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

June 1, 2006 issue
Volume 6, Issue 19
** sent on May 29, 2006 **

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,

Well, we made it! Lydia and I survived our first year of school together. Even though we only homeschooled two days a week this year (the other three days she attended a homeschool co-op), getting into the homeschool routine took some getting used to at first. Sometimes we felt like we were fumbling our way through, but all the adjustments and hard work paid off. I am happy to report that Lydia graduated from kindergarten last week. I am proud of both of us for getting through the year. Now we are looking forward to a fun and restful summer!

We still have lots of ad spaces available for the coming months. Remember, we are currently offering a "Buy 3, Get 1 Free" special for all ad space. Buy 3 Featured Sponsor ads, get one Featured Sponsor free. Buy 3 Regular Sponsor ads or Classified ads, and get one ad of the same type free. Ad space will be sold on a first come, first serve basis. For

more details or to check ad space availability, email me at nancy@countingthecost.com.

Blessings,
Nancy
editor@countingthecost.com

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~ Our Featured Sponsor ~

Here's a K.I.S.S. for You!
Are you planning an upcoming conference or retreat for your women's ministry group? Nancy Twigg brings her message of simple and abundant Christian living to groups all around the country. Through her lessons, she teaches women how to "K.I.S.S." -- Keep It Simple, Sister! For more information, visit Nancy's speaking information page at <http://www.keepitsimplesister.com>

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Feature Article:
Choosing Abundance

Is the glass half-empty or half-full?

It all depends on how you look at it, right? If you feel parched from working out in the yard, you would probably say the glass is half-empty. If, on the other hand, you've already had more than enough water today, you might say it is half-full. It's all a matter of interpretation.

How would you describe your life? Is it empty of luxuries and extravagance or abundantly full of life's intangible pleasures? Are you fully satisfied with who you are and what you have, or is there an empty feeling of discontent? This, too, is a matter of interpretation.

When Jesus spoke of having abundant life, I believe that part of what he meant was this "half-full" mentality. I like the way the Amplified Bible translates John 10:10: "I came that they may have and enjoy life, and have it in abundance -- to the fullest, till it overflows." Unlike material wealth that can be so elusive, this kind of opulence is free to anyone who chooses to see his glass as half-full.

It's your choice whether your life is abundant or not. Living simply and cutting corners doesn't have to mean cutting out all the richness in life. The abundance I'm talking about has nothing to do with income. Let me show you what I mean.

An Abundance of Love - Some people surround themselves with things. Choose instead to surround yourself with love. Love

of family, friends, and God fills you up more than anything money can buy.

An Abundance of Friendship - Nothing is more valuable than a good friend. You are truly rich if you have a few close friendships that you know could endure anything.

An Abundance of Pleasure - When was the last time you took time to enjoy a beautiful sunset or a starry night? These are pleasures anyone from any income bracket can afford.

An Abundance of Creativity - Write that poem, compose a song, or stir up a new concoction in the kitchen. God gave you your creativity to use fully.

If you haven't already, decide today to adopt this attitude of abundance. If you do, your glass will never be half-empty again.

Excerpt from Nancy Twigg's book, "A Month of Mites: 31 Devotionals on Simple Christian Living." To learn more, visit <http://www.countingthecost.com/mites.htm>

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Is Your Home Making You Sick?
Do you know Johnson's Baby Soap contains Quaternium-15, a formaldehyde-releasing preservative? Did you know that Crest Tartar Control toothpaste and Lysol are on the Cancer Prevention Coalition's "Dirty Dozen" list of products containing toxic and carcinogenic ingredients? You have choices that are better, safer and cost less. For info: <http://legacy4life.fourpointwellness.com>

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Readers' Poll Question:
Life is Too Short...

Life is too short to iron or dry-clean.
Life is too short to wear uncomfortable shoes.
Life is too short to eat generic Pop Tarts. (Unless, of course, you really prefer them. To me the extra money is worth it!)

These are just a few of my thoughts on things in life that either aren't worth the trouble or shouldn't have to be endured. In our last Readers' Poll Question we wanted to hear your list. We asked our readers, "Please complete this sentence: "Life is too short to..."

Your answers could have been funny or serious, playful or thought-provoking. Here are just a few of the ones we received:

"Life is too short to worry about what others think. Do what you know is right. Treat others like you'd want to be treated and love one another. Then you don't have to worry about living up to others' expectations." ~ Nancy

"Life is too short to be superficial. When we love ourselves, we have no need to hide our age, color our hair, or pretend to be something we are not. Mom always said, 'Keep you back straight and your head high with a smile for everyone you meet and people won't notice whether your hair is gray, or if your clothes are the latest fashion. They will notice you are a happy person and want to be with you or near you.' What else could you ask for from life than to be loved by all who know you?" ~ Annemarie

"Life is too short to wear make-up! I wonder who started this idea? Why is it in a modern society like ours that women feel they must spend hundreds of dollars and loads of time on applying a 'false' face in order to walk out their front doors? Are we doing our daughters a favor by passing on this tradition to them? Most women are beautiful enough as they are to not have to apply so much. I know there are some that enjoy doing this, and a few that may cover scars or burns, but others feel trapped. I have spoken to many of them. I am not the most beautiful woman in the world, but I am not offensive by any stretch of the imagination. I save make-up for truly special occasions. I feel free by not having to waste our hard-earned money on yet another lipstick or foundation that will sit at the bottom of a drawer. I think it is time we teach our daughters that they are lovely like they are -- and really believe it!" ~ BJ

"I enjoy burning scented candles and wearing perfume. I had the tendency to save these things for special occasions. I realized everyday is a special occasion. Now I burn my favorite candles and wear my favorite perfume everyday. When they are gone, it gives me great pleasure to shop for more. Life is too short." ~ Tonya

"Life is too short to not snuggle with the one you love. Loving someone is great preventative medicine. And you feel good, too..." ~ Leonie

"Life is too short to save junk! If you 'might use it someday,' give it away. You'll just have to shuffle it periodically to make room for more junk, and that will cost you time with your family. I have an ongoing box for the Salvation Army that collects such items as they become junk." ~ Alexandra

"Life is too short to spend all your time keeping a perfectly clean house. Spend more time with your family and friends and enjoy love and laughter. At your funeral,

people will be talking about how great a friend you were, and how much fun they had with you. No one will be saying anything about the perfectly clean house you kept." ~ Anonymous

"Life is too short to harbor unforgiveness. Unforgiveness hampers God's ability to fully utilize you for his purposes. Many opportunities for service present themselves only once, and if you're bound by bitterness, you may miss your one shot at reaching someone for Christ." ~ Suzanne

Thanks to all of our readers who responded. If you'd like to read all of our readers' thoughts on this topic, visit our "Life is Too Short" page on our website at <http://www.countingthecost.com/poll/tooshort.htm>

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Our Newest Readers' Poll Question:
What Do You Let Slide?

I've noticed something about myself and my frugality. When life is rolling along smoothly, I am more willing to take the extra effort to do what is necessary to save money. Let life get busy, though, and some of my frugal habits quickly go out the window!

In our newest Readers' Poll Question, we want to hear about your money-saving habits -- particularly those that are the most easily forgotten. We ask, "Which frugal habits are most likely to be dropped or forgotten when life gets hectic in your household? Which habits do you hold onto even when you are busy?"

This should be interesting to hear what our readers deem as "essential" and "non-essential" with regards to frugal living. Think about it and send your answer to us at: <mailto:editor@countingthecost.com?subject=Habits>

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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: www.melanie.fourpointmoms.com

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"Talk It Out" Question:
Weird Problems with Newsletter

In the last issue of the newsletter, we posted a question from one of our subscribers who is having problems receiving our newsletter. Karen wrote:

"I thank you so much for being so faithful and sending your newsletter religiously. The problem is that I get the e-mail from you but there is no newsletter, no info, no place for me to click onto to get the info. Can you clarify? Thank you so much." ~ Karen

Unfortunately, I don't have a clue as to why Karen is having this problem but I thought that maybe some of you would. We received only one response to this question. Here it is:

"Is it possible that she's deleting after only reading your introduction, and failing to notice that the entire newsletter is right there as part of the email...? I deleted too soon with another group a couple of times, before realizing that. (Had to go into my deleted files to read them!)" ~ Hazel

Karen is an AOL user, so I don't know if that has anything to do with the problem or not. If anyone else has any ideas for Karen as to why she is not receiving the newsletter properly, please send your comments to this email address: <mailto:editor@countingthecost.com?subject=Problems> I will forward your suggestions on to Karen.

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Our Newest "Talk It Out" Question:
Working at Home with Children

More and more people are working from home these days. Many of them do it so they can be home with their kids. But how do you actually get any work done with the little ones around? That is the question one of our readers recently submitted. Cathy wrote:

"I am a work-at-home mom with small children. Sometimes it's a real challenge to work with the kids around. I'd like to hear some of the creative ways other readers have found to strike a balance between working at home and caring for the children. Thanks." ~ Cathy

Good question. If you are in a similar situation and have some suggestions for Cathy, please send them to us at: <mailto:editor@countingthecost.com?subject=Work at Home> Many of the responses we receive will be posted in the next issue of the newsletter.

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Do you need help learning to live more simply and frugally? 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 Summer Fun on a Budget

School's out and summer is here. What are you going to do with yourself -- and your kids -- this summer?

In our last Creative Frugality question, we asked, "What are your favorite ways to plan summer fun for your family without spending a fortune?" Here are a few of the answers we received:

"What we do for summer fun (I have two boys, ages 10 and 12) is that in May, I have them make a list of all the fun things they can think of that they want to do this summer. (Of course I tell them ahead of time, 'We're not going to have time to do EVERYTHING on your lists!')...I ask them to prioritize with numbers which fun things to do would be the most important to them. I ALSO make them think about costs by having them put an 'F' for Free, 'L' for Low Priced, 'M' for Medium Priced, and 'H' for High Priced (which considers # of people going)...both my kids have Attention Deficit Hyperactivity Disorder...so they need LOTS of routine. I think most kids do. We keep a summer routine (of course it has to have some flexibility...it's summer!). This way they know, for instance, Monday is Library Day, every 2nd and 4th Thursday we go to Garage Sales, Tuesday is Grocery day. They also know that unless they are grounded, they get 1 1/2 hours combined Computer and TV time only, no exceptions per day. Also during the summer, we all love to read 1/2 hour per day (Mom, too), and we do 1/2 hour of keep-up or catch-up academic work. This summer we'll be covering 'study and organizational skills', and 'writing skills.'...'
~ Kara

"One way to cut costs is to share the summer fun with another family. We are renting a house on an island for a week through my sister-in-law's co-worker. We save by renting privately instead of through an agency and we save because we are two families renting it--making a luxury suddenly an affordable one. Obviously, too, we can then make our own food, saving on eating out costs. On another trip to a beach town, we are going to stay with friends. Because they only have a very small cottage there, we will camp in our own tent in their yard. We get the pleasure of spending time with them and free accommodations!" ~
BethAnne

"This year we found out about the 'Affordable Family Fun Card' offered by our city. They have a yearly income cut-off depending on the size of your family. The card entitles

you to 80% off the regular registration with City programs, swimming, arts & crafts, day camps plus 50% off leisure passes each month. It's worth checking into in your town/city. I've lived here all my life and JUST found out about this. I put all three of my children into swimming and it only cost me \$30.00 as opposed to \$130.00 -- which can now go to other things we need." ~ Darlene

"Last summer, a few of us stay-home moms hosted kid-swaps. Every other Monday, my son went to friend #1's house. On off Mondays, my son and friend #1 were at my house. We swapped with friend #2 on Thursdays. This gave each mom one day a week some no-cost kid-free time, and gave our children a sense of structure..." ~ Suzanne

"Depending on your location, I have a year-round 'deal' to share, which is particularly helpful in the summer with kids. My family and I joined the Explorer's program at our nearby children's museum. Whereas a year long membership is usually around \$60, for \$100 my family enjoys the reciprocal benefits of being able to go to any children's museum or science museum in the country. When we plan day excursions, I always look up the locations of these other museums and plan our adventures accordingly." ~ Lisa

Thanks to all of these readers for responding. We received more answers than we had room to post. If you'd like to look over the other responses we received or answers to previous questions, visit our "Creative Frugality" webpage: <http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Topic:
Special Times with Friends

Do you have a special friend (or friends) with whom you love to spend time? Doesn't it warm your spirit to carve out time just for maintaining that friendship?

In our newest Creative Frugality question, the focus is special times with special friends. We want to know, "What are some of the fun and low-cost ways you spend one-on-one time with your closest friends?"

When I go to my hometown, one of the ways I spend special time with my mother and sister is to hit the thrift stores together. We have great fun catching up on each others' lives over racks of bargains! Send your ideas to us at: <mailto:editor@countingthecost.com?subject=Friends> 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 ~

