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

December 15, 2006 issue  
Volume 7, Issue 9

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 ~

Greetings!

Welcome to the last issue before Christmas, as well as the last issue of the year! My family is working hard this week getting ready for overnight guests on Friday, a booksigning on Saturday, and then leaving for our holiday travels on Monday. Whew!

If your life is as hectic as mine, I invite you to use this issue of Counting the Cost as an excuse to take a breather. Pour yourself a cup of your favorite warm beverage. Pull up a comfortable chair and relax as you browse through what this issue has to offer.

Christmas is a busy time of year, but don't let the busyness distract you from what's important. Take time today to thank God for the most wonderful Gift ever given and to share that Gift with someone else.

Holiday blessings,  
Nancy

<mailto:countingthecost@knology.net>

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Feature Article:

The Christmas Jar

by Amy Allen Clark

Creating memories for Christmas can be an amazing experience for your child. Buying presents is easy, but creating a memory that will last a lifetime is more difficult and more rewarding for parents.

This year we are creating a Christmas Jar and we are filling it with twenty-five activities to do with our children starting on December 1st. Each day we will draw an activity and complete it. Not only will the activity be fun, but it will also be a great way to mark down the days until Christmas.

To make a Christmas Jar, find a Mason jar and decorate it any way that you would like. On pieces of wrapping paper, create an activity to do each day and tuck it inside of the jar. On December 1st, begin the ritual of drawing from the jar and completing the activity for the day.

Here is a list of ideas to be included in your jar. You can change the activities as your children age and as their interests change. The important thing is to be creative and have fun making memories with your children. They will remember these activities more than the latest gizmo you tucked under the tree for them. This may even be something that they do with their own children someday!

Holiday Activities for Your Christmas Jar:

1. Watch a Christmas movie or holiday show on television.
2. Go see the Christmas lights in the neighborhoods in your pajamas.
3. Drink a mug of hot cocoa under your Christmas tree.

4. Read the true story of Christmas.
5. Open one gift early.
6. Bake cookies and take a plate to the firefighters. See if you can get a tour of the fire station and the engines!
7. Write a letter to Santa to leave on Christmas Eve.
8. Make a snowman.
9. Make a snow angel.
10. Pop popcorn and play a board game together, while listening to holiday music.
11. Go to the dollar theatre and see a movie.
12. Go to the library and pick out books about Christmas. Read them together.
13. Give the kids a bath while Christmas carols blare into the bathroom. See who can sing the loudest.
14. Get or make stocking stuffers for Dad.
15. Write a note to each member in the family to tell them how special they are and what you love about them. Leave them in their stockings.
16. Draw a holiday picture and send it to a relative (of the child's choice).
17. Take a tour of lights in another neighborhood. Pop popcorn to take with you and play Christmas carols in the car.
18. Make an ornament together for the tree. Try to incorporate a picture of your child and have him choose the decorating. Write the year on the back and try to add one of these each year.
19. Bake cookies for yourselves.
20. Visit Santa at the mall (even if you already did this once).
21. Start a holiday memory book. Quote your children and ask them what their favorite thing they had done (so far) was for the holidays. Record what they asked for from Santa. Take a picture of them for that year with their Santa gift.
22. Print out a holiday coloring page and color it.
23. Make Christmas Crackers to put in each stocking. Take tissue paper and cover each toilet paper roll with it. Take ribbon and tie to close one end of the roll. Fill it with candies and confetti (if you wish). Tie the other end with ribbon and place these in each family member's stocking. These can be opened on Christmas morning. To make them extra special, have your child write a note to each family member and tuck them inside. It will be a special surprise for everyone!
24. Go to the library and pick out a movie to watch together as a family. Make homemade pizza and curl up together on the couch.
25. Put together a box of items to donate and take your children with you to donate them. Ask them if they would like to contribute something that they have outgrown.

I hope that these ideas are a good start toward your Christmas Jar. Remember that these are the types of things that your child will remember and nothing in your jar necessarily has to cost you any money at all. Your children

will long remember these times together and you will have created a memorable Christmas for the entire family.

Editor's Note: Although it may be too late to create a Christmas Jar this year, this is a wonderful idea to incorporate into your family celebrations for next year. Or if your kids get antsy while they are out of school, you could do a modified version of this idea to help pass the days of their Christmas break from school.

About the Author:

Amy Allen Clark is a stay-at-home mother of two wonderful children. She is founder and creator of MomAdvice.com (<http://www.momadvice.com>). Her website is geared towards mothers who are seeking advice on staying organized, living on a budget, and those seeking work-at-home employment. Amy resides in Granger, Indiana and her hobbies include reading, writing, and cooking. Please visit her new money-saving blog (<http://www.momadvice.com/blog>) where she offers even more tips for ways you can save your family money.

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Readers' Poll Question:

Your Holiday "Not To Do" List

To do or not to do -- that is the question! So many gatherings, activities, projects and commitments. There are enough "good" things to do to keep you busy 24/7. The challenge is wading through all the "good" things you \*could\* do in order to focus on the "best" things you \*should\* do.

In our last Readers' Poll Question, we wanted to hear how you put the clamps on holiday busyness. We asked, "How do you determine which holiday activities to do and which not to do? How do you say, 'No,' to activities that would only bring stress rather than enhancing your holiday experience?" Here are the answers we received:

"Just say 'No.' The holidays have gotten really out of hand and people have forgotten that for Christians this is a celebration of the birth of Christ. Yes, it is a time to

share, as we should all year long. When a woman I work with recently suggested doing a 'secret Santa' gift exchange, I said, 'Count me out.' I told her that I would rather the \$10 or \$20 spent on a gift was used as a contribution to Toys for Tots, or any other charitable organization that helps people, especially children, at this time of year. Maybe it is because I am older (60), but I don't need or want any little gifts: dust catchers, candles, bath stuff, etc. But there are so many people who need basic things and would be so happy to receive soap, toothpaste, all the basics, that I would feel much better if the money was spent helping those who really need (not just want) something. I think it would be wonderful if 'Santa' would deliver the really necessary things to the people who need them, and really fulfill the 'gifts to Christ.' I really think that Jesus is looking down at us and wondering why we are giving gifts to those who have no real need and ignoring those who are in great need. Is this really a celebration of his sacrifice?" ~ Kate in Florida

"We print a special calendar for the month of December and post it on the fridge. Whenever an activity comes up, we look to see what's on the calendar. We schedule activities that benefit someone else first. If some fun activity comes up like a parade or a party, we look to see if there is already an activity. If the calendar is empty and we aren't too tired or needing to work on the next day's activity, then we may decide to go. We are a large family and we try to only schedule activities that all or most of us can do. I figure my children get presents on Christmas so parties with gift exchanges aren't necessary." ~ Kathy

"I don't schedule any of the typical appointments during the month of December. I tell everyone we will pick up again in January. Therapy appointments for kids get a month off. No lessons unless they are related to a holiday performance of some kind. No scheduling dental or check-up medical appointments in December. You get the idea. I don't set up anything for December that can wait until January. This helps save time to add in all the holiday events and save enough time to just enjoy my home during this great season. It works for us!" ~ Sue

"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

"Personally, I find saying no pretty easy. I often will say no to the events that involve a small gift for a silly gift exchange. I've reached a point in life where I really don't enjoy spending money on something no one needs just to have something fun to do at a party. Explanations don't have to be made when saying no. Yes, I've experienced people trying to make me feel guilty for saying no, but it's a matter of rising to their bait or ignoring it. I choose to ignore it. December is too busy to waste it by being 'guilted' into doing more than you want to do." ~ Anonymous

Thanks to these readers for responding. To read more our readers' responses to other topics we discussed in the past, visit our "Readers' Input Page" at <http://www.countingthecost.com/readerinput.htm>

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Our Newest Readers' Poll Question:  
Holiday Letdown

Have you ever noticed that we seem to prepare for Christmas for months and months, but then it's all over in a one-day eating and unwrapping frenzy? Is it any wonder that both children and adults often experience letdown after the presents are opened because it seems there is nothing left to celebrate?

For our newest Readers' Poll Question, we'd like to explore this topic of holiday letdown. We ask, "Do you or your family members ever feel a sense of letdown or depression after Christmas is over? If so, what specific steps do you take to combat these after-holiday blues?"

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

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\* From Clutter to Clarity \*  
Are you planning a women's ministry event for your church in the coming months? Nancy Twigg would love to work with you on planning a spiritually-uplifting retreat, workshop, or banquet for your church. Through her lessons, she teaches women how to get rid of clutter -- things that hold them down and hold 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:  
Homeschooling 101

How does a family with no homeschool experience get started in homeschooling? That was the question one of our readers recently submitted. Carol wrote:

"I've enjoyed reading *Counting the Cost* for several years now, and have seen articles about homeschooling every now and then...I am encouraging my daughters to homeschool their children. The boys are only 13 and 15 months old, but it's never too soon to start planning! The problem is, none of us know how to get started. I want to help, but other than knowing of a few Christian publishing companies that carry homeschool materials, I'm in the dark. I thought finding like-minded parents might help, but how does one find them? Do different states have different regulations regarding homeschooling? One daughter lives outside of Phoenix, AZ, and the other is in Portsmouth/Norfolk, VA. How do you know which books to get? I know books aren't the only teaching tools. I've read stories about people taking kids on fieldtrips and doing everyday things as part of their homeschool classes. My daughters are afraid they wouldn't teach the right things, and they worry about teaching subjects they aren't good in (math, for instance). I thought that's why a support group would be good...Any info, links, whatever, you can share would be greatly appreciated." ~ Carol

I know we have many homeschool families represented on this list so I knew all of you would be able to offer Carol some good advice. Here are a few of the answers we received:

"Public libraries have lots of information on homeschooling. Plus, I recently found a website: [www.hillbillyhousewife.com](http://www.hillbillyhousewife.com) that has a whole curriculum! Don't let the address put you off -- she seems to have some good information." ~ Terrie

"I recommend starting with the web site for the Home School Legal Defense Association ([www.hslda.org](http://www.hslda.org)), an organization committed to defending the rights of homeschoolers. They have information by state regarding homeschool law. Homeschooling is legal in every state, but requirements vary. They also have information on homeschool organizations in each state. The organization in my state has a wealth of information for those interested in homeschooling, including information on support groups in each area. They hold informational classes and also have a

state conference, where you can quickly get a lot of great information (and motivation!) on homeschooling, and a curriculum fair. The amount of curriculum out there is astounding! I therefore also suggest going to the library and checking out the section on homeschooling. Your daughters' children are young, but it's the perfect time to begin learning about the different approaches to homeschooling and find lots of assurance that it can be done successfully. Your daughters shouldn't worry about their abilities in academics. HSLDA has statistics that show the parents' academic backgrounds don't make any difference. Homeschooling is a huge commitment but wonderfully rewarding! I applaud everyone who gives it serious consideration and thoughtfully determines whether it is the right choice for their family." ~ Marci

"My wife and I homeschooled our daughter from the third grade through the sixth grade using a pre-packaged curriculum from the Calvert School in Baltimore, MD (<http://www.calvertschool.org/engine/content.do>). This ensured that we covered the basics while we turned every opportunity into a learning event: counting change at the grocery store, visiting museums, literally everywhere we went." ~ Jim

"Because we live in an isolated rural part of Northeast Brazil, we've had to homeschool our kids for the last 18 years. The absolute best we've found is Sonlight ([www.sonlight.com](http://www.sonlight.com)). You can get a free catalogue just by asking. It's literature rich, and the online forums mean you get all the support you could ever want, and prompt replies and help for any problems. It's not the cheapest, but worth every penny in our opinion. You can choose all different sorts of courses, and it goes all the way through high school, if you want. I just wish someone had told us about it sooner!" ~ Daveen

Editor's Note: One option no one mentioned is the idea of the children attending a homeschool co-op. There are different types of co-ops, but the one my daughter attends is like a private Christian school. The only difference is that it only meets for 4 hours, 3 days a week. On the other two days, I teach the lessons provided by her co-op teacher, plus any other subjects I want to cover. This has been a wonderful option for our family. It allows us to \*help\* educate our daughter without having to do \*all\* the educating.

Thanks to all the readers who responded to this question. We received several good responses -- more than we had room to list here. To read more of the responses we received, visit our "Getting Started in Homeschooling" online at <http://www.countingthecost.com/tio/homeschooling.htm>. To peruse previous "Talk It Out" questions and the responses our readers submitted, visit our "Reader Input" page at <http://www.countingthecost.com/readerinput.htm>

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Our Newest "Talk It Out" Question:  
Politically Correct Christmas Cards?

Have you noticed the shift away from "Christmas cards" to "holiday cards"? It seems the greeting card manufacturers are working hard at being politically correct. Recently one of our readers submitted a question about this trend:

"In recent years Christmas cards have become increasingly secular. Generally many of them are delightful and appropriate for business or non-Christians. Should we as Christians demand that card companies create more religious-theme cards and if so, what is the best method to solve that problem? What ideas do your readers have to create or purchase religious cards that more symbolize the holiday?" ~ Janice

This is a good question for us to think about and discuss together. Send your comments on this issue to us at: <mailto:countingthecost@knology.net?subject=Cards> Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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Holidays the Way They Were Meant to Be  
Learn to make your holiday celebrations low-cost, low-stress, yet highly meaningful and memorable. The newly updated version of Nancy Twigg's book, Celebrate Simply, was just released. Order your autographed copy for only \$10 with no shipping fees. A great gift for yourself or for anyone on your Christmas gift list. For more info, visit <http://celebratesimply.com/preorder.htm>

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Creative Frugality Explored  
Low-cost Holiday Party Foods

How many holiday gatherings have you been invited this year? And how many snacks or covered dishes have you prepared to bring and share with other guests?

In our last Creative Frugality question, we wanted to hear your ideas for simple and frugal dishes to take to holiday gatherings. We asked, "What are your favorite inexpensive party foods to make-and-take to holiday gatherings?" In addition to being low-cost, we asked that your ideas also be things that are easily "transportable", thus increasing the chances that the dish will arrive at the party as pretty as it was when it left your kitchen. Here are some of the ideas we received from readers:

"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

"Buy a package of Knorr vegetable soup mix and follow the easy recipe on the back for spinach dip. It's always a big hit and very easy and inexpensive. Serve with Ritz crackers." ~ Suzie

"I can share two easy and inexpensive appetizers for a holiday party. The first one is simply combining a package of dry spaghetti mix with sour cream. Chill ahead of time and serve with corn chips. The second one is fried wonton wraps. Drain them thoroughly on a paper towel. Place them in a large bowl as they really puff up. Sprinkle lightly with powdered sugar." ~ Janice

"With two small children I am not only concerned about frugality, but also time. Here is a quick, yummy appetizer or side dessert you can put together in a snap at an affordable price.

Ingredients:

- \* 1 - 8oz cream cheese
- \* 1 jar of either preserves (not jelly) or Comstock pie filling (use different flavors depending on the season)
- \* 1 package of crackers

Directions: Use a fancy plate and place the cheese in the middle. Dump preserves or pie filling on top of the cream cheese (let it over flow around all sides of cheese). Arrange the crackers around the outer sides of the plate. If you are bringing this to a guest's home, put it together there, not before you leave as the crackers will be soggy and the preserves will look terrible. Take a knife and spread it on your crackers. Yum! Quick, easy, and affordable!" ~ JH

Thanks to these readers for sharing their ideas. We received several other responses including some enticing recipes that were too long to post here. If you'd like to read all of the responses we received as well as answers to



