

Counting the Cost

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Profitable Pastimes

Having a hobby can be a very healthy thing to do. Besides providing entertainment and enjoyment, many hobbies also provide us with exercise. Hobbies promote emotional wellbeing by providing an avenue of relaxation and stress reduction. Our pastimes also enrich our lives by connecting us with others and helping us build relationships with people who have similar interests.

Although all hobbies have their benefits, but not all hobbies are created equally. Many pastimes cost you money to participate. Take, for example, a golfing hobby. Before you can play, you have to invest in equipment, which is often quite expensive. Then, unless you have access to a free course, you must pay each time you play.

Other hobbies may not cost much money, but require an investment of your time. An example of this kind of hobby would be playing basketball. You may occasionally buy a new pair of shoes or a new basketball, but other than that, it costs you only your time to go shoot some hoops with friends.

Then, there are the best hobbies of all: those that actually make or save you money. These pastimes are profitable financially and also give you a good return on your investment of time spent in leisure activity. Although these hobbies may require you to spend money on equipment or classes to learn the skill, you generally re-coop those investments later in savings or earnings.

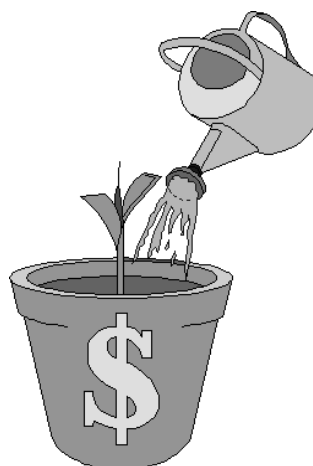
Profitable pastimes are particularly beneficial for families trying to stretch their dollars. Hobbies such as gardening and craft-making are activities the whole family can do together. If family members can get relaxation, enjoyment and some sort of savings or earnings from their leisure time, it's a win-win situation for everyone. Even in the case where only one family member participates in the hobby, the whole family can still benefit from the savings or earnings from a hobby such as Mom's sewing or Dad's carpentry. Let me give you some examples of how this works.

One hobby that has been profitable for us is going to yard sales. When the weather is good, Michael and I are up early every Saturday morning to hit all the sales in our area.

Sure, this hobby costs us our time and the money for gas to drive to the sales, but what we save easily makes up for it. One good yard sale find can more than pay for the gasoline we used that day.

An example of a hobby that makes money is my cake decorating. I first took the classes because I wanted to be able to make decorative cakes for family birthdays, anniversaries, etc. Since then, I've gotten lots of practice from friends requesting cakes for their special occasions, too. More than once, money I received for cakes has helped pay the printing costs of this newsletter.

Continued on page 2



"For which of you, desiring to build a tower, does not first sit down and *count the cost*, whether he has enough to complete it?" Luke 14:28

Helpful Hobbies to Have

- ☞ Sewing - Make your own clothes. Do repairs and alterations. Do sewing for others.
- ☞ Going to Yard sales - Reduce your monthly expenses by buying used instead of new.
- ☞ Craft making - Make homemade gifts or sell your creations.
- ☞ Gardening - Reduce your grocery bill or to make extra money by selling your produce.
- ☞ Home repairs - Do minor repairs yourself. Provide handyman services to others.
- ☞ Canning and preserving - Reduce future food bills by learning this valuable skill. Canned foods and preserves also make thoughtful gifts.
- ☞ Hunting and fishing - Reduce the family's grocery bills by eating what you catch.
- ☞ Car maintenance/repairs - Save money by doing your own maintenance and repairs. Do car maintenance for others.
- ☞ Woodworking - Make furniture for yourself or others. Make gifts; sell your woodcrafts.
- ☞ Reading - Increase your thrift skills by reading everything you find about frugal living.

12 Ways to Profit from Your Pastime



- 1 Teach classes on your hobby
- 2 Sell items you make at flea markets, craft shows, or consignment stores
- 3 Barter your hobby services for services others can provide
- 4 Give your creations as gifts
- 5 Do your own repairs or services you'd otherwise pay to have done
- 6 Do freelance work; sell your work freelance (examples: freelance writing or photography)
- 7 Start a mail-order business selling your crafts
- 8 Get things you need for your home for less (examples: yardsaling or bargain-shopping)
- 9 Grow or make things you'd otherwise buy
- 10 Perform your hobby for hire (examples: singing, playing an instrument)
- 11 Write articles about your hobby for publication

Profitable Pastimes continued

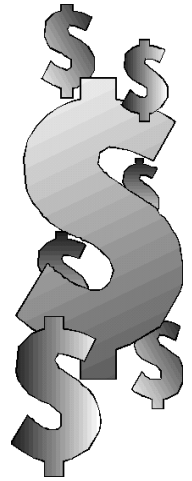
Evaluate your hobbies and interests. Maybe you never considered that something you do for fun could also improve your financial situation. For example, do you enjoy wood-working? You can save money by making furniture or doing repairs around the house. You can get paid to do repairs for others. If you're really good, you can make custom furniture or woodcrafts to sell. By buying your equipment secondhand and using scrap wood when possible, you minimize your investment and maximize your savings or earnings.

If one of your hobbies falls in the "costs you money" category, that doesn't mean you have to give it up completely. If you are on a restricted budget, just be careful how you participate in the activity. Buy your equipment used, or limit the frequency with which you participate. Watch for coupons or specials that would allow you to do the activity for less. Consider reducing the costs by sharing equipment or fees with a friend. By being creative and making some sacrifices, you can probably find a way to continue enjoying that hobby without doing too much damage to your budget.

If you don't really have a hobby or are interested in taking up something that could benefit your bank account, look at the "Helpful Hobbies to Have" inset on the left of this page. Here we have a list of ten hobbies that are good for a tight budget because they are money-makers or savers. Consider the hobbies on the list and see if you have interest in any of them. Developing one new profitable pastime could potentially save or make you hundreds of dollars this year.

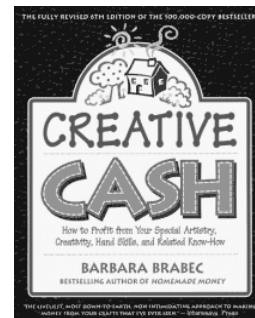
Maybe one of your hobbies has money-making potential, but you're not sure how to start profiting from your pastime. Be sure to read the *Creative Cash* book review on page 3. This book was written by one of the nation's experts on turning an art or crafts hobby into a profitable home business. Even if your hobby doesn't involve an art or craft, this book provides helpful guidelines for turning a pastime into a part-time business.

What if none of your pastimes seems profitable? Review the suggestions listed under "12 Ways to Profit from Your Pastime." Use this list to help you brainstorm for ideas on how you can benefit financially from what you do for fun. With a little creativity, you can learn to reap the rewards of your recreation.



Nancy Twigg
Editor

Book Review: Creative Cash - How to Profit from Your Creativity



Is there some art or craft that you really love pursuing? Does this creative outlet take up all your spare time and even some that you can't spare? Does your pastime consume not only your time, but also your home as tables, corners or even whole rooms are given over to its pursuit?

If you answered "yes" to these questions, you've probably wondered how you could turn this hobby of yours into a money-making venture. Since you already receive so much pleasure from this activity, wouldn't it be nice to receive financial benefits as well?

It takes skill, hard work and know-how to turn a crafts hobby into a profitable crafts business. Although many people have the skills and are willing to do the hard work, they often lack the know-how it takes to make a business run smoothly and profitably. If you fall into this category, then *Creative Cash* (Prima, 1998, \$16.95) is for you.

Author Barbara Brabec explains in the introduction why this book is so helpful to beginners. "Until now you may have lacked the know-how or courage to get your ideas off the ground, but no more," Ms. Brabec writes. "Through real-life examples, *Creative Cash* shows you how others have achieved success in arts and crafts businesses of all kinds."

In addition to insights from successful crafts professionals, Ms. Brabec shares her own extensive knowledge of the

crafting industry. The book starts by discussing dreams and goals, and helping you identify what you do best. Ms. Brabec reminds you not to take for granted the skills you possess.

"The most profitable enterprises are generally built on not one, but a combination of skills and past experience," she says.

Ms. Brabec then leads you through the administrative side of a profitable crafts business. You'll learn about producing for today's marketplace; selling at shows and through shops; home shops and sales; and the nitty-gritty legal and financial stuff.

The last few chapters of the book are devoted to other ways of marketing your creativity. If selling is not your talent, have you ever considered writing how-to articles about your craft? Maybe you could teach classes, do demonstrations, or publish a newsletter about it. These chapters provide a plethora of pointers for finding a creative niche other than making and selling crafts.

If you're interested in upgrading your hobby from an enjoyable pastime to a profitable business, *Creative Cash* will help equip you with the tools you'll need. Look for it at your local library or bookstore, or order on-line from Amazon.com at Ms. Brabec's Web site (www.crafter.com/brabec). ✕



Savings on Sentiments

Coming from a large family, I once counted up 52 different occasions each year that require greeting cards (birthdays, anniversaries, etc.). That doesn't even include thank-you notes or sympathy cards. When you add postage to the price of all those cards, the cost really adds up. Also, think of all the time I would have to spend in stores looking the perfect card.

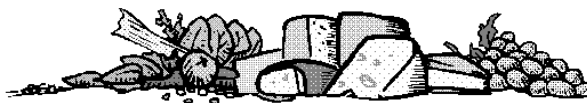
Armed with that knowledge, last year I stocked up on several boxes of blank note cards (purchased on sale, of course). I bought cards with a masculine theme for the men in the family, and several boxes of cards with flowers and famous impressionist paintings that could be used for any occasion. Finally, I bought 5 sympathy cards to have on hand. By doing this, I was prepared for the year at a fraction of the time and cost of buying each card individually as the occasion arose.

Most people don't save store bought cards they receive, but they truly appreciate it when you take the time to write a personal note in a blank card. - *Kim Halyak, Memphis, TN*

Reduced for Quick Savings

If you're not already, get in the habit of checking your grocer's "reduced for quick sale" meat bin every time you're in the grocery store. Recently, when I was picking up some other things, I noticed that the store was selling large packages of mixed chicken parts for quick sale at \$1.20 a piece. Each package weighed a little over 5lbs and contained 2 breasts, 2 thigh/leg portions, 2 or 3 thighs and other miscellaneous parts.

When I got home, I immediately divided the packages up in meal-sized portions. From the three packages I purchased, I ended up with 7 generous portions for future meals in my freezer. (I could have gotten more if my portions hadn't been so generous!) It is not uncommon for local stores to sell 10lb bags of leg/thigh portions for 29¢ a pound. At \$3.60 for over 15lbs of chicken, I spent less than 24¢ per pound for not just legs and thighs, but breast portions, too. - *Editor*



The Top 10 Reasons for *Not* Starting a Budget This Year

For those who are still procrastinating about instituting a family budget, this tongue-in-cheek list of the most common excuses is for you. Having a family budget makes handling your finances so much easier. Don't waste any more time; resolve to get on the budget bandwagon as soon as possible. (P.S. If you are not in the procrastination category, feel free to lovingly show it to a friend who is.)

1. **"Having a budget is too complicated."** (You think a budget's complicated, try financial planning without one.)
2. **"I make enough that I don't need a budget."** (Yeah, but think how much more you could save each month if you budgeted your spending.)
3. **"A budget is too restrictive."** (So are debt and bankruptcy.)
4. **"I don't have time to worry with a budget."** (But you have time to worry about how you're going to pay your bills each month?!)
5. **"I don't know how."** (You didn't know how to drive a car either, but you learned with practice.)
6. **"My spouse is a spendthrift."** (As your mother always said, if your spouse jumped off a bridge, would you do it too?)
7. **"I'm not good at math."** (That's what calculators are for.)
8. **"My children won't go along with it."** (Will they go along with Mommy and Daddy being stressed out all the time due to financial concerns?)
9. **"Budgets are for squares."** (Maybe so, but it's better to be a financially secure square than a maxed-out macho man any day.)
10. **"I just don't want to!"** (It's your life but how much fun will life be if you're always worried about money?) ✕



Inexpensive Ideas for Keeping the Romance Alive



Bored with the predictable and costly flowers, chocolates and dinner routine for Valentine's Day, birthdays and anniversaries? Michael Webb, syndicated columnist and editor of *The RoMANTic* newsletter shares some very creative (and inexpensive) ways to say "I Love You" on these special days - and throughout the rest of the year.

- ♥ **Sleep under the stars** - Buy some glow-in-the-dark stars from the toy department and arrange a special message above your bed.
- ♥ **Computer romance** - Change the screen saver on the computer to a scrolling message. For added effect, use a wingding or character font that can't be read without decoding.
- ♥ **Got milk?** - Hide a bunch of silly prizes and a card in your love's favorite cereal.
- ♥ **Jump start the romance** - Tie your card or gift on a three foot string and tie it to the bottom of an automatic garage door. When your honey comes home, the gift will magically arise to greet him.
- ♥ **Warm the heart** - While your love is in the shower, put their towel in the dryer for a few minutes so it will be toasty warm when she steps out.
- ♥ **Music to their ears** - In your own voice, record a book, fairy tale or poetry on tape for your dearest to listen to on the way to work or while he or she is out of town.
- ♥ **A winter picnic** - Move the living room furniture and have a picnic in the middle of the floor complete with blanket, picnic basket and all the fixings (a roaring fire in the fireplace would add to the effect).
- ♥ **Send a mail bomb** - Sending a card can be explosively romantic just by adding something unexpected: a feather, leaf, matches, lock of your hair, pressed flower or your handkerchief scented with perfume/cologne.
- ♥ **Mirror, mirror on the wall** - Use Rain-X Anti Fog (used to keep car windows from fogging up) and a cotton swab to write a message that will mysteriously appear on the bathroom mirror while your sweetheart is showering. Or put that old tube of lipstick to good use with a good morning greeting on the mirror.
- ♥ **Welcome home!** - Use chalk to write a welcome-home greeting on the sidewalk. ✕

From *The RoMANTic* newsletter. A one-year subscription to the twelve page bi-monthly newsletter is only \$15 or two years for \$25. Send payment to: 714 Collington Dr., Cary, NC 27511. Or call 888-4ROMANTIC.

Romance on a Budget

Our friends and readers answer this question: What's the most romantic thing your sweetie could do for you for \$5 or less?



"I find it very romantic when my husband makes me handmade cards. He usually saves cartoons and then adds his own caption to make a very personalized card. I also love getting a phone call at work, just to say 'I'm thinking about you.'" - **Erin R.**

"The most frugally romantic thing my husband could do would be to draw me a warm bath, light some scented candles and place them around the tub, and let me soak in peace for about an hour! No kids, no phone calls, maybe just a magazine or book to read." - **Tish V.**

"Giving me a foot massage is the most frugally romantic thing my husband could do for me." - **Deidre M.**

"I would love for my husband to surprise me by packing a lunch for us and taking me on a picnic." - **Carol T.**

"The most romantic things my husband could do for me are the things I could do for myself, but don't often take the time to do. Under \$5.00 ? Easy. Check out 4-5 of my favorite magazines from the library (free), run a hot bath with bubbles, and bring me a hot cup of tea to sip on while I read and soak. To make a pretty "presentation" (always important to women), he could wrap the magazines, a new bottle of bubble bath, a couple of my favorite flavor of tea bags and my favorite cup and saucer or mug in my own bath towel with a pretty bow. (P.S. I hope he reads this!)" - **Rhonda H.**

"My sweetie could go to Dinstuhl's (a local candy store) and purchase \$5 worth (or less) of my favorite chocolate treats. Dinstuhl's sells individual candies and truffles of all different flavors and is a lot cheaper than Godiva. Or, a favorite homemade dessert could be wrapped up as a surprise gift that we both could share. A special photo in a homemade or store-bought matted frame that I could put on my desk at work would be a lasting gift." - **Steve M.**

"I think it is very romantic when after a good dinner together, we spend the evening cuddled up on the couch, watching TV. I really enjoy that." - **Mark W.**



Use these ideas to come up with your own frugally romantic gift for your special someone this Valentine's Day!

"This would be a perfect Valentine's gift for me: if my husband got up that morning, called the boss and told him he wasn't coming to work that day. Then he could serve me breakfast in bed and we could spend the whole day together." - **Faith W.** *(Editor's Note: I asked Faith's husband, Mark, how he could possibly pull this off without getting in trouble with his boss. His answer was a novel idea that some of you may want to try. He said that he would secretly arrange in advance with his boss to take a vacation day, but would pretend to "call the boss" that morning so his wife would be surprised.)*



A Couple's Quarter Bank

Many people keep banks or jars around the house for their loose change. The idea is that when the jars get full, they will roll the coins and take them to the bank. Usually, though, this never happens and the money just collects dust.

When Michael and I first got married, we decided we'd save our quarters and use the money for special outings. Back when we were both working full-time, we had more money so our quarters added up quickly. Once we even had enough to help pay the airfare for our vacation that year.

Now that we're on a restricted budget that doesn't allow for many splurges, we use the money from our quarter bank for occasional treats like going for ice cream or bagels. This way we can afford to treat ourselves occasionally without taking a bite out of our budget. -- **Editor**



Make It Yourself: Fried Cheese Sticks

In the January issue, we promised to introduce something new this month. Well, here it is! "**Make It Yourself**" is a new monthly feature that will show you how to make convenience foods, cleaning products or other items less expensively at home. Sometimes, when the featured item is a food product as it is this time, we will

combine the **Make It Yourself** and **Deliciously Simple** features that month.

Marilyn Inman of Ash, NC, came up with this recipe for Fried Mozzarella Sticks because her husband, Doug, is so fond of them. Although restaurant cheese sticks are heavenly, Marilyn found they are also expensive: usually around \$5.00 for seven cheese sticks! "Since I love my dear husband so much, I set out to try to make the tasty morsels at home," Marilyn wrote.

Luckily for Doug, Marilyn didn't have to try too hard at perfecting her fried cheese-making techniques. "I hit a home run the first time," she wrote. Luckily for us, Marilyn was kind enough to share her recipe.

Using this recipe, I found that I could make 50 cheese sticks for around \$5.90 (this does not include the cost of the oil for cooking them). When compared with restaurant cheese sticks (approx. 71¢ each) and those in the frozen food section (36¢ each), 12¢ per homemade cheese stick is what I call heavenly.

Fried Mozzarella Sticks

- 1 - 1½ lb block of mozzarella cheese
- 1 10oz pkg. Italian seasoned bread crumbs
- 1 or more eggs, beaten

How to Prepare:

1. Pour bread crumbs into a bowl and the beaten egg into another bowl. Line a cookie sheet with foil or wax paper.
2. Using a length of dental floss or a knife, slice the block of cheese into sticks about the size of your pinkie finger.
3. Dip each cheese stick first into the egg, then into the bread crumbs, back into the egg, and then back into the bread crumbs.
4. Place breaded cheese sticks on the lined cookie sheet.
5. When you have dipped all sticks, place cookie sheet in freezer. **VERY IMPORTANT:** Leave cheese sticks in freezer until frozen hard.
6. Remove sticks from freezer. Place cheese sticks in a large ziploc bag for storage in the freezer until you're ready to cook them.

How to cook:

1. Cover a plate or serving dish with absorbent paper or paper towel before you begin cooking.
 2. Pour two inches of oil into your pot. Heat on high. When the oil is 350F (or very hot), place 7 or 8 sticks in the oil. (Adjust that amount if you are using a very small or very large pot.) Be careful not to overload the pot, as the frozen sticks will cause the oil to cool too much, too quickly.
 3. The cheese sticks should only take a minute to cook. As soon as the breading browns just a bit, remove them with a slotted spoon and place them on the prepared plate. If you cook the sticks too long, the cheese will melt too much and you'll have a mess.
 4. Allow sticks to cool a couple of minutes before eating. Repeat process until you have cooked the desired amount. Remember to allow time for the oil temperature to return to 350F before adding more frozen cheese sticks.
- Hint: If you want to keep all the sticks warm while you cook other batches, heat oven to 200F while the first batch is cooking. Turn the oven off. Place cheese sticks in the oven to warm while you cook the other batches.

Editor's Notes:

When I made this recipe, I used medium eggs, so I ended up using a total of 4 eggs. Also, I found that using a candy thermometer helps you get the right temperature; if you allow your oil to get too hot, the outside of the cheese sticks will burn but the inside will still be frozen. Because I have only cooked small portions at a time, I have been recycling my oil. When it cools, I run it through a strainer to remove any crumbs and then store it in the refrigerator to use again next time. This saves money on oil. Also, if you make your own bread crumbs, you can save even more. ✕

Coupon Creativity

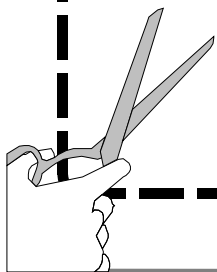
Here's an idea passed on to me by a friend. If you don't have the time, patience or desire to do the coupon game, maybe an industrious child in the family does.

This friend made a deal with her daughter: the daughter does all the coupon clipping, organizing and carrying them along on the shopping trips. When they get to an item on the list, the daughter checks their coupons to see if it is a better deal to buy the item with a coupon or to buy another brand.

For each coupon that actually is used, the daughter gets to keep half the savings. After several months the daughter hired her younger brother to clip coupons for her. Now she pays him 5¢ for each coupon used. This way, the busy mom still gets some of the savings benefits of coupon clipping and the children make a little, too.

- Jean Mann, Warren, MI

Editor's Note: I like this idea because it teaches children how to be smart shoppers and makes frugality more of a family affair.





Scripture Thought of the Month

"Be very careful, then, how you live—not as unwise but as wise." Ephesians 5:15

The Y2K Millennium Bug has been a hot topic in the media these days. Everyone wonders what the impact of this programming error will be on the world as we know it. If major computer systems across the country were to suddenly shut down because of this bug, how would this affect the average American family?

Opinions on this vary widely. On one end of the spectrum, there are those who feel the year 2000 will bring nothing more than minor inconveniences: possible power outages, maybe some disruptions in telephone, cable or Internet services.

At the opposite end of the spectrum, there are those who believe families should be prepared to be self-sufficient while banks, utility companies and government agencies experience entire computer system shut-downs. This group is convinced that the year 2000 could bring a national state of emergency.

Then there are those who, like Michael and myself, tend to fall somewhere in the middle of the spectrum. We do not believe that the year 2000 will come without any problems, but we aren't ready to sell our home and run for the hills, either.

This month's scripture thought comes from Ephesians 5:15. Here the writer Paul warns the early Christians: "Be very careful, then, how you live—not as unwise but as wise." Considering all the Y2K controversy, this scripture holds a timely message for contemporary Christians as well.

Many years ago in Memphis, a major earthquake was predicted to occur on a particular date. The reactions to that prediction were very similar the reactions I see now to the Y2K situation. For many Memphians, the prediction caused panic. Although these people did not seem to do much to prepare, they did refuse to leave their homes that day in fear of what might happen.

Others ignored the prediction altogether and laughed at those who thought it might be true. This group carried on business as usual, without giving thought to what would happen if the earthquake did occur. Needless to say, this group didn't make any preparations, either.

The wisest of our citizens chose not to be paranoid or passive, but to be prepared. They realized that having extra

food, water and batteries on hand was smart, prediction or no prediction. These people did not let the prediction haunt them; instead they used it as an opportunity to stock up on things that would be needed for any natural disaster.

I believe that this mindset of preparedness is the attitude we need to adopt now toward the Millennium Bug. Many of the preparedness suggestions are good ideas anyway, regardless of what Y2K brings. Having provisions on hand and keeping good records of all your financial transactions are wise practices under any circumstances.

As Christians, we know that God is in control and He works for the good of those who love Him (Romans 8:28). We also know that God can take the worst of circumstances and use them to bring forth His purposes. Therefore, we should not panic; instead let's use this time to demonstrate our faith through our actions and reactions to the Y2K uncertainty.

In addition to basic preparations, we can also take this opportunity to do reach out and be a light to those around us. For example, we can use this time to build relationships with the people in our neighborhoods. Then, if major power outages and temporary food shortages do occur, we and our neighbors can band together and pool our resources. Even if nothing like that happens, by building friendships with our neighbors, we are helping to build a better community for everyone.

Additionally, by being prepared, we would be in a good position to minister to others. If the Millennium Bug does bring severe consequences, those people who are straddled with debt and living from paycheck to paycheck will be the hardest hit. As prepared Christians, we can not only provide for the needs of our own families, but also be in a position to minister to others. What better way to share the love of God than by helping provide for those in need?

Remember the earthquake prediction I mentioned earlier? As it turned out, the day came and went with no earthquake. It is very likely that the year 2000 will come and go uneventfully as well. In the meantime, I want to live wisely and do all I can to prepare to whatever the 21st century brings. ✘

Upset Because You Missed Some Issues of *Counting the Cost* ?



Don't worry; back issues of *Counting the Cost* are available for all of the last 12 issues. Back issues are \$2 each if you order 6 or less (Tennessee residents add 17¢ sales tax per issue). Order 7 or more and the price goes down to \$1.75 each (Tennessee residents add 14¢ sales tax per issue). Receive a complete description of available back issues via email or by sending us a self-addressed stamped envelope. Address information on page 8.

Counting the Cost

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**You're Gonna
Love this Issue!**



**LOOK
WHAT'S
COMING
NEXT
MONTH**

Giving "Timely" Gifts - Short on money?
Why not give the gift of your time instead?

Deliciously Simple Cooking - Author
Heidi Johnson challenges you to change
the way you think about meal preparation.

Financial Independence - Is it just a
dream or can it be reality? Join us as we
take a look at the classic book on simple
living, *Your Money or Your Life*.



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