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

July 15, 2009
Volume 9, 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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~ In This Issue ~

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~ Letter from the Editor ~

Dear Readers,

For the last 11 years, Counting the Cost has been part of my life. It started as a printed newsletter, published for three years via my desktop computer and mailed to a handful of friends and subscribers. From there it grew to an email list of almost 10,000. My years of editing the newsletter have been sweet and filled with many memorable interactions -- most via email, some face-to-face -- with subscribers.

August 15th, 2009, marks a total of nine years of publication for the ezine. At this point, it is time for me to take a hiatus. I don't know whether this break will be permanent or only for a season, but it is clear to me that I have to take time to regroup and refocus. I will give more details in the next issue.

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

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Feature Article:

Death Angels - More Ways You Can Help
by Sylvia Loner

When death occurs, often we are willing to help a friend in need, but don't know how. There is an aura of mystery around funerals and grief. We grieve differently towards a mother, aunt, sister, child or neighbor..because of the personal relationship. Unfortunately, many people are not willing to invest in the emotional health of their friends/family very far past the funeral event.

The previous article (Death Angels, Part 1) addressed the immediate needs people have after a death/loss and how to help. However, their long-term needs are equally important. What can we do in the next six months to one year to help our loved ones and friends through these difficult stages? Our schedule is disrupted for a week, but after the funeral service and burial are over, we resume our routines and family activities. This is when grieving people are very vulnerable to depression. Their lives have been forever altered in ways we cannot truly understand until it's our turn. A concerned friend who sees this need and desires to help is a great blessing.

Contact with close friends and loved ones is necessary. Those who are grieving need to confide in someone without pressure or unwelcome advice. They just need someone willing to listen. They may feel isolated and feel that they cannot confide in grown children because they won't burden them. Here are some ideas for ways you can reach out to the grieving during this

time:

* Set a luncheon date at a quiet place. Let them talk. They will have things on their mind and really need to share. Don't judge them for how they may feel (anger or sorrow) or what they say. While there are common stages of grief, there are no absolute A, B, and C pathway stages to grief.

* On the 1st month anniversary date of the death, send a flower vase with a single rose to them. The funeral flowers will be dead by now and yours will be very comforting. This 1st month will still be semi-filled with activities like sending out thank you cards, dealing with insurance beneficiary changes, executor and attorney visits.

* On the anniversary date of death (second month), give them a good grief support book. Buy two books; give one to your friend and keep one for yourself. Read a chapter each week together with them and then talk about it when you call or visit. Reading a good grief support book will help them see that the wide range of mood swings is normal. I recommend books by Dr. Alan Wolfelt, who is a wonderful grief counselor. Ordering books on www.Amazon.com allows you to order a new one for them and a used one for yourself to save some money. They may have some free time and ready to read a book now.

* Music lifts the spirit and soul. Send them a CD with some music from one of their favorite music artists on approximately the same date during the third month after the death.

* IF they brings it up, encourage them NOT to make any major changes like moving, selling the house or cars, etc., for at least 6 months. Most people DON'T make the wisest financial decisions during this time. However, if the need to move is not financial but due to poor health, support the change. Don't argue; encourage them to contact an estate planner for professional advice.

* Invite them to spend the weekend with you when you do not have excessive household activity. Too much activity will only remind them what is lacking in life...and not allow you both enough time to spend together. Try to be aware of family plans that are seen as couples' only events and will remind them that a significant part of their life is missing.

* Schedule a date and time to clean out the closet or garage together. They may donate clothes (faster and easier) or plan a garage sale (may need extra money). Encourage them to keep 1 or 2 favorite items (a hat, a tie, or a work shirt) to feel closer to the deceased. Sometimes a family member or friend has taken those favorite clothes and used the fabric for a small lap quilt. This idea is appreciated because it is a functional, warm reminder and surrounds the survivor. Cleaning out the closet can be difficult, so help with this chore if you can.

* When the timing feels right say something like, "Mary, everyone has different routines and schedules that are

important. What have you found to be the most difficult thing or time of day for you after Bill's loss?" That simple question will open up the door for more clues into what the person needs and misses most. We are all unique with different answers that will add to the list of ways you can help others if you are willing.

About the Author:

Sylvia Loner is the AWARD-WINNING author of: "55 Ways to \$ave Money on...a Funeral!" Sylvia is a licensed pre-need counselor, Notary, florist, speaker, and funeral consultant. Discover easy ways to save money on Cemetery Plots, Cremation, Caskets, Death Certificates, Flowers, Funeral Trusts, Insurance, Medicaid Situations, Monuments, Music, Notary Services, Obituaries, Travel, Urns, Vaults and more! Request 1 FREE chapter of her book and read more helpful articles at: <http://www.SaveMoneyOnAFuneral.com>

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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:
Rejuvenating Your Prayer Life

Like any thriving relationship, our relationship with God requires frequent and meaningful communication in order for it to remain strong and healthy.

In our last Readers' Poll Question, I wanted to hear how you give your prayer life a power boost when it seems to be getting dull and lifeless. The question asked, "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?" Here are the answers I received:

"When I have trouble praying, I just keep praying. I'm old enough to know my prayer life will cycle back around and I believe God hears me even when I think my prayers are hitting

Our Newest Readers' Poll Question:
Your Biggest Frugal Challenge?

Even those of us who are the best at handling money usually have at least one area of weakness. Maybe you are a sucker for shoe sales -- you can't resist a bargain even though you already have more than you need. Or maybe you spend more than you should on entertainment or buying "special treats" for your kids.

In our newest Readers' Poll Question, I want to hear about your biggest challenges when it comes to saving money. The question asks, "What are the areas that you find it hardest to control your spending? What splurges or treats do you have a hard time avoiding even though you know they aren't always good for your budget?"

I know how powerful the three little words, "I deserve it" can be. Do those words ever cause you to spend when you really shouldn't? Share your experiences by writing to: <mailto:nancy@countingthecost.com?subject=Challenge>. 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:
Staying Connected with Your Spouse

Between work, children, chores and church activities, it's easy for couples to get so busy that they don't have time for each other. How can that be prevented? This 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

I know many couples struggle with this issue. Here are some of the answers we received:

"Intentionally setting time aside every night if possible to connect (after the children are asleep) is helpful for my husband and me. We also make a point to have a date night once a month (we swap babysitting services with my sister, so the only cost is whatever we spend on the actual date). Carve out some time to enjoy shared hobbies/activities. The main point is to make the time to spend together as a couple; your marriage is worth it." ~ Jen

"I understand this situation all too well, especially when I was working away from home and raising a family and my dear husband was working nights and going to school fulltime. Those were tough days. Some of the things we began to do were unusual but they worked for us. For one thing, though we often spoke on the phone it isn't the same thing. We made sure that our routes to work/home crossed each morning and evening and we had a pullover stop that we'd pull into and speak for a few minutes face to face. We also made it a point to hug and kiss during that pull-over. I am sure some who saw us thought we were having an affair, but we really looked forward to that time each workday to reconnect, even though it was only for five minutes. We also began to date regularly. Sometimes with our hectic schedule that meant picking up a pizza to share mid-way between work and home, or packing up sandwiches and fruit and sharing it. And occasionally I even stayed at work later in order to meet him when he got to work and we shared our picnic supper that way. Though I am now a stay at home mom, my husband's job is such that he distances himself emotionally during his work week..We've found that dating is a great way to keep us mindful of our romantic relationship..." ~ Terri in Georgia

"Marriage Encounter is one way to reconnect. It is a weekend program that combines 'lessons' and intense couple time to teach you to communicate better. It is faith-based but not overtly so. We just had ours 2 weeks ago and I highly recommend it. The fees are sliding scale and no one is turned away." ~ Glenda

"My husband and I have been married for 36 years and are in our early fifties. We have experienced the problems with staying connected and one of the small ways we make time for ourselves is to get up early on Thursday and Friday mornings to go out for a quick breakfast at one of our local restaurants. I start work at 7 a.m. and my husband starts at 8 a.m. We get to the restaurant by 6:15 a.m. I know it's early but it starts our day off on a pleasant note and we look forward to it weekly. Sometimes you just need to get out of the house and reconnect." ~ Susan

"When we had been married for 15 years we were in the same

situation: four young kids, my providing home day care, and my husband frequently working late. Thankfully, we attended a Marriage Encounter Weekend offered through our church. Somehow that weekend -- and our continued involvement with the group -- changed our outlook and appreciation of each other. This led to an improvement in our marriage and family life and even our spirituality. Now after 31 years of marriage, our marriage still has a 'special magic,' as one of our friends said! Good luck and don't give up!" ~ Kathy

Thanks to all of our readers who took time to respond. To read more of the responses we received, visit the "Reconnecting with Your Spouse" page at on our website at: <http://www.countingthecost.com/tio/stayingconnected.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:
Getting More Help around the House

How can Mom transition herself out of the role of doing everything for everyone in the family? How can chores and other household tasks become more of a team effort? These were the questions one of our readers recently asked. Tammy wrote:

"Sometimes I feel like the maid! My family (my husband and two elementary-age kids) do not help out as much as I would like them to. My husband works long hours but still it seems to me that he can do simple clean up when he is home. How can I get my family to help out more around the house? ~ Tammy

Great question. If you have faced a similar situation, what words of wisdom can you offer Tammy? Send your insights to us at: <mailto:nancy@countingthecost.com?subject=Help Out>. 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 Snacks for a Crowd

We seem to frequently have guests in our home, whether it be neighborhood friends of my daughter's, people from our Wednesday night Bible study, or folks we know who need some extra encouragement. Thank goodness for sales and coupons! When I find a good bargain on snacks and other quick to fix foods, I stock up because I know they will come in handy next time I hear the words, "We're hungry!"

Our last Creative Frugality question focused on this topic of feeding guests inexpensively. The question asked, "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?" Here are the responses we received:

"I just had to respond with a comment. I understand controlling costs but be sure to factor in the intangible benefits of kids hanging out at your house. You may be meeting a need that you are not aware of but God is. I have had kids hang out at my house a lot for months only to find out mom finally got a restraining order against her boyfriend, etc. You may be providing a safe place, love, attention or something else that is needed..The other thought was passed on to me by a wise lady who always had a house full of kids: 'If they are hanging out here, they are not somewhere else and I know where mine are.' If I have a crowd, I offer water, drink mix stuff like lemonade or use sugar and lemon juice, sun tea, homemade cookies when I have them, chips with grated cheese melted over the top in the microwave, popcorn, cheap popsicles, watermelon -- whatever I have found a good deal on. I have also fed kids my dinner leftovers. Also I put whoever is around to work when they are here. If I come home from the grocery store, I ask everyone who is here to unload groceries or if the living room needs to be picked up a bit, I ask everyone to pitch in for 5 minutes. With adults don't be afraid to ask people to bring drinks or a side dish or whatever you are short on. Most people are delighted to help."
~ Lena

"Popcorn! Great with lemonade or orange juice. Peanut butter and graham cracker sandwiches, served with milk. Also, homemade hummus is cheap and yummy with veggies, pitas or tortillas. Here is my recipe:

Hummus

In a blender or food processor combine:
2 cup well-drained garbanzo beans

1/4 cup tahini paste (Sesame seed butter - I find it in the international section of the store or at the health food store)
1/4 cup olive oil
3 peeled garlic cloves
1 T lemon juice (I may add bit more -- it's easy to adjust seasonings to taste)
Salt to taste

Process till smooth." ~ Danielle

"I frequently will have up to seven kids at my house. Popcorn and lemonade are usually a good hit. Popcorn is a whole grain, and I usually can buy it at rock-bottom prices (or even FREE) when it is on sale and I have coupons. This is my go-to kids snack. I was also able to buy a few canisters of Country Time Lemonade recently at Kroger for 25 cents each when they were on sale and I had a coupon. I just look at my stockpile and see what I have extra, and pull it out for snacks." ~ Margery

"Basic soup and bread is a frugal hit when I need to feed a crowd...and my crockpot is my friend in this case. I can make a huge pot of chili and cornbread that will feed a dozen for under \$5 or a huge pot of yeast rolls and chicken noodle soup for under \$5. I live on a farm and have free range chickens and a never-ending supply of eggs. That means quiche-type dishes and deviled eggs are frugal for me as is anything from the garden in the summer. Salad bar is frugal if I get the \$1 a pound ground turkey chubs at Walmart, already seasoned and set out a taco salad bar. During the winter I buy a large bag of potatoes on sale and make it a baked potato bar with various toppings. My grandchildren like making their own pizza (have eight grandchildren which could get very expensive to feed at the local pizza parlor or from the local delivery service). I make the bread dough and they make their own up with various toppings (good way to sneak a few vegetables in) and we have a fun evening doing this. I haven't figured the cost but it's under \$10 for the eight grandkids, husband and myself." ~ Kathy in KY

Thanks to these readers for taking time to respond. If you'd like to look through 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:
Frugal Family Nights

There's nothing better than an evening of spending quality time with your family. But how can you have a maximum amount of fun on a minimal budget?

Our newest Creative Frugality question focuses on this topic of family fun nights. The question asks, "What are your family's favorite 'family fun night' outings? What do you like to do together that doesn't cost much?"

Is there something out-of-the-ordinary that your crew enjoys? Tell us about it by sending an email to us at: <mailto:nancy@countingthecost.com?subject=Fun Night>. 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 ~

As a mom, do you ever get discouraged? Does it ever feel like you are fighting a losing battle in your efforts to raise a family and create a warm, nurturing home? In the next issue of the newsletter, Editor Nancy Twigg will share thoughts on finding joy in the crayons and carpools that make up a mom's life. Don't miss it!

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~ Counting the Cost Reader Classifieds ~

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~ Additional Resources from Counting the Cost ~

