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

December 15, 2008 issue  
Volume 9, 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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~ In This Issue ~

- \* Letter from the Editor
- \* Gifts that Keep on Gift
- \* Holiday Sanity Savers
- \* Coupon Organization Systems
- \* Creative Stocking Stuffers
- \* Counting the Cost Christmas Shopping Directory

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~ Letter from the Editor ~

Greetings Friends,

Since this is the last issue before Christmas, I'd like to wish you all a joyous holiday season. I pray that each of you will experience the gift of Christ and His love in tender and unexpected ways this holiday season.

I also wanted to let you know that Counting the Cost will take a break during the holiday season. Due to family travel, there will not be a January 1<sup>st</sup> issue, but the newsletter will continue with its regular schedule on January 15<sup>th</sup>.

One more thing. In the last issue, we ran our Counting the Cost Christmas Shopping Directory. In case you missed it, the listing of subscriber-owned businesses will also appear at the end of this issue as well. As you have time, I encourage you to visit the websites and learn about the wide variety of goods and services offered by our readers.

Christmas and New Years blessings,

Nancy  
<mailto:nancy@countingthecost.com>

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Feature Article:  
Gifts that Keep on Giving

One of the dilemmas in Christmas shopping is often what to get parents or grandparents. In many cases, these family members are well-established and financially secure. If there is anything they truly need or want, they can easily afford to buy it themselves. And unlike young people who have unique needs associated with each new phase of their lives, parents and grandparents have many years of living under their belts and usually already own more stuff than they can ever actually use or enjoy.

What do you get someone who has everything? With Christmas right around the corner, this is a good time to talk about gifts that go above and beyond the ordinary. I like to call this category of presents "gifts that keep on giving."

I discovered this variety of gift-giving several years ago when I was particularly stumped on what to get my dad for his birthday. After pondering what Dad would truly enjoy, I remembered that he loves all kinds of baked goodies. He is particularly fond of a certain style of yeast rolls I usually make for family gatherings. Instead of giving him some gadget or gizmo, I decided to give him something he would really love: six months of his choice of homemade treats.

On his birthday, I made a batch of his beloved rolls. I presented the rolls along with a homemade gift certificate. The certificate stated that once a month for the next six months, my dad would receive his choice of fresh, homemade baked goods delivered right to his doorstep. At the beginning of each month, I would call to ask his selection and then deliver whatever treat he chose in a few days.

This plan worked like a dream. Each month when I brought him his selection, Dad felt like we were celebrating his

birthday all over again. He felt honored I would take time out of my busy schedule to do something just for him. Each time he said, "This is the best gift you could have possibly given me."

When faced with the challenge of finding a gift for the person with everything, ask yourself if there is some way you can give a gift that can be enjoyed on a continuing basis like the one I described. Maybe your loved one would relish having one special home-cooked meal per week delivered to his door for the next month. How about one day out per month for the next year for the person who is caring for her own elderly parents? What about one day per month of your help with running errands for your loved one doesn't drive? Use your talents and creativity to come up with your own "on-going gift" for that extraordinary person for whom an ordinary gift just won't do.

\*\* Adapted from Nancy Twigg's book, "Celebrate Simply: Your Guide to Simpler, More Meaningful Holidays and Special Occasions" (<http://www.celebratesimply.com>).

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Readers' Poll Question:  
Sanity-Saving Strategies for the Holidays

One of my biggest holiday sanity-savers is to have my shopping almost 100% done before Thanksgiving. Then I can relax and enjoy the holidays without worrying about braving the crowds.

In our last Readers' Poll question, I wanted to hear how you keep your stress level from rising during the weeks before Christmas. The question asked, "What sanity-saving

strategies help you keep your cool during the busy holiday season?"

We only received two responses to this question. I hope that doesn't mean that the rest of you are beyond the point of saving your sanity! Here are the responses our readers submitted:

"Learn to respond to invitations, requests of your time, and other obligations with 'Let me get back to you' or 'Let me think about it'. If you are in the 'yes' response mode, you can quickly become overwhelmed with obligations that will tax your spirit and drain your energy. Simply giving yourself time to think about the request can allow you to decide if you really want to do what is asked and if you are able to do what is asked." ~ Gabrielle

"One year we got home late Christmas night from a relative's house and I realized we had been so busy catering to everyone else's plans that we hadn't even read the Christmas story to our kids that year. Now I try to focus on activities that are uplifting for my family. Often this means saying no to extended family, friends, and even church activities. One thing that helps me is our reusable Advent calendar (bought on clearance at Starbucks). We refill the boxes with Bible verses and a piece of candy for each day. The kids take turns and by Christmas Eve we have read many passages from Isaiah, Luke 2, and done some fun crafts and activities (like 'make a thank you card for someone' or 'pray for someone who helps you'). This helps all of us keep our eyes and hearts on the real reason for Christmas, as well as our sanity." ~ Prajna

Thanks to these readers for taking time to respond. To peruse previous Readers' Poll questions and responses, visit the "Reader Input" page on our website at <http://www.countingthecost.com/readerinput.htm>

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Our Newest Readers' Poll Question:  
Financial Goals for the New Year

By the time the next newsletter arrives, we will already be two weeks into the New Year. What are your hopes for the New Year? Is there anything in particular that you want to accomplish in 2009?

In our newest Readers' Poll question, I want to hear about your goals for the coming year that relate to money. The question asks, "Do you have any financial goals for 2009? If so, what are they and what do you plan to do to accomplish those goals?"

Jot down whatever you do to keep yourself sane and send it to: <mailto:nancy@countingthecost.com?subject=2009>. Many of the responses we receive will be posted in the next issue of the newsletter and on our website.

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"Talk It Out" Question  
Best Ways to Organize Coupons

What is the best way for a person to keep her coupons organized so they are always at her fingertips when she needs them? That was the question one of our readers asked in the last issue of the newsletter. Kara wrote:

"I have really gotten into coupon clipping recently, thanks to websites like CouponMom.com and MoneySavingMom.com. The problem is that I am having trouble keeping my coupons organized. I am currently using an old baby wipe box with index cards as dividers. I've seen people in the stores using notebooks with plastic sheets that have pockets. I guess these sheets were originally made to hold baseball cards. I am considering going to that system but I wonder if the plastic sheets would be expensive. Can anyone suggest an efficient and inexpensive coupon organization system?" ~ Kara

I knew we would get some good responses to this one. Here are a few of the ideas our readers submitted:

"I used a zippered binder with a carrying strap and inside are baseball card plastic pages arranged alphabetically. I like the binder to be a zippered one in case I were to accidentally drop it while loading or unloading groceries. I got the binder for about \$10 at an office supply store. The plastic pages come in a pack of 50 for around \$5 at Walmart. I find arranging them alphabetically the easiest for me -- for example, Kellogg's cereal is in the 'K' section. The binder takes a little longer to file the coupons but makes it so much easier in the store. I tend to file my coupons while watching a favorite TV show. And because I have all my coupons with me, I never miss a

clearance sale or unexpected deal! I have saved thousands of dollars using my binder and it has easily lasted me a few years so far! One more tip: match coupons to sale items for the best savings and stock up on those items." ~ Erika

"First and foremost, label your container with name, address, and phone number! This way if you lose it, you may get it back! There are several items you could use to organize your coupons. There are coupon wallets, which look like an accordion file in a way. You can use a box such as an index card box, or a shoebox, or even an empty baby wipes container. Some choose to use a binder notebook. Some people don't even clip the coupons, but keep a list of what coupons came out on what dates and place each separate week in a manila envelope. I feel like you would be cutting coupon after coupon in the grocery so I do not care for this particular method, but that does not mean it wouldn't work for you. Other options include a check file, a photo storage box, tackle box, etc. If you decide it is time for a larger coupon box I recommend something that has a latch and handle on it, especially if you have a young child that would be exploring your coupon collection. You can get a paper accordion-style coupon holder at most dollar stores for \$1; the same files are more expensive in grocery stores. You can also go to <http://www.refundcents.com/index.asp?RefID=622F> and order either a nylon coupon wallet with a Velcro closure \$6.94 or a deluxe coupon file (a Rubbermaid type container with a handle and a latch) for \$22.90 (includes shipping and handling). I only recommend spending this much money if you are sure you are going to stick with this hobby. This is about the only 'cost' this hobby has, so I don't think \$22.90 is outrageous." ~ Kim

"While taking all of our precious family photos out of those 'toxic' plastic-sleeved photo albums, I tried to think of other uses for the albums that would keep them out of the landfill. They are perfect for organizing coupons, and some of the smaller ones will even fit in your purse. A dry erase marker or permanent felt-tip pen will label each sheet. (My young daughter also used a rejected photo album to organize all my embroidery floss for me, but that's a tip for another day!)." ~ Sheri

"I bought Mrs. A's grocery coupon organizer. Her website is <http://www.MrsAsCouponOrganizer.com>. It also comes with blank shopping lists you can fill out by category, tabbed pages and pockets in a small notebook. You can put coupons on the front and back of each page, and before shopping, pull the coupons you plan to use and put them in the front pocket. I have never had such good success with coupon clipping and organization. It's really easy to discard outdated coupons also, because the pockets are clear and you can just pull them right out." ~ Katy

Thanks to all of these readers for taking time to respond. If you'd like to read more of the responses we received,

visit the "Best Ways to Organize Coupons" page on our website at: <http://www.countingthecost.com/tio/coupon.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:  
Big Family, Small House

How can a large family adjust to a small living space when moving to a bigger home is not feasible? How can they creatively use their space to meet their needs? That was the question one of our readers recently asked. Darlene wrote:

"We are currently a family of 5 and have managed to squeeze into our 3-bedroom townhome pretty well. We gave up our master bedroom for our two oldest boys and our second bedroom for our youngest daughter. My husband and I reside in the spare room on the main level. Here is my question. We are currently expecting TWINS and are stumped as to how or where we can fit them. (We are having boys.) We realize a move may be imminent, however my husband will be taking time off work to help me care for them in the first few months after they are born, so moving is not a possibility for us right now (that and affordability is a big factor). Any suggestions? We will be putting a crib in our room for the first few months to help with nursing, however there will come a time when they (the babies) and we (mom and dad) will need our own space! We do have a basement, but it is unfinished without windows and only has one exit so we are against moving the older boys down there. I'd appreciate any ideas!" ~ Darlene

I know we have several large families represented among our subscribers. I am sure you all can give Darlene some good advice. Send your ideas on creative space management to: <mailto:nancy@countingthecost.com?subject=Small Home>. Many of the answers we receive will appear in the next issue of the newsletter and on the website.

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Creative Frugality Topic:  
Creative Stocking Stuffers -- and Maybe Even Frugal, Too!

One of the most creative stocking stuffers I ever received was back when the original printed version of Counting the Cost had just gotten started. I heard through the grapevine that the newsletter had gotten a mention in a national Christian magazine. I was thrilled about this exposure and wanted to get a copy of the magazine for my records. Unfortunately, I had no luck in finding one. I had almost given up on ever getting a copy, but my sweet husband somehow located a copy, rolled it and wrapped it in a paper towel tube, and put it in my Christmas stocking. I will never forget his thoughtfulness or how surprised I was when I opened it.

The last Creative Frugality question asked, "What are your most creative ideas for filling Christmas stockings? If your ideas are frugal, too, that's great, but they don't have to be. The emphasis this time is out-of-the-ordinary treats to put in stockings." Here are a few of the responses we received from our readers:

"When our children were grade-school age, we put fruit, granola bars, individual juices, and fruit leather in their stockings. Some of these things we didn't often buy so the kids enjoyed them a lot. They could get up early, eat their breakfast out of their stocking as they unwrapped their other little trinkets (and I could relax and enjoy the morning!)" ~ Cindy

"I always put a paperback book in my husband and daughter's stockings. I get them from a used book store or thrift store so they cost very little and are appreciated by my avid readers." ~ Penny

"We don't fill our stockings with candy and trinkets. Our family's stockings get filled with gift certificates we make for each other. They are gifts of time to each other. All of us make at least one for each person. Mom loves to give ones that say, 'I'll take you out on a date with Mom.' The kids give offerings of helping in the garden, helping to clean each other's rooms or helping a younger sibling to build a cool fort out of chairs and blankets. My favorite was 'This certificate entitles Mom to a full day off.'" ~ Kathy

"I buy lots of extra school supplies in August (when markers are 99 cents, glue sticks are 25 cents, etc). My kids are very excited to get new art supplies in their stockings." ~ Michele

"When making stockings for adults, be sure to include at least a small toy or two. Sure, they're grown-ups now, but the toys will bring back memories and they will have a blast! I've included such things as Hot Wheels or Matchbox cars, army men, playing cards, jacks and ball, transformers, and small dolls. They've never been received without a smile!" ~ Jana in NC

Thanks to all of our readers who took time to respond. If you'd like to browse through all of the responses our readers submitted or read responses generated in previous discussions, visit the "Creative Frugality" page at: <http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Topic:  
Creative Cooperation

Over a year ago, I met a frugal friend through Freecycle. At the time, she posted an offer to give away the coupon circulars from her Sunday paper. I responded to her offer, not really thinking that I would actually get them. When she responded to my email, I was floored to find out that she was actually a Counting the Cost subscriber. Thus began our "bargain buddy" friendship. Now each Monday morning she leaves the coupons and sales circulars out on her porch for me, and when I pick them up, I leave her an item or two that I have gotten free or almost free by using coupons.

In this issue's Creative Frugality question, I'd like to hear your examples of how you creatively cooperate with likeminded people to help you both save money. The question asks, "Do you have people with whom you cooperate in your efforts to be frugal? How do you work together in ways that are mutually beneficial?"

Do you trade babysitting with another mom so both of you can shop without children? Do you trade coupon circulars after each of you has clipped all you want? Tell us about how you create money-saving win-win situations by writing to: <mailto:nancy@countingthecost.com?subject=Cooperation>. 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 ~

January is the time of year that people are typically thinking about saving money. And one of the things we'd all like to save on is the cost of heating our homes. In the next issue (January 15<sup>th</sup>), guest contributor author Deborah Taylor-Hough will share tips for cutting your home's energy costs this winter. Don't miss it!

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~ Counting the Cost Christmas Shopping Directory ~

DISCLAIMER: Editor Nancy Twigg is not personally acquainted with all of these businesses. Therefore a listing in this directory does not constitute a personal endorsement by Nancy Twigg or Counting the Cost Publications. If you have any questions or problems as you place orders with these companies, please direct your concerns to the business owner directly, not to Nancy.

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