

Counting the Cost: The Early Years

Volume 1: February 1998 - January 1999

Nancy Twigg, Editor and Compiler

Copyright © 2003 Nancy Twigg.

ISBN 0-9728396-2-3

Published by Counting the Cost Publications.

Purchasers of this e-book may view and print this document for their own use, but may not distribute it freely to others. Please help us keep costs down by honoring our request not to redistribute this copyrighted material.

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, recording or otherwise—except by a reviewer who may quote brief passages in a review to be printed in a magazine, newspaper or on the Web—without the prior written permission of the publisher. For information, please contact Counting the Cost Publications, 8715 Brucewood Lane, Knoxville TN 37923. Email: books@countingthecost.com

This volume contains articles and submissions by contributors other than Editor Nancy Twigg. Each author granted permission for the work to be used in *Counting the Cost* newsletter. However, each author maintains the copyright to his or her work. These guest articles may not be reprinted in other publications without permission from the original author. See each article's byline for information on contacting the author.

The information and ideas in this compilation of newsletters are offered as general suggestions only. The publisher has taken precautions to ensure that the content is accurate and trustworthy. Readers should exercise judgment in deciding whether a particular piece of advice is appropriate and applicable for use in their own circumstances.

Introduction

You are about to embark on a journey. A journey that chronicles years of personal growth, naïve courage, and persistence in the face of pitiful odds. These pages contain a tale of one family's odyssey into unknown realms and overwhelming uncertainties. This is a story of one woman's struggle to do something that mattered even when it appeared that it didn't.

But wait, you ask, isn't this just a bunch of back issues of a newsletter? To this I must respond, "Yes and well, no." True, *Counting the Cost* was a printed newsletter at one time and true, this is a compilation of one year of its back issues. However, this volume and the other two that follow are much more than that to me.

A Bit of History

Back in 1997 when my husband, Michael, and I both left good jobs to become self-employed, we never dreamed how much our lives would change. Obviously we had to adjust our spending habits, but even more so, we had to adapt our thinking habits. We had to learn many new skills and attitudes and approaches to just about everything. We found that living lightly can sometimes be lonely in a world that doesn't value thrift and resourcefulness. *Counting the Cost* newsletter became our way of reaching out to others. By sharing what we knew, we found that we also learned a great deal in the process.

For three years, *Counting the Cost* was a subscription-based printed newsletter. After three years, we discovered that the economics of printing and mailing a newsletter were not cost-effective. Around that same time, we also found (much to our surprise) that our first child was on the way. Soon thereafter *Counting the Cost* became the free, advertising-supported e-mail newsletter that it is today. At the time of this writing, the e-mail newsletter has 6000 subscribers.

From a financial standpoint, *Counting the Cost* has never been very successful, but from a personal point of view, it has been a smash hit. Besides making many wonderful online friends, we were also afforded many unique opportunities. This little publishing enterprise has been a stepping stone to bigger and better things in many areas of our lives. We thank God for every bit of adventure we've encountered along the way.

What You'll Find in This Volume

In Volume I, you catch a glimpse of how humbly *Counting the Cost* began. In the first few issues, it is obvious that I was learning the ropes of desktop publishing and newsletter production. By the fourth or fifth issue, the newsletter began to improve as I learned how to write in manageable paragraphs, choose readable fonts, and indent new paragraphs. (That last one should have been a no-brainer! In retrospect, I don't know why it wasn't.) With each new issue, I mastered my skills a little more and soon the newsletter became something I was proud to say I produced.

As you read through this volume, you will find that many of the mentioned websites and mailing addresses have changed in the 5+ years since 1998. Some of these businesses have just moved around; others have gone defunct. Rather than going back and updating

each one, we left all the addresses as is to maintain the integrity of the newsletter in its original state. If you find a link that no longer works or an address you'd like to verify before sending correspondence, I suggest you use an Internet search engine such as Google.com or Yahoo.com to look for current contact info.

Another thing to note is that some of the files for the original newsletters became corrupt along the way. These issues had to be scanned with a desktop scanner to include them in this e-book. Therefore, unlike the rest of the issues, the ones that had to be scanned are not searchable using the Acrobat "Find" command under the "Edit" drop-down menu. (You can also access the "Find" command by pressing CTRL-F on your keyboard.) You can still use the "Find" command to search for keywords in the remaining issues, but understand that the results of your search may not be complete because they will not include references from the April, July or August issues. For your convenience, we've included a very thorough Table of Contents to help you find what you're looking for.

I think that's enough of the preliminaries. Let's get on to the business of simple and frugal living.

Enjoy!

Nancy

Table of Contents

	Page
February 1998 – Volume 1, Issue 1	1
Welcome to Your Newsletter	1
Be My Frugal Valentine	2
Million Dollar Gifts for Next to Nothing	3
Readers' Exchange: Cheap Thrills for the Whole Family	4
Simply Delicious: Easy Potato Soup	5
What It Is and What It Ain't	6
Scripture Thought of the Month: Proverbs 13:11	6
Just Say "No" to Spending Pressure	7
March 1998 – Volume 1, Issue 2	9
The Great Coupon Challenge	9
Bright Ideas for Bright People	10
Why I'm Not a Clipper	11
A Little Clip of Coupon History	11
Scripture Thought of the Month: Malachi 3:10	12
Readers' Exchange: Keeping Utility Costs Under Control	13
Deliciously Simple: Broccoli Macaroni and Cheese	14
What's in a Name?	15
Penny-Pinching Postage	15
Did You Say, "Yard Sale"?	15
April 1998 – Volume 1, Issue 3	17
\$120 Romantic Getaway for Only \$32.54	17
Taking the Plunge: Going from Two Incomes to One	19
Keep Your Fizz	19
Readers' Exchange: Performing Leftover Magic	20
Deliciously Simple: Sausage Pinwheels	21
Frugality After the Kids Come Along	22
Scripture Thought of the Month: I Timothy 6:6,7	23
Getting Paid to Get it Off Your Chest	23
May 1998 – Volume 1, Issue 4	25
Money Through the Mail: Rebating for Dollars	25
Being a Smart Receipt Saver	27
Is Rebating for You?	27
Let the Rebater Beware: Tips for Keeping It Profitable	27
The Great Change: Life After One of You Quits Your Job	28
Celebrate National Date Your Mate Month	28
Readers' Exchange: Yard Sale Mania	29
Michael and Nancy's All-Time Top 10 Yard Sale Finds	29
Scripture Thought of the Month: Proverbs 22:7	30
Deliciously Simple: Hi-Rise Apple Pancake	30
The Spending Test: Saying "No" When You Want to Say "Yes"	31
June 1998 – Volume 1, Issue 5	33
Having the Wedding of Your Dreams	33
Resources for the Happy Couple	34
My Dream Wedding	35
Scripture Thought of the Month: Matthew 18:3,4	35
Readers' Exchange: Budget Busters	36
Don't Forget Dear Old Dad	37
Deliciously Simple: Hot Rolls	37

Table of Contents - continued

Guest Article: My Greatest Yard Sale Finds	38
Christian Debt Counseling	39
July 1998 – Volume 1, Issue 6	41
Simplicity in a Complicated World	41
Resources for Simplicity Seekers	43
Scripture Thought of the Month: Hebrews 13:5	43
Disorganized No More	44
Try This De-cluttering Trick	44
Six Friends and a Camping Trip	45
Field Trips and Fun: A Mother’s Solution to the “Stay-Home” Blues	46
Deliciously Simple: Brownie Cookies	46
Readers’ Exchange: Life’s Simple Pleasures	47
August 1998 – Volume 1, Issue 7	49
One-Income Families in a Two-Income World	49
Book Review: The Richest Man in Babylon	51
10 Ways to Beat the Brown Bag Blahs	51
Eat Up These Savings When Eating Out	52
Deliciously Simple: Corn Flake Cookies	52
How Real People Make Real Budgets Work	53
Readers’ Exchange: Tightening Our Belts	54
Scripture Thought of the Month: Proverbs 17:1	55
Article Update: Why I’m Now a Clipper	55
September 1998 – Volume 1, Issue 8	57
There’s No Place Like Homeschool	57
Resources for Those Considering the Homeschool Option	58
Words of Wisdom from a Homeschool Mom	59
Are You a Friend of the Library?	59
Keeping It Cheap: Ideas from the King of Frugal Fun	60
Wrap Up Christmas Savings Now	60
Readers’ Exchange: What Kids Need to Know About Money	61
Scripture Thought of the Month: Proverbs 13:24	62
Update: Walgreens Receipt Savers Rebate Club	62
Creative Recycling	63
Deliciously Simple: Yummy Bread	63
October 1998 – Volume 1, Issue 9	65
Homemade Money	65
101 Home Business Ideas	66
Book Review: <i>Stay-at-Home Mom’s Guide to Making Money</i>	67
Finding the Right Home Business	67
A Bear Market: This Young Entrepreneur Flaunts Her Special Stuff	68
Tips from a Home-based Business Traveler	68
Be a Mystery Shopper	69
What Makes a Good Mystery Shopper?	69
Deliciously Simple: Veggie Stuffed Potatoes	70
Scripture Thought of the Month: John 10:10	70
Readers’ Exchange: Moonlighting	71
November 1998 – Volume 1, Issue 10	73
Feast on These Thanksgiving Savings	73
Love Those Leftovers	74
Celebrate Thanksgiving All Year Long	75

Table of Contents - continued

Being Good to Our One and Only Earth	75
Scripture Thought of the Month: Luke 10:41,42	76
Score Big with Easy-to-Make Gift Baskets	77
Book Review: <i>Miserly Moms</i>	78
Deliciously Simple: Easy Pie Crust	78
Watch out for False Savings	79
December 1998 – Volume 1, Issue 11	81
Dealing with Christmas Overload	81
Combating Christmas Overload	82
A Freezing Freebie	82
Break the Rules of Gift Giving	83
Some Causes of Christmas Overload	83
Are You Suffering from Christmas Overload?	83
The Gift Shelf: A Different Approach to Gift Giving	84
A Grab Bag of Gift Ideas	84
Penny Pinching Substitution Guide	85
Deliciously Simple: Hamburger and Rice Dish	85
Scripture Thought of the Month: Romans 12:13	86
That’s a Wrap	86
Book Review: <i>Unplug the Christmas Machine</i>	87
January 1999 – Volume 1, Issue 12	89
Creative Frugality	89
Join Us as We Celebrate Our One-Year Anniversary	90
Make Your Home a Refuge	91
Creative Tips from Readers	91
Make Frugality a Family Affair	92
Deliciously Simple: Monkey Bread Coffee Cake	92
Scripture Thought of the Month: Ecclesiastes 4:9	93
Coupon Do’s and Don’ts	93
The Roommate Option	94
Getting Things Done Without Nagging	94
Combating the “It’s Only…” Mindset	95
Don’t Throw Those Calendars Away	95