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~ Counting the Cost Ezine ~
Everyday Abundant Living at Its Best

April 17, 2007 issue
Volume 7, Issue 17

Ideas, insights and inspirations for living each day to the fullest.

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"I came that they may have life and have it abundantly."
John 10:10

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~ Letter from the Editor ~

Dear Readers,

Before we get into this issue, I have two important announcements to make. First, many of you have been subscribers for such a long time that you probably feel like you know me by now. But have you ever wondered what I look like, how I dress, and whether or not I have a southern accent? Wonder no more! Due to the miracle of modern technology, we now have DVDs available of some of my most popular seminar topics. These DVDs are not Hollywood-quality by any means, but they are a fun way to feel like you're part of a "Keep It Simple, Sister" conference without ever leaving your living room. For more information, see the Featured Sponsor ad below.

Speaking of ads, that brings me to my next announcement. Do you have a product, business or service that would be of interest to Counting the Cost readers? If so, why not consider supporting this newsletter by advertising your business in it? We have Featured Sponsor and Regular Sponsor ad spots available as soon as the next issue.

Featured Sponsor ads are only \$25 per issue; Regular Sponsor ads are \$20 per issue. Email me at countingthecost@knology.net for more information.

Blessings,
Nancy
<mailto:countingthecost@knology.net>

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~ Our Featured Sponsor ~

New DVDs from Counting the Cost Publications!
Do you need a biblical perspective on what it means to live simply as a Christian? Or has God given you a message that you believe He wants you to write about in a book? Check out Nancy's newest DVD presentations:

- * Keep It Simple, Sister
- * The Joys and Blessings of Living Simply
- * Contentment in a Discontented World
- * Four Things Every Aspiring Author Needs to Know

For more information, visit the CTC Video Store at <http://www.countingthecost.com/store/videostore.htm>

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Featured Article:
10 Quick and Inexpensive Ways to Brighten
Your Home for Spring
By Kathy Wilson

Spring is a sign of renewal in many areas of our lives, and our homes are no different. There is something energizing and refreshing about bringing that bright, airy feeling of Spring into your home. Here are the ten best ways to spruce up and revitalize your rooms on a dime.

1. Add white - White with your present color scheme will both cool and brighten, adding the freshness that only white can. If your room colors tend to be on the warm side such as yellows, browns, or reds, then choose creamier white such as ecru or ivory. If you have cooler colors in your room such as greens and blues, go with the brighter, cleaner whites.
2. Try painting your focal wall (that is, the one most seen) in a sunnier, brighter, or lighter shade of your current wall color. It will add lightness to the room without drastically changing the whole scheme. Don't worry; you can always go back to that rich red in the fall, but how about a little petal pink or sky blue? Remember that it's only paint and it's cheap!

3. Add a floral print fabric to your room. Using the primary colors already in your room, visit your fabric store and pick out a floral fabric you love with at least one of those primary colors in it. (The more, the better, but don't feel you must have every color in the room also in the fabric!) Use that floral fabric to make table scarves, placemats, pillow covers, and simple seat cushion covers. Pair it with a solid fabric color already in the room, and you have a custom coordinated look for just a few dollars and some simple straight sewing.

4. Pick up some pretty colored glassware from the dollar shop, and display it where the sun will light it up. You could even use clear glassware and fill it with colored water to coordinate with the room. Use your glassware as vases, pencil holders, or candy dishes, but make sure it is seen. Glass sparkles and adds a bit of sunshine to a room.

5. Take down your curtains, and just leave your mini blinds underneath. Don't leave it bare, though. We don't want boring! Swag some dried or silk flowers over the top of the blinds, or use some muslin to twist around a curtain rod for an informal but airy valance. (No sew!)

6. Keep your windows sparkling clean. Dirty windows cut down on a surprising amount of light and make a room look dull. As a bonus, clean windows mean more sparkling glass, and that makes room feel larger and brighter.

7. Pot up some pansies from the garden center and use them indoors as houseplants. They are cheap, easy, and add flowers to a room without the cost of replacing floral arrangements every week. You can even coordinate the flower color to the color scheme of the room. Don't match the colors; just pick something complementary.

8. Clear most of the artwork and accessories out of your room, and just keep a few larger, simpler pieces. Doing this declutters the room and helps to put the focus on the freshness of a room. Consider picking up a white lattice from the garden center, and hang it on the wall as a focal point. Place a potted plant in front of it, or hang small framed garden catalog prints from it. Let it be a reminder of the outdoors all season long.

9. Use a stencil or a stamp to add floral and nature motifs to your room for very little money. Stencil vines around windows and doors, hand paint seasonal sayings over doorways with a paint pen, or stamp a floral bouquet on the front of cupboard doors. You can always paint over those small areas with touch up paint in the fall. (Or you might love them so much that they stay year round!)

10. Finally, don't forget your entry area when you are creating that spring glow all around your home. Remember that your entryways are a visitor's first impression of your home. Add a pot of pansies on the porch, paint your

entry a fresh spring color, and hang a handmade wreath or a basket of flowers on the front door.

All these ideas take very little time, little or no money, and do wonders for your spirit and the spirit of those you love. Take a little time to brighten your lives!

About the Author:

Kathy Wilson is an author, columnist, and editor of several popular home and garden websites. For hundreds of free do it yourself home and garden ideas, please visit her websites now at <http://www.TheBudgetDecorator.com> and <http://www.TheGardenGlove.com>. Also visit her at <http://www.Women-on-the-Net.com> to learn how any woman can make money on the internet!

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Readers' Poll Question:
Good-bye to Guilt

As Christians we are blessed by having the Holy Spirit to be our Counselor and our Guide. One of the ways that the Spirit helps us is to bring conviction when we stray from God's plans for us. The purpose of this conviction is to bring us to repentance so we stay in a right relationship with God. Our enemy, however, likes to mimic this conviction with his own brand of condemnation. This condemnation can come virtually anytime. Its purpose is to turn our focus inward -- to our own inadequacies and imperfections -- rather than to God and His infinite mercy and grace. Because our enemy is crafty, he often gets us in on the action. Why should he have to do all the work when we can easily be lured into condemning ourselves?

In our last Readers' Poll Question, I wanted to explore this issue of dealing with self-imputed feelings of guilt. The question asked, "Do you have a tendency to beat yourself up over things that you really shouldn't dwell on? If so, how do you break the cycle of wallowing in guilt rather than taking positive steps to improve whatever is actually within your power to change?"

Here is an example I gave last time. One strategy I use is the mantra: "I'm doing the best that I can." When things don't go the way I'd like despite my best efforts, I repeat

this phrase to remind myself that I don't have to perfect. I just need to do the best I can and let go of the rest.

Here are some of the responses we received from our readers:

"I struggle to keep from dwelling on my shortcomings. One of the ways I pull myself up by the bootstraps is to list some of the things I have succeeded at in that area of life. One of my biggest areas is housekeeping. So when I start to work myself up about how many piles of paper are around or the dust or whatever, I look around and note to myself that the dishes have been washed and put away every day for a week or the laundry was folded right away. Then I remind myself that I have improved in this over the last five years. It doesn't stop me, but it does keep me from wallowing and helps me to continue to try to move forward."
~ Melissa, MD

"For myself, I found that often my guilt over something would arise long after the event when I was no longer able to do anything about it. I realized over time that this was because I had grown -- in character or in my perception of things or my personality had matured. After this personal growth, when I would reflect back on certain situations, I would feel remorse or guilt. What changed all this for me was the realization that, when the event took place, I was doing the best I could with what I had to work with. This wonderful insight is now ingrained in me and when I do reflect on my less-than-admirable moments in life, I ALWAYS remember this. I may still have regret but I do not have guilt. And the bonus in this thinking is that I feel great peace in knowing that I will not have these sorts of moments again because I have grown past them." ~ Gloria

"Here is what works for me. If someone accuses me of something and I receive it as true, OR, if I feel guilty about something I've said or done, or NOT said or done, I go and ask Jesus. He always shows me how much is true, and what is not mine to carry. He knows my heart's motives. In most accusations, whether self-imposed or from an external source, there is usually a little grain of truth. If we run to the Lord, He can show us which part we need to own and repent for, which part is a bunch of hooey. We receive forgiveness, and He lightens the load!" ~ Sharon

"Here are three guilt banishers:

1. 'I made the best decision I could with the information I had available to me at the time.' You made the decision or choice based on the information you had, not based on the information that became available after the fact.
2. 'Opportunity Cost' -- the economics term that means if you choose to do Task A, you cannot do Task B or Task C or Task D at the same time. No use feeling guilty that you didn't do B, C or D as you were busy doing A.
3. If you don't take time for yourself to regroup or rejuvenate you will be of no use to anyone, so that time is

not wasted. Time taken for yourself energizes and revitalizes you so you can help those around you later." ~ Alene

Thanks to all our readers who responded. If you'd like to read more of the responses we received for this question, check out our "Good-bye to Guilt" page at <http://www.countingthecost.com/poll/guilt.htm> To peruse previous "Readers' Poll" questions and the responses we received, visit our "Reader Input" page at <http://www.countingthecost.com/readerinput.htm>

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Our Newest Readers' Poll Question:
Keeping It Fresh

Stale food. Stale relationships. Stale rituals and routines. There's nothing worse than something that used to be fresh but has become dry and unappealing.

Of all the things that have the potential of going stale in our lives, one of the saddest situations is when our relationship with the Lord gets dry and less appealing than it once was. In our newest Readers' Poll Question, we want to hear how you keep the vital relationship fresh. The question asks, "What strategies do you use to keep your prayer life, your quiet time, and your walk with the Lord exciting and vibrant?"

Think about it and send your thoughts on this subject to us at: <mailto:countingthecost@knology.net?subject=Fresh> Many of the responses we receive will be posted in the next issue of the newsletter and on our website.

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~ Our Sponsor ~

K.I.S.S. - Keep It Simple, Sister!
Are you planning a women's ministry retreat or other special event for your church in the coming months? Nancy Twigg would love to work with you on planning a spiritually-uplifting retreat, conference, or banquet for your church. Through her lessons, she teaches women how to get rid of life's clutter -- anything that holds them down and holds them back in their walk with the Lord. Visit <http://www.KeepItSimpleSister.com> or email Nancy at <mailto:countingthecost@knology.net> to discuss the details of your event.

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"Talk It Out" Question:

Finding the Motivation to be Frugal

When a family suddenly experiences a drastic reduction in income, how can family members adjust spending habits and their lifestyles to match their new income level? That was the question one of our readers recently asked in our last "Talk It Out" column. Linda wrote,

"I am new to Counting the Cost and was absolutely flabbergasted when I read how much some of your readers spend on groceries. How do they do it? Here is my dilemma. For years, my husband and I bought whatever appealed to us regardless of the cost. Then, my husband retired and I became disabled and could no longer work. We now live on a very strict income but have been unable to get our food bill below \$300 a month for just the two of us. That is way too much. I can't believe that I used to budget very well for our family of five, but after the children left home I became free with the grocery budget. I need help to get back on track!" ~ Linda

Rather than focusing on tips to save money on groceries (I included links below to help her with that), I wanted our readers to give Linda suggestions for adjusting her mindset. Somehow she's got to get back the motivation to save that she hasn't had for many years. Also, I asked readers to discuss the issue of staying motivated to be frugal even when you don't have to by necessity. Here are some of the answers we received:

"The motivation for a committed frugal lifestyle is to become debt-free, stay debt-free, and watch your charitable giving and your personal savings grow. There is no better motivation than that. As far as the couple with the grocery budget problem...the solution is simple. Take only XX dollars in CASH with you to the store. Stick to your list. When the CASH is spent you are done. You will learn very quickly the pitfalls of impulse shopping if you have no emergency back up such as a check book, bank debit card, credit card or some extra cash 'just in case'." ~ Lorrie

"I love being thrifty, and now that we are almost finished raising and educating four children in Catholic schools, we do not have to be thrifty anymore. However, I am very motivated to continue our sensible ways with money. Our current thriftiness is allowing us to do two things which are important to me. First, I just retired from my part-time job, which allows me to devote more time to my husband, our mothers, our children and grandchildren, and church work. Secondly, our son went on a mission trip to Mexico last year where the volunteers built a family a new house for which the materials cost only \$4,000. We realized once again how blessed we are and so we decided to try to save enough money to donate \$4,000 for a house every year. So I am happy to continue to use my money-saving skills to accumulate money for a family who needs it much more than

we do. I am not sure if this is the kind of answer that you had in mind, but it works for us..." ~ Kathy in MO

"This topic reminded me of what I have had to do recently, and have found it to be working out better than I thought. My husband had a very good job, but a short time ago came home and said he had been downsized due to the company's financial problems. With a family of six, three being teenagers, and even with being careful I spent an average of 175-180 dollars a week on the groceries and miscellaneous items that one buys such as laundry soap, toothpaste, etc. When he lost his job, I knew we would need to cut back somehow so one thing I have done is this...I made a menu plan for each week, then made my list for the exact items I needed accordingly for the week's menu. Sticking to this list has cut our weekly grocery bill on average 40 to 50 dollars a week, sometimes even more than that! The key is to write out the list, and stick to it. Cutting back this way has allowed me to buy the minimum, and have a little room to buy extra of a super steal on some of the advertised specials the store may have, thus saving me money on future dinners. Having a freezer is also a big money saving way to cut the grocery bill, so you can stock up on super buys in meat, dairy, etc." ~ Debbie

"We have been flat broke with no end in sight when my husband had a tumor on his spine. At that time we lost everything. We have since worked our way back and are doing much better. I have two sons that have moved out and I have one left at home so that has helped our grocery bill. I have found that I make being frugal into an adventure. I don't see any reason to pay full price for anything. I think if I was a billionaire I would still enjoy the adventure of saving money. It just takes some planning. First, I look in my freezer and pantry. Then I look over the sale flyers and then decide what I will cook for the week. I have seen too many people throw out good food that has expired. What a waste! I don't usually have a stocked pantry, just what we will need so there is no waste. When I boil chicken, I freeze the broth for later and the ends of bread go in the freezer too until I have enough for breadcrumbs. I am also flexible with our dinners in case something is on sale that I wasn't expecting. Then I will change our menu. It is a game to me. I go to yard sales first to find something I think I need. Then if I have to, I will buy it in a store IF it is on sale. I think before I buy. One biggie is, 'Will this item cause me to have to dust more?' That is an amazing test since I hate to dust. You work hard for your money; why not keep more of it? You can't control taxes but you can control your money this way so figure out what you control and do what you need to do to make it work!" ~ Brenda

For more tips from our readers about saving money on food expenses, check out these pages on the Counting the Cost website:

Saving Money on Meat

<http://www.countingthecost.com/cf/cf59.htm>

Saving Money on Healthy Foods

<http://www.countingthecost.com/cf/cf36.htm>

Using Coupons Effectively

<http://www.countingthecost.com/cf/cf16.htm>

Low-budget Meal Ideas

<http://www.countingthecost.com/cf/cf14.htm>

Saving Money on Snack Foods

<http://www.countingthecost.com/cf/cf12.htm>

Online Resources for Frugal Meal Planning

<http://www.countingthecost.com/tio/meals.htm>

Thanks to these readers and others for taking time to respond. To read more of the responses we received, visit the "Finding the Motivation to be Frugal" page on our website at <http://www.countingthecost.com/tio/frugal.htm> To peruse previous "Talk It Out" questions and the responses we received, visit our "Reader Input" page at <http://www.countingthecost.com/readerinput.htm>

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Our Newest "Talk It Out" Question:
Resources for Making Good Decisions about Movies

How can parents make good decisions about the movies they allow their family to watch? That was the question one of our readers recently submitted. Sandra wrote:

"When a new movie comes out with a rating of anything other than 'G', I would like to find out exactly why the movie was rated as it was. Descriptions such as 'crude humor' or 'mild language' are too vague to really help me decide whether it is something I want my children to see or not. Does anyone know of any online resources that will explain exactly what is said or done in each movie to cause it to be rated 'PG' or 'PG-13'? A few years ago I found a website like that but somehow lost the link and can't seem to find that kind of site again." ~ Sandra

If you have any suggestions for Sandra, send them to: <mailto:countingthecost@knology.net?subject=Movies> Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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Resources to Help You Live Simply and Frugally

Do you need encouragement and insight to help you make better choices about how you handle your money? If so, check out the whole line of products by Counting the Cost publications that will help you do just that. Visit our e-store for an array of books, e-books, audio CDs, and special reports about simple and frugal Christian living. <http://www.countingthecost.com/catalog.htm>

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Creative Frugality Explored: Keeping Your Pearly Whites Pearly White

In previous issues of Counting the Cost, we've talked about saving money on all sorts of grooming: hair care, skin care, hand and nail care. But we've never discussed how to control the costs of caring for your teeth.

Our last Creative Frugality topic focused on trimming the very necessary expense of caring for your mouth. The question asked, "How do you save money on all expenses related to keeping your teeth and gums healthy?" In presenting this question, we gave readers the freedom to address all aspects of dental care: dental care products, visits to the dentist, keeping your breath fresh, whitening teeth, etc. Here are some of the answers we received:

"For whitening, the old standby of baking soda cannot be beat! Put a paste of baking soda and water on the brush and use that in place of toothpaste. It freshens breath, whitens and helps get rid of plaque -- in addition to being MUCH less expensive than toothpaste! For an extra kick, add a drop of mint oil as it is also an antiseptic and will give that 'toothpaste fresh' feel to your mouth. We do use floss. Because some of my teeth are close together, I have to use one that is more like a tape than just a string; I buy the store brand if possible. I don't skimp on mouthwash at all -- it HAS to be mint Listerine in our house. We have a dentist friend who recommends the mint because of the naturally protective qualities of the mint plant as well as because of studies that have shown the effectiveness of that particular brand. The cost is more than made up for by using the baking soda for paste!" ~ Melissa

"Prevention is the best way to minimize dental expense (and pain and time)...As much as I hate going to the dentist, neglect will only postpone the inevitable -- more damage to your teeth, more pain, and more money. And of course emergencies never happen at a convenient time. Brush, floss and rinse daily. It only takes a few seconds to do a good job! Get regular cleanings and check-ups. Get sealer for children. Provide fluoride if it is not in your water supply. Handle any problems when they are small (less pain, more convenient and much less expensive). Don't use your teeth as a tool, or chew on ice, hard candy or other hard things that could weaken teeth and cause hairline cracks.

Our Newest Creative Frugality Topic:
Indulging Yourself on a Budget

As I write this, I am sitting at my desk slowly savoring a square of Ghirardelli chocolate. What makes this particular indulgence even more special is that it was given to me by a dear Counting the Cost subscriber whose home I stayed in this weekend when I was in the Dallas area to speak at her church. Aaahhh -- what a wonderful treat. (Thanks a million, Kaye!)

Our newest Creative Frugality topic asks you to think about the guilty pleasures you enjoy most and how you partake in these pleasures without spending a fortune. The question asks, "What are your favorite indulgences and how do you save money while enjoying them?"

The indulgence that brings you the most pleasure could be an expensive brand of shampoo or that designer coffee drink at Starbucks. Whatever it is, send your tips to us at: <mailto:countingthecost@knology.net?subject=Indulgences> Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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~ What to Expect Next Time ~

We often think about paying things back: money we've borrowed, kindness that's been shown to us, items that have been loaned. But how often do we think about paying something *forward*? In the next issue, guest contributor Kimberly Danger of MommySavers.com will explain what it means to pay it forward and share some ideas on how to do it. Also, we'll begin to feature some reviews of products and books produced by Counting the Cost subscribers. Don't miss it!

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~ Counting the Cost Reader Classifieds ~

Mrs. D's Homestead - soaps, stories 'n' stuff. All natural handmade goats milk and Jersey cream soaps; luxurious lotion bars, lip butters and more! Custom gift baskets available. FREE shipping on orders over \$25! Read about our homestead life and shop in the homestead store at www.mrsdshomestead.com.

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~ Additional Resources from Counting the Cost ~

Counting the Cost Editor Nancy Twigg is available to share the message of simple, frugal and meaningful living with

