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

June 15, 2009 issue  
Volume 9, 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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~ In This Issue ~

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~ Letter from the Editor ~

Dear Readers,

Summer is in full swing here in East Tennessee. We are busy with swim lessons and play dates. Remember that Murphy's Law about things always growing to fill the available space? I see that this law certainly applies to our summer schedule. You'd think that with no school to worry about, we'd have tons of free time. Yet I feel pressed to get in all the activities I'd like us to do. Such is life!

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

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#### Feature Article:

#### How to Live like a Millionaire

How do millionaires live? What kind of spending choices do they make? How do they handle their money? These were the questions that Drs. Thomas Stanley and William Danko, authors of "The Millionaire Next Door," tried to answer through their 20 years of studying and researching people with a net worth of over a million dollars.

What they found through their research was surprising. Most garden-variety millionaires (not celebrities or sports stars, but just average wealthy people) do not drive expensive cars, wear expensive clothes or jewelry, or have homes the size of the White House. Most of the people Drs. Stanley and Danko interviewed look and act very much like the rest of us. The only difference is that these people are millionaires while the rest of us only dream about it.

The fact that most millionaires in America are so much like the guy next door surprises many. Most of us think of millionaires as being people who are easily identifiable because of the cars they drive, the luxuries they enjoy, and the neighborhoods they live in. But as the authors point out, "Most people have it all wrong about wealth in America. Wealth is not the same as income. If you make a good income each year and spend it all, you are not getting wealthier. You are just living high. Wealth is what you accumulate, not what you spend."

Below are a few of the points about millionaires found in "The Millionaire Next Door." Let's see what lessons those of us who aren't worth millions of dollars can learn from those Americans who are.

1. Most average millionaires live well below their means. They could afford to spend more and enjoy more luxuries in life but they choose not to. They know that they would have probably never become millionaires while supporting an extravagant lifestyle.

Lesson to the rest of us: It's hard to accumulate wealth if you spend all you make. Living below your means allows you to save, invest and accumulate more. Ben Franklin once

wrote, "Beware of little expenses. A small leak will sink a great ship."

2. Most average millionaires live frugally.

These people are not typically big spenders. They watch all of these expenses, both big and small because they believe being frugal is the key to achieving financial independence. As authors Stanley and Danko write, "Being frugal provides them with a dollar base to invest."

Lesson to the rest of us: Frugality is a tool that can help get you where you want to be financially. As the Bible says in Proverbs 13:11, "...He who gathers money little by little makes it grow."

3. Most average millionaires are more concerned with financial independence than social status.

They believe in the statement, "You aren't what you drive." They understand that many people who appear wealthy actually have little wealth because they spend it all in order to support a lavish lifestyle.

Lesson to the rest of us: Benjamin Franklin also said, "Rather to go to bed supperless than rise in debt." Unfortunately this concept is totally foreign to a big portion of the population. Too many Americans are stuck in the cycle of spending tomorrow's cash today in an effort to attain and maintain social status.

4. Most average millionaires believe in the value of hard work and being self-sufficient.

A majority of these people did not receive significant financial support from their parents, nor do they provide financial support to their own children.

Lesson to the rest of us: The authors state that the odds of becoming wealthy by inheriting a fortune, winning a lottery, or becoming a celebrity are about 1 in 4000. However, the odds of having a net worth over \$1 million is about 3.5 in 100, and more than 80% of the people in this category are just ordinary people who accumulated their wealth slowly and steadily. In other words, don't bank on becoming financially secure by chance. Hard work is a much more reliable ticket to financial security.

5. Most average millionaires use their time, money and energy wisely.

"These people understand that efficiency is one of the most important components of wealth accumulation," write Stanley and Danko. Thus, they allocate these resources in such a way that helps them increase their net worth.

Lesson to the rest of us: Wealth rarely "just happens." It is almost always the result of hard work, planning, and controlling consumption. If these things aren't part of your financial planning, you probably don't have what it takes to accumulate wealth.

Editor's Note: If you haven't read "The Millionaire Next Door," I suggest you check it out. It is an enlightening read.

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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:  
Summer Cooking Strategies

Every once in a while a newsletter discussion question unleashes a flood of email flowing into my inbox. Last issue's inquiry about stay-cool cooking was one of those questions.

In our last Readers' Poll Question, I wanted to hear your ideas for keeping summer cooking as heat-free as possible. The question asked, "What are your summer cooking strategies? How do you feed your family without heating up the kitchen and the whole house?"

Here are just a few of the many responses our readers and website visitors submitted:

"During the summer we eat a lot of pasta salads that may be served either right out of the refrigerator or at room temperature. I cook the whole wheat penne pasta in the microwave, toss with some steamed veggies (also cooked in the microwave) with low-fat Italian vinaigrette for flavoring. Maple Grove Farms balsamic vinaigrette is a favorite. I also add pre-cooked (frozen) chicken fajita strips and/or various drained canned beans (black, garbonza) for a protein boost. These salads make great leftovers for lunch the next day. Summer rice salads may also be prepared in the same manner, via the microwave. Mix and match the add-ins (such as beans, chopped chicken/ham, chopped veggies fresh from your backyard garden, feta cheese) and stir-ins (salsas, favorite salad dressings). These make for some very healthy meals and you don't heat up the kitchen in the process (thereby saving energy!)." ~ Karen

"I use my slow cooker more in the summer than I do in the

winter! I put it in either the laundry room or the garage to keep the heat out of the main part of the house and slow cook away. My favorite fast-and-easy dinner is chicken with 1/2 a bottle of Italian dressing over it, cooked for 4-5 hours, served with salad and bread." ~ Katie in New Mexico

"When my family was younger, we would often have a 'deli dinner.' I would select everything for dinner either from the deli and/or the produce department. A sample meal might be raw veggies and dip, turkey wraps, a salad, several kinds of cheese and fruit. To make the meal more festive, we would spread a blanket in another room (or outside if it wasn't too hot) and eat picnic style. The kids loved it...but not half as much as I did! My husband would make it more special by bringing home ice cream! The only real rule for the meal was that we didn't use the stove or microwave. It was fun to see how creative we could be!" ~ Linda

"...My dear mother moved recently and gave me her 'GT Xpress' (4-well deluxe version). I didn't know what it was until flipping through the TV infomercials one day. There was this little sweet woman baking and cooking stuff in this little countertop contraption with non-stick wells in it! WOW! I jumped up, dug this gem out of the cupboard, knocked off the dust (sorry, Mom) and cleaned out my fridge - baking and making! I have adapted regular recipes to make in my 'GT': regular muffins are done in 6 minutes...cupcakes, pies, cakes, fruit tarts, biscuits, potatoes, sandwiches, omelets, eggs, veggies, rice, everything! No pre-heating the oven, baking, and then having the oven try to cool down. In fact, just this morning at 6 a.m., I was getting four Italian style sandwiches out of the trays and wrapping them for hubby's lunch! FAST, EASY, and I recently saw on a new infomercial on TV that the new style has the removable trays to make washing easier..." ~ Denise

"For years, I lived without air conditioning and I certainly didn't have money to pay for meals out. One of my kitchens during that time faced west. Gracious, that was a hot room to keep late spring and summer lunches and evening meals in! I found these strategies helped tremendously:

- \* I planned meals that included a single 'hot' entree or side dish and cold or room temperature items to make up the rest of the meal. We might have a cold tuna salad plate with biscuits or muffins, or a soup and sandwich supper. It's the right balance of hot and cold that keeps appetites from growing tired of 'summer' fare.

- \* I used fresh raw vegetables and melons to round out the menu. Tomatoes, peppers, green onions, melons, peaches, etc., may all be served at room temperature...

- \* Where you eat can play a role also on how 'cool' a meal seems. Serving a meal on a shady front porch, in a breakfast room or corner of the living room facing east will provide a cooler spot to eat than say a west-facing dining room or kitchen.

- \* I cooked early in the morning. I am often up by 6am, and that is the time to bake breads, cook a casserole, roast a

chicken, or bake a roast, etc. I also chose that time of day to brown several pounds of ground meat at once and froze in meal sized packets for later use.

\* And when you do use the stovetop or oven, turn on the vent! It's amazing how much of the heat will be pulled up and out of the house instead of just filling the kitchen up with unwanted heat. Use the outdoor grill...

\* Many people overcook vegetables. Steaming takes only minutes and that can be done in the microwave or on stove top without seriously heating up the kitchen." ~ Terri in GA

Thanks to all of our readers who took time to respond. We received many more responses than we had room to post here. To read all the answers our readers submitted, visit <http://www.countingthecost.com/poll/summercooking.htm>. To peruse previous Readers' Poll questions, visit the "Reader Input" page on the Counting the Cost website at <http://www.countingthecost.com/readerinput.htm>

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Our Newest Readers' Poll Question:  
Family Communication

Michael and I have found a communication strategy that works for us. We both use Outlook. When one of us has an appointment or activity that we want the other to know about, we simply put it on our Outlook calendar and use the "Invite Attendees" function to send an "invitation" to the other person. When that person accepts the invitation, the event is automatically added to his/her Outlook calendar. We wish we could figure out a way to make our Outlook calendars to synchronize automatically, but until that happens, this system fits our needs.

In our newest Readers' Poll Question, I want to hear your family's communication strategies. The question asks, "What system of communication do you use in your family to keep up with everyone's activities and appointments? How do you keep everyone in the family informed of what's going on and what's happening in the coming weeks?"

Do you use a family message board? Do you use an email distribution list to keep family members informed? Send your ideas for keeping everyone on the same page to us at: <mailto:nancy@countingthecost.com?subject=Communication>. 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:  
Summer Activities for Children with Learning Disabilities

As a parent, it can be hard enough to keep any child busy and active during the summer months. But if the child has special needs, the task can seem overwhelming. In the last issue, I posted a question from my friend, Faith, who is desperate for ideas to use with her autistic son this summer. Here is the question Faith asked (I've worded it for her based on our recent conversation):

"Do any of your readers have ideas for things to do with autistic children during the summer? Because of his learning disabilities, my son (an only child) is not able to participate in many of the activities other kids do. Even simple things like play dates are difficult because he is sometimes fearful of being around other kids and will often end up clinging to me the whole time. He will be attending a session of special education summer school for six weeks this summer, but I am looking for other ideas to keep him busy. I can't entertain him the whole summer. I need a break!" ~ Faith

I realized after the newsletter went out that I did not give her son's age (7) or mention that he has Tuberous Sclerosis and has been diagnosed with ADHD. If this information helps, please feel free to send additional tips to me at <mailto:nancy@countingthecost.com> and I will forward them to Faith. Anyway, here are some of the responses we received:

"I also have an autistic son who is 5 and because he doesn't 'play' or interact with other children, we are limited. I look at what he likes and enjoys. He does love being outside so I plan on getting small pool for him. Though he doesn't like to swim, he will sit in the water and play or throw toys and rocks into the water. We have a state park that's not too far and the entry fee is free this year. I plan to take him there as he loves walking and exploring, especially picking up rocks. Though group activities aren't usually appropriate, I am planning on trying the library with him, going to Granny's which is a long trip, and try fishing with him this year...I also put back a couple phonics toys from Christmas that I will introduce as soon as his summer school is over. These will help keep him occupied with something new and he'll be learning. Play-doh often buys me time and he loves cutting stuff out and 'smooshing' it around. I also rotate toys so we get 'new' toys out each month or so..." ~ Cathy

"Check with your OT program or local hospital. Our OT and speech teacher offers a 2 times a week, 1 hour session for 6 children for 6 weeks. They call it Camp 'Mercy' (hospital name) and even plan fieldtrips. Also check with your local Americorps program. They may have volunteers funded to help with special programs for autistic children as well. You may also want to contact a local college and see if any of their special education students need a summer practicum. This would probably be something that happens with you present, but the practicums that these students need involve planning and structuring appropriate activities for a special needs child. This could benefit both of you with a break in your day! These students may be a part of his 6-week at-school program. See if anyone would continue after the 6 weeks is over. Many will volunteer for a reference letter or for free laundry at your house." ~ Sarah

"I suggest you ask this question at Autism Family Online (<http://www.autismfamilyonline.com>). This would be a great topic for discussion." ~ Anonymous

"My 7 year old autistic granddaughter recently visited us. I made up some homemade play dough and we spent at least 1 1/2 hours rolling it out, using cookie cutters, and in general being very creative before she became bored with it. The recipe I used was from 'Dining on a Dime' by Tawra Kellam and Jill Cooper:

2 cups flour  
1 cup salt  
1 tsp. cream of tartar  
2 Tbsp. oil  
2 cups water  
Food coloring

Mix together all ingredients except food coloring in a saucepan. Cook over medium heat, stirring constantly until mixture gathers on the spoon and forms dough (about 6 minutes). Dump onto waxed paper until cool enough to handle and knead until pliable. Store in a covered container or plastic bag. Add food coloring for different colors. Makes about 2 pounds.

Kids of all ages love to play with play dough and this might be something the mother could use and have a play date with some of her child's friends. Giving each child individual portions colored differently would enable to have each child keep his/her own and prevent squabbles but yet allow for some social skill learning. In this book are recipes for edible play dough, sidewalk chalk and other crafts as well as yummy recipes. The book can be ordered from <http://www.livingonadime.com/>." ~ Sue

Thanks to all of our readers who took time to respond. To read more of the responses we received, visit the "Summer Activities for Children with Learning Disabilities" page at: <http://www.countingthecost.com/tio/specialneeds.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:  
Midlife Changes

Is gaining weight an inevitable part of growing older? Is there a way for women to get around this occurrence as they approach menopause? These were the questions one of our readers recently asked. Rita wrote:

"I am in my early forties and beginning to go through perimenopause. Along with the other changes in my body, I am noticing weight gain particularly in my mid-section. I've gained five pounds since the beginning of the year! I am active and have always exercised 5-6 days a week. My eating habits are not the best, but have not changed recently in such a way to account for this weight gain. I want to hear from other readers to know if they've had similar experiences. Is this just something I have to live with?" ~ Rita

Have you been through a similar situation? If so, what words of wisdom can you offer Rita? Send your thoughts to us at: <mailto:nancy@countingthecost.com?subject=Weight Gain>. 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:  
Creative Cooling

With the temperature outside rising, we often find out utility bill rising, too. But just because it's hot outside doesn't mean a family has to spend a fortune to keep the house cool.

Our last Creative Frugality question asked, "Tell us how you save money on the cost of cooling during the summer. What

strategies do you use to conserve energy while cooling your home?" Here are some of the responses our readers submitted:

"...I utilize ceiling fans and table-top fans as necessary. I keep a pretty oscillating table fan in my kitchen to keep me and my kitchen cool while cooking. I also have another one that is small and easily movable to wherever I may be in the house. This one has come in really handy in the laundry room. My dryer has been 'acting out' and there is no money in the budget right now to fix it. It has been taking 2 cycles to get my clothes dry. So, now I run it for one cycle, then pull the clothes out, hang them in the laundry room, and aim the fan right at them. They get dry pretty quickly and I'm sure that running that fan is a lot cheaper than running the dryer again and again. And it is also a lot cooler..." ~ Rebecca

"While our future plans include installing ceiling fans in the bedrooms, we have not been able to swing that yet. In the meantime, we use a method my mom told me about. I leave the entire house closed until about 3 or 4 p.m., then open up the windows. It is amazing how cool the house stays during the day with the windows shut. Then depending on how hot it is outside, we use our window fans in the bedrooms to begin the cool down for nighttime. If the children's bedrooms are not cool enough by bedtime, we let them stay up a little later. Then depending on temps, we either close the windows through the night or first thing in the morning. This is working for us so far. Also, a couple I know married with grown children mentioned they were going to purchase a window unit A/C to run at night in the bedroom, forgoing using the costly central air." ~ Jen

"We made solar screens for all of our windows. The screens cover the part of the window that opens of course, but we also made screens to go on the top half of each window. It was easy to do with supplies from Home Depot. We also close the curtains during the hottest part of the day." ~ Kathy

"Here is a few ideas:

-Do most of your activities in the morning and slow down in the afternoon when it is the hottest (siesta time). Come alive again at night.

-Use blackout shades and heavy curtains and sun blocking screens on the west and south windows to block heat. Also plant trees and scrubs along the west and southern walls of the house.

-When the humidity is low, use an evaporative cooler instead of the air conditioning. They work best when the dew point is less than 50 but watch your water usage because your water bill will increase even though your electricity bill is low. Know which windows to open to provide the cross ventilation through the house.

-Use fans and ceiling fans." ~ Deby

Thanks to all of our readers who took time to respond to this question. If you'd like to look through all the responses we received or the 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:  
Creative and Frugal Hobbies

Some hobbies cost a lot of money, while others have the potential of saving or even making money. If both types of hobbies provide the same level of enjoyment, why not stick with those that also have the potential of contributing to your family's financial well-being?

Our newest Creative Frugality question asks, "Tell us about your creatively frugal hobbies. What activities do you enjoy that also benefit you financially?"

Tell us about your frugal hobbies by sending an email to: <mailto:nancy@countingthecost.com?subject=Hobbies>. 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 ~

Do you like gardening? Would you like to save money on gardening expenditures? In the next issue of the newsletter, guest contributor Tawra Kellam, author of "Living on a Dime," shares her secrets for gardening on a dime. Don't miss it!

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~ Counting the Cost Reader Classifieds ~

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