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

January 15, 2007 issue  
Volume 7, 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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~ In This Issue ~

- \* Letter from the Editor
- \* When Creativity Meets Frugality
- \* Starting the New Year Right
- \* Special Offers and Discounts
- \* What Creative Frugality Means to You

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~ Letter from the Editor ~

Greetings!

I hope 2007 has gotten off to a good start for all of you. As usual, life is moving at a quick pace here. I am busy preparing to travel to Indianapolis soon to attend a big Christian Booksellers Association convention. At the convention, I will be doing a booksigning for the newly-revised version of "Celebrate Simply." I will also be talking with publishers about a new book idea. So if you happen to think of it over the next couple of weeks, say a little prayer for me for safe travels and fruitful endeavors while in Indy.

By the way, January 21<sup>st</sup> - 27<sup>th</sup> is the Ninth Annual National Creative Frugality Week. This little "holiday" is something I came up with several years ago to encourage people to use both their creativity and their frugality to start the year off right. For more info about National Creative Frugality Week, visit <http://www.countingthecost.com/ncfw.htm>.

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

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~ Our Featured Sponsor ~

WHAT IF your family's illnesses, ADD/ADHD, asthma or allergies were being caused by the cleaning and personal care products you use in your home? What's it worth to find out? You CAN get safe products for the same cost - I do. For more info visit <http://legacy4life.fourpointwellness.com> and request an appointment.

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Featured Article:  
When Creativity Meets Frugality

My mother-in-law once shared with me a creative use she found for the plastic bags her newspaper arrived in every morning. She took one with her each time she walked her dog. Then when the dog did its business, she was ready. She simply slipped the bag over her hand and arm and used the sealed end of the bag like a plastic glove to pick up the doggie droppings. Then she carefully slid the bag off her arm, still holding what was in her "gloved" hand. Once the bag was inside out with the dog droppings on the inside, she tied off the open end of the bag. Voila! A cheap and easy way to clean up the dog's mess without getting messy herself.

Another woman I know found a great way to save money on batteries. When buying children's books for her grandsons at yard sales, she often finds sing-along books that no longer sing because the batteries are dead. Rather than spending \$5-6 on new batteries for a book she thinks her grandkids will enjoy, she watches for similar musical books at the dollar store. When she finds a book at the dollar store that uses the same size battery, she buys it and puts its batteries in the yard sale book. That way, her grandchildren get a special book to enjoy and Grandma only spends \$1 for a new battery rather than \$5-6.

A couple from my church loves to spend time with friends but their budget won't allow them to go out to restaurants very often. Their solution? First they check their pantry to see what they have on hand. Then they invite good friends over and ask them to bring whatever they have in their fridge or pantry as well. When guests arrive, everyone heads to the kitchen to see what kind of meal they can come up with based has been brought. Not only do they end up with some interesting culinary creations, but they also enjoy good fellowship and lively conversation.

All of these are examples of what I call creative frugality. Pinching pennies for the sake of saving a buck can be drudgery. But being inventive while you make your dollars stretch...well, that's another story altogether. If you see money-saving as a challenge, then it becomes exciting and invigorating. Instead of being a burden, thrifty living becomes an adventure in which your goal is to live life to the fullest while keeping as much of your cash as possible.

So how does one become more creatively frugal? Necessity is truly the mother of invention. People whose financial wellbeing depends on their frugal living skills are often the most resourceful folks around. But even if your survival doesn't depend on it, you can still learn to take your creative frugality to the next level. Here are some strategies for stepping up your saving skills:

\* Learn from the best.

Do you know someone who used his or her money smarts to survive hard times? Are you blessed with having family members who were raised during the Depression? These people are a wonderful resource for helping you learn to be more thrifty. Watch. Listen. Ask questions. Soak up as many valuable ideas and insights as you can.

\* Ask, "What if...?"

What if you were suddenly without the use of your car for a few days? What if you wanted to redecorate your den using only things you already had or could get for free? What if you needed to plan a birthday party for your child but could only spend \$20 on it? Asking yourself questions like these forces you to use brain muscles you don't normally use. It also helps you to see possibilities you would probably overlook otherwise.

\* Challenge yourself.

Every game has an object or goal you must try to achieve in order to win. Make frugal living more like a game by devising regular challenges to keep you on your toes. Try to make your groceries stretch an extra week. Try to go three days without buying anything. See how many little shampoo or laundry detergent you can get by with using.

Living like a pauper is not what you want. Your goal is to live like a king while spending like a pauper. Using your creative frugality will help you do just that!

For more resources to help you learn to be more creatively frugal, visit the Creative Frugality Inspiration Station at <http://www.creativefrugality.com>

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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:

[www.melanie.fourpointmoms.com](http://www.melanie.fourpointmoms.com)

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Readers' Poll Question:  
Bringing in the New Year Right

As I stated in the last issue, I believe the New Year is God's way of reminding us that no matter how bad things get or how many mistakes we have made, we can always start over with a new beginning.

In our last Readers' Poll Question, we wanted to know how your family welcomes the New Year. The question asked, "Do you and your family have any New Year's traditions? Do you use this time to set new goals and evaluate your progress on old ones? What do you do to make the most of the fresh start the New Year provides?" Here are the responses we received:

"As I get older, my New Year's goals have changed. In 2006, I came to the conclusion that if I am not actively serving others on a regular basis, I am missing out on the main reason Christ has me here! So, besides my normal resolutions pertaining to health and eliminating bad habits, I have determined to use one of my spiritual gifts to bless others. I am a writer and an encourager. Each month I will select at least 1 person whom I will write to and encourage. They may or may not be Christians, but I trust God to give me the words they need to read to show them how they bless me and why they are vital in this world. Whatever gift you have teaching, singing, artistry, finances, listening, leading, supporting, etc., I hope you actively put to use this year to advance the Glorious Kingdom that is our true home!" ~ Jessica

"One of the best things I do for the New Year is plan January's menus around what's already in the freezer and pantry. It's a great way to take stock of what we have, use it up before it goes bad, and save some money." ~ Homemaker in Edmonton, AB.

"We have a simple New Year's Eve. We go out to dinner early and then come home, light a fire in the fireplace and watch It's a Wonderful Life. We're in bed by 10 or 10:30. Why start out the New Year tired or hung over? We set realistic goals rather than make resolutions. Our main goal for 2007 is to weed out the house. We got a jumpstart on New Year's

Day, weeding and organizing the attic. It felt good to put out a lot of garbage right away and we have dates by which we'd like to have certain sections of the task completed..." ~ Alene

"My daughter-in-law and son have started something new that we hope will become one of their traditions. Both families are invited over for New Year's Eve. We get there in the afternoon and spend our time watching movies, eating, playing games, more eating, etc. It is a lot of fun and a nice time for us all to visit and catch up on each other's lives. I can't wait until little ones join us and enjoy this time together as a family." ~ Sandy

"I absolutely love January! After the busyness of the holiday season, it's nice to have a quiet month. Our family sets goals for the coming year - - house projects to accomplish, books to read, personal goals, etc. I also use the New Year to organize -- closets, drawers, tax info, etc." ~ Anonymous

"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

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

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Our Newest Readers' Poll Question:  
Favorite Cold-weather Foods

Here in East Tennessee, we think the weather is harsh if the temperature dips down in the 30s. I can't even imagine living in a place where a winter temperature of 30 degrees would be considered a heat wave!

Since it is cold in most of the Northern Hemisphere now, let's talk about winter eating. Our newest Readers' Poll Question asks, "What are your favorite foods to serve and eat during the cold winter months? Please share your favorite simple recipes and meal ideas."

I am always interested in new ideas for what to serve for dinner, so I look forward to hearing your replies. Send them to: <mailto:countingthecost@knology.net?subject=Food> Many of the responses we receive will be posted in the next issue of the newsletter and on our website.

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~ Our Sponsor ~

Help with Your New Year's Resolution to Save Money!  
Is one of your resolutions for 2007 to 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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"Talk It Out" Question:  
Special Offers and Discounts

In the last issue, I shared a few of the special deals I am aware of for kids: free donuts for A's on report cards from Krispy Kreme, free tokens for A's and also good behavior from Chuck E. Cheese, very inexpensive kids' meals for the whole family on Tuesday nights at Fazoli's.

In our last "Talk It Out" question, we asked our readers to do the same thing. The question asked, "Do you know of any special discount deals that are too good to keep to yourself? Please share them with other Counting the Cost readers." Here are some of the responses we received:

"Here are a few money-savers we frequently use:  
\* Ponderosa Steakhouse has a 'Kids Eat for Free' night on Tuesdays. You can receive one free kids' meal for each adult entree purchased at full price. There are several other restaurants that provide free kids' meals one night per week, so check around. Our kids are all too old to use this now, but we made out like bandits when they were younger!  
\* Starbucks Coffee gives away their used coffee grounds on request. Coffee grounds can be used in the garden to provide added nitrogen, can be added to compost, can be used on slightly-icy walks to provide a safer surface for walking, or can be added in small amounts (along with corn

meal if desired) to a yogurt to make a fantastic facial scrub. Used coffee grounds will also deter ants and mites, so add a tiny bit to house plants or sprinkle over or around ant hills. Evergreens flourish if used coffee grounds are scattered around the base of the tree. Another benefit is that worms LOVE coffee grounds, so sprinkling coffee grounds over a garden or mixing it into soil will attract many worms..." ~ Pamela

"This is a list of restaurants I found in an article in WNC Parents magazine, if I remember correctly, last year. It might be wise to call and verify the offer before heading over to the restaurant.

- \* Applebee's - Kids meals are 99 cents, drink included, on Tuesdays after 4 p.m.
- \* Beef O'Brady's - Children eat free on Tuesdays from 4 to 8 p.m.
- \* Fuddruckers - Children eat free Monday through Wednesday after 4 p.m.
- \* IHOP - Children eat free every day after 4 p.m.
- \* Lone Star Steakhouse - Children eat free all day Tuesday.
- \* Moose Café - Children eat free every day after 4 p.m.
- \* O'Charley's - Children eat free all day, every day.
- \* Texas Roadhouse - Children 12 and under eat free on Wednesdays after 4 p.m.

Also, I recently learned about [www.restaurant.com](http://www.restaurant.com). They sell \$25 gift certificates for \$10, and \$10 gift certificates for \$3. However I have also been able to find coupon codes online for 50-70% off the \$10 and \$3 prices. There are minimum purchase requirements and other restrictions, like lunch or dinner only..." M.S.

"My children have a program at their school called 'Book It' and it is sponsored by Pizza Hut. The teacher sends a printed page home for the month and we tally how minutes we read to our children. At the end of the month we turn the paper in to the teacher. She in turn sends home a coupon from Pizza Hut for a small personal Pan Pizza. Our local Pizza Hut will let us go to the buffet instead of just getting the pizza. I grab a coupon from the Sunday paper and use it for my buffet. This makes for a nice treat each month. Pizza Hut will also give the children a snap on key chain and for every month the kids get a sticker. When the keychain is complete, they get a medal of achievement for reading. It is a wonderful program." ~ Tonya

"...My favorite by far is Slickdeals ([www.slickdeals.net](http://www.slickdeals.net)) where you can find deals on everything from restaurants, electronics, consumer products of every kind, etc. Additionally, you can ask for help in finding particular deals. The folks there are wonderfully helpful and the advice has saved me hundreds of dollars a year! There is even a forum for free items which also covers those restaurants which offer free meals on birthdays, such as Red Robin, Boston Market, etc. I also love the movie screening thread, from which I've been able to acquire over 30 free movie screening passes this past year. If you

become a free member of Slickdeals, you are able to subscribe to various threads on the forums so that you can follow particular deals and received emails of updated information. It's wonderful!" ~ Jan

Editor's Note: Recently I found another wonderful offer for kids that I wanted to share. The Holston Methodist Credit Union in Knoxville offers fantastic incentives for kids to get them to save. Kids who open a kids' account get coupons for every deposit they make (no minimum amount per deposit) as well as for A's on their report cards. These coupons can then be traded in for prizes, movie tickets, even cash! Although this is a Knoxville-area business, I wanted to share this because I bet that other banking institutions offer similar deals. What a great way to teach kids about the benefits of saving their money!

Thanks to all the readers who responded to this question. To read more of the responses we received, visit our "Special Offers and Discounts" page online at <http://www.countingthecost.com/tio/deals.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:  
Resources for Single Empty-nesters

Recently I had the pleasure of meeting a Counting the Cost subscriber at a speaking engagement. As we talked, "Barb" told me she really enjoys the newsletter but sometimes feels left out because so many of the topics discussed relate to families with young children. As a now-single woman, she faces a new phase in life: being an empty-nester. Unfortunately she has not found any resources that address this phase of life from the perspective of a single parent.

So in our newest "Talk It Out" question, I want to ask our readers if any of you can help "Barb". The question asks, "Do you know of any books, websites, support groups, etc., for empty-nesters who are either divorced or widowed? Or, if you have been in a similar situation, where did you find support to address specific challenges you faced?"

Send names of books, web addresses, and other resources to: <mailto:countingthecost@knology.net?subject=Empty Nest> Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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~ Our Sponsor ~

\* 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, conference, or banquet for your church. Through her lessons, she teaches women how to get rid of life's clutter -- anything 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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Creative Frugality Explored:  
What Creative Frugality Means to You

In the last issue of the newsletter, I gave a list describing exactly what creative frugality is. I won't list all the descriptions again but merely refresh your memory:

- \* Creative frugality is stubbornly refusing to pay full price because you know that if you hold out, the store will have a sale soon.
- \* Creative frugality is using your talents, skills and abilities to produce a gift that's priceless because it cannot be purchased in any store.
- \* Creative frugality is enjoying the thrill of the bargain-hunting chase much more than the instant gratification of just going out and buying something.

For our last Creative Frugality topic, we wanted you to write your own examples of what it means to you to combine your frugality with your creativity. We asked, "In your own words, please finish this sentence: 'Creative frugality is...'" We only received a couple of answers to this question. Here they are:

- "Creative frugality is....
- \* Stocking up on things you know you will use in the future when the price is great.
  - \* Finding ways of making it yourself if it can be done cheaper than what you would pay for it.
  - \* Sharing you ideas or creative frugal way of life with others so that they can do it too." ~ Christine

"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

Editor's Note: We didn't receive any others, but in reference to the statement that creative frugality is understanding that your mind works a little differently than everyone else's and being proud of it, one subscriber wrote:

"I enlarged this and have it proudly displayed on my fridge!" ~ Wendy

Thanks to these readers for sharing their ideas. If you'd like to read all of the responses we received as well as answers to previous questions, visit the "Creative Frugality" page on our website at:

<http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Topic:  
Frugal Fitness

The topic of exercise has been weighing heavily (excuse the pun!) on my mind recently. The busyness of the last year coupled with the excess of the holidays has taken a toll on my waistline! But rather than sitting around on my ever-broadening duff complaining about it, I am taking action. For the last several weeks I've been pounding the pavement five mornings a week in an effort to take off a few pounds.

For our newest Creative Frugality discussion, I'd like to focus on fitness. Many people shell out big bucks in an effort to get slim and trim. Thus our newest question asks, "Please share your creative ideas for saving money on anything related to fitness: exercise programs, fitness equipment, dieting, workout gear, gym memberships, etc."

This should be interesting to hear all your frugal fitness tips. Send them to us at this email address:

<mailto:countingthecost@knology.net?subject=Fitness>

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 ~

Do your goals for the New Year include staying healthy? If so, stay tuned for the next issue of Counting the Cost. In it, guest contributor Viola Horne explains why you can't afford to be sick and what you can do to avoid 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 lotion bars, lip butters and more! Custom gift baskets available. FREE shipping on orders over \$25! Read about our homestead life and shop in the homestead store at [www.mrsdshomestead.com](http://www.mrsdshomestead.com).

