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

July 1, 2009 issue
Volume 9, Issue 21

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 hope your family is enjoying all the blessings of summer. Each year the summer season is a good reminder to me to appreciate each day as it comes and not let the days slip by without being thankful for them. All too soon, the school year will start again and we'll wonder where our "lazy days" of summer freedom went.

Blessings,
Nancy
<mailto:nancy@countingthecost.com>

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Feature Article:

Gardening on a Dime

by Tawra Kellam

<http://www.LivingOnADime.com/>

People are often surprised to find out that even though I'm a cookbook author I went to school for Horticulture. (I never wanted to be a writer. I wanted to own an herb farm.) Growing your own plants can not only save you lots of money on your grocery bill, but a nice landscape can improve the value of your home. If you're creative, you can have a great garden with very little cost. Here are some of my favorite tips to get you started:

Tools:

- * Watch people who are moving. Ask if they are leaving their lawn equipment and if you can have it or buy it cheap.
- * Use an old mailbox out in the garden to store your clippers, plastic bags and gloves. (This is my most used item in my garden!) It is especially wonderful because the kids and hubby don't know where my tools are, so I don't have to worry about them borrowing the tools!
- * Use wedding tulle found at fabric stores instead of shade cloth to shade plants from the sun or to keep the birds from eating your fruit. It's much cheaper. Better yet, ask a just married bride if you can have the tulle from her wedding.

Cheap Plants:

- * If you see plants at a store that are in bad shape but not dead, talk to the manager. Ask him if he will give you a deal if you take them off his hands. Most of the time they will because the plants look bad and they don't want to mess with them anymore. Last year I was able to purchase over 50 large, 1/2 gallon sized perennials for \$50 (over \$600 retail). All but about 5 of them lived and I was able to take those back and get my money back. Most home improvement and discount stores have a guarantee that if your plant dies within one year, you can bring the dead plant and the receipt and they will give you your money back or give you a new plant.
- * Buy seeds on sale at the end of the season. Put them in a brown paper bag in the refrigerator for better storage. Seeds usually last many years beyond the "past due" date on the packet.

Mulch:

- * Ask a tree trimming service to give you their wood chips for mulch if they are in the area.
- * Some cities also have a free mulch program where the city tree trimmers dump all the wood chips. Call your local County Extension and find out if there is one in your area.
- * If you just need a few bags, look for torn open bags at the home improvement store. Our local store has a pile where they dump all the torn open bags of mulch and rocks. They sell the bags for \$1 each, saving you up to 75% off! Most just have a few chips missing.
- * Use shredded paper or newspaper under mulch. This way you can use fewer wood chips.
- * Keep a shower curtain or tarp in your car at all times. This way if you find a good deal on mulch or plants you can take advantage of the deal right away without messing up your car.

Containers:

- * Use deli trays with lids to start seeds. They are mini greenhouses!
- * Ask the cemetery if you can have the pots they throw away after Memorial Day. (You can dry the almost-dead flowers for potpourri.)
- * Look in dumpsters. Many garden centers at the discount stores throw away the dead plants, pots and all. Ask permission first.
- * Use Styrofoam peanuts in the bottom of pots for drainage. You can also use small plastic six-inch pots, soda cans or plastic bottles in the bottom of larger pots so you don't have to use so much soil and to make the pots lighter in weight.

Miscellaneous tips:

- * Use milk jugs as drip irrigation. Poke 2 or 3 small holes in the bottom of the jugs and place next to plants. Fill with water and they will slowly water you plants all day.
- * Use Christmas lights around fences to add sparkle in the middle of summer. Hang them in trees or line paths with them for extra effect.
- * Use vinegar in a spray bottle to kill weeds. ONLY spray the weed. It will kill any grass or plants you want to keep if you get it on them.

For kids:

- * Have kids water the plants after they swim in the kiddie pool. Have them take buckets of water from the pool and water the plants when the pool needs to be emptied.
- * Buy or ask for sandbags after heavy rains. Use the sand for paths or for the kids' sandboxes. (Only use sand from clean floodwater situations.)
- * Save scraps of soap when they get too small to bathe with and put them in an old nylon stocking. Knot and hang the nylon on an outdoor faucet.

Homemade Tough Hand Cleaner recipe:

1/4 cup grated Fels Naphtha soap ends
2 tbsp mason's sand or pumice
1 cup water

Place soap and water in a saucepan. Place over low heat; stir until soap is melted. After mixture cools, add mason's sand or pumice. Store in a cottage cheese container or margarine tub. To use, dip fingers into soap mixture and lather hands. Rinse well. This works well on greasy tools also. Be sure to rinse and dry tools thoroughly.

About the Author:

Tawra Kellam is the editor of <http://www.LivingOnADime.com/>
Tawra and her husband paid off \$20,000 debt in 5 years on \$22,000 a year income.

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K.I.S.S. - Keep It Simple, Sister!

Is your church planning a women's ministry event 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 holds them down and holds them back in their walk with God. Visit <http://www.KeepItSimpleSister.com> to learn more.

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Readers' Poll Question:

Family Communication

In the last issue, I shared how Michael and I use Outlook to keep each other abreast of appointments and obligations. Another communication strategy we use frequently is email. Typically we work in our home office during different times of the day. I may be typing away at my computer at 5am and think of something I need to tell Michael. Rather than cluttering up his desk with a Post-it note or risk forgetting it, I will jot my message down in an email and send it to him. Since he checks his email frequently throughout the day, I know without a doubt that he'll see my message. (Whether he'll actually do anything about it is another story altogether!)

In our last Readers' Poll Question, I wanted to hear your family's communication strategies. The question asked, "What system of communication do you use in your family to keep up with everyone's activities and appointments? How do you keep everyone in the family informed of what's going on and what's happening in the coming weeks?" Here are some of the responses we received:

"In addition to having a BIG wall calendar up in the kitchen to keep track of this six-member homeschooling family's activities, my husband and I have what we call 'date dates.' We will regularly sit down with our personal calendars and make sure our calendars are synchronized. This not only helps us not book over each other's or the children's activities, it helps us talk through some of the implications of our schedules -- transportation, meals, etc. It also gives us a picture of what the next week or two will look like." ~ Danielle

"I created a communication center that works really well for our family of six. I took a small corkboard (2 ft. x 3 ft.) and hung it on the wall vertically. On the bottom edge of the corkboard, I screwed in small cup hooks to hang car keys. Everyone automatically hangs their keys there as soon as they come in; no more searching for keys! Above the keys, on the lower end of the corkboard, is a large calendar with big blocks where we write in everyone's activities. And on the upper half of the corkboard, we tack notices, sports schedules, invitations, etc, that need to be kept for awhile. Everyone knows to look at the board for important information, and every month when I rip off the calendar sheet to reveal the next month, I go through all the papers at the top and get rid of outdated information. The key is to train everyone to put doctor's appointments, party dates, sports events, etc, onto the calendar as soon as they find out about them. Whenever my kids tell me about anything that is upcoming, I say, 'Write it on the calendar!' That way, we never miss an important event! I also keep a small container hanging on the wall by the phone with post-it notes and pens/pencils in it to make it easy to write down phone messages as you talk to people or listen to voicemail messages. Then peel off and post near the calendar where people will see them." ~ Linda

"For communication we use Google Calendar. I have set up many different 'My Calendars' for our regular schedule, homeschool group events, bills/paychecks, and church (and others). My husband and I allow our calendars to be shared with each other. It's great! Plus, recently, I have started using the Yahoo Calendar to set up reminders for myself cleaning reminders like change the batteries in the fire alarms, clean the wood floor, etc. This personal one is similar to Flylady, but it is only for me and I don't get all the messages that come along with Flylady -- just my cleaning schedule!" ~ Delores

Thanks to all of our readers who took time to respond. To read all the answers our readers submitted, visit <http://www.countingthecost.com/poll/communication.htm>. To peruse previous Readers' Poll questions, visit the "Reader Input" page on the Counting the Cost website at <http://www.countingthecost.com/readerinput.htm>

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Our Newest Readers' Poll Question:
Rejuvenating Your Prayer Life

Prayer is one of our greatest privileges as Christians, but ironically it can also be one of our greatest struggles. When it's good, it's wonderful. But when your prayer life becomes a bit stale, it can feel more like a burden than a blessing.

In our newest Readers' Poll Question, I want to hear how you give your prayer life a power boost when it is getting dull and lifeless. The question asks, "What do you do to breathe life into your prayer life when it becomes too routine? How do you regain a passion for prayer when your spiritual fire has become a fading ember?"

Do you read a new book on the topic? Join a new prayer group? What do you do to fan the flames? Send your ideas to us at: <mailto:nancy@countingthecost.com?subject=Prayer>. Many of the responses we receive will be posted in the next issue of the newsletter and on our website.

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Looking for a Speaker for Your Next Event?
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 any group and budget. For more info, visit: <http://www.countingthecost.com/speaking.htm>

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"Talk It Out" Question:
Midlife Changes and Weight Gain

Is gaining weight an inevitable part of growing older? Is there a way for women to get around this occurrence as they approach menopause? These were the questions one of our readers presented in the last issue of Counting the Cost newsletter. Rita wrote:

"I am in my early forties and beginning to go through perimenopause. Along with the other changes in my body, I am noticing weight gain particularly in my mid-section. I've gained five pounds since the beginning of the year! I am active and have always exercised 5-6 days a week. My eating habits are not the best, but have not changed recently in such a way to account for this weight gain. I want to hear from other readers to know if they've had similar

experiences. Is this just something I have to live with?" ~ Rita

Here are some of the answers our readers submitted:

"I, too, am in my early 40s but have discovered being an active Weight Watchers member has helped me lose 35 pounds. The plan basically covers the pyramids of food that our bodies need to stay healthy. All food is allowed -- there is nothing 'forbidden.' Portion control is key. I have been at my goal weight for almost two years and have had great success at maintaining this weight. I have also discovered running and have done that faithfully for the last two years as well. My first 10k is this Saturday. Don't let age be a factor in not trying something new as far as exercising goes. Life is short -- make the most of it." ~ Tonya

"A few years ago, I started going through perimenopause and found myself gaining weight even though I was eating the same way I've always eaten, and exercising as much as always. I was baffled. So one day as I was eating lunch with some women my age and older, I asked if there was some way to deal with this. A woman in her 80s was sitting next to me. She reached over, put her hand on my arm, and in a very knowing tone of voice, said simply 'Eat half of everything on your plate.' 'Really?' I responded. 'For how long?' Again she put her hand on my arm and said, 'Eat half of everything on your plate.' I tried it and was very disappointed to learn that I felt perfectly full and wasn't starving any sooner than usual. Darn! I LIKED all that extra food, but learned my body just doesn't need it. It has taken me a while to 'retrain' my eyes to match stomach, but the weight does come slowly off." ~ Terrie

"I am in my late 50s and have obsessed about my 'muffin top' and 'spare tire' for the last ten years (and the last ten pounds). I would not say I am fat, but I weigh considerably more than I did in college. Recently while Googling around on the Internet I found the website for Yummie Tummie. How wonderful. They are the most comfy little shell-type shirts, in all different styles, with a midsection that holds in that muffin top so I can wear a lot of my more fitted tops again. I too exercised and dieted, to no avail. Accepting the changes in my once-slim figure was very hard. Finding this shape wear has helped in some psychological way that I can't really explain, but I am now able to focus on other things. I am thankful I can still do many physical activities that a lot of people my age have given up -- like riding horseback and being very active outside. I feel very young --- always have -- and now believe my looks match my feelings much more than they did, thanks to not having that 'roll' hanging out. (Excuse me for being so graphic!) I'm not giving up on exercising and eating right, and I'd love to have my girlish figure again. But I am also fine just the way I am right now." ~ Brenda

"When I read the note from the woman who'd gained 5 pounds in her mid-section this year, but couldn't account for it, I couldn't help but think of abdominal cancers. Pancreatic, ovarian, peritoneal and others that are not caught until advanced stages often have abdominal (enlargement) or unexplained weight gain as a symptom. My sister was initially diagnosed with cancer (unknown) in June last year. She had experienced abdominal enlargement, weight gain and more for several years and was told by doctors everything from 'it's all in your head' to Irritable Bowel Syndrom, etc. Her daughter asked her to have a CA-125 (ovarian cancer marker test) blood test done and her levels were found to be elevated. Eventually she had a PET scan which revealed cancer in her abdomen. On July 3, they opened her and found advanced cancer spreading throughout her abdomen and several organs. Pathology reports revealed metastasized intra-uterine cancer. She died on July 24. It is typical for cancers like my sister's to go undiagnosed until they are advanced. The woman who submitted the question should talk with her doctor about her weight gain of unknown cause. There are many tests for cancers. CA-125 is not the only one, but it is becoming more widely known and many doctors have heard of it..." ~ Juli

Thanks to all of our readers who took time to respond. To read more of the responses we received, visit the "Midlife Changes and Weight Gain" page at on our website at: <http://www.countingthecost.com/tio/weightgain.htm>. To read through other topics that have been discussed in our newsletter, check out the "Readers Input" page at: <http://www.countingthecost.com/readerinput.htm>

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Our Newest "Talk It Out" Question:
Staying Connected with Your Spouse

Between work, children, chores and church activities, it is easy for couples to get so busy that they don't have time for each other. How can that be prevented? That was the question one of our readers recently asked. Melissa wrote:

"Little by little I feel like my husband and I are drifting apart. We love each other deeply, but are so busy with work (we own our own business) and raising our family that it often seems we are more like roommates than husband and wife. How can we stay connected when the details of our lives constantly take us in different directions?" ~ Melissa

That's a good question that I am sure many other couples have faced or are currently facing. Have you been through a similar situation? If so, what words of wisdom can you offer Melissa? Send your suggestions and insights to us at: <mailto:nancy@countingthecost.com?subject=Staying Connected>. Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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Resources to Help You Live Simply and Frugally

Do you need encouragement and insight to help you 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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Creative Frugality Explored: Creatively Frugal Hobbies

Isn't it wonderful when you can do something you enjoy and help your family's financial situation at the same time? That's what I call a win-win scenario! That's exactly what happens when you engage in hobbies that rather than costing money, actually help you save or make money in some way.

In our last Creative Frugality question, we explored this idea of hobbies that "pull their weight." The question asked, "Tell us about your creatively frugal hobbies. What activities do you enjoy that also benefit you financially?" Here are some of the responses we received:

"I learned to can a few years ago and now I make all our family's jams and jellies and some fruits as well. I do consider it a hobby as it is non-essential cooking and because I enjoy it so very much. I calculate the cost of the fruit beforehand and only make jams that will end up costing me less than \$1.50/half-pint. It's usually closer to \$1, and I've gotten as low as \$.60 -- that includes the sugar, the jars (most from yard sales, I won't pay more than \$.20 each) and new lids at about \$.12 each. (Strawberry jam is more expensive, but my husband insists on a year's supply. It costs more than the generic brands but less than the good brands). So I do save money by our family's use of homemade jams, but where I really save money is that I always have a supply of inexpensive, unique gifts. For hostess gifts, teacher gifts, Christmas gifts, I just go to my preserves shelf. I buy baskets and pretty linens at yard sales and put nice little gift baskets together that cost very little but look very fancy. If a person hated canning, it might not be worth it. But I love trying new recipes and new fruits so it really is a money-saving hobby." ~ Catherine from Minnesota

"The frugal hobby that I absolutely love and am addicted to is digital scrapbooking. I used Photoshop Elements to create

my pages, which is not cheap, but I received it for a gift so it didn't cost me anything. Once you have the software you can find basically all the 'materials' you'd ever need (digital paper, embellishments, etc.) and tutorials to learn how to use them online for free. Since traditional scrapping can become so very expensive, this is a great alternative! You can get the pages printed out once you have them done. This can be a little on the pricier side as well, but you can get them printed at places like Costco to save money, and again, compared to 'traditional scrapping' you will still be saving money in the long run. Recently I've started my own scrap-for-hire business called Artistic Albums by Nicole where I create one-of-a-kind scrapbook pages for my clients. So now my hobby is not only saving me money, it's making me some! I love it and would highly recommend it to anyone who loves scrapbooking." ~ Nicole

"Hobbies can be expensive, but I've found that if I let people know what I like to do, they will give me stuff. For instance, I like to crochet sweaters to give to the Guideposts Sweater project. I've had several folks give me bags and boxes of yarn -- usually when they are cleaning out an elderly relative's home or their own closet, etc. In fact, I recently sent a couple of large boxes of yarn to a mission in Mexico because I had more than I could ever use! My sister and I also quilt. I got a call from another friend recently whose mother-in-law had passed away. She filled up the back of my pickup truck with fabric -- not just scraps, either -- some large pieces (several yards). Most still had the tags from the fabric store on them! Plus she found a bunch of old newspaper clippings of vintage quilt patterns and thread, even two new bags of batting! All free. People are usually glad to know that someone will use the things they find tucked away." ~ Cindy

Thanks to all of our readers who took time to respond to this question. If you'd like to look through all the responses we received or the answers to previous discussion questions, visit the "Creative Frugality" page at: <http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Topic:
Creatively Frugal Snacks for a Crowd

Does it seem that you frequently feed the neighborhood when your kids' friends hang out at your house? Do you constantly have several extra mouths the table or around the fridge? The Bible tells us to show hospitality, but how can we do that on a budget?

Our newest Creative Frugality question focuses on this topic of feeding guests inexpensively. The question asks, "When you find yourself with friends and guests to feed on the

spur of the moment, how do you do that inexpensively? What are your favorite quick and easy snacks for feeding a group?"

Maybe your teens frequently bring all their friends over to hang out. Maybe you have a pool that seems to attract guests of all ages. Whatever the case, tell us about your frugal tips for feeding these extra people by sending an email to: <mailto:nancy@countingthecost.com?subject=Feeding a Crowd>. 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 ~

Recently we ran an article about how to help the grieving family after a death has occurred. In the next issue, funeral industry insider Sylvia Loner, author of "55 Ways to \$ave Money...on a Funeral," will share more ideas for helping during a very difficult time. Don't miss it.

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~ Counting the Cost Reader Classifieds ~

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~ Additional Resources from Counting the Cost ~

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