookie sheet. Put

one layer of candy in the cookie cutter and melt at 350 degrees for about 6-7 minutes.

### **Mini Cherry Cobblers**

1 can (21 oz.) cherry pie filling  
1 can of refrigerator biscuits, separated into 5 biscuits  
2 Tbsp. margarine, melted  
2 tsp. white sugar  
2 tsp. brown sugar  
1/4 tsp. cinnamon

Save out 5 cherries and a little of the pie filling for garnish. Divide the rest of the filling between 5 greased 6 oz. custard cups or ramekins. Top each one with a biscuit, either rolling the biscuit in the margarine or brushing it on. Mix the sugars and cinnamon and sprinkle on top. Bake at 375 degrees for 14 -17 minutes until the biscuits are brown. Garnish with reserved cherries and filling.

### **Cherry Chocolate Sheet Cake**

1 pkg. Pillsbury fudge cake mix (this brand seems to work best)  
21 oz. can cherry pie filling  
1 tsp. almond extract (optional)  
2 eggs, beaten

Combine all by hand, mixing well. Pour in a greased and floured 9x13 pan. Bake 30 minutes. When cool, frost with:

#### **Frosting**

1 cup sugar  
5 Tbsp. butter  
1/3 cup milk  
6 oz. chocolate chips

Place all but chips in a small saucepan and bring to boil. Stir constantly while cooking for 1 minute. Remove from heat and stir in chips. Pour over cake and smooth out.

## **Holiday Meringue Cookies**

I'm not sure why the word meringue strikes terror in the hearts of so many but it really is one of the easiest things to make. I also love this recipe for meringue that I got from an elderly neighbor of mine. She said it is totally weep proof and so far I have never had it weep on me, even in the Kansas humidity. I have never seen this recipe anywhere else. I hope it works as well for you. One quick tip on meringue: Always make sure your bowl and beaters are grease free. Also, start with your eggs at room temperature.

1 Tbsp. cornstarch  
1/2 Tbsp. cold water  
1/2 cup boiling water  
3 egg whites  
6 Tbsp. sugar  
1 tsp. vanilla  
Food coloring

Line 2 large baking sheets with foil and spray with nonstick cooking spray. In a saucepan, mix cornstarch with water. Add boiling water and cook until thick on medium heat. Set aside to cool. Beat egg whites to soft peak. Add cornstarch mixture. Beat until stiff. Add sugar 1 tablespoon at a time until all is incorporated and then add vanilla and food coloring. Drop by heaping teaspoonful onto baking sheets and bake at 225 degrees for 45 minutes.

Once again, you can divide the meringue up and use different shades of pastel food colors (the neon colors are great) for Easter, red for Valentine's Day, red and blue for the 4<sup>th</sup> of July and so on. You could also stir in some mini chocolate chips before baking too.

Note: This meringue can be used for a pie, too. To cut a meringue pie cleanly, butter both sides of the knife.

## **Valentine Roll-ups**

Strawberry flavored cream cheese

Strawberry jam

Tortilla

Spread cream cheese and jam on a tortilla. Roll the tortilla into a log and cut into 1 inch thick slices.

## **Valentine Kisses**

6 cups crisp rice cereal or chocolate rice cereal

1 pkg. marshmallows

3 Tbsp. margarine

1" x 11" strip of paper per child

12" square of aluminum foil for each child

Write a note on each strip of paper such as "A Kiss For You!" Melt margarine in a pan. Add marshmallows and stir until melted. Stir in cereal until well blended. Allow the mixture to cool until easy enough to handle. Mold it in a well-greased funnel. Place on waxed paper to cool completely before wrapping. Wrap the kiss and a strip of paper with a note in the aluminum foil.

## **Valentine Fizz**

Bright red fruit juice

Soda or seltzer

Slices of lemon, lime or orange

Ice cube tray

Make up trays consisting of the juices you wish to make into cubes. Place the trays in the freezer. Mix together even amounts of red juice and the soda or seltzer into a glass and add the juice cubes. On top of the drink, place a slice of lemon, lime or orange to add a bit of festivity.

## Love Cocoa

This makes a great little gift or a special treat to serve on Valentine's Day.

Red hot cinnamon heart candies

Marshmallow hearts (small ones found in the Valentine candy aisle)

1 pkg. instant cocoa

Ziploc snack baggies

**For gifts:** Pour instant cocoa into the snack baggie. Add some cinnamon hearts and marshmallow hearts. On a tag put: Add 6 oz. of hot water and stir.

## Valentine's Sodas

If you're looking for a special treat to serve on Valentine's Day, try this recipe.

Sprite

Strawberry ice cream

Whipped cream

Strawberry preserves

Place a scoop or two of ice cream in a glass and pour Sprite over it. Top with strawberry preserves and whipped cream. Serve with a spoon.

### Reader Tip

#### Heart shaped cake

First bake two cakes, one in a nine-inch round and one a nine-inch square pan. Cut the round cake in half. Place the square cake like a diamond on a large foil covered piece cardboard. Then place each half circle on the left and right side of the diamond. Voila! You have made a giant heart-shaped cake. From: Robin A.

## **Valentine's Day Pudding**

1 packet of vanilla instant pudding mix  
2 cups of milk  
1/2-1 cup of cherries (frozen or canned)  
Red food coloring  
Whipped cream

Cut the cherries into halves or quarters according to taste. Mix the pudding with milk according to directions on packet and then add enough red food coloring for color. Stir in the cherries and spoon into dishes. Place a few cherries on top of each dish and then refrigerate until ready to serve. For added texture, place some whipped cream on top.

## **Fondue for Two**

Take a dip into a chocolate heaven with some savory strawberries, perfect for sharing.

1 bag dark chocolate  
1 cup heavy cream  
Fresh strawberries

In a small pot, heat the heavy cream to boiling. Unwrap the dark chocolate; place in a bowl and pour the heated heavy cream on top. Let the mixture sit about 5 minutes; stir to make sure the chocolate is melted. Can be made in advance and re-heated when ready to serve.

# **Poetry On A Plate!**

## **The \$10 Gourmet Valentine's Dinner for Two**

**You can add a little romantic ambiance with a nice place setting.**

Fancy napkins, tapered candles, china place settings and a lace tablecloth add a nice touch.

**It is relatively easy to find one or two nice settings of china** for 50 cents each at thrift stores or garage sales. If you happened to hit the after Christmas sales, you may have found that white tapered candles usually get marked down 75% after the holidays.

**You can also purchase red napkins, lace tablecloths, and red ribbon after Christmas** for .50 - \$1.00. Also purchase red candy for Valentine's Day. I got hubby a huge Red Hershey's kiss for .50 and the kids a bag of red chocolates for .50 after Christmas to give for Valentine's Day. Try it after next Christmas. You can also purchase things on sale 50% after Valentine's Day and keep them for next year.

**Here is a menu for a romantic candle light dinner for two** (or if you can't find a babysitter for 4, 5, or 6 ). If you prepare this meal at home rather than eating out, you might appreciate this verse in Proverbs 15:16-17. "Better a little with the fear of the Lord than great wealth with turmoil. Better a meal of vegetables where there is love than a fattened calf with hatred." (For those of you that might be a little spaced out today, that isn't saying that the only way to find true love is to become a vegetarian!)

### **Menu**

**Mushroom Chicken**  
**Baked Potato**  
**Tossed Salad**  
**Herbed Tomatoes**  
**Crusty French Bread**  
**French Cherry Pie**

## **Mushroom Chicken**

4 boneless, skinless chicken breasts  
1/4 cup flour  
3 Tbsp. butter or margarine  
1 cup mushrooms, fresh, sliced  
1/2 cup chicken broth  
Salt and pepper to taste  
1/3 cup mozzarella cheese, grated  
1/3 cup Parmesan cheese, grated  
1/4 cup green onions, sliced

Flatten chicken to 1/4 of an inch. Coat chicken with flour by placing both chicken and flour in a plastic bag and shaking. In a skillet, brown chicken on both sides in 2 Tbsp. of the butter. Place in a greased baking dish (about 11 x 7 x 2 in). In the same skillet, add remaining butter and sauté the mushrooms. When tender, add broth, salt and pepper. Boil for 5 minutes or until liquid is reduced to 1/2 cup. Pour over chicken and bake uncovered at 375 degrees for 15 minutes. Sprinkle with cheeses and onions and bake 5 minutes longer or until chicken juices run clear.

## **Herbed Tomatoes**

3 large firm tomatoes, halved  
sugar, salt and pepper  
1 1/2 tsp. sweet basil

About an hour before serving, sprinkle tomatoes with sugar, salt, pepper and basil.

3 Tbsp. butter or margarine, melted  
3 Tbsp. bread crumbs  
1 clove garlic, crushed

Crush garlic into butter and cook 2 minutes. Sprinkle bread crumbs over tomatoes. Add 1 tsp. of melted garlic butter on top of those. Broil until tops are brown, watching carefully.

## French Cherry Pie

- 1 cup cold milk
- 1 (3 3/4 oz) pkg. instant vanilla pudding
- 1/2 tsp. vanilla
- 1 cup sour cream
- 1 (9 in.) pie shell baked and cooled (could use graham cracker crust too)
- 1 can cherry pie filling

Combine first 4 ingredients in a bowl and beat about 1 minute. Pour into pie shell and chill for 2 hours. Serve spooning pie filling over each serving.

# Reader's Tips

## After Christmas Sales

**Buy solid red wrapping paper after Christmas** to use for Valentine's Day wrapping paper. (The foil kind is always pretty.)

**Buy solid colored red sugar sprinkles after Christmas** to use in making Valentine's Day treats. We like to use leftover pretzels, almond bark, and red sprinkles for a great treat. (Melt almond bark, dip pretzels in almond bark and roll in sprinkles.) We also make a Red Devil's food cake and use the red sprinkles in the shape of a heart (outlined by a cookie cutter) on the top of the icing. (We try to find the almond bark and the red food coloring at clearance prices after Christmas.)

**As a tradition, we use a trifle bowl as the centerpiece of the table.** Every family member writes one positive thing about every other family member on a slip of paper. At dinner, we read the positive remarks. Low on cost, high on self-esteem! (Feel free to decorate the bowl with clearance red ribbon from after Christmas sales!) From: Dawn K.

## Valentine's Scrapbook

**Valentine's Idea:** I add a scrapbook page to our book highlighting some of the romantic and silly moments of the past year. From: Yolana S.

## Loving Others

**I'm the only "girl" in our family of five,** so it's hard to find ways to celebrate Valentine's Day as a family in a way that the boys don't think is too girly.

However, last Valentines Day, we spent the afternoon visiting the widows

of our church. We brought them inexpensive flowering plants and cards made by the kids to cheer them up on a day when we knew they'd be missing their husbands. We enjoyed it so much and got such a great response that we're going to make it a yearly event! If need be, the cost could be easily cut to just gas because, although they loved the plants, it was the company they appreciated more than anything. From: Jennifer G.

## Heart attack

**Cut paper hearts out of wrapping paper** or use whatever paper and colors you have and tape them onto the door of someone special. Do this when the person doesn't know that you are there. Then ring the door bell or knock and run and hide and see their face light up.

You can leave cookies and or a homemade Valentine card saying, "You've just been given a heart attack because we love you." - From: Heather R.

## Plan Ahead and Save

**This will have to be preplanned**, but I buy decoration goodies after Valentine's Day to use for the next year. They are usually 50-75% off. From: Barbara R.

Note from Tawra: Check yard sales for some great, cheap Valentine's Decorations!

## School Treat for Less

**This is for all of those families who have children in school.** The kids have started bringing in so many nice, expensive treats, and being on a budget, we had to "stay within our means." We went to the dollar store and bought the packs of Valentine pencils and made some hearts with some felt, craft foam and glitter. Get imaginative with items you have around the house, or in your craft room!

We weaved the pencils through the hearts along with a single lollipop each and the kids just loved them. From: Mary C.

## Homemade and Loving It

**My husband and I plan our Valentine's Day a couple of weeks in advance.**

We decide what we want to have for dinner and then, the night before, we cook it so that on Valentine's Day all we have to do is heat things up in the oven. Our Valentine's presents are to be homemade - I've received a nice fleece blanket that he made himself and hand tied, a nice warm neck scarf that was fleece and hand tied, as well as a nice wooden step stool for my kitchen that he made. I've made him an organizer for the side of the couch for his glasses and remote.

He loves to wear socks instead of house shoes so I get the really heavy wool socks and the puff type paint and make non skid surfaces on the bottom of the socks to make "sock shoes". We also rent a movie that we have been wanting to see and make a night "on the town" in private for just my husband and I.

Valentine's Day is all about being together. It's not about how much someone spends on a gift or how many Valentines you give out.

For my friends, I buy a bag of individually wrapped candy like Snickers (the small kind - You can save by doing what Tawra does and get them at Halloween) and I hand make individual valentines for my special friends and attach a piece of candy to each Valentine. From: James & Nancy T.

## Find the Painter in You

**Here's something fairly cheap that I did for my husband** earlier in our relationship. I got a small canvas (like 5x7) and used some acrylic paint I already had (but some can be bought pretty cheap at Wal-Mart). I painted a sky with clouds and a heart in the middle (taking up much of the canvas) and then painted our names in it and put est. 1999 :) Of course the painting can be anything. Then I framed it and he loved it! From: Melanie

## Valentine's Day All Month Long

**For your sweetheart**, start on the 1st day and leave a note and just one chocolate or other candy he really likes (a kiss, a hug, or mine likes mints - I buy the Christmas clearance and pick out the red ones. White and silver are OK, too.) Leave them somewhere different each day, like on the counter, by the coffee pot, in his lunch or briefcase, next to the bed, in the car, etc. You can just tell him how much you love the way he does something each day or whatever you choose. On the 14th day, give the remaining candy, a homemade card, and his favorite dinner, with all your love. You will be amazed at the romance this will ignite after and during the two weeks! From: Cindy B.

## Wine and Chocolate

**Purchase 2 red wine glasses** when they are on sale for Christmas to use for Valentines Day. Fill them with red M&M's from Christmas and tie them with a red bow. Give to Hubby with a nice bottle of red wine to have at Valentine's dinner. From: Marie M.

## Word Search

**I use the children's list of students and make a word search.** I add Valentine words also. I make it a heart-shape, print on pink paper, and have the kids write their names in the bottom corner. I don't miss buying commercial cards! From: Elaine J.

## **Saving on Cards**

**My husband and I were married 8 years ago.** On one of the first Valentine's Days we went to the store to get cards for each other. The husband and wife cards were on opposite ends so it worked out great. We both found cards and walked over to each other. We both were commenting on how expensive the cards were. The ones we picked were about \$4.00 each. We decided to just show each other the cards we picked out and then we put them back and went out for a nice dinner instead. We have done this several times over the years and I still love it. It gives us the freedom to pick out the really nice fancy cards instead of the ones we would probably buy because they were cheaper. From: Tina G.

## **Craft Idea**

**Here's how I use garland left over from Christmas.** Start with the garland and a wire hanger. Clip the hook off of the hanger and bend the wire into a heart or a circle. Bend the tips into small interlocking circles with pliers. Then wrap the garland around wire, hang up and enjoy. From: Amy

## **Deer Stand Romance?**

**Tawra, here are some things we suggest:**

\*Take a bubble bath together with candles & music.

\*After dinner, watch an old black & white movie that you would both enjoy such as Casablanca.

\*Take everything for a picnic, including a blanket to a friend's deer stand for the evening. Again, include music, candles, and this time of year maybe a portable heater.

From: Susan Sikes, Out of the Nest & Beyond.

[www.outofthenestandbeyond.com](http://www.outofthenestandbeyond.com)

**Note from Tawra:** If you are a city dweller, a deer stand is an elevated platform or small shack you put up in a tree or on stilts and sit in and wait for a deer to walk by before you shoot the life out of Bambi's mother. ☺

## Valentine's Dinner

**For my Valentine's dinner**, I make meatloaf and shape it into a heart. I add red food coloring to my mashed potatoes, serve beets as my vegetable and make red Kool-aid. I usually make cupcakes with red icing or a heart shaped cake. My kids are almost grown but they still like having our Valentine's Dinner. From: Karen K.

## Chocolate Tree

**A few years ago, my husband bought me a Valentine's "chocolate tree"** from a florist (pre kids when we had money to burn!). It was made of small dried branches and twigs in a terracotta pot with individually wrapped tim-tams and toffees hung by red ribbons from the all the branches.

When the florist delivered it to my work, my boss was so impressed with the idea that he made me go out and find twigs, buy a terracotta pot, pre-wrapped biscuits and lollies and red ribbon and make his wife a copy of my "Valentines Day Present". Apparently, she loved it and was none the wiser for it costing next to nothing.

We often make these "gift trees" for Christmas and birthdays and simply substitute the attachments to suit the receiver. From: Sue

**Using this same idea, it would be GREAT to make a lollipop tree for kids.** It makes a great centerpiece for Valentine's Day or ANY occasion, especially birthdays.

What about an everyday thank you? It's a good incentive tool for letting a kid pick a lollipop from the tree when they are caught helping in a special way, remembering manners without being told or going above and beyond with grades, schoolwork or any responsibility. They could even take turns being the "gardener" and let mom and dad know when the tree has been pruned and is ready for new blossoms. From: Robin



**And now these three remain: faith, hope and love. But the greatest of these is love.**

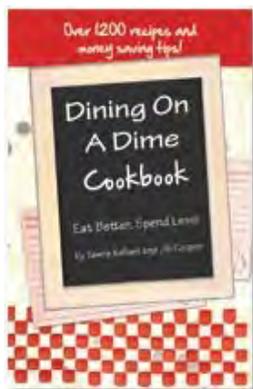
**1 Corinthians 13:13**

1 Corinthians 13:4-7

Love...

is patient,  
is kind.  
does not envy,  
does not boast,  
is not proud.  
is not rude,  
is not self-seeking,  
is not easily angered,  
keeps no record of wrongs.  
does not delight in evil, but  
rejoices with the truth.  
always protects,  
always trusts,  
always hopes,  
always perseveres.

## Need a little inspiration to save money, get out of debt and get your home in order?



You can cut your grocery budget without using coupons! Save money and get out of debt using the easy tips and techniques that thousands of other readers have already discovered in the Dining On A Dime cookbook!

Improve your life today! Check out the Dining On A Dime e-Book now at

<http://www.livingonadime.com/DiningOnADime>



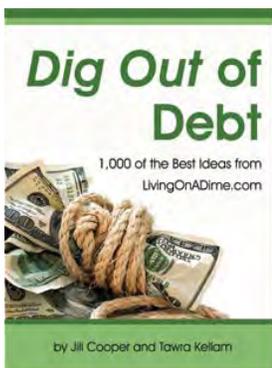
### Keeping It Clean

This e-book series includes 3 e-books to help you conquer the laundry pile, get your house in order and reduce your stress with better organization.

Learn more at

<http://www.livingonadime.com/KeepingItClean>

### Dig Out Of Debt

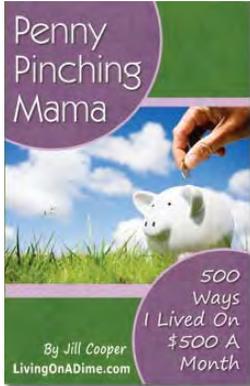


Ready to get out of debt for good? It is easier than you think!

Don't let your debt make you feel powerless anymore! Use these proven strategies to change your thinking and help you eliminate your debt once and for all!

<http://www.livingonadime.com/DigOutOfDebt>

## Penny Pinching Mama: 500 Ways I Lived On \$500 A Month



As a single mother of two, best selling author **Jill Cooper** started her own business without any capital and paid off \$35,000 debt in 5 years on \$1,000 a month income.

In her book she shares how she did it! This book is filled with practical, everyday ideas to help anyone stretch a small income.

<http://www.livingonadime.com/PennyPinchingMama>

## Free "Five Simple Steps To Save \$500 A Month On Your Grocery Budget" mini e-course!



Sign up for our Free Newsletter and get the e-course free! You'll receive tips for saving money and getting out of debt plus learn how to save over \$7000 in one year when you sign up now at:

<http://www.livingonadime.com/newsletter-signups/>