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

June 1, 2008 issue  
Volume 8, Issue 19

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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- \* How Labor is Divided in Your Home
- \* Small Budget, Big Family Fun
- \* Speaking the Language of Love

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~ Letter from the Editor ~

Greetings CTC Subscribers,

Summer has officially begun here in Tennessee. My family just got back from a trip to see the grandparents down in the Alabama Gulf Coast area. Now we are looking forward to visits from other friends and relatives, swimming at the YMCA, and various Vacation Bible Schools around town. Three cheers for summer fun!

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

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Feature Article:

Feeding a Family for \$300 a month?

By Tawra Kellam, [www.LivingOnADime.com](http://www.LivingOnADime.com)

I do something that most people think they can't do today. I feed my family of 5 for \$300 a month. Most people say that's an impossible feat, but what boggles minds even more is that I do it without using coupons. How do I do it?

\* First, I use what I have. If I don't have milk in the house, I don't make a special trip to the store for it. The kids won't die from malnutrition if they miss drinking milk for a day or two. If I'm out of bread, I'll make some cornbread or muffins. If I'm out of fresh veggies, I will use canned or frozen instead. Stop going to the store for one or two things. I shop for food 2-3 times a month and that's it. You'd be amazed how much this saves on the cost of gas.

\* Shopping the clearance sections, I regularly find milk on clearance for \$1.20 a gallon. My store marks the milk down a few days before the "sell by" date. The great part is that milk stays fresh for 1 week after it's opened. I generally only buy the milk when it's marked down and I buy enough to last until the next time I find a great deal on it. I throw several in the freezer and then I don't have to make a special trip for milk (or pay the premium price). Just thaw, shake and serve.

\* I purchase meat only on sale or on clearance. Again, butchers mark down their meat a day or two before the "sell by" date. Generally, meat is good for 3-4 days after the "sell by" date in the fridge or 6 months in the freezer.

\* I never buy meat unless it's on sale for \$1.99 or less a pound. If it's not on sale, we don't eat it. (Even so, we never have a shortage of meat in our house.) You can get some great unadvertised deals just by watching the meat counter's clearance items. I found 5 lb. rolls of hamburger for \$2.95 each just the other day. Of course, I stocked up and will have enough hamburger to last the next 6 months.

\* I can get "soup bones" with enough meat on them to make a great vegetable stew for the entire family for under \$2. Add some rolls and you have a complete meal for 5 for less than \$3.00. When chicken is on sale for \$1.66 per pound, I stock up. I do this with all my meats. This way we can always have a variety of meats.

\* Another important tip: Ask. Most people are intimidated by asking, but I regularly ask when things will go on sale or be marked down. By asking, I've found out that bananas, milk and meat are marked down each morning. I try to shop in the mornings to get the best deals. When we lived in Texas, the stores marked things down in the evening, so we made it a point to go shopping in the evening. Adjust your shopping times to find the best deals.

\* Serve your family proper portions of food. Most parents give their kids way too much milk, juice and soda. My kids get soda on special occasions only. They eat milk with their cereal. For snacks, they eat a piece of string cheese, fruit or one or two cookies. The kids don't sip on milk or juice all day long. They drink water and are just fine with it.

\* As a general rule, I try to give them one vegetable and one fruit for lunch and dinner and then a piece of fruit with cookies or cheese as a snack. This way, they get their "five a day" in very easily. Stop letting kids "graze" on chips and other snack food all day. My kids get one small "bowl" of chips (1/2 cup to 1 cup depending on the size of the chips) a day and that's it.

So what do we eat? Here are some of our menus:

\* Slow cooked roast, brown gravy, onions, carrots, potatoes, buttermilk muffins and a fruit plate (The next day, the leftovers from the roast are used as barbecue beef along with potato salad, green beans and strawberries or grapes.)

\* Pizza (homemade), tossed salad and fruit

\* Maple glazed chicken, scalloped potatoes, glazed carrots, applesauce and dinner rolls

\* Sloppy Joes, cucumbers and tomatoes

\* Tacos, refried beans, green beans, sliced apples and tortilla chips with honey

With savvy shopping, you too can cut your grocery bill even when prices are going up!

About the Author:

Jill Cooper and Tawra Kellam are frugal living experts and the editors of <http://www.LivingOnADime.com/>. As a single mother of two, Jill Cooper started her own business without any capital and paid off \$35,000 debt in 5 years on \$1,000 a month income. Tawra and her husband paid off \$20,000 debt

in 5 years on \$22,000 a year income. Tawra and Jill teach thousands of readers each month how to save money on their grocery bill and get out of debt.

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<http://www.countingthecost.com/clutter.htm>

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Readers' Poll Question:

Working Together to Keep Your Home Running Smoothly

What happens when everyone does not share in the work around the house? The overworked partner usually ends up feeling under-appreciated, too, and resentment can quickly rear its ugly head.

In our last Readers' Poll question, we wanted to hear about the division of labor in your home. The question asked, "In your marriage and in your home, how do you divide up chores so that everyone helps carry the load? How do you decide which spouse does what? Have you had any special challenges to overcome in finding a system that works best for your family?" Here are the answers we received:

"Shortly after my husband and I were married, we sat down and made a list of all the household tasks that needed to be attended to, including things like bill paying, gift buying, and travel planning. After writing down each job, we decided who would be responsible and wrote that person's initial next to the task. Some jobs require both of us to contribute, so then I wrote down both of our initials. It really helped me to have it written down. It doesn't mean we can't help the other person out, but it does help set expectations. Another thing we do consistently is that if I cook, which is almost every night, my husband cleans up afterwards. I love this system!" ~ Carrie

"As a stay-at-home wife, I handle most of the household chores. The housecleaning, laundry, cooking, running errands, vet appointments, taking the cars in for service, etc., are all mine to handle. I have a schedule for all of these activities, so it helps keep me motivated and on track. My husband handles most of the outdoor chores, such as mowing and trimming. Also, he takes care of anything that breaks. I'm not mechanically minded at all, so it works out nicely because he is very good at that sort of

thing." ~ Anne Marie

"Our family of 10 could not function if everyone did not pull their weight so we divide up the jobs that need to be done on a daily or weekly basis. I make out a list of jobs that need doing. We have a family meeting and my husband and I help everyone choose what jobs he/she wants to do. We help steer them towards jobs that are at their ability level or that they haven't learned to do yet. We make out a list for everyone of his/her jobs and post it on the fridge. Our oldest four are boys so it has been a necessity that they learn to clean the house because I couldn't wait until we had a girl to help me out. We even give our 3-year old at least one job to do so he learns to be a part. We have a set time every day, which for us is 8:00am until about 9:30am, when everyone is responsible for getting his/her jobs done. We switch jobs in the spring and fall because that's when jobs tend to change...If we have one that is resistant to doing a particular job correctly, then we have assigned that particular job the next go-around so he has the opportunity to learn to do it well. For mealtime clean-up we have three teams of 2-3 children that rotate with each meal. We usually pair up an older child with a younger. I cook the meal so they clean it up...I believe this will instill a work ethic that will benefit all of them when they grow up." ~ Kathy

Thanks to these readers for taking time to respond to this question. To peruse previous "Readers' Poll" questions and the answers our readers submitted, visit the "Reader Input" page at <http://www.countingthecost.com/readerinput.htm>

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Our Newest Readers' Poll Question:  
Goals for This Summer

Every summer, I feel a special burden. When faced with over two months of free time with my daughter, I want to be a good steward of that time. I want to use it wisely, somehow precariously balancing intellectual and social stimulation for Lydia with a healthy dose of good clean summer fun! Last summer the "intellectual stimulation" part of my plans fell through. By the time June had passed -- and with it all the Vacation Bible School programs my daughter wanted to attend -- Lydia was totally out of the mood to do anything that even remotely resembled schoolwork. This year, I plan to use a different approach so my efforts to keep her mind from going to mush over the summer won't fall by the wayside.

In our newest Readers' Poll Question, I'd like to hear about your family's plans for the summer. The question asks, "How will your kids spend their time this summer? What kinds of activities are you planning that will be both educational and fun? Do you plan to do any educational

review work with your kids during the summer? If so, what do you plan to do?"

Think about your answer, jot it down and send it to us at: <mailto:nancy@countingthecost.com?subject=Summer>. Many of the responses we receive will be posted in the next issue of the newsletter and on our website.

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"Talk It Out" Question:  
Small Budget, Big Family Fun

Can the family fun continue even when the flow of income has slowed to a trickle? That was the question one of our readers presented in the last issue of the newsletter. Cathi wrote:

"We recently started a new business and our budget has never been as tight as it is now. We have learned a lot but I still need ideas for fun things to do with our kids. My daughter is now 14 and I want her and my seven-year-old son to see that we can be tightly budgeted and still have great family memories to look back on. Any suggestions or books to check out at the library would be so helpful!" ~ Cathi

When Cathi wrote me with this question, I assured her that our subscribers would be able to offer many great suggestions. Here are a few of the responses we received:

"Our income has recently been crunched as we have gone on payment plans for several credit cards which we unwisely abused. My son is five years old. Even a picnic in the woods or by the lake costs gas money anymore, but luckily we have our own 'woods' on our ten acres. From May to September we 'camp out' in the back yard or elsewhere on the property. We breakfast in the sun on the front porch

with TV trays, and sup in the shade of the back yard. We bought a small waterpark pool for \$30 from Wal-mart and set up a solar hot tub to relax in (old bathtub, water heats in sun all day, we soak in late afternoon). We do go to the movies once or twice a year, but usually use Netflix for \$5.39 a month, or check out free movies from the library. We are reacquainting ourselves with our collection of board games, changing the rules of play to fit his ability and interest, and jigsaw puzzles, we read to each other, garden and take long walks in our rural neighborhood. We ride bikes, play with our animals, and play endless make-believe games." ~ Robyn

"My husband has been out of work for 2 years so we are surviving on my meager earnings. Our children don't always understand why they can't have things their friends have -- the newest 'in' things. Their friends have flat screen TVs with satellite or cable, DVD players, gaming systems and even their own cell phones...I have told my kids that even if we could afford it, I wouldn't buy them that stuff. I prefer to spend my time interacting with them, instead of zoning out with them. We play board games with our children. We've gone on walks, read books together, created projects together. My husband has taught our son how to use various tools...One weekend, my son went to his friend's house -- the one that has EVERYTHING money can buy. He came home and talked about what he and his friend did. When I asked him where the parents were, he said, 'Oh, they were watching TV.' He said, 'You know, it's really sad, Mom. They didn't do anything with him ALL weekend long!' His friend eats his meals in front of the TV. Thinking about it, forced frugality has brought us closer to our children and has shown them how treasured they are. How awesome is that?!" ~ Karen in SC

"With a family of 10, entertainment funds are pretty small and don't go far for that many people. We have found that a change of pace can help as much as anything. Just an outing of going to the local greenway (walking trail) can be a fun way to get out and get some fresh air. A new deck or two of cards can provide a marathon of a card game like Tripoly or Blitz. Packing up sandwiches and snacks for a picnic or even eating our meal outside can be fun. Having company over for a potluck is cheap and provides fellowship for the entertainment. Winter time is good for finding a library book that everyone enjoys and reading aloud an hour or so an evening. Make an afternoon or evening of a food item like homemade ice cream or some other homemade food that is a treat to have that normally you don't time to make. There are free movies in the summer and churches often offer holiday activities for the community. I have found there are lots of fun things to do for free or very cheap if you look for them. With our size family, any outing is an adventure but you could invite someone to go with you to increase the fun." ~ Kathy

"This is a tough one but if you think of what people did

back in the 1950s (gosh, so long ago...I am thinking of my own childhood) having good times meant getting together with family and friends. Backyard barbecues with friends and picnics were things I remember. Camping trips in the summer...flying kites in the spring...it really is the small activities that are important. As a former teacher I have observed that it is vital that parents involve themselves with their children's school activities, be it athletic or artistic. It creates a natural bonding. The websites Living on a Dime ([www.livingonadime.com](http://www.livingonadime.com)) and The Dollar Stretcher ([www.stretcher.com](http://www.stretcher.com)) provide a lot of insight for family activities on a budget." ~ Janice

Editor's Note: One thing I suggest to Cathi is to spend some time talking with her kids to find out exactly what they enjoy, and then looking for ways to achieve the same effect on a tight budget. For example, if the kids enjoy going out for restaurant meals, try to find a way to whip up their favorite restaurant foods at home. If they enjoy going to the movies, institute a weekly "family movie night" complete with their choices of rented flicks and their favorite budget snacks. Ask them and yourself, "Why do they find this particular outing so appealing," and "What can we do to achieve that same effect inexpensively?"

Thanks to all of our readers who took time to respond. To read more of the answers we received, visit the "Small Budget, Big Family Fun" page on our website at <http://www.countingthecost.com/tio/familytime.htm> To peruse previous "Talk It Out" questions and the responses 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:  
Taming Your Tongue

Do it sometimes seem your foot spends more time in your mouth than out of it? If so, maybe you can relate to our newest "Talk It Out" question. Bonnie wrote:

"All too often I find myself flying off the handle at my husband or kids and then later regretting what I've said. I'd like to hear how other readers have learned to control their tongues. I want to learn to think before I speak. Can your readers help me by offering tips and strategies for engaging my brain before I engage my mouth?" ~ Bonnie

Great question! I'm sure many of our readers have dealt with similar issues. Think about it and send your idea to: <mailto:nancy@countingthecost.com?subject=Tongue>. Many of the answers we receive will appear in the next issue of the newsletter and on the website.

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Creative Frugality Explored:

The Language of Love

As I mentioned in the last newsletter, recently I've been reading Dr. Gary Chapman's book, "The Five Love Languages." I want to make sure that my husband and daughter "hear" what I say and what I mean when I communicate my love for both of them.

In our last Creative Frugality topic was how you express affection and commitment to your family members. The question asked, "What are some of your favorite creatively frugal ways to communicate your love to your spouse and children? How do you show your love in ways they understand without blowing your budget?" Here are the two reader responses we received:

"I sometimes leave notes on the bathroom mirror for my husband to find in the morning as he's getting ready for work. It may be a heartfelt notecard with sappy sentiments, or it might just be a silly message jotted on a Post-It note. Either way, he enjoys finding them, and it's a nice way for him to start his day." ~ Anne Marie

"I write 'ILY' (which stands for 'I Love You') on my daughter's napkin when I pack her lunch. I bought heart shaped cookie cutters and cut her bread into heart shapes when she takes a sandwich. We sign 'I love you' when we leave for the day, or saying good night. I make our dinner menus at the end of each month. Everyone has input and gets his or her favorite meal cooked, even learning how to make it. We have made the other person's bed while they are making ours, or sneak in and make the bed while they are in the shower. My husband greets me at the door when I get home from work, with a smile and a hug -- that is what gets me through the day!" ~ Karen

Thanks to these readers for taking time to respond. If you'd like to browse through previous "Creative Frugality" discussions, visit the "Creative Frugality" page at: <http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Topic:  
Keep-Cool Treats

When the summer sun heats you up, is there anything better for cooling down than a fruity popsicle or a massive scoop of your favorite ice cream?

In our newest Creative Frugality topic, I want to hear about your favorite summer treats. The question asks, "What are some of your favorite, low-cost summer foods that not only taste good, but also do double-duty by helping you cool down?"

Feel free to share your favorite recipes as well as your summer snack and meal ideas. Send your thoughts to us at: <mailto:nancy@countingthecost.com?subject=Keep Cool Foods>  
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 ~

One of my favorite foods is a big, fat juicy hamburger cooked on the grill. If you like burgers as much as I do, don't miss the next issue of Counting the Cost. In it, author and guest contributor Debi Taylor-Hough shares ten tips for building a better burger. I can't wait!

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~ Counting the Cost Reader Classifieds ~

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