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

June 15, 2006 issue
Volume 6, Issue 20

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 have one quick bit of news before we get into the meat of this issue. As some of you know, the rights to my first book, *Celebrate Simply*, were bought last year by Kregel Publishing, which will republish the book this fall. The revised edition is scheduled to be in Christian bookstores around October 1st. Currently I have about 200 copies of the old version that I cannot sell once the new version is out.

So here's the deal. If you buy 5 or more copies of the old version, the price is \$5 each (plus shipping). If you buy a dozen or more, the price is \$2.50 each (plus shipping). This offer is ideal for anyone who owns a bookstore or gift shop (either online or brick and mortar), since the \$2.50 price for bulk purchases is just a little above my cost. It is also great for anyone with a long Christmas list who wants to get her shopping done early! For more info, visit <http://www.celebratesimply.com/clearance.htm>

Blessings,
Nancy
editor@countingthecost.com

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~ Our Featured Sponsor ~

Isn't it time you learn what's in your household and personal care products? Many household items contain toxic chemicals - even oral hygiene and children's products. Some health issues can be remedied quite easily. Learn about the products you use, as well as safe, better alternatives that cost less. For info:
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Feature Article:
Saving on Your Grocery Budget when You're Tired
By Jill Cooper
<http://www.LivingOnADime.com/>

Robbi writes: I have fibromyalgia and a host of other ailments, most of them chronic. There are days when I just want to grab the first things I see and get out of the store and back home to rest. How do you get your shopping done for the week without killing yourself and destroying your budget in the process?

Jill: I know it can be very hard to go to the grocery store when you are sick. My daughter Tawra and I both have Chronic Fatigue Syndrome and once drove to the grocery store, parked in the parking lot and had to turn around and drive right back home because we were too exhausted after just making the short drive to get there. Boy, did we feel dumb. Here are a couple of ideas that may help a little.

* First, always keep a list. That may be hard because for me, by the time I find a pencil, I usually forget what I was going to write down! The list helps you not only to remember things, but also helps you decide what to buy. I am usually so sick at the store that nothing sounds good, so making myself buy just what is on my list helps.

* I also go to the smallest grocery store in my area. Walking up and down long aisles just kills me. I like Aldi's because it not only helps me save money but is smaller.

* You may find it easier to buy a month's worth of staples all at once. Then, just go once a week to buy the fresh items. The fresh items are on the outside wall of most grocery stores so I can sometimes walk that distance if I don't have to go up and down each aisle where the staples are.

* Make a floor plan of your store. When you buy items that

always seem hard to find (for me it is syrup), make a note of the location on your floor plan. Then you don't have to wear yourself out wandering the isles aimlessly.

* Price match. Some superstores will match the prices of their competitors' ads. I take my ads in and purchase all my loss leader sale items at one store. Then I don't have to go from store to store purchasing the exceptional deals. I can get the sale price all at one store. Ask if your store will do this. It can save time and money.

* To help save money, ask your butcher when he marks down the meat. The same goes for produce and bakery items. That way you can plan to do your shopping when the bargains are right there. You don't have to go hunting for them.

* Keep you meals simple. Don't feel guilty if you get to the grocery store and only have the energy to buy milk and cereal. Guilt drains you. Once I stopped fighting and feeling guilty about what I couldn't do and what other people would think about what I wasn't doing, I actually started having some good days.

About the Author:

Jill Cooper and Tawra Kellam are frugal living experts and the editors of 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.

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~ Our Sponsor ~

Do you dread thinking about the end of the day because you have no idea what's for dinner? You don't have to anymore. Let us take that burden off your shoulders by planning your weekly menu and grocery lists for you. Visit www.mymenuassistant.com and sign up for a two-week free trial.

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Readers' Poll Question:
What Do You Let Slide?

I confess I fell off the wagon.

No, I'm not a recovering alcoholic who started drinking again. I'm a frugal shopper who recently let her frugal ways slide during a period of busyness and physical exhaustion. I'm back on the wagon now, determined to get our grocery spending back down to where it needs to be.

In our last Readers' Poll Question, we wanted to hear about your money-saving habits -- particularly those that are the most easily forgotten. We asked, "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?" Here are a few of the answers we received:

"I had to laugh out loud when I read this latest question because I was saying this very same thing to my husband the other day. We recently had our third child, a boy, and we have two other boys, ages three and two. Our lives were anything but laid back before the birth of our third son Thomas, but now life seems even more crazy than when my husband was working full-time and going to school! I've noticed that the one major 'act of frugality' on my part that gets tossed out the window when life gets too busy is my meal planning. I always make a meal plan for each month, making a list of the groceries needed, and in that way I can minimize the amount of money we spend on food. Whenever life gets too hectic though, my shopping becomes erratic and I always end up shopping every day rather than twice a month." ~ Katherine

"I notice that when I get overly busy...I use my dryer more. I don't take the time to hang clothes (either inside or outside) to dry." ~ Sandy

"When I am busy, I do not shop for groceries carefully. I just buy something handy to get by. I waste money by overbuying when friends come to visit. Sometimes I buy to impress -- not wanting them to see my frugal side." ~ Judy

"Food! I definitely let food slide. I don't make as much from scratch and don't look as carefully at nutritional content. I have an example from just last night. We were particularly busy getting ready for short-notice company and I gave my two-year-old a piece of processed cheese for supper! On a normal day, I would never do that." ~ Annie

"When I get busy the first things that go are eating at home and using cloth diapers. However, I hardly ever resort to using my dryer or buying cheap junk food. At least when we go out to eat we tend to eat healthier than buying cheap junk and eating that." ~ Kathy

Editor's Note: Of all the answers we received, almost every one mentioned something about cooking or grocery shopping. I guess I'm not alone in my tendency to let frugal food habits slide!

Thanks to all of our readers who responded. If you'd like to read all of our readers' thoughts on this topic, visit our "What Do You Let Slide?" page on our website at <http://www.countingthecost.com/poll/habits.htm>

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Our Newest Readers' Poll Question:
Summer Favorites

During the hot months of summer, people tend to eat differently. One reason for this is the availability and abundance of fresh fruits and vegetables. Another reason is summer itself -- who wants to heat up the house cooking a big meal on the stove or in the oven?

In our newest Readers' Poll Question, we want to hear about your favorite summer foods -- ones you're not as likely to eat during the rest of the year. We ask, "What are your favorite summertime dishes and keep-cool snacks?"

Your answers could be foods only available (economically, at least) in the summer, foods that cool you off, or meals that require little cooking that would heat up the kitchen. Think about it and send your answer to us at:

[mailto:editor@countingthecost.com?subject=Summer Foods](mailto:editor@countingthecost.com?subject=Summer_Foods)

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www.melanie.fourpointmoms.com

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~ Reader Feedback ~

Re: Counting the Cost Subscribers
"Thanks for your newsletter. I really enjoy the atmosphere of it. It's like sitting around a campfire with a group of wonderful women. I love the sharing and the camaraderie... Thanks for your work for all of us." ~ Trish

Editor's Note: It's not uncommon for me to receive letters from subscribers, but I wanted to share with one because Trish's compliment is not really for me. She is actually complimenting all of you because it's your input and willingness to share that makes this newsletter special!

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

More and more people work 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 was the question one of our readers submitted in the last issue of the newsletter. 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."

Here are some of the responses we received:

"I've been working at home for 18 months now, usually 5 to 8 hours a week, but sometimes as many as 20. My advice: If you can work around your husband's schedule, do it. I'm able to work at home during the morning on the days my husband works second shift. He takes care of our toddler (my big girls are in school). Make a deal with your husband that he'll do the kitchen cleanup once or twice a week so you can get to work as soon as the kids are in bed. Have a friend/neighbor/relative you can call on for babysitting when deadlines are looming and you're in a crunch. Trade sitting time, or agree on a fair hourly wage...Draw a firm line between work and family. It's not easy, is it? But it's essential. I tell my clients I set aside certain hours to work and outside those hours I'm off duty. Do NOT work on Sunday (that means household chores, too). No matter how hectic the rest of the week, no matter what kind of deadline is looming...leave Sunday for God and your family. You can't believe how much stress it relieves when you know you have a real day off coming." ~ Catherine

"I work part-time from my home as a piano teacher. I was able to find a local homeschooling group and hire homeschooled teenagers to babysit during lessons." ~ Lisa

"I work from home and am a mom of two little ones ages 1 and four. I have a few tips/ideas that have worked for me:

1. Work when the kids are sleeping. - I typically schedule at least two to three hours of work time in the wee hours of the morning. This allows me to complete or at least begin on the most pressing projects for each day. I also do the same after I put the kids to bed.

2. See about a co-op. - I have a neighbor who will sometimes allow my kids to play with hers (near the same ages). I then will watch her kiddos when she has an errand to run, so I don't have to pay for the childcare and my kids have fun.

3. Plan an arts and craft activity that will occupy their time for a specific period. - I often will set my son and daughter up with activities such as Play-Doh, a craft and/or a game that they enjoy together.

4. Involve the kids in your work. - This isn't always possible, but sometimes I've found creative ways to have my son help me sort and organize client papers, help sort faxes, etc.

5. Incorporate kid time into your workday. - I try to spend

at least two hours with my kids either doing an activity, visiting the library and the park. These types of activities allow me to take a break and enjoy the kids. If I don't spend quality time with the kids, it defeats the purpose of why I chose to work from home.

6. Screen calls. - I always screen my phone calls so I can focus while I'm working and not worry that the kids will be heard. I typically return the messages by email and/or phone while the kids are sleeping or will step outside to make my calls. I hope these ideas are helpful. I have found that working from home is always a challenge, but it's also the greatest blessing a working mom can have, since you don't have a commute. Where we live if I worked outside of the home, I'd lose at least two hours a day in commute time. **By the way I'm a freelance communications consultant who does project work as a publicist, trainer, coach and speaker." ~ Erika

"...Some tricks for getting blocks of time for office work:

- * Maintain a schedule. Absolutely critical that the kids know the routine and are fed and cared for on time! Be sure lots of mommy-time with them is on that schedule.

- * Have fun boxes ready to pull out for the kids to keep them entertained (special toys/games that they don't have unlimited access to).

- * Naps are essential. If you don't need one, it can be a great opportunity to attack a chunk of office work (not housework).

- * Only do housework when the kids are up and underfoot. This sounds ridiculous, however, I found that with some creativity the kids can help with the household chores (or at least be in the room with you) and that way you aren't eating up precious down-time when you need to be working for your employer.

- * Last, be flexible. Little ones will make it clear when they have had it up to their eyeballs with your office work. Sometimes you just have to take a deep breath, log off the computer and start playing. After all, that is why we try to do it all!" ~ Paula

Thanks to everyone who sent in her comments. We had many good responses, but not enough room to list them all. To read more of our readers' suggestions on this topic, visit the "Working at Home with Small Children" page on our website: <http://www.countingthecost.com/tio/wahm.htm>

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Our Newest "Talk It Out" Question:
Summer Hobbies for December Gift-Giving

Okay, ladies and gentlemen. I have a question for you. I know it's only June, but I've already begun to think about Christmas. What I'd like to do is take up some kind of new hobby this summer that I could use to begin making presents for Christmas gift giving. I am looking for suggestions for crafts that meet these criteria:

- * Something that is not too expensive to do/make
- * Something that is not too terribly time-consuming
- * Something that is not too difficult
- * Something that would make thoughtful gifts

Added bonuses:

- * Something I could get my 5-year-old involved in
- * Something I could make in June or July that would still be fresh and in gift-giving quality in December

I don't expect much, do I?! One idea that sparked my interest recently was soapmaking, but I have no idea how involved that is.

If you have any suggestions for me, please send them to me at: <mailto:editor@countingthecost.com?subject=Crafts>

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 Special Times with Friends

Building and maintaining friendships without spending a fortune. Is it possible? Of course it is when you use your creativity!

In our last Creative Frugality question, the topic was special times with special friends. We wanted to know, "What are some of the fun and low-cost ways you spend one-on-one time with your closest friends?" Here are a few of the responses we received:

"One way that a friend and I enjoy getting together is to go to a big bookstore and just 'window shop.' Occasionally one of us will buy something that particularly catches our eye, but most of the time we just browse through the store. Our conversation, which doesn't need help, flows through all of the various topics we see from the books that catch our interest. Then we may stop for coffee or tea and something sweet to share. We can spend hours doing this!" ~
Joni

