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

July 1, 2007 issue
Volume 7, Issue 2

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 ~

Dear Readers,

I'll just say a quick "Hello" before we get into all the good stuff this issue offers. I hope all of you are enjoying your summer. The Twigg family is headed off for the Northeast this weekend for a much-needed vacation from all the busyness here in Knoxville. I hope to come back refreshed and rejuvenated and ready to fully enjoy the last month we'll have left before school starts.

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

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Feature Article:
Can you Save Money with Funeral Pre-planning?

You have probably heard Benjamin Franklin's statement, "...Nothing in this world is certain but death and taxes." Most of us have recently finished up with our income taxes for yet another year. Did you use a tax preparation service like H&R Block? Maybe Quicken or Turbo Tax helped you get the best deal from Uncle Sam. There are so many great products out there available to help us with income taxes. Wise people look for professionals who can help them save time and money when they face unfamiliar territory.

Just as it is wise to seek professional help with your taxes, it is also prudent to consult a Pre-need Counselor to help save money as you plan for a funeral. A Pre-need Counselor is a funeral-industry professional who can share information about ways that you can save substantial amounts of money on funeral expenses. Usually, the first money savings idea people think of is cremation. However, what if you prefer a traditional funeral service? A Pre-need Counselor can show you several ways to save money without sacrificing your desire for a traditional service. For example, let us look at ways to save on cemetery plots and graveside services.

1. Cemetery Options

Typically there are at least three main cemetery options, and the prices could vary widely between the three. The first option is a large, traditional cemetery. In this type of cemetery you would expect to find graves that are hundreds of years old. Traditional cemeteries usually have both mausoleum and traditional grave plots for purchase for side-by-side burial.

Another option is a more contemporary choice, sometimes called a cemetery garden. The size of this kind of cemetery varies between medium to large, and they usually contain both a mausoleum option and a contemporary grave plot for purchase, which most funeral directors simply call "bunk beds" (caskets are placed on top of each other). Sadly, many people who have purchased a "bunk-bed" type grave plot did not realize until later that it was not a "side-by-side" plot and wanted to be released from their contract. The resale value of these "bunk bed" plots is low. Therefore, a person could typically get a good deal when

purchasing one of these locations.

The third option is a small country cemetery, usually operated by a church. Plots in this type of cemetery are often very reasonably priced, probably the best price you'll find. Many small country cemeteries sell groups of four or six plots for substantially less than what you'd spend for two plots at a traditional or contemporary garden.

2. Graveside Chapel or Tent and Chair rental?

This option may be affected partially by whether you choose a traditional, contemporary, or country-cemetery. Seldom is the cost of the tent and chairs included in the cemetery sexton's opening and closing fee. If you select a traditional or contemporary garden cemetery plot, the use of their mausoleum chapel building for a graveside service may be included as part of their package deal and may cost less than the tent and chair rental. It certainly is easier on the family, instead of seeing the casket lowered into the vault. Both options are NOT needed, since only a graveside burial or cemetery chapel good-bye is selected following the funeral service. Since the weather can not be controlled, if you have already purchased multiple plots at a good savings from a small church cemetery, the option of choosing the rental of the tents and chairs could be a good investment. If the cost of using the mausoleum chapel is less than renting the tent and chairs and/or if the weather was especially severe, this could affect the final decision. You might also request a private cemetery burial if the chapel is small or the family is extra large. If you have a choice, the recommendation is made to pass on the tent with chairs, unless it is free for a chapel graveside service.

These are just a couple simple ways to reduce the cost of a funeral. Death may be certain, but planning for your own death or the death of a loved one doesn't have to be expensive. By speaking with a Pre-need Counselor, you can plan for end-of-life expenses and find ways to save money!

About the Author:

Sylvia Loner is a licensed pre-need counselor and a funeral industry insider. She is also the author of "55 Ways to Save Money on...a Funeral." This book shows you how to save money on everything, such as cemetery plots, cremation, caskets, flowers, monuments, obituaries, and much more. Visit Sylvia online at www.55WaysToSaveMoney.com to learn more about her book or to schedule a seminar presentation for your group.

****SPECIAL OFFER for Counting the Cost Subscribers: Email Sylvia at <mailto:AskSylviaLoner@Comcast.net> to receive a free sample chapter of "55 Ways to Save Money on...a Funeral" via email!

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~ Feedback from Our Readers ~

After the last issue of the newsletter, I received the following email from one of our readers:

"I thought you should know that I went to the StumbledUpon website recommended by another subscriber from the June 1 ezine and up popped an adult website. I am not sure why, and am wondering if this site always comes up, or just on my computer. I typed in "stumbleupon.com" but a sex website came up. Just wondered if you had checked out the recommended websites prior to posting? Do you get this web site when you type in stumbleupon.com? Thanks." ~ Sue

In answer to Sue's question, yes I always give websites a quick visit before listing them in our newsletter. When I checked this out after receiving Sue's message, I discovered the problem. The correct URL is www.stumbledupon.com. If you leave out the "d" in (making it "stumble upon" rather than the past tense "stumbled upon"), you will be redirected to an unsavory website. Thanks, Sue, for bringing this to my attention so I could warn other readers!

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Readers' Poll Question:
Worth Their Weight in Gold

Have you ever purchased something that ended up saving you ten-, twenty- or even a hundred-times what you paid for it? Twenty years ago I spent six dollars on a backpack to use during my freshman year of college. I bought it from a Sears outlet store, thinking I'd just be happy if it lasted a couple of years. That backpack ended up being a great investment as it saw me through all my undergraduate years, a few semesters of grad school, a year in Japan, and many of the trips I've made since then. I can certainly say I got my money's worth!

In our last Readers' Poll, we wanted to hear about the best investments you've ever made. The question asked, "What are

your favorite household tools, equipment and services that have saved you much more than they cost? The savings can be in the form of money, time, or even stress and aggravation." Here are some of the answers we received:

"To save time, money, and my knees and back, I got myself an auto mechanic seat on rollers to use when I wash, wax and detail my car. It has a tray under the seat to hold my detailing products and stuff. I also use it in my home to sit on when I clean out bottom cabinets, paint and clean baseboards, and other things..." ~ Judy in KY

"It may not be a household item but the best investment I ever made in a 'thing' was laser eye surgery. Now I wake up in the morning and get a big goofy smile -- the world is beautiful and I can see it clearly. No more lost or scratchy contact lenses, no more lost broken or scratched and smudgy glasses to keep track of -- just color and definition and immediacy. I have probably spent about the same on the surgery as I would have spent on contacts and glasses over the last 15 years alone and the joy of just being able to see and immediately get on with things is amazing." ~ Di

"My husband and I both live high stress lives. We found that getting a weekly massage made a huge difference in the way we feel. In our area, a massage costs \$50 to \$60 and the time it takes to go get one ends up being about 2 hours. I found a massage chair called the Ijoy II. A new one costs around \$800 but I found a couple of reconditioned ones on ebay for \$450 each. I bought one for each of us and we use them everyday while we are winding down in the evening. These chairs are nothing short of a miracle in our lives. I highly recommend them for anyone dealing with back and shoulder stress." ~ Linda (Texas)

"I have a little kitchen appliance called the GT XPress 101 that I first saw on an infomercial in the middle of the night while feeding my son. I finally got one (on eBay, not via the infomercial) and paid about \$40. It is small, counter-top, and powerful. The gist of it is that it cooks things in shorter cooking times because it cooks from both the top and bottom. There are many recipes in the book that comes with it, but we primarily use it to create: (1) desserts in 8 minutes, (2) and breads/muffin mixes are ready for dinner in 8 minutes, and hot 'wrap' sandwiches using lots of leftover foods for lunches. The reason I say it's a good investment is that I use it at least every other day, unlike many other small appliances, I don't have to turn the oven on (use electricity/heat up the kitchen) and it's portable. We've taken it on vacations to create evening treats or breakfast sweets without buying a \$2.50 muffin or a \$4 piece of cake and appealing lunches instead of \$8.99 sandwich plates at restaurants. It wouldn't work very well for a family of more than 4 because you would have to make '2 rounds' of everything, but for 4 or less

FABULOUS!" ~ Ann

"Although it's not what most people would consider to be an investment, the absolute best money I have ever spent in my life was a nickel I paid for a used Yahtzee game at a church rummage sale. Our family has received more hours of enjoyment from that nickel than I could ever tell you. It brings the family together, helps the younger ones work on their counting, helps us all work on our manual dexterity, besides providing entertainment." ~ Shawn

"My favorite thing that has paid for itself over time is dryer balls. They cost anywhere from \$6-10 dollars and can be found at Bed Bath and Beyond or Wal-mart. They look like giant cat toys and my family all laughed at me when they saw them. You just take both of them and throw them in the dryer with your clothes and they soften and fluff them, even better than fabric softener. I used to pay about 3-4 dollars a month for fabric softener and now I don't need any. Also, they cut the drying time down for each load saving me more money off the electric bill and I can finish the laundry even faster! Now who's laughing?" ~ Jennifer in North Carolina

Thanks to all our readers who responded. If you'd like to read more of the answers we received, visit the "Investments that Have Been Worth Their Weight in Gold" page at <http://www.countingthecost.com/poll/investments.htm> To peruse previous "Readers' Poll" questions and the responses we received, visit our "Reader Input" page on our website at <http://www.countingthecost.com/readerinput.htm>

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Our Newest Readers' Poll Question:
Not Just Marketing Hype

We all have known that sinking feeling of realizing (after your purchase, of course) that a product doesn't really do what the label claimed it could do. Likewise, I hope we have all also experienced the joy of discovering that a product truly does perform as it is supposed to.

Our newest Readers' Poll Question is similar to the last one in that we are asking you to brag on products, tools or gadgets with which you have been particularly pleased. The question this time asks, "What are some of your favorite products that actually do what the product advertising claims they can do?"

It could be that stain remover that really can tackle motor grease. Or that bathroom cleaner that eats away soap scum in seconds. Think about your answer and send it to us at: <mailto:countingthecost@knology.net?subject=Products> 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 overwhelmed and overwrought? Overbooked and overdrawn? As Christian women, we want to follow Jesus with our whole hearts, but the problem is that our hearts are cluttered! Through a series of lessons based on Hebrews 12:1-2, author Nancy Twigg shows you how to declutter from the inside out.

Book now for your Fall or Winter event. For more information, visit <http://www.nancytwigg.com> or email Nancy at <mailto:countingthecost@knology.net>

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"Talk It Out" Question:
How to Make Eating at Home More Appealing

What should you do when your kids have become accustomed to eating out frequently and you want to reacquaint them with the joys of saving money by eating at home? That was the question one of our readers recently asked. Mary wrote:

"Unfortunately my family has gotten into the habit of eating out more than we should, particularly for lunch when we're out running errands. Now that I am trying to correct this trend, I am having trouble convincing my kids that eating in can be just as much fun as eating out. Can your readers share any ideas they have for making eating at home more appealing? I am looking for kid-friendly meal ideas, special make-at-home treats, etc. Thanks in advance." ~ Mary

Hmmm...this could be a challenge. Here are some of the suggestions our readers offered:

"My kids are in their mid-thirties now, but when they were small, I used to make them 'Party Lunches,' as we called them. They are actually homemade 'Lunchables'. I would take a styrofoam egg carton, and in each compartment I would put a little bit of something, a piece of cheese, a few grapes, lunchmeat cubes, a few pretzels, carrot sticks, and so on. It is a good way to clean the frig out and the kids love it." ~ Sue

"I have a friend who married a man with 3 boys. She didn't want to replace their mother or to come off as an 'evil stepmother' so she tried to make life fun for them. She would have theme dinners several times a week and get the kids involved. They had 'everything is yellow' night (corn, mashed potatoes tinted yellow, squash, etc), pirate night (wear eye patches, barefooted, raggedy pants, no shirt, eat

fish sticks, pineapple, anything you can relate to pirates), etc. Sometimes they would have a picnic in front of the TV. But rather than the usual boring TV tray, she would spread a tablecloth on the floor, have a candle, sit plants all around the tablecloth, anything to make it look like a picnic. Involving the kids in thinking of a theme and planning the food made all the difference. You could do campfire, cowboy, red night, 'surprise inside' night (everything has a surprise inside -- stuffed shells, stuffed peppers, Twinkies, etc)." ~ Gayle

"I occasionally allow myself to buy a few more expensive special food items at the grocery store. That keeps us from eating out too often and it's still much cheaper than eating out." ~ Julie

"Our family has struggled with eating at home versus fast food, for budgetary as well as health reasons. My children -- a girl age 6 and boy age 9 -- are extremely fond of 'Happy Meals.' Often it's the toy inside, not the food that thrills them so much. When it was no longer financially possible to drive-thru anymore, we decided to simply let the kids know why. After explaining in very simple terms that the food was not good for our tummies or wallets, I stocked my kitchen with things to make home food more fun:

1. Roll of wax paper and sheets of stickers (\$2.00 at dollar store. - Kids like to unwrap (and wrap). Wrap finger foods like sandwiches, nuggets, or homemade desserts like cakes and brownies in wax paper and seal with sticker.
2. Toothpicks - Put it on a stick and it's fun -- who knew?!
3. Paper plates and napkins in fun patterns and colors (always under \$1.00 at dollar store and clearance aisle)
4. Fun cups special to each child - again on sale or dollar store
5. For meals on the go, kids pack a lunch box with their favorites. Let them take along a small toy or stuffed animal for play after.
6. Finally, enlist kids in preparation - I had no idea how enthusiastic my little ones would be to scrub veggies, mix, set table, etc. They love it and I think most kids will! Set a family goal and tell everyone, 'After 1 week with NO eating out, kids get a treat (dollar store, special time with friend, etc.)' Keep a cooler in the car stocked with water, juice, fruit, cheese, crackers. You would be surprised how we all are trained to get hungry when we get in the car. It's like Pavlov's dog. We associate a fast food treat with our car. Having snacks at hand can satisfy the urge. These things have helped my family save money and eat healthier." ~ Charyl in Virginia

"... Last summer my husband was between jobs for three months, so we had to cut out almost all our eating out. We had been eating out 2-3 times per week counting lunch and dinner. At first my children would whine about wanting to go out, so I usually responded, 'What would you eat if you

could go out?' The answer was usual kid fare: chicken nuggets, hot dogs, pizza, etc. It's true that we never usually cooked those things at home since we try to eat healthy. So I tried to make one dinner a night which was planned by the kids. I made chicken nuggets from chicken breasts cut-up with Shake-N-Bake. I found out how cheap and easy it is to make pizza dough, and we made our own pizzas, and we splurged occasionally on nitrate-free hot dogs. We ate chips and salsa a lot instead of fries. Another helpful idea is to change the venue of where you are eating. Eat outside on the deck, on a picnic blanket in the park, on a picnic blanket in the family room, etc. You could also plan a special meal on the nice dishes, or even just put some candles on the table and use fancy glasses (if you have some that aren't too delicate.) Our kids love it if we have a candlelight meal! Sometimes my daughters pick some wildflowers and put them on the table for a little change that is nice, too." ~ Margery from GA

"Eating, whether at home or out, does not *need* to be fun. If having fun means eating, it's only a short step to using any eating experience to substitute for healthier activities at a park, pool, or school. Please teach your children that at-home eating is healthier than most eating out, and put the fun in the at-home meal by having them help cook it. Cooking for themselves is a skill they will always remember you gave them out of your love for their longevity." ~ Nikki

Thanks to these readers for taking time to respond. To read more of the many suggestions we received, visit the "Making Eating at Home More Appealing" page on the CTC website at: <http://www.countingthecost.com/tio/eatingout.htm> To peruse previous "Talk It Out" questions and the responses we 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:
Help in Times of Crisis

What's a family to do when a health crisis becomes a financial crisis too? That was the question one of our readers recently asked. Melody wrote:

"My nephew has been battling sarcoma for 4 years. The situation is a nightmare due to the fact that he lives in Los Angeles and his parents live in Virginia. They take turns traveling across country to care for him. He has no income now due to his illness, but he must stay in L.A. because of his HMO. Their financial situation is overwhelming. He is 38 years old. He has applied for help through Social Security. Is there any (emergency) financial help out there for him? " ~ Melody

A few months ago we addressed this issue from the

perspective of a family struggling because one child in the family has a life-threatening illness. Many of the answers we received (www.countingthecost.com/tio/cancer.htm) dealt specifically with groups/foundations that help children. If you know of any resources, support organizations, etc., that help adults in crisis, send your suggestions to us at: <mailto:countingthecost@knology.net?subject=Crisis> Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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Do you have a product or service that would be of interest to Counting the Cost subscribers? Ad space is available for as little as \$5 an issue for classified ads, \$20 an issue for Regular Sponsor ads. Featured Sponsor ad spots are just \$25 an issue. Contact Editor Nancy Twigg for more details (<mailto:countingthecost@knology.net>)

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Creative Frugality Explored: Keeping Down the Cost of Keeping Cool

When the temperature outside heats up, how do you and your family cool down?

In our last Creative Frugality question, we wanted to hear your creative and low-cost ideas for cooling down when the temperature is on the rise. We asked, "What are your favorite low-cost keep-cool tricks and cool-off treats?" Here are some of the answers we received:

"I remember as a kid we didn't have air conditioning. During the day the curtains were drawn and two fans were placed at opposite ends of the house. One pointed in and the other pointed out. I have used this myself as well. I also remember growing up that Mom would put a sheet on the living room floor and we would cool off with cold damp hand towels laid on top of us when it was nap time." ~ Laura

"I live in Kansas, and the summers get quite hot especially without air conditioning. I spray myself with cold water. I try to keep it in the fridge for a better shock. But I just feel better mentally, knowing that I was wet from water and not from sweat. Maybe it's silly but it works for me. Another thing is I make 'cool ties' by taking a bandana, folding it in half and sewing a seam 1" from the folded edge. Then I take about 1/2 to 1 teaspoon of water absorbing crystals (found in the garden department) and put it in the 1" cavity. You need to sew the edges closed about 1 1/2-2" in from the edges (i.e.: have a 3-4" long pocket to put the crystals in). Soak the bandana in a bowl of

