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

February 1, 2006
Volume 6, Issue 11

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, Readers!

Happy February to all of our readers. As you may recall, in the last issue I mentioned that a reporter for the Chicago Sun-Times was looking for women in the Chicago area to feature in a story about frugal living. I know that Ms. Jenkins quoted as least one Counting the Cost subscriber and she mentioned National Creative Frugality Week. If you would like to read the article, click this link:
www.suntimes.com/output/lifestyles/cst-ftr-frugal18.html

One other thing. Many of you are familiar with Mary Hunt's work. Mary is the editor of the Cheapskate Monthly newsletter and author of several books about getting out of debt. I had the pleasure of meeting Mary this week at the Christian Booksellers Association Expo in Nashville, TN. She was there signing her new book, "Live Your Life for Half the Price" and the newly-revised edition of "Debt-Proof Living." It was fun meeting her and quite a thrill that she actually knew who I was. How fun!

Blessings,

Nancy
editor@countingthecost.com

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~ Our Featured Sponsor ~

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Feature Article:
How One Small Spark Can Lead to Greater Savings
by Darlene Arechederra

It's true, you know. Even the smallest of sparks has the power to create a raging inferno! The good news? It works the same with a mere ten dollars!

Years ago, I had a just-over-minimum-wage job that paid me only once a month. And out of that one check came my rent, used-car payment, utilities, and health and auto insurance. I paid all my regular bills the same week I got paid. I divided the other expenses (gas, food, etc.) by four, then set aside the weekly cash for them in separate envelopes. It was the only way I could see to survive a whole month until the next payday. It was tough, and sometimes I wondered if I'd ever get ahead.

I couldn't afford magazines back then. But in the employee lounge at work, I came across an article with a really cool chart. The chart drew a picture of how much money I could save in a 401(k) account after 40 years -- based on adding only ten dollars a month. You see, those ten-dollar amounts would compound over time. They'd create a nest egg for me - - even if I stopped contributing down the road. Time was my friend, the article said.

And you know what? It *clicked*. I understood what the article was saying. Time *was* my friend. I had very little money, but as far as I knew, I did have time. That day, I clipped the chart out of the magazine and taped it inside my organizer. I'd see it every time I opened my calendar. And I'd wonder what it would be like to have money down the road. Money to take care of myself, regardless of my future marital status. Who knew what the future held for me?

But, was it really possible to find that ten dollars to get started? That chart became a powerful incentive for me. It gave me hope. It made me determined to do something, even if on a small scale. Over the next few weeks, I stopped

wondering *if* I could find ten bucks. I began to focus on *how* I'd find the money.

And find it I did! I focused on food and household products. Each payday, I'd buy one different item in a jumbo size -- something like laundry soap that I used on a regular basis. And I checked to make sure that I really was saving money by buying a larger size. A family-sized pack of hamburger was split up into sections and frozen. It would become many meals. All leftovers were transformed into omelets, soups and other yummy treats.

This simple strategy allowed me to shop less often, kept me out of the stores (temptation) and helped me live on less. And along the way, I learned a valuable lesson. Even though I couldn't save a lot, that little bit was all I needed. Tucking it away on a regular basis is what makes the difference. It isn't the amount that counts.

That chart still brings a smile to my face, even after all these years. It reminds me of that small spark that became a raging inferno for me. How freeing it was to discover that a mere ten dollars could change my entire future in such a large way!

So, how about you? Have you found your own tiny spark? Something that motivates you, tugs at you to set aside a bit of money? Why not create a scrapbook? Clip those money-saving morsels you come across. Consider printing web articles that motivate you. (Set your printer to draft quality -- it's nice enough to read and costs less.) Place your articles or tips in a three-ring binder. These are wonderful gifts to give yourself. (They make great gifts for others, too -- especially newlyweds.)

Now you can page through your binder or scrapbook when you need a fresh idea or even when you're having a bad day or feeling down due to a lack of funds. You may rediscover something you had forgotten all about. Remember, one tiny spark is all you need!

About the Author:

Darlene Arechederra is the creator of the Stay-at-Home Bootcamp -- a fun, interactive program for women who long to return home to their little ones. She invites you to take her FREE Quiz at <http://AffordToStayHome.com/quiz.html> Sign up for her free money-saving ezine at <http://RatRaceRemedies.com>

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Is Your Home Making You Sick?

Do you know Johnson's Baby Soap contains Quaternium-15, a formaldehyde-releasing preservative? Did you know that

Crest Tartar Control toothpaste and Lysol are on the Cancer Prevention Coalition's "Dirty Dozen" list of products containing toxic and carcinogenic ingredients? You have choices that are better, safer and cost less. For info: <http://legacy4life.fourpointwellness.com>

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Readers' Poll Question:
Cable TV?

In the last issue of the newsletter I shared a statistic I heard recently that blew my mind. According to an article in the Wall Street Journal, only 15% of all homes in America do not subscribe to cable or satellite TV. I found it very hard to believe that so few families have just good ol' basic TV (if you could call it that!) without any extras.

So for our last Readers' Poll Question, I wanted to check the accuracy of this statistic among our readers. Granted, I know that our readers don't necessarily fit the profile of the "typical American family", but I thought it would be interesting anyway. Our question asked, "Does your family have cable or satellite TV? And if you do because you feel it is important, does your family make other sacrifices to justify this expense?"

In the two weeks since the last issue went out, I was overwhelmed by the number of responses that flooded my inbox. Never before have 154 of you felt moved to respond at the same time! (Our previous record was around 50 responses to a single question.) Based on the answers you submitted, here is what I learned:

87 of you said you DO NOT have cable or satellite TV (56%)
30 of you said you DO have cable or satellite TV (20%)
37 of you said you DO have cable or satellite TV, but only have the most basic package (24%)

Of the responses you sent, here are a few that stood out:

"I personally am not much of a TV watcher but my husband and daughter are! I have learned to go with their 'visual' learning habits and honor them. Because we homeschool, History Channel, Discovery Channel and A&E (all within suitability) are all great learning tools for my visually-oriented daughter. I could live without cable but my husband sees it as a much-needed expense. It's not worth arguing over!" ~ Colleen in GA

"I don't fit 'typical American' for many reasons, the first being that I am Canadian! We don't even have TV in our home. I have six children and want them to develop without TV. Watching the occasional DVD on our computer is more than enough 'watching.' I want them to be 'doing'!" ~

Esther

"We do have cable TV and consider ourselves frugal. I would love to cancel my subscription to it. However, I would find it almost impossible to convince my husband and kids that we could live without it. I long for a simpler day when cable and cell phones did not exist! We have had cable TV since it first came out and was not so expensive. They seem to have us hooked for good! We do not go out a lot to movies or buy other expensive entertainment so I justify the cost in terms of that." ~ Charisse, Frugal Mom in Ohio

"Our family subscribes to digital cable. As homeschoolers, we find a wealth of quality educational programming on the cable market that makes it worth the expense. Because we have a DVR, we are not slaves to the schedule of these programs, and can pause and rewind them to discuss points or review information. We watch very little network television, but find many of the channels available on cable worth the expense. We don't sacrifice other things to justify this expense. If it came down to a choice, our cable connection would be among the first things to eliminate in our household." ~ DB

"I have satellite TV. In many somewhat isolated parts of southern New Mexico and surely as well in the other western states, there is only 1 'local' channel, from a town 75 miles away, that comes in quite poorly to my TV, and just barely poorly. Please consider geographic circumstances before you judge all 85% of us with paid television services as being extravagant in this spending choice. Of course there are other things I would prefer to spend the satellite subscription money on. But the amount of my monthly satellite bill would hardly cover even one day trip per month of travel to and entertainment in another town, or the cost of several magazine subscriptions to keep up with all sides of the world's goings-on, or compare to the time and effort that it would take to find daily entertainment and world news information on the Internet." ~ Nikki

Editor's Note: Nikki brings up a good point. The purpose of this question was not to judge others on how they choose to spend their money. It is all too easy to fall into the trap of thinking, "If I don't spend money on this or that, no one else should either." Each of us must make decisions based on his or her own income level, goals, tastes and preferences.

Thanks to everyone who responded. If you'd like to read our readers' answers to previous Readers' Poll Questions, visit our "Reader Input" page at:
<http://www.countingthecost.com/readerinput.htm>

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Our Newest Readers' Poll Question:

iPod Mania

Our newest Readers' Poll topic is along the same lines as our last one. Recently my husband, Michael read an article in the Wall Street Journal that said that iPods now are selling at a rate of 100 every minute. We found this statistic interesting because we've never personally met anyone who owns an iPod. And when we ask folks about them, most people don't even know what an iPod is.

So based on this information, our newest Readers' Poll Question asks, "Does anyone in your family own an iPod? If so, what do you use it for?"

We are specifically interested in hearing about iPods, but your responses can include other forms of technology such as blackberry email devices. Send your answer to us at: <mailto:editor@countingthecost.com?subject=iPod>
Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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"Talk It Out" Question:
Help for a Freezer that Won't Freeze

Is there any hope for a freezer that doesn't freeze anymore? That was the question one of our readers asked in the last issue of the newsletter. Gail wrote:

"We have a small freezer that stands about 3.5 feet tall. It won't get cold anymore. How do I find out what kind of Freon to put in it? And where can it be purchased?" ~ Gail in Alabama

Here are the answers we received from our subscribers:

"I'm not sure about the laws governing this in Alabama but in Illinois you have to have some kind of a heating/air conditioning license to purchase Freon. When it comes to handling equipment or chemicals that could be harmful, it's best to pay a pro!" ~ Helen in IL

"I had an upright freezer that stopped getting cold also. We called a repairman and he pronounced the thing dead. The cost to fix it would exceed the cost to replace it. I quizzed him on purchasing a new freezer and he gave me some good information. He indicated that chest type freezers generally last longer than uprights, are easier to repair if they need it, and are more energy efficient. This may be common knowledge to some, but it was certainly useful information to me." ~ Linnea

"We have a upright refrigerator/freezer in the garage. We live in Iowa and the freezer will not freeze when the temperature drops in the winter. We placed a 60 watt light bulb behind the freezer and the warmth from the bulb on the compressor got the freezer working again." ~ Jennifer in Iowa

"I don't know if this will work with a regular freezer but it does with the refrigerators in campers. Turn it upside down for a day or two (unplugged and empty). Then turn it back right side up and plug it in. With camper units, the Freon settles to the bottom and this shakes it up and gets it moving again." ~ Sandy

Editor's Note: Thanks to everyone who responded. Good luck, Gail!

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Our Newest "Talk It Out" Question:
Helping Your Kids Value the Simple Life

Maybe you enjoy living frugally, but how can you pass that love of frugality on to your kids? How can you make them understand why it is so important for your family to live within your means? That was the dilemma one of our readers recently presented. Mary Ann wrote:

"When you have kids and live simply, what do you do when they see others living large? Kids have a hard time understanding. For example, my brother, who is a wonderful guy, lives big. His family owns 2 quads, a huge RV, motorcycles, expensive computers, and the kids all have cell phones (as young as 10!). Everything they do is big. Their finances show it because they have terrible debt. My brother works long hours because they don't limit their spending in any way. So much of our society lives this way. The funny thing is that those of us who try to teach our children basic, old-fashioned values are seen as the crazy ones -- especially to our kids. Nancy, when you say that creative frugality means not depriving your family, how do you convince your kids you aren't doing exactly that? I firmly believe in what we are doing and I try to teach my kids to be conservative and count the cost of decisions. But it's hard for them not to be jealous sometimes. I grew up in a family that did not have much money and I wouldn't

trade that for anything. We had a very full life filled with wonderful memories and good values from my father who worked hard. The world has changed and those things aren't valued anymore. It's difficult to keep kids grounded these days in a world of 'got to have it now' and credit cards. I'd be interested in how others approach the same problem. I don't think I am the only one who has gone through this."
~ Mary Ann

Good question. I'm sure our readers can offer some good advice. If you have dealt successfully with this issue, send your comments and suggestions to us at:
mailto:editor@countingthecost.com?subject=Kids Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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New Year, New career?
A Home Business Doesn't Have to Start in a Box. If you are looking to create additional income or start a business, you've come to the right place. We do not sell, stock, deliver products, or telemarket. Want personal assistance while test-driving this business? Contact me!
<http://melanie.fourpointmoms.com>

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Creative Frugality Explored Creatively Frugal Shopping with Children

Generally I love to go shopping with my five-year-old daughter. We talk and laugh and enjoy looking at things. But when she's tired and crabby, shopping becomes a nightmare. At those times, it's tempting to me to cave in to her "gimmes" just so we can get the job done and get home.

In our last Creative Frugality question, we wanted to hear your strategies for shopping with children without giving in when they ask to buy things. We asked, "What creative shopping and/or parenting strategies do you use to avoid overspending when your children beg you to buy things that are not on your shopping list?" Here are some of the many answers we received:

"...I also read in some parenting book that a child is not always 'asking' for a toy when he points it out. The author said that adults often comment on things they think are nice or would be nice to have without any expectations of actually purchasing them, so it's not always a good idea to shut the child down immediately. If my daughter says, 'Mom, look at this! Isn't it great?' I could say, 'That is great. That might be something nice to get for your birthday in a

couple of months, don't you think?' Or for an older child, 'That looks like it would be something worth saving up your allowance. I really like it.' This way, the child feels heard, but understands this is not something that is going to be purchased during this trip. And possibly, this allows children to think about it and make a choice later that is not made on impulse." ~ Angela

"To me, the question suggests a mind set that needs adjusting. My children do not 'constantly beg me to buy things that are not on my shopping list.' They are usually glad for the privilege of accompanying me into the store. We are almost always on a very tight budget, and as I have learned to be content through the years, so have my seven children. It truly blesses my heart to see how grateful my children are when they receive something extra or unexpected. There are times that we will buy something that is not on the list, but you can be assured that whining had nothing to do with it. My suggestion is to stick to your shopping list, enduring a few 'hard trips' through the store without giving in. Your child(ren) will learn that nagging is not going to be successful. Then, once your standards are established, you can occasionally allow the child to select something extra. It is then a fun and special treat for you both." ~ Margie in KS

"...When talking about items like clothes, toys, games or music, I have two standard remarks: 'Do you have any money in your allowance?' and 'Are you ready to sell/give away some items to make room for what you want?' If they have the money to buy it from their allowance, then all is good. When they have to sell or give something away, that's a different story. But if they do say that they'll get rid of something old to get something new, they have to get rid of the old before we buy the new. Then the same thing goes for these items as it does in the food aisles, by the time they get home, they're over their impulse buying streak and that 'can't-live-without-it' item is still on the store shelf instead of taking up space in my house." ~ Karen

"I always gave my kids jobs when we shopped. I tried to take only one child at a time. That child was in charge of cereal, cookies or ice cream choices. He/she had to find something the others liked and was reasonably priced. Since the child helped me pack the groceries, I paid him \$1.00 and he could choose to save or spend it." ~ Colleen

"First and foremost don't start buying them treats when you shop. I told my daughter no from the beginning and she doesn't even ask now (she's five). I also found that between the ages of 2 until they start Kindergarten you can take them to Freddie's Playland in any Fred Meyer store and they'll watch your child for free for up to one hour. They have toys and coloring and even videos to entertain them. This was a lifesaver many times!" ~ Suzie

"The best advice I've heard in this area is from a mother

of an only child. She told me, 'How can I teach my child what I don't possess myself?' She was speaking of self-control. If we can't bring ourselves to train our children to take no for an answer without resorting to whining and bad behavior to coerce it out of us, how will they ever grow up learning to deny themselves of what they really don't need? I have to develop the self-control to say no to their inappropriate demands and hopefully this will teach them to have their own measure of self-control. That said, if you take a hungry child to the store or shop so long they become hungry, then you should take the responsibility to alleviate that appropriately also." ~ Kathy

Thanks to everyone who responded. Our readers submitted many more answers than we had room to list. If you'd like to read more of the responses we received or peruse previous topics, visit our "Creative Frugality" webpage: <http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Topic:
Saving Money on School Parties

If you have school-aged children, no doubt you have been involved in some aspect of planning a class party. Valentine's Day is right around the corner so I'm sure many of you are working on planning Valentine's parties for your children's classes right now.

Our newest Creative Frugality question is about how to save money when planning a class party. We ask, "What strategies do you use to plan a fun and festive holiday party for your child's school class on a budget?" Since class parties usually need to be kept simple anyway, I am looking for money-saving ideas as well as creative activity ideas that can be done in the classroom.

Think about it and send your ideas to us at:
<mailto:editor@countingthecost.com?subject=Parties> 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 ~

One of the questions in this issue of the newsletter deals with teaching your children the joys of living frugally. In the next issue, we'll talk about specific strategies you can use to help "convert" your family to a more thrifty way of thinking. Don't miss it!

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~ Counting the Cost Reader Classifieds ~

