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Feature Article:

Demystifying the Great Laundry Detergent Dilemma

By Jill Cooper

I grabbed the phone and answered it. It was my daughter chuckling on the other end. "We got another one," she said, "Another laundry detergent e-mail." For years now we have one reoccurring question: How can I save on my laundry detergent?

This may seem like an innocent enough question, but when we find out the writer's story, laundry detergent is almost never really relevant to the problem. What we've found is that a person who asks about laundry detergent is usually on the brink of bankruptcy, divorce, or losing a job. It's like some kind of code word or distress signal for "Help Me -- I'm drowning in debt."

Often these people have maxxed out their credit cards, have fully mortgaged a quarter of a million dollar home and owe money on several expensive new cars. They have closets full designer clothes, purses and shoes and say, "How can I save on laundry detergent?"

For a person in this situation, asking that question makes as much sense as saying, "My home is burning down -- I must go back in and save that \$3 carton of milk I bought today!" If it were me, I would say, "Forget the milk! I am going to save the family heirlooms, my gold jewelry and the good silver."

I have tried to understand why in a financial crisis so many people want to learn how to save money on laundry detergent when there are so many more obvious ways they could be saving. Here is what I have finally concluded: First, by focusing on a trivial issue they don't have to look at the real, more serious problem. It's like putting a Band-Aid on a scratch on your finger while you are bleeding profusely from an artery on your leg. They don't want to acknowledge the real spending problem because then they would have to deal with it.

If you are in this situation and you want to be free of it, YOU HAVE TO ADMIT THERE IS A PROBLEM. You are spending more money than you make. It is important to realize that

spending impulsively beyond your means is almost as bad as doing drugs. You get instant gratification and pleasure but over the long haul, it will destroy you.

Second, saving on laundry detergent gets rid of that nagging guilt for a little while. As long as they keep trying to save pennies on unimportant things, they don't have to feel guilty about spending thousands on the fun things. The problem is that if they are spending beyond their means, it will catch up with them eventually, which will make the stress and damage all the worse.

For those of you who have your finances under control and really do need a way to spend less on detergent, here are a few suggestions. At first I wondered how I could help anyone save money on detergent when a person uses so little of it. For a family of four, a 40-load box of detergent would last me one to two months, which doesn't give a lot to save on. It isn't the laundry detergent that people need to save on but the amount of laundry they are doing. It's seems as if people's laundry has turned into some kind of monster that is taking over their homes. It's everywhere. Piles of it on the floor, chairs, tables, and beds. Almost every horizontal surface in the house is covered with laundry -- dirty laundry, clean laundry and folded laundry. By cutting back on the amount of laundry you do, you can save quite a bit on detergent, dryer sheets, fabric softener and hot water.

Here are a few ways to help you cut back:

1. Have the kids wear the same pair of pajamas every night. Before you get upset and say there is no way you would allow them to do that, think about this: You bathe your kids before they go to bed so their pajamas go on a clean body. How dirty could those pajamas get while they are sleeping? Most people don't change their sheets more than once a week. What is the difference between sleeping on the same sheets and sleeping in the same pajamas?

2. Assign each person his or her own towel to use a minimum of two to three times instead of just once. In the case of young children let them use the same towel. Up to a certain age most people toss their little ones all in the bath together so if they can share the same bath water, they can share the same towel.

3. When you get home from church or someplace where you didn't wear the outfit all day, change out of your good clothes and hang them up to wear again.

4. If it doesn't look dirty and doesn't stink, don't wash it. We usually use jeans for a week at our house.

5. Don't be lazy. So often we get undressed and, instead of putting our clothes away, we throw them on the floor in a heap. We don't want to iron, fold or even hang them up, so we just throw them in the wash. This makes more work later

because we still have to iron, fold and hang them on wash day, but we also use more detergent, dryer sheets, fabric softener, hot water and time.

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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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:
Effective Discipline

Proverbs 22:6 says, "Train a child in the way he should go, and when he is old he will not turn from it." This is a big responsibility. How can Christian parents carry it out as we raise our children?

Our last Readers' Poll looked at this issue of training up our children. We wanted to know, "What forms of discipline have you found to work best for your children?" Here are some of the answers we received:

"I have been married for 24 years and God deemed it best not to give us children. (I believe this, but I had to learn and accept this over a long time period.) However, I can share that my parents always presented God's love to me as a reason for their responsibility to discipline me and my older brother. They tried to stop or mitigate our wrong behavior. Then (or later), they would read us the Bible Scripture which correlated to the reason they disciplined us. We ALWAYS knew (and know) that LOVE (as described in the New Testament book of First John and other biblical passages) was to be the motive for their disciplining us, and love was/is to be the motive for us to obey." ~ Jane

"I had great success with first preventing reasons to discipline and then connecting poor behavior to a

consequence. I tried to tell my child what behavior I wanted to see and use his name to get his attention. For example, I would say, 'Patrick, walk,' rather than say, 'Patrick, don't run.' Children are more likely to hear and respond to the positive expectation. Then, when I needed to discipline (children have to learn self control), I stated a consequence: 'Patrick, if you run, you will have to hold my hand until we get to our destination.' And when the consequence was enforced, I asked my child why he had to hold my hand -- so he hopefully would respond 'because I was running and not walking' (connecting poor behavior with the consequence). If he could or would not verbalize the reason, I would calmly state it for him: 'Patrick you were running. Now you need to hold my hand and walk next to me.' This method helped me stay calm and helped get the desired behavior the next time. Worked for me!" ~ Cathy

"I do believe in spanking, but I thought I'd mention that child training has so much more to do with it than simply discipline. This verse is referring to myriad of things. I would encourage parents to do memory verses with their children and then refer to them often as they instruct them throughout each day. I have a few resources that help you parent with scripture and its great to be able to instill God's Word -- and desires -- in our kids. If you give them a heart for others and for Christ and teach them what's right, then disciplining for wrong makes sense even to them! Just my thoughts!" ~ Kathy in VA (**Editor's Note: I'm not sure if this is the resource Kathy is referring to, but Kara Durbin has written a book called, "Parenting with Scripture: A Topical Guide for Teachable Moments.")

"I find that restricting the use of things that they really enjoy such as computer time or TV time is more effective. Spanking a child quite often just teaches the child that you can solve problems using physical force. This is not usually the case." ~ Tina

"I have three children, 30, 28 and 16 and I have spanked all of them at some point. I used spanking to really stress a point, like going past the sidewalk into the street. I did not beat my children or leave marks, mostly it was a swat, but it did grab their attention. I do feel that the most effective form of discipline is to have and enforce reasonable rules, remembering that the same thing is wrong today that was wrong yesterday and will be wrong again next year. If my 16-year-old comes home late, I just say, 'You're late.' He then says, 'I know. I made the decision to be in the rest of the day. Do you want me to go to my room now?' There is no fight, no yelling. Making your children realize that life is a series of decisions and making them accept responsibilities for their decisions allows them to grow into responsible adults that you will be very proud of." ~ Genia in Illinois

Thanks to everyone who responded. If you'd like to read other readers' answers to this question about training children, visit the "Effective Discipline" page at: <http://www.countingthecost.com/poll/discipline.htm>

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Our Newest Readers' Poll Question:
Effective Self-Discipline

In our last question we talked about disciplining your children. Now let's talk about disciplining yourself. As one of our readers recently mentioned, how can we teach our children self-control if we don't possess it ourselves?

In our newest Readers' Poll Question, we'd like to hear your thoughts on self-discipline, particularly how you've learned to exercise more of it in your own life. The question asks, "How have you personally learned to be more self-disciplined? Do you have any advice for someone who might be struggling in this area?"

I can't wait to hear your responses to this one. Send them to: <mailto:editor@countingthecost.com?subject=Self>
Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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"Talk It Out" Question:
Help for Wayward Wax

Oops! What do you do when you get hot candle wax somewhere it's not supposed to be? That was the question one of our readers recently submitted. Maggie wrote:

"At Christmas, my son accidentally spilled melted candle wax on the glass doors of our fireplace. How can I remove it?" ~ Maggie

In addition to offering suggestions for getting it off fireplace doors, we also asked our readers to tell us tricks they've used to get wax off other places (carpet,

clothing, tablecloths, etc.). Here are some of the answers we received:

"My husband splashed hot candle wax on his favorite shirt and I tried everything with no luck. We were in Wal-Mart looking for another cleaning product and he spotted a product called De-Solv-it which claimed to remove candle wax. We bought it and I sprayed it on the candle wax and let it sit for a couple of hours before laundering. It removed every spot of wax. It comes in a 12.6 oz. spray bottle for around \$3 but it is worth its weight in gold. I have used it to remove sticky residue from things I had given up on. A tiny bit goes a long way." ~ Retha

"When I have spilled candle wax on the carpet, the easiest way to get it out is with the iron. I use a brown paper bag (from the grocery store) and place the paper on top of the wax and iron over it. I am usually able to get all the wax out. It can be time-consuming but worth it in the end. I bought a house that had brand new carpet and managed to spill MAROON colored wax in a huge pile. When it cooled, it was thick and I thought I would never get it out, but with patience and my trusty brown bag and iron, I got ALL OF IT out of the carpet!" ~ Becky

"Use a blow dryer to melt the wax and then just wipe it off." ~ Tina

"I use to be a candle product home show representative, so I've got a bit of experience with 'WAXidents.' I would try rubbing the wax on the glass with an ice cube (since I assume the doors are too big to put in the freezer.) Blot the water off, then carefully use a razor blade at a low angle to scrape it off. They even sell flat razor blade holders to use as scrapers. If you're a bit squeamish with a blade, try using a credit card, license, library card or whatever you have. You may want to lay down a piece of newspaper to make cleaning up the 'chips' a bit easier afterwards. There's a product called OOPS! (The bottle says Homax Products, Inc. www.homaxproducts.com) that works very well. I've cleaned wax out of several containers with that, but it smells like lighter fluid so I use it sparingly and I keep it locked up away from the kids...With small containers (like wax melters or candle holders) pop them in the freezer for a couple of hours. Work the wax with your fingers or a spoon a little and it should pop right out..." ~ Colleen (Editor's Note: When using a razor blade on glass, use a lubricant such as soapy water to minimize the chance of scratching the glass.)

"Getting wax off glass is fairly easy. The big chunks will usually just chip off. For any leftover residue, use HOT water. I used to work in a restaurant where we regularly needed to clean glass candleholders. The best way was to dip them in hot water from the coffee makers and then wipe them right away with a rag..." ~ Jeanette

Creative Frugality Explored Clean and Neat on a Budget

In the course of a day, how many personal hygiene products do you use? Deodorant, toothpaste, mouthwash, shampoo, facial cleanser, dental floss. The cost of all of these can really add up.

In our last Creative Frugality question, we wanted to hear your ideas for saving money on all aspects of personal hygiene. We asked, "What creatively frugal strategies do you use to save money while keeping your family looking and smelling clean?" Here are some of the answers we received:

"I used to buy all low-cost, store-brand stuff until I found the Grocery Game (<http://www.thegrocerygame.com>). I cannot believe how foolish I have been! Since October, I have obtained tons of free toothpaste, toothbrushes, deodorant, shampoo and my favorite: cold medicines. The key is to save your coupons and combine them with sales -- especially at drugstores such as CVS and Walgreens. Also, always check the health and beauty aisle for items being clearanced and combine them with a coupon for great savings. In addition many of these stores have great rebate programs, January was a big clearance month. I now have a ton of hair care products such as Finesse, Thermasilk, Garnier -- all for free...I have never used coupons much and still haven't had much luck on food items, but for health and beauty items, the savings are incredible..." ~ Marnie

"Personal hygiene ideas:

- Buy items that you can get free after the rebate. These are often new products the manufacturer wants to promote. Be sure to clip the coupons when these new items come out even if it isn't a type you normally use. Then you will be prepared when the free rebate appears in the store ads.
- Teach everyone in your family how much toothpaste, shampoo, or body wash is really needed. A one-quarter inch of toothpaste does a better job than the one-and-a-half inch long blob they show on the commercials. A dime size circle of shampoo will wash the hair of anyone with short to medium hair. Try to see how little conditioner, gel or other products you can get by with. Don't let bars of soap sit in water filled soap dishes to dissolve. If young children can't handle the big shampoo or body wash bottles, put them in smaller containers that are easier to control.
- Using a puffy netting scrubber makes a small amount of body wash go a long way.
- Many women use washable sanitary pads with very good results. There are websites that give instructions on making/using these.
- When only men's or only women's antiperspirant/deodorant is on sale, I try to buy unscented or a neutral scent so that anyone in our house can use it." ~ Christy

