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

July 15, 2007 issue  
Volume 7, Issue 23

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 ~

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~ Letter from the Editor ~

Dear Readers,

Hello to everyone. I hope all is well for each of you in your corner of the world. Are you feeling busy today? Stressed? Overworked and overwhelmed? I hope not, but if you are, use the arrival of this newsletter in your inbox as an excuse to take a few moments to slow down and relax while you read it. Enjoy!

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

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~ Our Featured Sponsor ~

From Clutter to Clarity  
Are you overwhelmed and overwrought? Overbooked and overdrawn? As Christian women, we want to follow Jesus with

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Feature Article:  
Packing Food for Road Trips  
by Jill Cooper  
<http://www.LivingOnADime.com/>

I recently took two different trips with the grandkids. For one trip, we decided to stop for fast food meals along the way. We were getting tired and hungry. We exited off the highway and of course there was the great debate about which fast food place to visit. Once we finally decided that, we tried to find a parking place because half the population of the United States had chosen to stop at the same McDonald's as we did. We dragged ourselves out of the car, grabbing kids' hands to keep them from becoming road kill under the tires of the cars rushing through the drive

thru. Once inside, we stood in line and stood in line and stood in line. Thirty minutes later, we had our food. The place was packed, but we finally found a booth where all of us could pack in together like we were in the car. One spilled pop and dumped order of fries later, we threw the half-eaten remains of the food into the trash and hit the road again.

The next trip, we decided to pack our food. Not only did it save money, but it seemed much easier. We planned to stop at a park or rest area. While we were laying out the food the kids ran around like a bunch of wild things getting rid of much of their pent-up energy. If there was a spill, it was no big deal because it was on the grass. There was very little food left over because I had packed foods that were special treats. We packed up the little food that remained and saved it for later. It was so much more fun sitting under the trees enjoying the breeze than sitting packed like sardines in a booth at a fast food place. Even on warm summer days, there is usually enough wind and shade to make it comfortable to sit outside.

Going out to eat on a trip does not hold the excitement that it once did. Most families go out to eat so often at home that the novelty of it has worn off. The next time you travel, try packing your own food, not only to save money but also to experience something fun and different. You might even try a "half and half" arrangement. Pack for one meal and eat out for another. And don't forget breakfast.

Sometimes getting on the road the first thing in the morning is such a rush that it might be easier to wait and eat breakfast after you have driven an hour or two. This works especially well if you have to start out in the wee hours of the morning.

If your budget allows it, pack foods that your family only gets for special occasions. Here are a few ideas to get you started:

#### Breakfast

- Muffins, banana or apple bread (Don't forget the butter or cream cheese)
- Donuts, honey buns (If you think it will be easier for you, buy them individually packaged. I'm not sure why, but kids seem to love individually packaged things and it makes everything more fun.)
- Bagels with cream cheese and jam (Mix the jam and cream cheese together and place in a small container before you leave.)
- Individual boxes of cereal with milk (When I was young, I always thought that it was so neat to be able to cut the sides of the boxes open and use the cereal box for a bowl. My mom thought it was neat because she didn't have to bring extra bowls and could toss the boxes.)
- Hard-boiled eggs
- Little smoky sausages (Buy the pre-cooked kind. These can be eaten out of the package, but if you like them hot, place them in a small thermos and pour very hot to boiling water over them. Put on the lid and by the time you are ready to eat them, the water will have heated them through.)

#### Lunch and Dinner

- Sandwiches (Sandwiches are always great for a trip. Use hoagie buns instead of regular sandwich bread. It makes them a little more special and they don't crush as easily.)
- Good old peanut butter is great for the kids. (Pay just a few more pennies and get the peanut butter in the tube. No messy knives and it's smaller than a jar. If you have spare packets of jelly from eating out, use those or buy jelly in the tube, too. If you put lettuce or tomato on your sandwiches, bag them separately and put them on just before you are ready to eat.)
- Chicken or slices of ham
- Fried chicken is always a good picnic stand-by. See later tips on keeping it cold.
- Hot dogs (As with the little sausages, put the hot dogs in a thermos and cover with boiling water. They will be perfectly cooked when ready to eat. To me these are so much easier than sandwiches and everyone loves them.)
- Potato salad or pasta salad (Keep these in a small cooler.)
- Chips, crackers and cheeses (Buy chips in the cans. Slice or cut cheeses into cubes before you leave. Cheese sticks are perfect.)
- Baked beans (Once again, they keep great in a thermos.)

- Fruits and veggies (Try apples, already peeled oranges and firmer fruits. Clean and bag carrot sticks, celery, broccoli, cauliflower or other vegetables.)
- Cookies, brownies, quick breads and muffins (These are the best desserts.)
- Drinks (Of course pop works great, but I like to freeze bottles of lemonade. Lemonade seems more refreshing. You can also have juice or iced tea in bottles and coffee in a thermos for coffee drinkers. Be sure to freeze all your drinks to help keep your other foods cool in place of ice. Don't forget the water.)

General Tips

- Kids usually whine and fuss for one of two reasons. They are hungry or tired. This is especially true on trips, so bring plenty of snacks and a pillow for everyone.
- If you have room, box each family member's meal in his own box like the box lunches they give out at special events and activities. This is really handy if you have to eat while driving. When finished eating, each person can put his empty wrappers in his own box for easy clean up.
- Be sure to bring those extra ketchup, mustard, salt, and pepper packets you get from fast food. Don't forget the plastic knives, forks and spoons along with napkins and a paring knife. Make sure just about everything is disposable.
- If you can, buy the gadget that you plug into the lighter plug in your car to heat water. It works well for instant coffee, oatmeal and hot chocolate.

If money is tight, you don't have to have elaborate meals. I still fondly remember the trips when we stopped and bought a bag of chips, a loaf of bread, a package of bologna and some cheese. We washed it down with an icy cold Pepsi and nothing tasted better. In this day and age when so many convenience foods available, it isn't hard to pack a lunch for the road. Even using those convenience foods, it is usually cheaper than buying food for the whole family at a fast food place.

About the Author:

Jill Cooper is the author of "Dining On A Dime Cookbook." For more free tips and recipes visit her web site at <http://www.LivingOnADime.com/>. Jill raised 2 teenagers on \$500 a month after becoming disabled with Chronic Fatigue Syndrome.

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\* Make a Difficult Time a Little Easier & Less Expensive \*  
 Would you like to know how to \$ave Money on Cemetery Plots, Cremation, Caskets, Flowers, Insurance, Medicaid, Monuments, Music, Obituaries, Vaults, and more? Sylvia

Loner, author and funeral-insider, shares how to save BIG on funeral costs in her book, "55 Ways to \$ave Money on a Funeral!" Should someone overcome with grief make huge financial decisions?

Visit Sylvia at [www.55WaysToSaveMoney.com](http://www.55WaysToSaveMoney.com) or email <mailto:AskSylviaLoner@Comcast.net> for a sample chapter.

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Readers' Poll Question:  
Not Just Marketing Hype

One of my favorite products is the Sally Hansen "Hard as Nails" line of nail polish. The "Hard as Nails" name is not just a catchy phrase or empty promise, but rather a good description of what the product actually delivers. When I use these products regularly, I can see a definite difference in the strength (and thus the length) of my nails.

Our last Readers' Poll Question, we wanted you to brag on products, tools or gadgets with which you have been particularly pleased. The question asked, "What are some of your favorite products that actually do what the product advertising claims they can do?" Here are some of the answers we received:

"I have to say one of the best products I have ever used is the Mr. Clean Magic Eraser. I have removed marks from my walls and floor and grime from my stove burner pans. I find new uses for it everyday. It cleans everything! My next favorite product is Oxy-Clean. I have gotten stains out of light-colored shirts that other stain removers wouldn't touch. Be careful with darker shirts or shirts with dark trim as the Oxy-Clean will make the colors bleed. My favorite Oxy-Clean story is about the Cabbage Patch doll I bought for a quarter at a garage sale. The poor doll was badly stained. I soaked it overnight in a bucket of hot water and Oxy-Clean, then soaked it in clean cool water. The doll looked like new and my daughter was thrilled with her new baby. These are the two products I wouldn't want to be without!" ~ Carol from Minnesota

"The white bathroom tile and grout in our tub was very badly stained by our rust-filled, hard water. We tried a number of products over the years. Some of them smelled so badly they caused terrible headaches. We'd scrub and scrub and still have stained tile. Recently I came across a product called 'Bar Keeper's Friend.' It comes in a round, shaker can and is very similar to Comet, but it hardly has any odor and it works GREAT! In no time at all, with just a little scrubbing, our tub was sparkling like new! We were convinced we needed to redo the entire shower and now we're saving a lot of money because of this little \$2.00 product! I've told all my friends about it, and now I'm telling you about it too!" ~ Lisa

"I love Goo Gone. It takes out grease stains on clothing, carpet, inside the cars, your hands, everywhere. It isn't just for those sticky price tags (clearance, of course) that seem to never come off. I recently had a butter knife dropped on my jacket. The restaurant paid to clean my jacket. The butter grease did not come out. So when I got home I washed it again, this time using the Goo Gone and it came right out. Great stuff!" ~ Michele in Cheyenne

"As a pet owner who deals with carpet stains from hair balls or tummy upsets, I'm a loyal fan of Spot Shot. It takes the color and odor of the stain out of the carpet, usually on the first try. I've also used it successfully on dirty spots created when someone forgot to leave their shoes at the door. (Spot Shot was recommended to me by one of the largest furniture stores in our state. You can imagine the amount of foot traffic they have daily.)" ~ Debbie, Ohio

"I love Mr. Clean's Magic Eraser. It will take crayon marks off a wall, permanent marker off the white kitchen counters, and huge red candle wax stains off white linoleum. Whenever I have a stain that I'm sure won't come off, I pull out the Magic Eraser and am amazed again! Beware: the store brand version doesn't work nearly as well as Mr. Clean." ~ Kathy

Thanks to all our readers who took time to respond. If you'd like to read more of the answers our subscribers submitted, visit the "Not Just Marketing Hype" page at <http://www.countingthecost.com/poll/products.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:  
What Has He Done for You Lately?

I have a dear friend and prayer partner named Angel. She has been my prayer angel for several years now. Angel and her husband Ron both on disability. Thus they are constantly looking for new ways to stretch their limited income. Despite the financial challenges they face, they are two of the most giving people I know. When they feel called to help someone whose need is greater than their own, they pray about it and then proceed to give, even if they aren't exactly sure where the money will come from.

One of Ron's favorite expressions is, "Jehovah Jireh strikes again!" "Jehovah Jireh" is name for God that comes from the Old Testament story of Abraham being asked to sacrifice his only son Isaac (Genesis 22). "Jehovah Jireh" means "The Lord will Provide," and that's exactly what He's

done over and over again for Ron and Angel as they step out in faith to give.

In our newest Readers' Poll Question, we'd like to hear your stories of ways in which God has been Jehovah Jireh to your family recently. The question asks, "Please share one of your favorite examples of God's sometimes-wild, sometimes-wacky and always-wonderful provision for your family recently."

God provides in so many different ways that it may be hard to narrow your response down to just one example. If so, feel free to send in more than one story to us at: <mailto:countingthecost@knology.net?subject=Provision> 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 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 [milleriv@comcast.net](mailto:milleriv@comcast.net) or visit [www.melanie.fourpointmoms.com](http://www.melanie.fourpointmoms.com)

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"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 asked in the last issue. 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](http://www.countingthecost.com/tio/cancer.htm)) dealt specifically with groups/foundations that help children. Here are the answers we received this time that deal with help for adults:

"You may be able to find help through

www.liddyshiversarcomainitiative.org." ~ Stacie

"I have been using Angel Food Ministries to help with our food budget stretch. It is open to anyone regardless of income or circumstance. You get about \$60.00 worth of food for \$25.00. Go to [www.angelfoodministries.com](http://www.angelfoodministries.com) and click on host site and pick your state. The menu changes each month." ~ Maggie from NC

"Contact In-Home Supportive Services with Social Security. This service provides in-home help. They will send out a social worker to access him and give help on a needs basis. Make sure you ask about all services he is entitled to. Also check into hospice, which is a wonderful service in itself. My prayers are with anyone with a disabling disease and may God bless you." ~ Anonymous

"For people who are faced with a life-changing illness and/or want to deepen their walk with the Lord, I recommend (and live) the radical lifestyle explained in the book, 'Why Christians Get Sick' by George Malkmus. I am not affiliated in any way with the author nor have I taken his seminars. I believe the information is easy and can be followed by anyone who (like me) faced a life-challenging disease." ~ Rawnu

Thanks to these readers for taking time to respond. 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:  
Services that Take the Work out of Coupon Clipping

Those of you who have been subscribers for a long time probably recall that I am not a big fan of grocery coupons. I admire those coupon commandos who have the organizational skills and tenacity to faithfully clip and use coupons week after week. I've tried many times to get into the groove of coupon clipping, but could never keep it up for very long. If coupon clipping lights your fire, more power to you! But personally I find other saving strategies to be much more rewarding and enjoyable.

Recently I heard of a service that is supposed to take all the work out of clipping coupons. It's called "The Grocery Game" (<https://www.thegrocerygame.com>) and it's a fee-based service (\$10 every eight weeks for a one-store list) which is designed to make coupon clipping more profitable and less time-consuming. Currently The Grocery Game is offering a four-week trial for only \$1, so I am considering giving it a test run.

So that brings me to the newest "Talk It Out" question.

This time I would like to ask a few questions of my own:  
"Have any of you tried using The Grocery Game or any other service that makes coupon clipping easier? Did you find these services to be useful or disappointing? Do you feel such a service is worth the price?"

Send any comments you have on coupon services to us at:  
mailto:countingthecost@knology.net?subject=Coupons 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:  
Clean and Neat beneath Your Feet

Don't you hate when the soles of your shoes stick to the spot where a sugary drink was spilled on the floor? Or when ugly stains cause your relatively-new carpet to look years older than it actually is?

In our last Creative Frugality question, we wanted to know how you keep all the flooring in your home clean. We asked, "What are your 'cheap tricks' for keeping the carpets, rugs, tile and linoleum in your home clean?" Here are the responses we received:

"One of our cats throws up frequently, so we keep a large supply of cheap washcloths and several cans of Spot Shot in our carpet-cleaning arsenal. We use Spot Shot on every stain or dirty spot we run across. Our carpet still looks great after 8 years of steady use and vomiting kitties. Spot cleaning and regular vacuuming keep things looking good." ~ Anne Marie

"My husband was raised in the Middle East where it's considered rude to wear shoes inside the home. We remove our shoes at the door and have inside-only house shoes for

the winter months. Now, if we could just get our 3-year-old to keep his chocolate milk in the kitchen...." ~ Emily in Ohio

"We don't have any carpet in our home. We have hardwood, tile and linoleum. I like to use borax diluted in water to clean the floors and they come out beautifully." Christine in Edmonton, Canada

"I don't know about carpets, but for other floors, I couldn't live without my Swiffer WetJet. I bought it a few years ago with a coupon and use it all the time. I have mostly hardwood in my house and it has a special cleaning solution for that. The bottle of cleaner lasts a REALLY long time. No more messing with buckets, cleaner, and mops if I just need to spot-clean something. It makes a nasty job easy, painless, and fast." ~ Jeanette

Thanks to all our readers who responded to the question. If you'd like to read the responses we received to previous discussions, visit the "Creative Frugality" page at: <http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Topic:  
Frugal Frou-frou

A few months ago while in another state for a speaking engagement, I was treated to a wonderful gift: a trip to a posh salon for a manicure and pedicure. I enjoyed the look and feel of my manicured nails so much that when I returned home, I was determined to learn how to do a French manicure myself. At first my husband Michael thought I was just being silly: Surely other women don't get excited over such vanity, do they? But to his surprise, I have gotten more compliments about my white-tipped nails than he ever imagined.

I tried to explain it to him this way: women love to feel pretty and having neatly manicured nails can help us feel that way. Of course I'm not going to spend \$25 or more a week for salon manicures, but if I can spend a few dollars for polish and a few minutes of my time to achieve the same effect at home, I don't feel vain at all for doing so.

As a result of this conversation, Michael suggested that I open the topic for discussion in this newsletter. In our newest Creative Frugality question, we want to hear about how you enjoy your frou-frou frugally. We ask, "Is there anything elaborate or even frivolous that you enjoy? If so, how do you enjoy that treat inexpensively?"

A while back, we talked about creatively frugal indulgences. This new topic is similar but with a bit more emphasis on things some people might consider vanity. Send

your comments and ideas on this topic to us at:  
mailto:countingthecost@knology.net?subject=Frou-frou 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 ~

"I want it...and I want it now!" How many times have you  
heard that from your children? How many times have you  
expressed that same sentiment yourself (although probably  
not in those same exact words)? In our next issue, guest  
contributor Kimberly Danger, publisher of MommySavers.com,  
shares some thoughts on what we as parents can do to teach  
our children the invaluable discipline of delayed  
gratification.

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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  
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