

# QUARTERLY THE ADVISER

SUMMER  
2022/23

2022  
CHRISTMAS  
ISSUE!

CHRISTMAS GIFTS THAT  
WON'T BLOW YOUR  
BUDGET

FOUR TIPS FOR  
SEPARATED FAMILIES  
AT CHRISTMAS



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**W**elcome to the Summer 2022/2023 issue of *The Quarterly Adviser*.

As we reflect on another year confined to history, we also look forward to the year ahead.

When dawn broke on January 1, few of us could've foreseen what 2022 had in store. From Russia's invasion of Ukraine, to the death of The Queen and countless Covid changes, market bumps and British Prime Ministers along the way, it was a year almost like no other. From a company point of view, we welcomed Marcus into the team, helped a number of pro bono Cancer Council referrals, welcomed aboard new clients and sadly grieved the loss of some deeply missed ones. Through it all, your belief and loyalty left us humbled and it is something we never take for granted.

As we turn to the coming year, 2023 will see us mark some significant milestones with Watzdorf Financial Planning's 20th anniversary in March and Darren's 15 years of service anniversary in January. Be sure to keep an eye out on our social media pages next year for a number of celebratory posts and competitions.

For the Christmas holidays, our office will close at 4:00pm on Tuesday, 20 December 2022 and will re-open at 8:00am on Monday, 9 January 2023. Should you have an urgent matter during this time, it is best to contact Werner or Manuela via their mobile.

From everyone at Watzdorf Financial Planning, we wish you, your friends and all your loved ones a very Merry Christmas and a safe and Happy New Year.

### *The Team at Watzdorf Financial Planning*

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## CALENDAR OF EVENTS



11 DECEMBER  
CAROLS BY CANDLELIGHT



16 - 18 DECEMBER  
HAHANDORF CHRISTMAS  
MARKETS



21 DECEMBER  
OFFICE CHRISTMAS  
CLOSURE



27 DECEMBER -  
15 JANUARY  
HAIRSPRAY: THE MUSICAL



9 JANUARY  
OFFICE RE-OPENS



21 FEBRUARY  
LILY'S BIRTHDAY



# CHRISTMAS GIFTS THAT WON'T BLOW YOUR BUDGET



**C**hristmas is a wonderful time of year in Australia, filled with summer foods, decorations and of course, gift giving. This year will feel even sweeter for many, as friends and family reunite for the first time in months, if not years. Here are a few ideas to help you stretch your Christmas gift budget further, so you can enjoy more family time, without the financial hangover.

Overspending at Christmas time is commonplace in Australia, with many people taking on debt that they have no way to repay.

Add to that, global supply issues have worsened in recent months, which means we're likely to face shipping delays and product shortages this Christmas. The ARA says that could lead to higher prices at the register.

So if you'd like to avoid a budget blowout and have a more 'conscious' Christmas this year, here a few alternative ideas to help you celebrate.

## 1. Buy local

If you want to avoid price rises and shipping delays this silly season (not to mention helping the planet) one of the best things you can do is buy locally. By purchasing from small businesses, artisans and producers in your local area, you'll help to create jobs and keep more of the money in your community.

Local suppliers often also have different and unique products for sale that aren't available from national chains. So look out for your local Christmas market, craft fair or farmers market, or choose gifts from a small businesses nearby.

## 2. Get creative

If you enjoy making things, this is for you. What could embody the spirit of giving more than creating your own beautiful handmade gifts? This is the perfect activity to do with kids (or without!).

Baked goods, scrapbooks, drawings, paintings, jewellery, soaps, candles, even face masks can all be made. Not only will you save money, giving will feel more meaningful when you've put your own time into it.

## 3. Give an experience

Even better than material goods, why not give the gift of an experience? Experiences are more memorable, offering the recipients a chance to connect and enjoy themselves. The possibilities are endless, so you're sure to find something that suits. You could go traditional with restaurant vouchers, movie tickets, zoo or aquarium passes, or more unusual, like hot air ballooning, art or cooking classes or even a weekend away.

## 4. Give your time

If you can't afford an elaborate gift, you still have something everyone needs - time! Giving your time without expecting anything in return is the perfect way to embrace the spirit of the holidays. Perhaps you could gift an elderly relative with some help around the house, offer to babysit your sister's kids for a night, finish a DIY project for your mum, or stock someone's freezer with enough meals for a week. There are lots of thoughtful and creative options that will keep your budget intact.

## 5. Make a donation

If the people you love truly don't need anything, perhaps they'd appreciate you donating a gift on their behalf. Here are a few options:

- Give the gift of learning to a child in need through The Smith Family's charity gift range (<https://www.thesmithfamily.com.au/shop/charity-gifts>).
- Help end global poverty with a gift from Oxfam's charity gift shop. (<https://unwrapped.oxfam.org.au/occasion/charity-christmas-gifts>)

- Support equality for girls around the world through Plan International's Christmas Appeal. (<https://www.plan.org.au/>)

## Remember, less is more

Aussies are a generous lot, and we're each planning to spend \$726 on gifts alone this Christmas! Now we all want to give people the world, but perhaps it's worth taking that more literally this year. In most cases, one simple gift is enough and can even be more appreciated. You'll be doing them, the environment, and your budget a big favour.

Of course, if you'd prefer to focus on spending time together rather than doing the Christmas shopping, that's ok too! Discuss how you feel with those closest to you and let them know you'll be prioritising time together over physical gifts. It could help you start the new year in a better financial position than ever.

By Money & Life  
<https://www.moneyandlife.com.au/family-and-life-events/christmas-gifts-that-wont-blow-your-budget/>





# FOUR TIPS FOR SEPARATED FAMILIES AT CHRISTMAS



**Celebrating Christmas can put extra pressure on separated families.**

**Get expert guidance on taking care of festive finances and wellbeing during or after divorce.**

**T**he festive season can be a time when many families struggle to stick to a budget and keep the peace. For couples who have separated, or are going through a divorce, trying to keep traditions going and enjoy time with family can become an even bigger challenge, from a financial and emotional perspective.

As a founder member of MELCA, a service offering personalised support for couples to divorce without going to court, Tricia Peters CFP® has played a significant role in helping separated couples navigate the emotions, conflict and pressures that can arise at Christmas. “It’s not Christmas itself that creates the problems,” says Tricia. “But what it can do is bring many of our fears about the future beyond the marriage out into the open. For some parents, they’re scared about not being able to be the parent they want to be for their children. There are also likely to be concerns about financial security. At Christmas we typically feel the pressure to spend money so everybody can enjoy themselves. If you’re feeling uncertain about your income, now and into the future, this can dial up the anxiety that your seasonal bills for gifts, food and experiences are more than you can afford.”

## Addressing communication challenges

According to Tricia, one of the biggest challenges for couples going through separation is encountering the same

communication problems and conflict that have led them to change their relationship status. “No matter how sincere your intentions are to keep things amicable, if there’s been conflict in the past it will be hard to avoid in the future,” says Tricia. “And while many people, and their respective legal counsel, might treat a divorce settlement as a business deal, it’s never going to be that simple. If you don’t acknowledge and manage the feelings involved, things can escalate very quickly into a fierce dispute over finances and parenting arrangements.”

This is why the support team at MELCA includes a psychologist as well as lawyers and financial planners like Tricia. “They can guide couples away from communication patterns that have been charged with conflict in the past,” says Tricia. “If you’re anticipating extra strain on your family and finances as Christmas approaches, try to be aware of the conversations and situations that are going to trigger frustration and anxiety. There are four tips to keep in mind, which can help you minimise conflict in your conversations and work towards an outcome that’s practical for your finances and sensitive to both your needs.”

## 1. Be prepared

Tricia stresses the importance of having conversations about Christmas early to take the pressure off you and your financial situation. “Try to put your heads

together on your Christmas plans at least a month out,” says Tricia. “The sooner the two of you can get this on your agenda, the more time you have to agree on what works best for you and your children. It also gives you time to talk to kids, and extended family so you can manage their expectations around gift-buying and schedules for who will spend time where.”

## 2. Be realistic

While you might place high priority on respecting family traditions, try to make sure you don’t over commit and over spend in the process. “It may just be too much to have two completely separate Christmas celebrations on the same day,” says Tricia. “It’s likely to leave everyone feeling rushed and probably quite overindulged. Tempting though it may be to outdo your partner with gifts and food, this puts a lot of pressure on your budget. It can also leave little space or opportunity for your loved ones to acknowledge emotions they may be struggling with as they experience a post-separation Christmas.”

## 3. Be committed to co-parenting

Instead of being determined to do things your own way, Tricia suggests separating parents take a co-parenting approach to spending money on kids, including their Christmas gift budget. “When a couple have been growing apart prior to separation, we’ll often see that a parallel parenting arrangement ►

has already emerged in the family dynamic,” says Tricia. “This might manifest in everything from curfews for teenagers to whether primary aged kids can sit in the front seat of your car. But it’s generally much better for all kids and your finances, if you can find common ground in how you parent after separation.”

“In an ideal situation you’ll put money into a pool that’s dedicated to the kids and both parents agree on ground rules about what it can be spent on. And if you can make this work throughout the year, it makes sense to continue buying Christmas presents from both of you from a joint budget, instead of competing with each other in the gift-buying stakes.”

#### 4. Be kind to yourself

Christmas is a busy time for everyone. Balancing end of year work commitments with your family and social schedule can be extra challenging when you factor in your new family situation.

So it’s more important than ever to make time to look after yourself and avoid seasonal burnout.

“Christmas is a time when you can expect to feel extra vulnerable about your changed situation,” says Tricia. “Self-care will help you stay on an even keel when feelings of hurt and anger come up. When you’re well rested and calm, it’s easier for you to keep negative reactions to these strong emotions under control. It’s just so important, both for your family and for your own sake, to not overdo it with spending too much money or running yourself ragged to try and make sure you have the perfect family Christmas.”



By Money & Life

<https://www.moneyandlife.com.au/family-and-life-events/four-tips-for-separated-families-at-christmas/>



## Operation Santa



In 2022, Watzdorf Financial Planning is proud to once again be partnering with The Salvation Army to help those in need this festive season through *Operation Santa*. Now in its ninth year, *Operation Santa* aims to help some of the 14,000 people who go without at Christmas by collecting food, toys and gifts to be distributed to those in need by The Salvation Army.

If you would like to help, donations of non-perishable food items, toys and gifts can be dropped in at our office. A list of suggested donation ideas below.

**DONATIONS MUST BE RECEIVED AT OUR OFFICE BY CLOSE OF BUSINESS ON FRIDAY, 9 DECEMBER 2022**

### DONATION IDEAS

#### TINNED FOOD

Tinned fruit  
Tinned vegetables  
Packet and tinned soups  
Tinned spaghetti  
Tinned baked beans  
Tinned fish  
Tinned meats and meals

#### TREATS

Chocolates and lollies  
Sweet and savoury biscuits  
Potato chips and popcorn  
Bonbons and wrapping

paper  
Candy stockings  
Christmas pudding  
Cakes and desserts

#### EVERYDAY ITEMS

Long-life milk and juices  
Tea, coffee, soft drink and cordials  
Breakfast cereals  
Pasta, noodles and sauces  
Condiments and pantry items  
Muesli bars, nuts and

snacks  
General household items

#### GIFTS FOR ALL AGES

Teddy bears and dolls  
Gift vouchers  
Movie vouchers  
iTunes vouchers  
Outdoor equipment  
Sporting equipment  
Bat and ball games  
Clothing and accessories  
Shoes and socks  
Baseball caps and hats  
Jewellery

Beach equipment  
Make-up and toiletries  
CDs and DVDs  
Board games and puzzles  
Lego and Meccano  
Books and activity packs  
Art and craft kits  
Electrical items  
General toys and gifts

**Please leave gifts unwrapped and please donate new items only**



# YOUR FESTIVE FINANCES



**D**ebt isn't a welcome guest for any family at Christmas time. And yet blowing the budget and paying it all back next year is tempting when we're trying to make it the best festive season ever. Get tips on how to keep your finances in the best of shape as you get ready for Christmas so you can enjoy a debt and stress-free new year.

## The festive debt hangover

Getting into debt at Christmas is becoming about as common in Australia as feasting on prawns, turkey and ham. And it's not hard to see why as spending goes into overdrive in the days leading up to 25 December.

So if you get a little carried away with shopping for the biggest celebration of the year, you're in good company. But this spending frenzy can have big consequences for months to come.

According to survey data gathered by finder.com, families are taking months to get over their festive debt hangover. On average, a family took until 10 March 2018 to clear their 2017 Christmas debt and one in six people took between four and six months to catch up.

What you can do about it

If you're finding yourself facing credit card balances and other debts in January and beyond, it might be time to save yourself hundreds of dollars in interest by curbing those holiday season spending urges. Here are five great ways to make budgeting work for you when the pressure is on to spend:

### 1. Stick to cash

When we wave our card at an etpos terminal, it's easy to be blasé about the amount we're actually handing over. And if that card is credit rather than debit, you're spending big with dollars you may not actually have in the bank. BBC broadcaster and psychologist Claudia Hammond suggests using cash for your Christmas purchases for a more conscious approach to spending. "When you are about to buy something on a credit card, imagine taking the equivalent money out of a cash machine" she says. "Would you still want to spend it?"

And if you're buying online and using your card to make this happen, try to avoid storing your credit card details or using one-click features in shopping carts. This will give you more time to think about what you're buying, why and for how much. And try not to be tempted to buy just a few more gifts with Afterpay. If you find yourself unable to make repayments on time, you'll be struggling even more when late fees are added to your balance.

### 2. Start with the essentials

If you're going to rein in your spending, that doesn't have to mean giving up on the Christmas treats and traditions you enjoy most. Make a budget for anything you and your family consider to be essential to make Christmas special for you. Maybe that's a real tree, decorating gingerbread houses or pavlova for dessert. This will give you a baseline amount to allow for in your budget. So when it's a choice between baubles for the tree or fairy lights for the verandah, you'll know which one is more important and can spend accordingly.

### 3. But don't forget the extras

Having said that, there are lots of small details in preparing for Christmas that can sabotage your best budgeting efforts. Things like gift wrap and postage for overseas presents are small costs that can mount up. So remember to allow for these when planning how much you'll spend altogether.

### 4. Have a Christmas cut-off

The final days before Christmas can be the time when your budget flies out the window. From their survey, finder have also learnt that almost half the amount we each spend at Christmas is handed over during the five day count-down to the 25 December. To save you from making expensive or unnecessary panic purchases, stick to a deadline of 20 December to have your shopping all done and dusted.

### 5. Share the catering load

In your family, you may be footing the bill for many Christmas guests this year. If your catering spend is threatening to push you over what you can actually afford, ask relatives and friends to make a contribution. You could suggest they bring a dish, something to drink, or pay a share of the grocery bill.

By Money & Life  
<https://www.moneyandlife.com.au/christmas/family-and-life-events/your-festive-finances/>



# BE A SMART GIFT-GIVER THIS HOLIDAY SEASON



**Many of us are looking forward to a relaxing holiday season shared with family and friends. These easy ways will stretch your Christmas gift budget further, so you can enjoy more family time, without the financial drama.**

**T**raditionally, Aussies are big spenders at Christmas, to the tune of \$20 billion on gifts alone! Overspending is commonplace, with many of us failing to plan our spending.

While we all deserve a little Christmas cheer, there's no point starting the new year with a financial hangover. With that in mind, here are some budget-friendly gift ideas to help you celebrate – without breaking the budget.

## 1. Set a spending limit

Deciding on a spending limit from the outset will help you stay on track. Plan how much you'd like to spend on each person and keep it reasonable. There's no harm being open about your budget with family and friends either. This will help to set expectations and avoid any unnecessary anxiety.

Keep in mind as well that everyone has differences in their income, financial commitments and number of people to buy for. So it's not necessarily a case of setting the same spending limit for everyone.

When you're planning your budget, spend only what you have available – don't be tempted to put things on credit. Now more than ever is a good time to spend within your means.

## 2. Secret Santa

A Secret Santa or Kris Kringle approach to buying gifts can be the ideal way to inject some fun into your celebrations, without blowing the budget. This works especially well for larger groups, friends and colleagues. Just agree a set amount for everyone to spend and make sure no-one gets left off the list!

## 3. Be kid-wise

Another approach larger families often take is to limit gift-giving to kids only. After all, they're usually the ones who lack the spending power to buy what they want and get extra excited about the chance to receive gifts as a result.

Managing kids' expectations at Christmas is also an important way to stop spending getting out of hand. If everyone gets used to seeing a huge pile of presents under the tree year after year, it can get stressful and expensive to keep making this happen.

Younger kids often won't care about how much their gift costs as long as it's something they're excited to receive. And if older kids have let go of the idea of Santa, you can choose to be completely honest with them about your budget. They may get more excited by being involved in deciding what to spend it on from their current wish list.

## 4. Vouchers

Although some might write them off as a gift that hasn't taken thought and effort to choose, gift vouchers can be the very best way to make sure friends and family get the gift they want. Spending money that's been given rather than earned allows people freedom to treat themselves and it's the ideal way to avoid giving something that's not welcome or useful.

## 5. Give time

Another welcome gift could be one that offers help with something you know a friend or family member struggles to get around to. Whether it's babysitting, a DIY project or stocking the freezer with enough meals to last a week, the promise of your time and energy can often deliver a more valuable gift without

costing you a single dollar. This might be especially welcome by frazzled parents who've coped with a year of home schooling on top of working from home!

## 6. Pre-loved

Buying gifts second-hand from Gumtree, eBay or your local Facebook marketplace can be better for your wallet and the planet too. Not only does it save you money, it could also give a new home to something that would otherwise end up in landfill. It's also worth doing an inventory of your own possessions for possible re-gifting treasures. There may be some unwanted or unused gifts from birthdays and Christmases past that could be a far better match for someone else you know.

## 7. Forego the gifts

The holidays are already feeling sweeter than ever for many people this year, after being separated from family and loved ones for so long. It's completely understandable if you'd prefer to focus on spending quality time together, rather than stressing about getting the Christmas shopping done. Discuss how you feel with those closest to you and let them know you'll be prioritising time together over physical gifts. It could help you start the new year in a better financial position than ever.



By Money & Life  
<https://www.moneyandlife.com.au/family-and-life-events/be-a-smart-gift-giver-this-holiday-season/>



# YOUR MONEY GOALS AND HOW TO REACH THEM



It's easy to have big ideas about your financial future, but harder to achieve them. As most dieters know, you can follow the best dieting program, but struggle to stick to it.

The same is true for your financial goals, whatever they include, and the plan you draw up to achieve them.

Even with the best intentions, it's easy to fall "off the wagon". Life is full of distractions – for example, that fancy must-have car or overseas trip. It's also full of changes that can put you off course. And sometimes we just get stuck or lose our motivation.

Here are some tips on how to develop your financial goals in a way that makes them more achievable:

## Be realistic

Not all financial goals are achievable or can be done in the timeframe you have set for yourself. Don't trip yourself up before you start by being over ambitious or impractical.

## Be clear

Ensure your goals are clearly understood and not a hazy list of vague statements, such as to "buy a big house" or "be rich in retirement". Clear, specific goals – for example, to eliminate my credit card debt within two years' time or to accumulate a \$50,000 deposit for a unit by the end of 2025 – are much more likely to be realised.

## Prioritise

Consider which of the goals are most important to you and rank them by priority. You may not be able to do everything at once.

## Get motivated

Your goals should be meaningful and relevant to you and not someone else's dream. You must really want to achieve them or you might get side tracked.

## Set realistic timeframes

Break your goals down into achievable short-term, medium-term and long-term goals. Some may be dependent on achieving others first. Also, break your goals into smaller steps. Small wins will keep you motivated.

## Create a budget

Knowing how much money you have coming in and going out each month will help you manage your money better and help you stay on track.

## Introduce processes

Having an automatic direct debit into a managed fund or savings account each month before you get to spend it will also help you on course.

## Don't be too austere

Just as a diet with absolutely no "treats" is bound to be broken at some time, so too is a financial plan that doesn't allow the occasional splurge. As they say, life is short and you need to have some fun on the journey too.

## Be flexible

No plan should be cast in stone and life is full of unexpected changes. Give yourself some wiggle room to cater for changes in markets and your circumstances.

## Review your progress

Re-examine your goals and your progress toward them regularly. Pat yourself on the back when you reach milestones.

## Be held accountable

Turn your friend, family member or a financial planner into your accountability coach and report back to them on how you are tracking. This may help keep you motivated to keep going and keep

to your plan.

## Get back on the horse

If your journey goes off track, don't give up. Learn from your lessons, work out why your plan failed and get started again.


## Get advice

Remember that Certified Financial Planner® professionals are qualified to help you work out your financial goals, are very educated on ways to achieve them and experienced in helping their clients stay on track.

By Money & Life  
<https://www.moneyandlife.com.au/financial-advice-planning/money-goals-reach/>





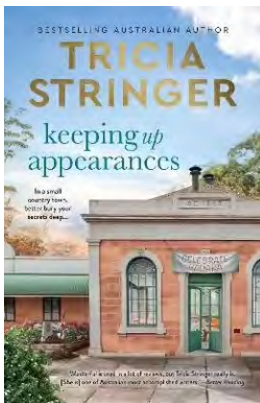


# BOOK CLUB



## KEEPING UP APPEARANCES

BY TRICIA STRINGER



As tensions simmer in a small country town, three women are going to need more than CWA sausage rolls and can-do community spirit to put things right. From bestselling Australian author, Tricia Stringer, comes a delightful novel full of practical wisdom and dry humour that examines female friendship, buried secrets and why honesty is (usually) the best policy.

Privacy is hard to maintain in Badara, the kind of small Australian country town where everyone knows everyone else's business. So discovers single mum Paige when she and her three children arrive from the city seeking refuge. Paige's only respite from child care and loneliness is the Tuesday gym club, where she had feared the judgement of the town matriarchs, but she is met only with generosity and a plethora of baked goods. Besides, both the brusque Marion and her polished sister-in-law Briony are too busy dealing with their own dramas to examine hers.

Well-to-do farmer's wife and proud mother Briony is in full denial of her family's troubles. Even with her eldest daughter's marriage in ruins and her son Blake's recent bombshell. Suddenly Briony and husband Vince have a full house again - and the piles of laundry aren't the only dirty linen that's about to be aired.

For Marion, the unearthing of a time capsule - its contents to be read at the Celebrate Badara weekend - is a disaster. She was only a teenager when she wrote down those poisonous words, but that doesn't mean she won't lose friends and family if they hear what she really thinks of them - especially as the letter reveals their darkest secrets to the world.

When the truth comes out for Badara, keeping up appearances may no longer be an option for anyone...

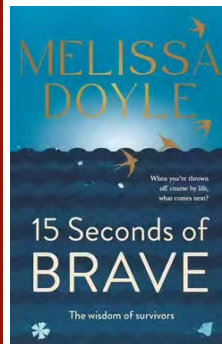
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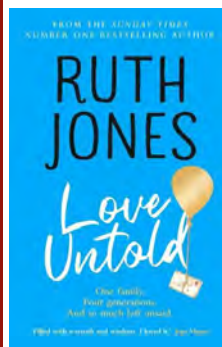
## HOT READS

**15 Seconds of Brave**  
by Melissa Doyle



In this intimate and insightful book, Melissa Doyle shares the stories of some of the most resilient people she has ever met, gently drawing out their wisdom, empathy and heartfelt practical advice for anyone who's going through a difficult time.

**Love Untold**  
by Ruth Jones



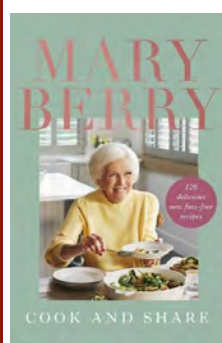
*Love Untold* is about mothers and daughters and the complex bond between them. It's about the heartache that comes from leaving things unsaid and the power of true forgiveness. It is a joy-filled, life-affirming, sob-inducing novel - with characters you'll come to know and love.

**The Twelve Dels of Christmas: My Festive Tales from Life and Only Fools**  
by David Jason



A Christmas Special in book form, David Jason's heart-warming and hilarious tales from the *Only Fools and Horses* set and life in general are packed full of goodwill, laughs and seasonal cheer.

**Cook and Share: 120 Delicious New Fuss-Free Recipes**  
by Mary Berry



From an indulgent mac and cheese to a mouth-watering Sunday lunch crumble cake, the legendary Mary Berry returns with 120 utterly irresistible recipes that help you to create maximum flavour with minimal time and effort.

WORDS BY WATERSTONES & PENGUIN



# Christmas

## THE BEST GIFTS FROM SA



**Salt and Rainbows Candles**  
 Suitable for: Adults  
 Price: From \$35.00  
 Store: Salt and Rainbows



**Jurlique Revitalise Ritual Set**  
 Suitable for: Adults  
 Price: \$145.00  
 Store: David Jones



**Kangaroo Island Essentials Pack**  
 Suitable for: All Ages  
 Price: \$40.00  
 Store: KI Stall 17, Central Market



**KI Spirits Gin Gift Pack**  
 Suitable for: Ages 18+  
 Price: \$115.00  
 Store: KI Stall 17, Central Market



**Christmas Treats Hamper**  
 Suitable for: All Ages  
 Price: \$89.00  
 Store: Maggie Beer's Farm Shop



**Large Christmas Bon Bon**  
 Suitable for: All Ages  
 Price: \$22.90  
 Store: Haigh's Stores

## GIFTS & EXPERIENCES UNDER \$100



**Land of the Lemurs Encounter**  
 Suitable for: All Ages  
 Price: From \$35.00 pp  
 Store: Monarto Safari Park



**Kylie Minogue Prosecco Rosé**  
 Suitable for: Adults  
 Price: \$20.00  
 Store: Liquorland



**Tree Climb Experience**  
 Suitable for: All Ages  
 Price: From \$32.00 pp  
 Store: Tree Climb Adelaide



**Two for Tea Gift Pack**  
 Suitable for: All Ages  
 Price: \$80.00  
 Store: T2 Stores



**Lancôme Iconic Miniatures Set**  
 Suitable for: 16+  
 Price: \$99.00  
 Store: Myer



**JBL Bluetooth Speaker**  
 Suitable for: All Ages  
 Price: \$88.00  
 Store: Officeworks

PRICES CORRECT AT TIME OF PRINT

# GIFT GUIDE



## GIFTS & EXPERIENCES OVER \$100



### Currant Shed 6 Course Lunch

Suitable for: Adults  
 Price: \$135.00 pp  
 Store: The Currant Shed



### Nintendo Switch Console OLED

Suitable for: All Ages  
 Price: \$539.00  
 Store: JB Hi-Fi

## THE BEST GIFTS FOR KIDS



### Barbie Doll

Suitable for: Ages 3+  
 Price: \$5.00 each  
 Store: Kmart



### Nerf Super Soaker

Suitable for: Ages 6+  
 Price: \$9.00  
 Store: Kmart



### Fitbit Luxe Fitness Tracker

Suitable for: Adults  
 Price: \$197.00  
 Store: Officeworks



### Cooking Demo and Lunch

Suitable for: Adults  
 Price: \$125.00 pp  
 Store: Maggie Beer via Red Balloon



### Discovery Telescope

Suitable for: Ages 8+  
 Price: \$39.00  
 Store: Target



### Mega Art Case

Suitable for: Ages 3+  
 Price: \$29.00  
 Store: Kmart



### Dior Sauvage Jewel Box

Suitable for: Adults  
 Price: \$220.00  
 Store: David Jones



### Wine Blending and 8 Course Lunch

Suitable for: Adults  
 Price: \$335 pp  
 Store: d'Arenberg



### Bluetooth Karaoke Microphone

Suitable for: All Ages  
 Price: \$19.00  
 Store: Kmart



### Bluey Figures 4 Pack

Suitable for: Ages 3+  
 Price: \$20.00  
 Store: Kmart



**.IN THE.  
KITCHEN**

# CLASSIC CHOCOLATE YULE LOG



## INGREDIENTS

### Cake

- 3 eggs
- 85g caster sugar
- 85g plain flour
- 2 tbsp cocoa powder
- 1/2 tsp baking powder

### Filling & Icing

- 50g butter, plus extra for tin
- 140g dark chocolate, broken into squares
- 1 tbsp golden syrup
- 284ml double cream
- 200g icing sugar, sifted

**SERVINGS:** 8

**PREPARATION:** 30 minutes

**COOKING:** 10 minutes

**SOURCE:** <https://bit.ly/3UBlseK>

### STEP 1

Heat the oven to 200C/180C fan. Butter and line a 23 x 32cm Swiss roll tin with baking parchment. Beat the eggs and golden caster sugar together with an electric whisk for about 8 mins until thick and creamy.

### STEP 2

Mix the flour, cocoa powder and baking powder together, then sift onto the egg mixture. Fold in very carefully, then pour into the tin. Tip the tin from side to side to spread the mixture into the corners. Bake for 10 mins.

### STEP 3

Lay a sheet of baking parchment on a work surface. When the cake is ready, tip it onto the parchment, peel off the lining paper, then roll the cake up from its longest edge with the paper inside. Leave to cool.

### STEP 4

To make the icing, melt the butter and dark chocolate together in a bowl over a pan of hot water. Take from the heat and stir in the golden syrup and 5 tbsp double cream. Beat in the icing sugar until smooth.

### STEP 5

Whisk the remaining double cream until it holds its shape. Unravel the cake, spread the cream over the top, scatter over the crushed extra strong mints, if using, then carefully roll up again into a log.

### STEP 6

Cut a thick diagonal slice from one end of the log. Lift the log on to a plate, then arrange the slice on the side with the diagonal cut against the cake to make a branch. Spread the icing over the log and branch (don't cover the ends), then use a fork to mark the icing to give the effect of tree bark. To decorate, you could scatter with unsifted icing sugar to resemble snow, and decorate with holly.



## FINO SEPPELTSFIELD

BY LILY SCALI



The place that has it all Seppeltsfield! You drive through a stunning avenue of palms to get there and the historic Seppeltsfield Estate has so much to offer from the cellar door to the famous Jam Factory and even Segway vineyard tours.

On a beautiful sunny Sunday, my husband, two friends and I had an incredible lunch at Fino Restaurant. We were pleasantly surprised by the 6 course seasonal sharing feast. The flavours and presentation of the dishes were just divine! Our waitress went through the effort to tell us a little bit about each dish. She even recommended an incredible red wine from a local wine maker we hadn't heard of which made us look him up and purchase some wine (coming from a non-red drinker!).

The whole dining experience was very enjoyable. I would definitely recommend to anyone looking for somewhere special in the Barossa Valley for lunch to try Fino at Seppeltsfield!

**4.5 stars out of 5**



### Fino Seppeltsfield

730 Seppeltsfield Road  
Seppeltsfield

(08) 8562 8528

[www.fino.net.au](http://www.fino.net.au)

12noon - 3pm 7 Days

\$50 - \$85 Range

Australian Cuisine



**.IN THE.  
KITCHEN**

# SUGAR-FREE CHRISTMAS TRIFLE



## INGREDIENTS

### Cake

- 1/3 cup plain flour
- 1/3 cup self-raising flour
- 1/3 cup cornflour
- Pinch of salt
- 4 x 55g eggs, at room temperature
- 2/13 cup Lakanto Monkfruit Sweetener Classic

### Chantilly Cream

- 2 cups whipping cream
- 2 tbsp Lakanto Classic Monkfruit Sweetener
- 1/2 tsp vanilla essence

### Jelly

- 2 tbsp sugar free cranberry concentrate
- 1 litre water
- 1 cup sugar free syrup
- 2 tbsp vegan gelatine powder
- 4 tbsp chopped dried cranberries

### Custard

- 1 cup milk
- 1 cup thickened cream
- 1 vanilla bean
- 4 egg yolks
- 1 tbsp cornflour
- 1/3 cup Lakanto Monkfruit Classic Sweetener

### Additional Ingredients

- 1 cup fresh strawberries
- 1/2 cup blueberries
- 1/2 cup raspberries

**SERVINGS:** Multiple

**PREPARATION:** 10 minutes

**COOKING:** 30 minutes

**SOURCE:** <https://bit.ly/3VCVuHN>

### Step 1

For the sponge cake: Grease 2 x deep, 20cm round cake tins and line bases with baking paper. Sift flours and 1/4 teaspoon salt together three times to aerate.

### Step 2

Preheat oven to 170C. Using an electric mixer, beat eggs and sweetener in a large bowl on medium-high speed for 8-10 minutes, or until mixture is thick, pale and increased in volume.

### Step 3

Slowly add the sifted flour mixture over egg mixture while simultaneously folding in with a large metal spoon until just combined. Divide mixture between prepared tins. To level batter, gently spin tins on kitchen counter. Bake for 20 minutes, or until cakes have shrunk away from the sides slightly and spring back when gently touched.

### Step 4

Turn out onto baking paper-lined wire racks. Carefully peel away baking paper, then leave to cool.

### Step 5

For the Chantilly cream: Using an electric whisk, whisk the cream in a medium bowl until beginning to thicken.

### Step 6

Add the sweetener and vanilla essence and continue whisking until soft peaks form.

### Step 7

For the jelly: Heat the cranberry juice with the syrup until warm, do not boil.

### Step 8

Dissolve the gelatine in 4 tablespoon hot water and add to the cranberry juice. Allow the mixture to cool slightly.

### Step 9

Place in a bowl or serving dish. cool for 30 minutes in the fridge and add the chopped cranberries. Stir the mixture just before it begins to set.

### Step 10

Mix all the ingredients together in a small pot. Place on a low heat and stir continuously until the mixture begins to thicken.

### Step 11

Allow the custard to bubble as this helps to cook out the cornflour. Once the custard is thick remove from the stove and place in a Kilner Jar or Bowl 5. Cover the custard with greaseproof paper touching the custard this will stop a skin forming. Chill and use as required.

### Step 12

Method for the trifle: Using whichever serving vessel you prefer, start by layering in a small amount of Jelly and chopped sponge. Chill until set approx. 30 min.

### Step 13

Next add a layer of custard and return to the fridge approx. 10 min. Carefully add another layer of jelly with the fruit and set in the fridge.

### Step 14

Finally, once set pipe the Chantilly cream on top and finish with fresh fruit. Place back in the fridge and serve.

# PUZZLER

## SUDOKU

### How To Play:

To complete the puzzle below, fill in all squares in the grid so that each row, each column and each 3x3 box contains all numbers from 1 to 9 inclusive

3	4			6		2		9
2		8	4					6
	2		3	1				
		4				1		
				2	5		4	
9					1	4		3
4		3		7			6	

## WORD JUMBLE


## TRIVIA

- How long is an Olympic swimming pool (in meters)?
- What awards has an EGOT winner won?
- Which two countries have not missed one of the modern-day Olympics?
- What country is hosting the 2022 FIFA World Cup?
- Who was the first president of the United States?
- Bridgeport is the most populous city in which US state?
- Who plays Patsy Stone in British comedy *Absolutely Fabulous*?
- How many sides does a trapezoid have?
- Who holds the record for the most No. 1 hit songs of all time?
- What sports car manufacturer started life as a tractor company?

1 50 meters 2 An Emmy, Grammy, Oscar and a Tony 3 Greece and Australia 4 Caterham 5 George Washington 6 Connecticut 7 Joanna Lumley 8 Four 9 The Beatles 10 Lamborghini

### PUZZLE SOLUTIONS ON PAGE 16

FSLHE  
 AEGLN  
 IOSNE  
 OATBO  
 DLUTA

### How To Play:

Rearrange the letters in each row to form a word. Write your answers into the blank grid. The first letter from each word will spell the mystery Christmas word.



# ? PUZZLER

## WORD SEARCH

### How To Play:

Find all the words listed below in the grid.  
Words can be written in any direction.

F	Y	L	L	O	H	I	D	A	E	R	B	R	E	G	N	I	G
S	R	E	O	C	H	R	I	S	T	M	A	S	J	O	Q	M	O
T	E	A	C	T	I	D	I	N	G	S	R	A	G	L	U	I	O
F	I	A	N	A	D	G	N	I	D	D	U	P	R	D	I	S	Q
E	N	W	Y	K	R	N	O	I	T	I	D	A	R	T	V	T	E
S	D	S	T	F	I	G	G	E	G	O	O	R	C	S	E	L	D
T	E	N	I	R	P	N	S	R	T	V	L	O	A	L	C	E	I
I	E	O	V	E	N	O	C	E	N	I	P	P	R	E	I	T	T
V	R	W	I	M	E	H	N	E	M	R	H	E	D	G	O	O	E
E	E	M	T	M	Y	R	R	H	N	V	S	R	T	N	J	E	L
L	V	A	A	U	J	O	L	L	Y	S	A	N	T	A	E	Z	U
F	R	N	N	S	L	E	I	G	H	Y	E	Y	B	X	R	E	Y

ANGEL

GINGERBREAD

NATIVITY

SCROOGE

CARD

GOLD

PINECONE

SLEIGH

CHRISTMAS

GRACE

PUDDING

SNOWMAN

ELF

HOLLY

REINDEER

SUMMER

FESTIVE

JOLLY

REJOICE

TIDINGS

FRANKINCENSE

MISTLETOE

RUDOLPH

TRADITION

GIFTS

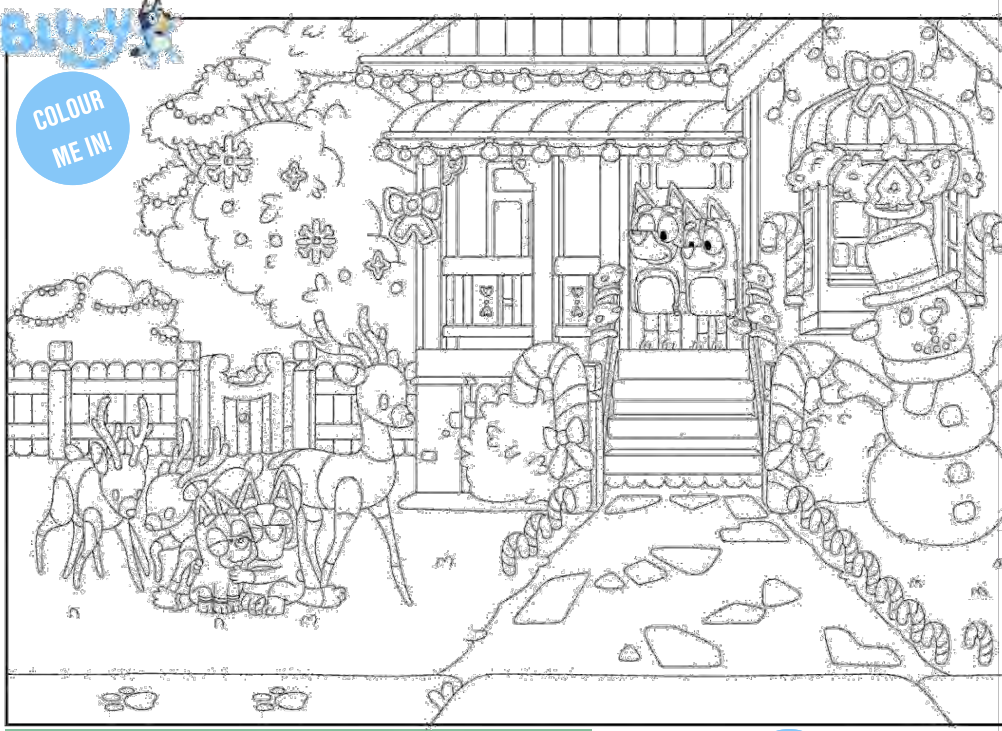
MYRRH

SANTA

YULETIDE

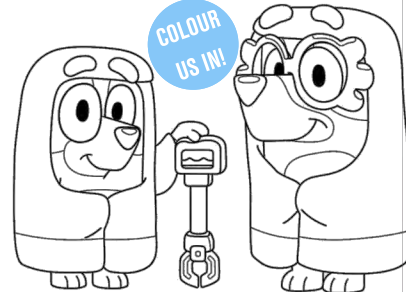
# Kids Club

# Bluey SPECIAL



FOR MORE **Bluey** FUN VISIT: **BLUEY.TV**

BLUEY™ and character logo™ and © Ludo Studio. Licensed by BBC Studios Distribution Ltd.



### BLUEY STEP-BY-STEP

1. [Outline of a rectangle]
2. [Outline of a rectangle with a pointed top]
3. [Outline of a rectangle with a pointed top and two legs]
4. [Outline of a rectangle with a pointed top, two legs, and eyes]
5. [Outline of a rectangle with a pointed top, two legs, eyes, and a tail]
6. [Outline of a rectangle with a pointed top, two legs, eyes, a tail, and a collar]
7. [Outline of a rectangle with a pointed top, two legs, eyes, a tail, a collar, and a bowtie]
8. [Outline of a rectangle with a pointed top, two legs, eyes, a tail, a collar, a bowtie, and a hat]
9. [Final colored drawing of Bluey]

### BINGO STEP-BY-STEP

1. [Outline of a rounded rectangle]
2. [Outline of a rounded rectangle with a pointed top]
3. [Outline of a rounded rectangle with a pointed top and two legs]
4. [Outline of a rounded rectangle with a pointed top, two legs, and eyes]
5. [Outline of a rounded rectangle with a pointed top, two legs, eyes, and a tail]
6. [Outline of a rounded rectangle with a pointed top, two legs, eyes, a tail, and a collar]
7. [Outline of a rounded rectangle with a pointed top, two legs, eyes, a tail, a collar, and a bowtie]
8. [Outline of a rounded rectangle with a pointed top, two legs, eyes, a tail, a collar, a bowtie, and a hat]
9. [Final colored drawing of Bingo]

## PUZZLE ANSWERS

3	4	7	1	6	8	2	5	9
2	5	8	4	9	7	3	1	6
1	6	9	5	3	2	7	8	4
7	2	6	3	1	4	8	9	5
5	9	4	7	8	6	1	3	2
8	3	1	9	2	5	6	4	7
6	7	5	8	4	3	9	2	1
9	8	2	6	5	1	4	7	3
4	1	3	2	7	9	5	6	8

F	Y	L	L	O	H	I	D	A	E	R	B	R	E	G	N	I	G
S	R	E	O	C	H	R	I	S	T	M	A	S	J	O	Q	M	O
T	E	A	C	T	I	D	I	N	G	S	R	A	G	L	U	I	O
F	I	A	N	A	D	G	N	I	D	D	U	P	R	D	I	S	Q
E	N	W	Y	K	R	N	O	I	T	I	D	A	R	T	V	T	E
S	D	S	T	F	I	G	G	E	G	O	O	R	C	S	E	L	D
T	E	N	I	R	P	N	S	R	T	V	L	O	A	L	C	E	I
I	E	O	V	E	N	O	C	E	N	I	P	P	R	E	I	T	T
V	E	W	I	M	E	H	H	E	M	R	H	E	D	G	O	O	E
E	E	M	T	M	Y	R	R	H	N	V	S	R	T	N	J	E	L
L	V	A	A	U	J	O	L	L	Y	S	A	N	T	A	E	Z	U
F	R	N	S	L	E	I	G	H	V	E	Y	B	X	R	E	Y	

S	H	E	L	F
A	N	G	E	L
N	O	I	S	E
T	A	B	O	O
A	D	U	L	T

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