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

July 1, 2005
Volume 5, Issue 22

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!

You probably noticed that this issue of the newsletter was mailed out a little early. The reason for this early arrival is that Friday morning the Twigg family will set off on our trip to the Northeast for 9 days for fun and sun. Our plans include frolicking on the Delaware beaches, spending a day at a water park, visiting a safari park, and touring a zoo atop a mountain. We can't wait! After a busy summer, we are definitely looking forward to the 3 R's: rest, recreation, and plenty of relaxation.

Blessings,
Nancy
editor@countingthecost.com
(<mailto:editor@countingthecost.com>)

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Feature Article:
Save Money, Save the Earth with Freecycle

Recently my family got a "new" (new-to-us) bunk bed for my daughter's room. A few months back, we acquired a futon frame. In the months before Christmas, I was able to borrow an expensive tool needed to complete a gift project. Each of these things came to us completely free of charge. All we had to do was go pick them up (and in the case of the tool, return it when I was done). How did these examples of good fortune come our way? They all happened because we discovered a wonderful network of sharing called Freecycle.

According to their website (<http://www.freecycle.org>), the Freecycle Network was started in May 2003 to promote waste reduction in Tucson's downtown and help save desert landscape from being taken over by landfills. The Network provides individuals and non-profits an electronic forum to "recycle" unwanted items.

The concept is simple. Participants sign up for the Freecycle email list for their geographic area. When someone on the list has something he wants to give away, he simply sends a message to the email list describing what the item is and the approximate area of town where it must be picked up. Then other participants who are interested in the item email the "giver" to ask to be considered for the item. It is up to the giver to decide who will receive the item and to arrange for pick-up.

I first became acquainted with Freecycle when someone showed me an article about it that had appeared in the Dollar Stretcher newsletter. I thought it sounded fun so I signed up. In the months since, I have requested many more items than I have actually received, but that's just how it goes. Far be it from me to look a gift horse in the mouth!

Receiving useful items is not the only benefit I've experienced from being part of Freecycle. I've also been able to get rid of things with very little effort on my part. A few weeks ago when we had many leftovers from our garage sale, I just posted to the list that I had items someone else could probably use to make their own yard sale

bigger. Within a few hours of when our sale was over, the items were picked up by another Freecycle. We also had a mattress we no longer needed that still had plenty of life left in it. Since many charities no longer accept mattresses, it would have been a hassle for us to either find one that would or to haul it to the dump ourselves. By posting it to the Freecycle list, our mattress soon had a new home without any real effort on our part.

If being part of this kind of network sounds good to you, I suggest you visit <http://www.freecycle.org> and sign up for the Freecycle list in your area. If there's not one in your area, you can always start one yourself. Participating in Freecycle is a great way to acquire things you need and rid yourself of things you don't without any cash ever changing hands.

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Readers' Poll Question:
Taking the Chore out of Family Chores

Doing chores is just a part of family life. Everyone in the family needs to help out in order to keep the household running smoothly and efficiently.

In the last issue of the newsletter, I shared that my husband and I are considering how to begin giving our 4.5-year-old household chores. In addition to that, we are also thinking about starting her on an allowance. We wonder if the two should be related (allowances dependent on completing chores) or if the two should be treated as separate issues.

To help us sort through these questions, our last Readers' Poll Question asked how your family handles family chores. We wanted to know, "Does your family have a system for dividing up family chores? If so, what creative methods have you found to make sure everyone does his or her fair share?" Here are some of the responses we received:

"...We do not pay the children to do chores as we believe that helping out is being part of a family. When one child thought he should be paid, we told him our philosophy and told him that if we gave him say, \$3.00 per week for his chores, then he would need to pay us for laundry services, food services, etc. He soon saw our point." ~ GG in Alberta

"Our family treats chores and allowance separately. We want them to realize that chores will ALWAYS be a part of life, so paying them for work didn't seem appropriate. However, we DO want them to learn how to handle money, tithe and save. They have two cans marked 'tithe' and 'savings.' When they get their allowance, those monies are placed in the cans before we do any spending of the rest! We give them \$1.00 for each school grade they have completed (i.e. 3rd grade, \$3.00). Rotating chores weekly works for us so nobody gets stuck with the yucky ones like cleaning the cats' boxes! We DO use allowance as one of the privileges that can be taken away as punishment..." ~ Amy M.

"We started our children doing chores at about 4 years old. Simple things came first: set the table (napkin, silverware, plates if unbreakable); empty the trash cans (small room-sized cans only); replace the bags in the newly emptied trash cans; dusting low-lying pieces of furniture, chair rails or baseboard moldings; put away clothing; pick up toys; and make own bed. Yes, the bed will look sloppy, but leave it alone, they've made it! Allowances were never paid in our home. My husband's theory was this: Mama was home all day taking care of the house without 'pay'. Daddy felt everyone should be aware that living in a home required a certain amount of upkeep and work on the part of everyone living there. He did (and still does!) chores too. This eases the burden on Mama who is writing and selling on eBay and keeping home and family together and allows her to have the same free time others enjoy. We DO pay for certain jobs however: mowing the lawn, raking leaves, painting porches, washing cars, washing windows etc. For a smaller child, we've always found easy jobs that needed doing and were easily supervised..." ~ Terri

"As a child I was given an allowance whether I performed my chores or not. My husband was never given any kind of allowance, whether he performed his chores or not. We strongly feel that these two extremes resulted in neither of us learning how to manage our finances well. Therefore, we feel it is crucial to our children's future for them to gain a good understanding of the relationship between work and money...I recently devised a system where my children earn a weekly allowance based on how well they perform their chores. They each have a list of what they are expected to do posted in their room, and they get a smiley or a frowny face on their chart every day, depending on their performance. A smiley earns 20 cents, a frowny earns nothing. The method is in its beginning stages, so it's difficult to tell exactly how well this will teach my

children that only work earns you money. But, since each of them has earned a few frowny faces, it is starting to dawn on them that no work equals no money, and they already know that no money equals no fun." ~ Rebecca

"...We have 3 children, and 3 main household rooms -- living room, dining room, kitchen. Each week one child was assigned one of those rooms. Since some rooms are clearly more chore-heavy, we rotate weekly. In our home the living room is the least work, so the downstairs bathroom which is used by everyone, was attached to that room. If the kitchen is a mess, I know who 'has the kitchen' and that child is called upon to take care of it." ~ Eva

Thanks to everyone who responded. We had many more responses than we had room to list. If you'd like to read more of the responses our readers sent in, visit:
<http://www.countingthecost.com/poll/chores.htm>
<A HREF=" <http://www.countingthecost.com/poll/chores.htm> ">
"Taking the Chore out of Family Chores" page

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Our Newest Readers' Poll Question:
Your Ideal Family Vacation

Vacation -- ah, the joys of letting down your hair, putting up your feet and even kicking up your heels a bit!

In our newest Readers' Poll Question, we'd like to hear about your idea of the perfect family vacation. We ask, "Describe what a perfect vacation would be for your family. Where would you go? What kind of things would you do?"

In addition to describing what would be the perfect family vacation for you, feel free to tell us about any particular vacation spots you've found that in your opinion are about as close to perfect as you can get. Send your answers to us at: editor@countingthecost.com?subject=Vacations (<mailto:editor@countingthecost.com?subject=Vacations>) We will feature as many answers as we can in the next issue and on our website.

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"Talk It Out" Question:
Helping Others on a Limited Budget

In our last "Talk It Out" question one of our subscribers was looking for advice about how to help others in need despite her own limited budget. Angel wrote:

"My husband and I have been touched by the plight of struggling single moms in our churches and we want to help them...We have decided that we would like to use the Sunday grocery coupons and learn to become good at using them so we could provide some groceries for these women to lower their food bills. Even though we have limited means, we would also like to provide them with some cash to either pay a bill or to use to hire a sitter and go out to dinner to have some time to themselves once in a while. I'm not good with coupons and am not real organized so I need all of the ideas as to how to accomplish our dreams to help single moms that I can get." ~ Angel

Before we get into the responses we received, I must say that this question received more responses than almost any other we've ever posted. Here are just a few of the many we received:

"This story tugged at me personally. I, too, had to work 2 jobs beginning at 8am and going to midnight for 2 years after my husband suffered a near-fatal accident. I had 3 children whom I began homeschooling during this time as well...My suggestion is to nix the Sunday coupon idea and think bigger. We had help in the form of our homeschool group combining efforts and filling our porch with items from our local warehouse store. Our church members physically came and helped finish the addition to our home, which is what caused the accident to my husband. Friends and family took turns babysitting, bringing in meals, and one man even changed the oil in my car. I would suggest a co-op be formed at the church. Share your burden with the pastors and church members and see if you cannot form a club that combines to help these women. Some people have financial resources to share; others are great at couponing already. Some may want to have bake sales; some may want to babysit...big problems need big solutions..." ~ Eva

"...One suggestion would be to make an extra meal when you are cooking for yourself. That may even be more welcomed with a single mom who is working 16-hour days. No prep time for her, except pulling a meal out of the freezer a day or two beforehand. Buy the inexpensive disposable pans and double a recipe that you're making for your family every now and then. Freeze one of them and label with the content and the cooking directions. That gift would likely be less

expensive but would feel like you were giving more." ~ Leslie

"...I would suggest going directly to the single mom and asking what would help her the most: providing daycare, doing some grocery shopping, errand running, yard care, providing some homemade freezer meals, housekeeping, etc. I would do that before I invested a lot of time in clipping coupons and buying things that she might not have any use for...I imagine what she needs the most help with is finding some down time for herself and with her kids." ~ Anonymous

"Some of our local grocery stores have buy one, get one free. You can take advantage of those sales, buying one for the single parents and keeping the other for you. Also, grocery stores and Wal-Mart often have sections dedicated to clearance items, whether it be food or seasonal items. I often look there for items that I use or want to try. I also stock up on gifts from the clearance section." ~ Anggie

"Some years back I helped a single mom with 3 small boys by picking up all her laundry each week and taking it to the laundrymat. I didn't have a washer and dryer of my own at the time and had to take my clothes anyway. I also was on a limited budget but God always provided the extra quarters to get the job done. I brought the clothes back all folded or hung up and all the mom had to do was put them away. Not only did this give her more time to spend with her boys but it also took the load off her knowing she had one less chore to do. This service requires more of your time than your money but so appreciated." ~ Sherry

"...I recommend going to www.cutouthunger.org (it redirects you to www.couponmom.com). By clicking on a drop down menu for your state, it will give you an option of stores, and matches current coupons with sales at your local stores. It even lists items that are good prices for charity. This is a free web site." ~ Linda

Thanks to everyone who responded. As I said, we received a ton of responses to this question. If you'd like to read more of the answers our readers sent in, visit: <http://www.countingthecost.com/tio/help.htm> <A HREF=" <http://www.countingthecost.com/tio/help.htm> "> "Helping Others on a Limited Budget" page

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Our Newest "Talk It Out" Question:
Birthday Party Blues

Is there a way to handle the present-opening portion of kids' birthday parties so that it doesn't turn into a frenzied free-for-all? That is the question one of our readers recently submitted. Sue wrote:

"This weekend my preschool daughter attended another birthday party. It seems that at every one of these parties (including the party we hosted on my daughter's birthday), the gift-opening portion of the party gets completely out of hand. The kids practically trample over each other to see the gifts. They are all so excited that they grab at the gifts and sometimes even tear open the wrapping before the birthday child has a chance to do so. I'm not talking about bad children here. It just seems to me that the whole gift-opening scenario brings out the worst in otherwise well-behaved children. Is there another way to handle gifts? Since my only child is so young, I don't know if this kind of behavior gets better as the kids get older or not. Because this situation is so distasteful to me, I would like to dispense with having gifts at my daughter's parties altogether. However, I am afraid she would feel slighted since she takes a gift to every party she attends. Any suggestions?" ~ Sue

This is a very interesting question. Is it possible to have a civilized and orderly gift-opening session? Or is chaos just the norm? Have you found any alternatives that help with this situation? Or have you been successful in hosting "giftless" children's parties? Send your suggestions to: editor@countingthecost.com?subject=Parties (<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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Creative Frugality Explored:
Saving on Banking

How do you save money on financial services (i.e., paying someone else to take care of your money)? That was the question we presented in last issue's Creative Frugality question. We wanted to hear about the ways you save money on all aspects of banking. We asked, "What creative strategies do you use to pay the least amount possible when it comes to banking and financial services?"

Your answers could be about credit and debit cards, ATMs, online bill payment, automatic draft, investing -- basically anything that has to do with your money. Here are some of the answers we received:

"We save money on bank fees and such because:

(1) We pay our credit card balance each month in FULL. We pay no annual fee to have this credit card and they actually give us a rebate each month for 1-5% of everything we spend on the card, so we feel like we are cheating the system and coming out ahead. By paying the bill on time we pay no interest, either.

(2) We have begun paying our bills online through our credit union. This means we never forget (we schedule ahead) to pay on time so we don't have late fees and we also don't use stamps or checks doing it this way, so that is another savings. Our credit union does NOT charge anything for using the online bill paying feature, either!"
~ Karen

"I have put as many bills on automatic payment through our bank's online bill pay service as possible to save on checks and stamps. They allow me to pay 10 bills a month for about \$3. For bills that take me beyond the 10-per-month allowance (where I would have to pay more), I pay those directly online using a debit card (which acts as a credit card and charges nothing to use). One or two of the biggest, fixed payments (i.e.: mortgage), I have taken directly out of our paycheck using an allotment payment before the money even hits our account. I take out our gas and grocery money in cash directly at the beginning of the pay period to keep us from overspending in these areas. I do this directly from a bank-owned ATM (no fees) or from the teller. I manage to keep one box of checks for six months to a year before having to consider ordering more." ~ Melissa

"Just a comment about cutting costs on banking. Some cost-saving shortcuts can lead to risks that could end up costing you a lot of money. Read "The Art of the Steal" by Frank Abagnale (the ex-con artist whose life was made into the movie, "Catch Me If You Can"). He warns against mail-order checks and recommends getting them from your bank. Identity theft is a really big deal." ~ Jennifer

"I cringe every time I have to write a paper check now that they have gotten so expensive. In the past, I would write 40 plus checks a month and not blink an eye. I am using new strategies to save on checks and now average about 7 a

month. I pay most of my bills online using a credit card that earns me cash back on each and every purchase. Several times during the month (sometimes once a month) I pay off the entire balance (again, online) from my checking account. Now I am able to save on the cost of paper checks, earn cash back and make the reconciliation of my bank statement much easier." ~ Tisha

"As a former credit union employee and frugal person for decades, here are some suggestions:

** My bank had a \$2 monthly service charge on checking accounts that did not maintain a certain average balance -- which I did NOT -- but when I went in and talked to them about it, I found out that there was no service charge if you had direct deposit. We signed my husband up for direct deposit of his paychecks and have found that to be wonderful in many ways, as well as eliminating the bank's monthly charge!

** When I needed a couple of cashiers checks recently, I found out that my bank offers one PER DAY free, but charges for any after the first one per day. So I went in two days in a row and got the free one each time.

** Whenever you need to have change counted, need travelers checks, etc, CALL AHEAD AND ASK WHAT THE BANK'S RULES ARE. Often, they will count change for free, but only on certain days or at certain times, and charge you if you have it done outside of those times. Sometimes travelers checks are free for certain ages, or for certain account holders -- always ask!

** Shop around! And if you find a better deal at a different bank, tell your existing bank why you are closing your account. They may offer to waive fees, etc., to keep you as a satisfied customer." ~ Becki in Indiana

Thanks to these readers and all the others who wrote in. We received so many good responses! I encourage everyone interested in saving on banking to read through all the answers we received. To do so or to check out previous topics of discussion, visit this page: <http://www.countingthecost.com/cf/creativefrugality.htm> ">
"Creative Frugality" page

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Our Newest Creative Frugality Topic:
Saving on Sun Protection

When I was a kid, people would spend hours upon hours in the sun without ever worrying about damaging their skin. Now experts tell us that we should always use sunscreen, even if we are only in the sun for a short while.

Sunscreen is very necessary but can also be very expensive. It kills me to pay \$6-7 for one bottle! In our newest Creative Frugality question, we want to hear any ideas you have for saving on the cost of sun protection. We ask,

"What creatively frugal strategies do you use to save money while protecting yourself from the sun's harmful rays?"

We can't skimp on sun protection, but I'm sure there are ways to save. Send your savings ideas to us at: editor@countingthecost.com?subject=Sun (<mailto:editor@countingthecost.com?subject=Sun>). We'll feature as many responses as we can in the next issue and on the website.

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~ What to Expect Next Time ~

Could you use a little more joy in your life? Of course; who couldn't? In the next issue of the newsletter, guest contributor Elisabeth Corcoran shares a strategy which is practically guaranteed to make you more joyful. If your joy tank is running on empty, join us for the next issue and learn how to fill 'er up!

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~ Counting the Cost Reader Classifieds ~

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~ Additional Resources from Counting the Cost ~

Counting the Cost Editor Nancy Twigg is available to share the message of simple, frugal and meaningful living with your organization, church group, or Bible class. Nancy specializes in presentations to Christian audiences, but can tailor a message to fit almost any group and any budget. For more information, visit <http://www.countingthecost.com/speaking.htm> "Speaking Services"

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