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

August 15, 2009  
Volume 9, Issue 24 \*\*Farewell Issue\*\*

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

To subscribe or unsubscribe, visit:  
<http://www.countingthecost.com/subscribe.htm>

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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 ~

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~ Letter from the Editor ~

Dear Readers,

Putting this issue together is bittersweet for me. Because it is the last issue, I feel sad to see this season of my life coming to a close. On the other hand, I am excited about new possibilities. In the last few weeks, I've been thinking outside the box about how I could still continue connecting with all of you, but in a less structured, less demanding format. I haven't come up with any answers yet, but am still mulling it over.

Since this is serving as a "farewell issue" for Counting the Cost as we have known it, I wanted it to be special. I hope you all enjoy reading the comments included in this issue as much as I did. Thanks to all of you who sent in encouraging comments and memories to share. I am sorry I could not reply to each one personally, but I do appreciate your kind words and expressions of support.

One more thing. Before we get into this issue, one of our readers asked me to make this announcement:

"One-income family mom looking for other one-income family stories for a book she is writing on the topic. Stories

don't have to be lengthy: half page to full page. Please send info on how many in your family, why you chose to stay home, and what works for you, along with your first name to: <mailto:leo7@sasktel.net>. Thank you."

Blessings,  
Nancy  
<mailto:nancy@countingthecost.com>

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84 Million Baby-boomers and Seniors want to Save Money on Cemetery Plots, Cremation, Caskets, Flowers, Insurance, Medicaid, Monuments, Music, Obituaries, Urns, and Vaults in this unpredictable economy! Sylvia Loner is a licensed funeral-insider and the Award-Winning author of "55 Ways to Save Money on...a Funeral!"

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<http://www.SaveMoneyOnAFuneral.com>

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Feature Article:  
Reflections of the Last 12 Years

\*\*Editor's Note: As I put together the last issue of Counting the Cost, it seemed appropriate to reprint the following article which appeared in the January 2001 issue of the printed edition of Counting the Cost. That particular issue was the "farewell issue" for the printed version. Little did I know the electronic version would continue on as long as it did. Re-reading this article was almost eerie as it only needed slight edits to make it appropriate for this issue eight years later!\*\*

And so we come to the end of this little adventure called Counting the Cost Ezine.

Endings are often thought of as sad, but the writer of Ecclesiastes takes another stance: "The end of a matter is better than its beginning..." (Ecclesiastes 7:8a). Although I'm certainly going to miss putting together each issue of Counting the Cost, I must agree that where we are now is better than where we were when we first began.

First, I'm thankful for the loyal readers we've had over the past twelve years. Several of you have been with us from the very beginning and have recommended the newsletter to your friends. The fact that you not only read and responded to the newsletter faithfully, but also deemed it

worthy of passing along to others is a compliment I definitely don't take lightly.

I am also grateful for all the other wonderful people (besides our subscribers) whom we've met through this little endeavor. It has been very encouraging to meet so many Christian folks using their special talents to help others. It's been a pleasure to exchange articles and ideas with such fine people as Debi Taylor-Hough, Tawra Kellam, Jennifer Swanson, Gary Foreman, and Sylvia Loner and all the other writers whose names have frequently graced the columns of this ezine.

And last, but certainly not least, I am thankful to have had the many experiences that publishing this newsletter has afforded me. Because of Counting the Cost Ezine and website, I have done numerous radio interviews, TV appearances, and magazine articles in regional and national publications. Publishing the newsletter also lead to having three books published, doing a lengthy stint (six years!) on a local talk show, and now doing a regular column and blog for the Knoxville News Sentinel. I don't say any of these things to brag, but rather to confess how amazing and exciting it has been to see God at work.

The last 12 years have also been a tremendous time of growth in my faith. I admit I haven't always understood where God wanted to go with this little venture (I still don't!), but the very act of trusting Him to use Counting the Cost however He sees fit has caused me to stretch and grow in ways not otherwise possible.

Am I sad to see Counting the Cost come to a close? Of course, I am. But seeing all the blessings Michael and I have received along the way assures me that the end of this matter truly is better than its beginning.

Editor's Note: In case you wondered, I plan to keep the website up and running so it can serve as a resource to all of you and anyone else who stumbles upon it through web searches. Back issues for the last five years can be found at <http://countingthecost.com/ezine/backissues.htm>. I also plan to keep the newsletter mailing list intact in case I find after a time of rest that I just can't live without my Counting the Cost fix!

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Last chance! If I could \$ave you over \$3,000 on a traditional funeral service, would you want to know how? It's so easy to use the savings advice in Sylvia's Award-Winning book, "*55 Ways to \$ave Money on...a Funeral!*".

As a farewell gift to Nancy's faithful readers, you will receive a FREE Special Report on "How to Save \$1,000 on Travel Expenses if Death Occurs Out-of-State!" Just Email <mailto:AskSylviaLoner@Comcast.net> TODAY!

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Readers' Poll Question:  
Your Favorite Frugal Newsletters

After I made the announcement about ceasing publication of Counting the Cost, one of our readers wrote in to ask if I would recommend other newsletters that our readers might enjoy in place of Counting the Cost. I thought that would be a great question to present to our readers.

In our last Readers' Poll Question, I asked you to share your favorite frugal living, simple living newsletters. The question asked, "What are your favorite online newsletters? To which newsletters and ezines do you subscribe to get your fill of helpful hints on frugal and simple living?" Here are some of the responses we received:

"These are my two current favorites. Written for the regular Joe, 'Dollar Stretcher' (<http://www.stretcher.com>) offers solid advice in manageable chunks. It has good archives, covering a broad range of subjects, and an active forum. 'Wisebread' (<http://www.wisebread.com>) is geared to the quirky, younger set. Its articles are varied. Choosing an inexpensive wine, fixing a car dent with dry ice and a blow dryer, understanding how the economy works, are a smattering. There's rarely an issue that doesn't get your head exploring new possibilities..." ~ Olivia

"I read 'The Simple Dollar' ([www.thesimpledollar.com](http://www.thesimpledollar.com)). It is a well-written blog by a man who used to live above his means, and has now discovered the joy of living below them. It is easy to read, and he acknowledges that 'frugal' means something different to everyone. I love it." ~ Micki

"In addition to Counting the Cost (gee, I will miss you!), I also enjoy Jill Cooper and Tawara Kellam's e-newsletter and other publications. This mother and her grown daughter have a lot of good recipes and tips on everything from cheap children's parties, to how to decorate on the cheap, to how to do without things, to saving energy (keep your summer air conditioning set at 80 and winter heat at 62). Their ideas on saving on food budgets are especially good. I buy their books to keep for reference along with my classic copies of Tightwad Gazette; they're that good. These ladies have lived on next to nothing themselves and have a really solid philosophy about life and living -- I heartily recommend them. They truly have black belts in frugality! You can subscribe by emailing them at <mailto:editor@livingonadime.com>. And, while this is not a newsletter, per se, I also find a lot of fantastic frugal

living hints and tips on the BankRate.com website in their cheap tips contest every month. You can find the contest at [http://www.bankrate.com/brm/news/cheap/tips\\_active.asp](http://www.bankrate.com/brm/news/cheap/tips_active.asp). People write in with an idea about how to save money, and most tips are things you can easily do. Make sure you visit this site once a month because they change the contest and you can see 20 new tips every 30 days or so. And, to make it fun, the site sponsor allows you to vote on each tip, ranking it from one to seven points, and the overall winner will receive a \$100 prize. (P.S.: If you have a good money-saving idea, write it up and send it in to this contest. It just might pay off!) ~ Lynn

"I would humbly like to nominate my own frugal newsletter, 'The Discount Diva' (<http://shaunna67.tripod.com/id21.html>) . It is FREE, and comes once a month around the 15th."  
~ Shaunna

Editor's Note: In response to the reader's question about my own recommendations, here are a couple that I have enjoyed over the years:

- \* The Dollar Stretcher (<http://www.stretcher.com>)
- \* Everyday Cheapskate (<http://www.everydaycheapskate.com/>)
- \* All Things Frugal newsletters, "The Pennypincher" and "Tightwad Tidbits Daily" (<http://www.allthingsfrugal.com>)

Thanks to these readers who took time to respond. To read all of our readers' responses to this question, visit the "Other Frugal Living Newsletters" page on our website at <http://www.countingthecost.com/poll/newsletters.htm>. To peruse previous Readers' Poll questions, visit the "Reader Input" page on the Counting the Cost website at <http://www.countingthecost.com/readerinput.htm>

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"Talk It Out" Question:  
Your Favorite Memories from Counting the Cost

In the last issue, I put out a call for subscribers to share what they will remember most from their time of subscribing to Counting the Cost newsletter. I also wanted to hear about ways in which you were touched by the

newsletter. Many of you were so gracious to write in and share kind words and encouragement. Here are just a few of the special memories our readers shared:

"God's leading is taking you elsewhere and that's okay, Nancy! I have gleaned something from every issue since I signed up, but the most significant thing for me was serving on the 'book review' group, for your book, 'From Clutter to Clarity.' That whole experience at that season in my life helped me tremendously, and in turn I have helped others. I too am feeling nudged towards further education, and am questioning how I'll make it to Bible College...You have given me insight and clarity and helped to remove layers of filmy gauze from my mind, heart and soul. You are truly anointed. Go for it and may you be blessed!"  
~ Sheila

"I'm so sad for me but I'm so happy for you as I read the announcement that we won't be receiving many more of your wonderful ezines. I'm thankful that they are the one thing I save in a folder in my inbox so I can go back and refer to them! I just wanted to say congratulations on heeding God's nudging, as I have faithfully known that it always leads to bigger and better and greater adventures from wherever you're at! I'm thankful you'll be used to touch many more in whatever way He uses your talents. Thank you for all your work sharing with us over the years. As a writer and artist and mom of 4 (all within 5 years of each other), I've appreciated so much about your ezine every month. It's always better than anything else I read (and I read a lot of non-fiction!) and the topics are just perfectly applicable to me -- very well thought-out! Thank you for your great ideas and questions to pull your readers out in areas we all need. You have fostered community among so many different types of people and greatly encouraged us all along the way, too. Although we will most likely never meet, I feel a connection to you of sisterhood and thanksgiving for you bettering my life. Thanks so much and may God continue you on a beautiful path of never-ending adventure, newness and growth!" ~ Danielle

"My favorite memory was when I answered your question last Christmas about what to cut when money is tight. I replied that we'd probably have to go without a real tree for the first time ever and you wrote me a personal reply. We ended up finding a tree for only \$13. My son [12 at the time] and I struggled in the minus 27 degree, 40mph wind in the Walmart parking lot. We trimmed it in a day and my Dad and brother came to celebrate the next day. It was the best Christmas ever! They hadn't been able to come for 12 years, so it was extra special...Thanks for your great newsletter. I had a lot of fun responding to your challenges and questions, and reading other people's responses." ~ Shaunna

"My brother-in-law just died in July. He was only 48 and lived alone. My husband and I lived the closest to him and had helped him out many times over the years. The business of working through cleaning his apartment, working with the crematorium, getting a memorial service together and a host of other items, falls to us. We have been going, going, going for the last three weeks and finally, after the last of my husband's family has left to go back to their lives, we're just now able to grieve. Since we had been so busy, I hadn't read my email for quite some time. Yesterday I had an opportunity to read your last e-zine and it felt like God was speaking to me to say we're not alone. The Death Angels article by Sylvia Loner will help me in dealing with my in-laws, and gave me reassurance as well. Since I've been a subscriber, there've been so many times I've sat down to get your simple tips with a Biblical focus and felt refreshed. I understand the seasons of life (maybe even more so now) and I know how much you need to obey that still small voice that's leading you on to another adventure with Him. You will be missed!" ~ Kristi in CO

Editor's Note: As always, thanks to all of our readers who took time to respond. Your kind sentiments are more meaningful to me than you will ever know.

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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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~ What to Expect Next Time ~

What to expect next time? Well, actually, nothing. That's all for now, folks. As I stated earlier, you may hear from me in the future if I can find a way to make doing the newsletter more manageable. In the meantime, may God bless you all richly and abundantly!

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~ Counting the Cost Reader Classifieds ~

