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

August 15, 2007 issue
Volume 8, Issue 1

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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~ In This Issue ~

- * Letter from the Editor
- * Counting the Cost: The Year in Review
- * Reminder: Our Newest Readers' Poll Question
- * Reminder: Our Newest "Talk It Out" Question
- * Reminder: Our Newest Creative Frugality Question

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~ Letter from the Editor ~

Dear CTC Readers,

With this issue we are going to take a bit of a break from our normal routine in order to celebrate the 7th anniversary of Counting the Cost in its electronic format. Next time we'll go back to our usual protocol, but for now it will be fun to enjoy something a little different.

Speaking of doing something out-of-the-ordinary, I would like to announce a little impromptu contest. Here's the deal: I am offering a signed copy of my devotional book, "A Month of Mites: 31 Devotions on Giving God Your Very Best" to the Counting the Cost reader who does the best job completing this statement: "I remember when..." What I am looking for is the most memorable thing you have learned or read in Counting the Cost newsletter in your time as a subscriber. Submit your contest entry via email to this address: <mailto:countingthecost@knology.net?subject=Contest> One winner will be chosen and announced in the September 1st issue.

By the way, some of you may not realize that before it was an ezine, Counting the Cost was a printed publication. If you are interested in seeing Counting the Cost in its printed format, check out our "Counting the Cost: The Early Years" bound compilation. Learn more about it at <http://www.countingthecost.com/catalog/backissues.htm>

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

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~ Our Featured Sponsor ~

Your Ad Could Be Here!
Do you have a product or service that would be of interest to Counting the Cost subscribers? Why not promote your business and support this newsletter at the same time? Ad spots available as early as the September 1st issue. Reserve your ad space now and take advantage of our special "Buy Three, Get One Free" offer. For more information, contact Counting the Cost Editor Nancy Twigg at <mailto:countingthecost@knology.net>

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Counting the Cost:
The Year in Review

Another year, another twenty-four issues of sharing tips, quips, and an occasional rip or two from readers who didn't like something they read in the newsletter.

That's the story of this newsletter. From the very beginning it has been my goal to make Counting the Cost a cooperative effort. I supply the forum and a little guidance along the way. Our subscribers provide the interaction and inspiration that makes the newsletter worthwhile. For a total of almost ten years now, this plan has worked well and has been a continuing source of joy in my life.

To celebrate the 7th anniversary of the electronic version of Counting the Cost, I present to you our annual "Best of the Best" anniversary issue. I've gone back over all the issues from the last year and pulled out the most memorable, more informative, more provocative responses submitted by our readers. I hope you enjoy reading these again as much as I did!

RE: Worst Advice You Ever Received
"After being a stay-at-home mom for over 25 years, I had the time and inspiration to re-enter the work force. Having NO computer skills, I took one class at the community

college to acquire some. While working on my resume with the updated skills and the old work experience, I asked my sister who is an office manager to look it over. She told me if she saw that resume she would never hire that person. Feeling badly but undaunted, I continued to apply for jobs and at age 55 finally found one that has worked out wonderfully for the past three years." ~ Anonymous

RE: Dealing with Your Children's Dawdling

"We had this problem with our then 12 year old son. He would take FOREVER to finish his breakfast, therefore we always got a late start on our homeschool. After talking it over with my husband, we came up with the idea for 'Cowboy Cash.' Our son receives one 'Cowboy Cash' -- which is play money with a horse on it that we made up on the computer -- for getting to the breakfast table on time. He receives a second 'Cowboy Cash' for being done with breakfast, teeth brushed, and ready to start homeschool at a specified time. One free 'Cowboy Cash' is also given on Mondays, so he automatically has something to start the week with. If he isn't at breakfast on time, or isn't done eating breakfast and ready for school, no 'Cowboy Cash.' The fun part is that 'Cowboy Cash' can be cashed in for stuff he likes. Every \$1 of 'Cowboy Cash' is worth five minutes of play time on the computer, or five minutes of watching a video. Cowboy cash can also be saved up and cashed in for a special meal, trip to a store (browsing the toys), setting up our puppet theater for a specified time, setting up our Rokenbok toy for a specified time, etc. 'Cowboy Cash' can also be taken away for any bad attitude during school, or arguing during ANY time of the day. By the way, if he doesn't HAVE any 'Cowboy Cash' to give Mom or Dad when he has argued with them, he must give them \$1.00 of his own REAL money. This system has worked WONDERS...The system is easy to implement, and doesn't involve a lot of extra money out of our budget." ~ Susan M.

RE: Creatively Frugal Fundraising Ideas

"Toilet paper! The youth group in the church I work for approached a janitorial supply company and made a deal to purchase 1/2 of a semi-load of cases of toilet paper at cost. They then sold the cases for a small profit, which was still less than it sells for in the stores. (They used the Girl Scout cookie method by taking pre-paid orders first before ordering the cases from the supplier so they weren't stuck with a lot at the end.) It's practical, frugal and everyone uses it (we hope!). Plus, marketing can become creative and a lot of fun. When you get started with it you can really get on a roll (excuse the pun)!" ~ Christine

RE: What It Means to Live Simply

"To be simple is to be rich in spiritual thought. I think that choosing a simple material life helps me to remain

interested in my purpose that God has for me. I have the time to volunteer and to help others because I do not have to work long hours just to pay debts I have accumulated. I have time to spend with friends and family. I have the energy to devote to my work without feeling pressured. I sleep well at night, which helps maintain my health. I believe God wants us all to have balance in our lives and unfortunately so many people have become trapped in a lifestyle that prevents them from developing their spiritual side. Before I adopted the 'frugal bug' I remember being confused and frustrated, worrying a lot about money. After six years of thinking differently, it is amazing how relaxed and confident my husband and I have become. So much so that we are planning an early retirement next summer! God has blessed us with this knowledge and I am forever grateful. I feel like a part of a special group that has 'figured it out.'" ~ Janice

RE: Getting Kids to Eat Healthy Foods

"...We'd appeal to their ego! It sounds awful but it worked more times than not. We'd say, 'That's okay. You don't have to eat it...I guess it's too sophisticated for your taste buds,' or 'I'm sorry. I heard (insert name of classmate) say how much she liked it and thought you'd enjoy it as well.' Nine times out of ten this worked when all else failed and my children would eat up the food in question!" ~ Terri

RE: Bookworming on a Budget

"Three of my best friends and I are quick and avid readers with similar tastes. We get together at least once a month and write down on individual pieces of paper, names of books we'd like to read; these slips go into an old vase. My name starts with an A so I usually choose first. I reach into the vase and choose a title and then we all chip in and split the cost four ways. This way no book is ever too expensive for any of us. Of course we always buy the book at the best price we possibly can. Once I'm through with the book, it's passed on to the next person (we go in alphabetical order). The person choosing a book for that month also provides (at her own expense) light refreshments for the evening. Once the book is read by all, we donate it to a library in our neighborhood. Good food, good friends, and best of all, good books -- what could be better?" ~ Ann

RE: Feelings of Letdown after the Holidays

"Letdown? Absolutely not! I LOVE January! There are NO expectations, NO excess busyness, etc. It's a welcomed refreshing month! I use it to clean and organize. As you pack things away, sort out Christmas decorations and reduce! New gifts to put away? Clear out and give away the things you no longer use. January! New Year, fresh start! I'm always looking forward to it. Use it to regroup and reflect. It's a wonderful time to be thankful and take a

needed breath! And if you need Christmas to linger a bit longer, go ahead and play those carols as you clean." ~ Nina

Editor's Note: Don't worry -- there's more! So as not to be overwhelming, we divided the responses up into manageable chunks. Just scroll down a bit to read more.

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~ Our Sponsor ~

* Learn to Declutter from the Inside Out *
Do the women of your church need to refocus and refresh? Do they need a weekend of encouragement and inspiration? Is your women's ministry group in need of a dynamic speaker for an upcoming special event? Author Nancy Twigg teaches women how to declutter life from the inside out. As the author of "Celebrate Simply," Nancy is also an ideal speaker for holiday banquets and events.

Visit <http://www.nancytwigg.com> or email Nancy at <mailto:countingthecost@knology.net>

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Counting the Cost:
The Year in Review (Continued)

RE: Preparing in Advance for the Holidays
"...I moved from a four-bedroom home in the suburbs to a one-bedroom condo in a big city. For the past couple of years, I've been taking the time to sort through all my decorations and pass along (to family, friends, and a senior community I've adopted) the ornaments, lights, etc. that I've enjoyed but no longer need in such a small space. Some co-workers who are new homeowners, or new to the area, or new to living on their own have really enjoyed the 'free to a good home' boxes I've set up each of the past two Novembers. And I get a big kick out of knowing how much enjoyment a new owner/family has when they decorate. I've received pictures from family and friends of 'my' decorations in their offices or homes. It took me a lifetime to collect all those decorations and now that I'm nearly done editing what I'll be keeping, I can anticipate the holidays for all the right reasons..." ~ Sean

RE: Eating Fresh on a Budget
"Because we live a rather subsistence lifestyle, fresh produce is not always an option. We have a cold cellar where we store apples in a bin which usually last until January or February. In the summer when produce is least

expensive, I can and freeze peaches, strawberries, blueberries and any other fresh fruit available. As the season moves on, I do the same with pears and apples. In the winter I buy only oranges, grapefruit (winter fruit) and bananas. Every couple of days I take out fruit from the freezer or a few jars, add oranges, bananas and a bit of maple syrup which gives it a fresh taste, and we live on that salad for a few days. Both of my daughters have adopted this process and give their children this in their school lunches. It isn't like eating a fresh apple but it is equally nutritious and the children get used to it. We do buy apples when they are on sale for a treat...You can also dry fruit: peaches, pears, apples, apricots..." ~ Annemarie

RE: Time-saving Thanksgiving Tips

"For several years now I have baked my Thanksgiving turkey a couple of weeks or so ahead of the big day. With three children plus their spouses and five grandchildren, the time crunch is on at the holidays. Therefore, I take all the shortcuts I can find. I bake the turkey, let it cool completely and then slice it and arrange it in a couple of 9"x13" aluminum baking pans. Cover them with heavy-duty foil and pop in the freezer. A couple of days before Thanksgiving, they come out of the freezer and go into the refrigerator to thaw. Thanksgiving morning, they come out of the refrigerator and go into the oven at 350 degrees for a couple of hours or so or until heated thoroughly. Before baking, I sprinkle a little water on the turkey slices in each pan and recover with the aluminum foil to bake. The turkey comes out moist and delicious and there is no mess and no carving to deal with. Works great!" ~ Loretta

RE: Your Holiday "Not to Do" List

"For the past several years my husband and I have had a 'date date' in October to lay out the dates when we will do our absolute family essentials. We sit down with our calendars, our church choir schedules, and any other dates we have for firm commitments. After we have laid those and family advent celebrations out in the calendars, we schedule a date for the family outing to cut down a tree, for another night shortly thereafter to decorate the tree together, and lay out dates for each of the four kids to go Christmas shopping one-on-one with Papa. It may sound crazy to do so early, but these are the things that we don't want crowded by all the other opportunities that abound this time of year. With them already in place on the calendar, we can evaluate any other opportunities that come along knowing which dates are already booked and which weeks are already packed. We can look at the holiday season in big blocks and make sure we leave some margin so we can enjoy the things that are most important to us without being overwhelmed or exhausted." ~ Danielle

RE: Low-cost Holiday Party Foods

"Some ideas I have are:

1. Take flour tortillas and spread cream cheese and green onions or a little bit of salsa on each tortilla. Roll up tight and cut them like little pinwheels you can insert toothpicks in them to keep them uniform. These travel and freeze well.
2. When eggs go on sale, I get a bunch and make deviled eggs. Look for the sales that are 'buy one get one free,' I got 2 -18 count eggs for around \$1.29.
3. Take oyster crackers (very inexpensive) and mix 1/2 cup of oil. Add a package of ranch dry dressing mix and stir well. Pour over crackers in shallow pan/cookie sheet. Bake 250 for about an hour, stirring occasionally. They make good teacher treats. Over the holidays, people can overdose on the sweet stuff! This is a nice change..." ~ Juli

RE: New Year's Traditions

"About 10 years ago our family started a New Year's tradition, the 'Family Prayer Time Capsule.' On New Year's Eve the family gathers and each person is given some paper (we usually use something small like 3x5 cards). Family members write down goals, prayers, ideas, etc., of what they want for the New Year...Even though we do this as a family -- sitting around the table or in the living room -- it is a private time for each person...Then all 'prayers' are gathered together and we have a special small box we put it in. Then we pack it away with Christmas things. Then the next year on December 31, we get out the box and family members read their prayers and share anything they want from that: things that happened that they had hoped for or things that didn't turn out the way they thought. And then we do a new set of prayers for the year ahead. This has been a neat activity that we and the children still enjoy and we look forward to each year. We have kept the old ones in an envelope and sometimes look back on them. They are sort of a history of the family." ~ Rachel

Editor's Note: Scroll down to read more.

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~ Our Sponsor ~

Looking to work from home?

Join other independent contractors who enjoy all the benefits of working from home for regular supplemental or replacement income. Contact Melanie at milleriv@comcast.net or visit www.melanie.fourpointmoms.com

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Counting the Cost:

The Year in Review (Continued)

RE: What is Creative Frugality?

"Creativity frugality is making the most of your blessings so that you may share those blessings with family and friends and improve your own standard of living at the same time." ~ Loretta

RE: How to Find More Hours in Your Day

"Think ahead as you are cleaning: what can you grab that is on your way to your next room or as you head out the door? This help save yourself steps and helps get things put back along the way. And, always have an empty dishwasher in the morning so that you can fill it throughout the day!" ~ Caryn in IL

RE: Teaching Kids how to Handle Their Money

"Being only six years old, she does not have the ability to know the entire value of the dollar. We should not make the mistake of expecting her to behave like she is ten or older. It's not her fault that she doesn't know that all stuffed animals are made the same and you can pick up the same thing cheaper at another store. If she is receiving money at that young age perhaps half to three-fourths should be placed in a bank account. If the goal is to raise a financially responsible person, starting out shopping with \$20 at the age won't help. Take the money out of the card, hand her six or seven dollars (an age appropriate amount) and put the rest in the bank. Both of our children have had jobs since they were 7 and 8 years old. They worked on a fruit farm with me and I gave them a small portion of what they earned for the first few years...Now in their young adult years they are more responsible and much kinder with their money than most adults we know. If I'm out of an ingredient or have a need, both offer to pay for it instantly. When they mention something big, we joke, 'That's a lot of berries!' and they immediately laugh and think of how much the would work for it." ~ Tina

RE: Saying, "Good-bye" to Guilt

"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

RE: Frugal Liquid Refreshment

"I discovered a few years ago that what I enjoyed most about drinking pop or soda was the ice-cold fizziness. I really didn't care for the taste, (WAY too sweet and fake!) and I found they all left a bad after-taste in my mouth as well as not really slaking my thirst. Taking all that into account, I decided to make my own 'pop' and have had so much fun experimenting ever since. It's really simple: just combine equal parts of any fruit juice (real, unsweetened fruit juice, please!) and lemon or lime flavored carbonated water over ice cubes. That's it! Way less calories and synthetic chemicals entering my body and lots more thirst-quenching satisfaction in my ice-cold fizzies! The fun part is trying different combinations of juices together, including some homemade ones like high bush cranberry and rhubarb. The only one I tried and didn't care for was apple juice -- maybe just because 'apple' and 'fizz' just don't seem to go together in my head! Anyway, I hope my recipe helps you out. Maybe you'll find as I did that the more of 'my pop' I drank, the less I wanted the commercial substitutes!" ~ Mary-Ellen

RE: Your Family's Educational Plans for Summer

"Our children and some of their friends (ages 7-12 all girls) wanted to go to camp this summer. With the price of camp and not being familiar with the facilities, we decided to cut on the cost but not the fun and host our own two-day Pioneer Camp. The first day will consist of typical school activities of the pioneers such as a Spelling Bee, games, recitations, read-alouds, doing work on slates and writing with quill pens, etc. The second day will be spent experiencing pioneer life on the homestead -- washing by hand, needlework, cooking (recipes from our 'Little House on the Prairie' cookbook), etc. We usually have a Pioneer Day every fall, but this year we're going to turn it into an educational summer camp." ~ Kim

RE: Making Eating at Home More Appealing

"I have a friend who married a man with 3 boys. She didn't want to replace their mother or to come off as an 'evil stepmother' so she tried to make life fun for them. She would have theme dinners several times a week and get the kids involved. They had 'everything is yellow' night (corn, mashed potatoes tinted yellow, squash, etc), pirate night (wear eye patches, barefooted, raggedy pants, no shirt, eat fish sticks, pineapple, anything you can relate to pirates), etc. Sometimes they would have a picnic in front of the TV. But rather than the usual boring TV tray, she would spread a tablecloth on the floor, have a candle, sit plants all around the tablecloth, anything to make it look like a picnic. Involving the kids in thinking of a theme and planning the food made all the difference. You could do campfire, cowboy, red night, 'surprise inside' night (everything has a surprise inside -- stuffed shells, stuffed peppers, Twinkies, etc)." ~ Gayle

Editor's Note: So there you have it, folks -- highlights from another year. Thanks to these readers and all of our readers who regularly take time out of their busy schedules to respond. Keep up the good work!

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~ Our Sponsor ~

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 these presentations on DVD:

- * Keep It Simple, Sister
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And our newest selection:

- * How to Successfully Self-Publish Your Book

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

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Reminder: Our Newest Readers' Poll Question
The Best Bargain You've Found Recently

In our current Readers' Poll Question, we'd like you to pass along your recent examples and helpful tips for finding good bargains. The question asks, "Please share your stories of the best bargains you've found recently. Sound simple enough? Here's the catch: we also want to hear what bargain-hunting lesson you learned from the incident that the rest of us could apply."

The purpose of this question is to share tips and strategies that will help all of us be more skilled shoppers. Send your bargain stories and strategies to us at: <mailto:countingthecost@knology.net?subject=Bargains>
Many of the responses we receive will be posted in the next issue of the newsletter and on our website.

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Reminder: Our Newest "Talk It Out" Question:
Groceries that are Past Their Prime

In our current "Talk It Out" question, we want to hear your opinion about buying groceries that have had a hard life. The question asks, "How far from perfect can a grocery item

be and still make it into your cart? If you do purchase smashed, dented or past-expiration-date items, do you have any guidelines about how damaged would be too damaged or how old would be too old for you to consider purchasing a particular item?"

Probably all of us have at some time or other purchased food that was reduced for quick sale -- items the grocery store recognizes as being less desirable than its other stock. But probably not as many of us shop at places that actually specialize in this kind of less-desirable merchandise. Share your thoughts on this topic by emailing us at: <mailto:countingthecost@knology.net?subject=Groceries> Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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REMINDER: Our Newest Creative Frugality Topic
Sneaky Ways to Save

In our current Creative Frugality topic, we're going to try something a little different. This time we want to hear how you sometimes con yourself into saving money. The question asks, "Do you ever use creatively frugal, absolutely sneaky ways to 'trick' yourself or your family into saving money? If so, what tricks do you use to save even small amounts of money fairly painlessly?"

For example, I know someone who never spends any of the quarters he receives back in change. Instead, he takes them home and puts them in a piggy bank to save for occasional ice cream treat with his wife and child. Another man empties his wallet of all \$1 bills at the end of each day and saves the ones in a jar for a rainy day. Do you have your own tricks to stash cash without a lot of extra effort on your part? If so, send your tips and tricks to us at: <mailto:countingthecost@knology.net?subject=Saving> 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 ~

I know that many of our readers are avid book lovers. In the next issue of Counting the Cost, professional organizer Jennifer Swanson will share strategies for simplifying your book collection. 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

