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

March 1, 2008 issue
Volume 8, Issue 13

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 Subscribers,

Before we get into this issue, I thought I would share something cute with you all. My seven-year-old, Lydia, has to be the world's biggest Build-a-Bear fan. (For those of you who are not familiar with Build-a-Bear, it is a store where you can -- for what seems like an exorbitant price to me -- make your own stuffed animals.) Lydia loves the places and uses practically all of her birthday and "good grade" money there. At last count, she has ten of these creatures around the house and is constantly talking about saving to buy more. The other day, however, she surprised me. Instead of talking about buying herself another bear, she has decided that for my next birthday (the big 4-1 on March 16th), she wants to buy *me* a Build-a-Bear. On one hand, I hate to see her spend so much of her hard-earned money on something that seems so frivolous (to put it nicely). But on the other hand, I think it is sweet to watch her experience the joy of giving to others. We'll see what happens. She may back out at the last minute, but for now, she has been busy doing all she can to earn and save money for "Mommy's Build-a-Bear."

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

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Feature Article:

Simplify Your Wardrobe - What to Toss, What to Keep
by Jennifer Swanson

Organizing your closet is a fairly straightforward process: sort by item type (pants, skirts, long-sleeved blouses, short-sleeved blouses, etc.) and then by color, from darkest to lightest. With this clearer picture of what you own, it's easier to let go of what you no longer use or love. A few space saving tricks and voila! -- an organized, functional closet.

But what if you get stuck in that letting-go step, and you can't decide what to keep?

* The one-year test - If you haven't worn a piece of clothing in a year because you don't like it, there's no point in keeping it -- no matter how much you paid for it. Rather than tormenting yourself each time you come across it, let it go and forget about it. If you haven't worn it in a year because it doesn't fit...chances are good that by the time it *does* fit, it will be outdated. Donate it to make room for what *works*.

* The full-length mirror test - Try on *everything*. "A full-length mirror is inexpensive and gives you a much more accurate view than a mirror that only shows you from the waist up," says Amy Lindquist, a fashion and image consultant based in the Twin Cities, Minnesota. Any item that goes back into your closet must be the perfect combination of fit, color and style. That way, you're left with only what you love and will use.

According to Lindquist, there are some definite do's and don'ts when sorting through your closet.

* Top 3 Pieces of Clothing that Work Well for *No* Body

- Shapeless tops of any kind - "I'd abolish these from the earth if I could," Lindquist laughs, arguing that square shirts don't work on curvy bodies. "You're not hiding problem areas; you're creating more volume." This includes boxy blouses, oversized sweatshirts and unisex T-shirts. (The next time you sign up for a fun run, skip the T-shirt. If you must, save it for camping or painting, but don't keep it with your workout clothes. These do nothing to inspire you to fitness.)

- Tapered-leg pants - Think 1980s stirrup pants or the skinny-leg jeans that tried to make a comeback in 2006. "The eye goes to the heaviest part of body," Lindquist cautions.

- Clothing that's too small - You should not have panty lines, bra outlines, or gaps at the buttons. Fit is far more important than the size printed on the tag. If you don't like what the tag says, cut it off! That way you won't have to worry about it itching or sticking out, either.

* Top 3 Pieces of Clothing that Work Well for *Every* Body

- V-neck shirts and blouses - With or without a collar, these draw attention up to your face and create the impression of a longer neckline. V-necks also give the impression of strength and capability, making you look more authoritative. "The softer the neckline, the softer the impression," Lindquist explains.

- Wide-leg pants/trousers - These should have no pleats and fit nicely through your hips. They can be cuffed or not, although you might want to avoid cuffs if you're short. The same guidelines apply to jeans.

- Straight or "pencil" skirts - Regardless of your hips and legs, these make your body appear slimmer.

What about accessories? Fashion experts say that the easiest, quickest way to update an outfit is to update your shoes and handbag. "Accessories are a personal preference," Lindquist notes. "But in general, petite people should opt for small accessories; larger people can choose bolder ones." The same goes for patterned fabrics. "We want to see you -- not the pattern," she says.

When choosing accessories of any kind, keep in mind the eye is naturally attracted to embellishments. Whether you choose jewelry, belts, scarves or pins, be sure these are placed on a part of your body that you are willing to emphasize.

Once you've decided what to keep and what to toss from your current wardrobe, you'll be left with only pieces that look

great on you. Now you can more effectively fill in the gaps to complete your ensemble.

Meanwhile, if you want more help building a simple, high-quality wardrobe, a fashion consultant is a great investment. To contact Amy Lindquist directly, visit www.lindquistfashion.com, or find a consultant near you by visiting the Association of Image Consultants International, www.aici.org.

ABOUT THE AUTHOR:

Jennifer Swanson is a professional organizing consultant, popular speaker and media guest. She publishes a free monthly e-newsletter that is designed to help you simplify your life. For more tips, visit www.JenniferSwanson.com.

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**Readers' Poll Question:
Dealing with Picky Eaters**

One of the most maddening experiences I deal with as a mom is hearing those four little words, "I don't like that!" How my seven-year-old decides what she does and does not like is beyond me. What was fine and dandy one week abruptly falls out of favor the next. What she loved passionately a month ago is suddenly deemed "disgusting" (always uttered with great melodrama and emotion!).

In our last Readers' Poll Question, I wanted to hear about strategies you've used in dealing with the picky eaters who live in your household. The question asked, "What strategies have you used in getting your kids to eat foods that are good for them? What has worked well in your family?" Here are some of the responses we received:

"All of my children have been picky at one time or another. When they have a case of 'I'm not eating that,' I always say, 'Fine.' Then their other choice is given. The kids (all five) know that the only substitution choice they can have is peanut butter and jelly. NO EXCEPTIONS! EVER! If they have a friend over, the same is true for them as well. This rule has worked so well that when my mother-in-law declined the entree at dinner one evening, my 11-year-old told her where the PB&J was located. She ate peanut butter for dinner. None of the kids has ever gone hungry and they are all good eaters who rarely have a picky day." ~ Linda

"The rule at our house is that the kids have to eat as many bites of each food as years they are old. My four-year-old has to eat at least 4 green beans, 4 bites of chicken, etc. When she doesn't eat her bites, she gets no dessert. Sometimes dessert is so tempting, she actually eats. Other times she passes on dessert. It is really their choice because you can't force them to eat -- just try to make it tempting! I also try to offer at least one food each child will like at meals." ~ Kathy Z.

"We've found that for our two girls (now ages 6 and 4) that vegetables were a battle in the early years. We taught them to eat the vegetables first, then move onto the other parts of their meal..." ~ Jen

"Like every toddler, my 2-year-old is very suspicious of new things that we want him to eat. I like to play it off like it's no big deal, never saying 'You have to eat this,' and always eat some of the food myself and talk about how delicious it is. Probably the best story though is about his reluctance to try broccoli. At the store one day, I was buying broccoli and decided to get him involved in the process. I said, 'We need broccoli... Can you help me find it?' We found it, I gave it to him, and had him chuck it into the cart. Then at home I let him help me prepare it. I cut it up, and he threw the pieces into the pot. The whole time, I talked about how great and delicious broccoli was. For the first time ever he ate broccoli, right there as we were preparing it! I didn't make a big deal about it, and tried to avert my eyes so he wouldn't see my glee. He's LOVED it ever since, and will now eat a whole bowl of steamed and salted broccoli with dinner!" ~ Laura

"This one worked for our family, but I won't guarantee it for anyone else. You need to know that I was in a really bad mood that day. One of my children made rude comments and noises about some food item on his plate. Without much of a thought, I picked up the serving spoon and plopped another big spoon of the offending item on his plate. I told him since he had been rude, he could simply have a larger serving. He responded with a gagging noise. I plopped another spoon of the food on his plate and told him that since he had made more rude noises, he could have

another serving. He looked at me (I guess he thought I had lost my mind at that point) and quietly began eating his food. Several days later he said something about a yucky food. I asked him if he wanted a bigger serving. He quickly replied, 'NO!' and started eating. I never again had to repeat that question." ~ Anonymous

Thanks to all of our readers who responded. To read more of the answers our subscribers submitted, visit the "Dealing with Picky Eaters" page on the Counting the Cost website at: <http://www.countingthecost.com/poll/picky.htm> To peruse previous Readers' Poll questions and the responses we received, visit the "Reader Input" page on our website at <http://www.countingthecost.com/readerinput.htm>

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Our Newest Readers' Poll Question:
Small Time Investments, Big Payoffs

Recently I did a TV interview on our local afternoon talk show. My topic was 10-minute tasks that you can do now to save yourself a lot of time and/or money later. Afterwards I thought that would be an interesting topic of discussion for this newsletter.

Therefore, our newest Readers' Poll Question focuses on your favorite way to invest time now to reap a big return on your investment later. The question asks, "What are your favorite 10-minute (or less) tasks that give you a big payoff later in terms of saving time or money?"

Here are some examples of what I mean. In my interview I mentioned that taking ten minutes in the morning to throw dinner in the crockpot saves you a lot of time and effort at dinnertime when the family is hungry. Taking 10 minutes to go through your pantry and fridge before you go shopping saves you money by helping you avoid buying things you don't need. Do you have any other tasks that boost your efficiency or money-management skills? Send your ideas to: <mailto:countingthecost@knology.net?subject=10 Minutes>. Many of the responses we receive will be posted in the next issue of the newsletter and on our website.

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Too Much Clutter? Not Enough Clarity?
Nancy Twigg's new book, *From Clutter to Clarity*, will help you clean house -- both inside and out. Learn to deal with the clutter in your life by dealing with the clutter in your heart and mind. Check it out at <http://www.countingthecost.com/clutter.htm>

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"Talk It Out" Question:
Rewarding Kids for Doing what You Expect

In the last issue of the newsletter, we had a discussion about rewarding children monetarily for good grades. While some of you wrote in to say that you do give money as a reward for A's, many of you wrote in to say that you don't agree with the practice. Those comments sparked some additional questions from one of our readers. Beth wrote:

"I was kind of curious when I saw the responses about rewarding good grades with money. A lot of people responded that their kids were 'expected' to get good grades (mine are too). Do these people pay allowances to their kids? I'm just curious. My kids are 'expected' to help around the house and receive a small allowance, but I also reward good spelling tests with \$1.00. I'm just wondering if they feel there is a difference for receiving a good grade and helping around the house." ~ Beth

Is giving an allowance based on doing expected chores any different than giving money as a reward for good grades that are also expected? What do you think? Here are a few of the responses we received:

"I took the Financial Peace course by Christian financial counselor Dave Ramsey. He said in a perfect world, giving kids money as an allowance would be okay. But until we live in that perfect world, he does not give his kids an allowance. He has his kids on commission. They perform an assigned task (a chore, getting good grades, etc.), they are paid a commission accordingly. Why? It teaches them a life lesson. If you arbitrarily give them money simply because it is Friday, such as an allowance, they do not appreciate the money as being earned. They view the parent as an ATM machine. The life lesson is that you will be expected to work (as an adult), to perform certain duties in life and be rewarded (paid) accordingly. So a kid might receive \$5 for every A, \$3 for every B and \$1 for every C. Sure, he should want to get the best grades he can whether he gets money or not. But by rewarding the child, he can see and experience a direct correlation between working harder (getting a higher grade) and earning more. The same with chores around the house. While every kid should help out as part of the family unit, by giving him a financial incentive, it further reinforces that work brings reward (money). Do not miss this opportunity for a life lesson..." ~ Grant

"I agree there is no real difference in the matters. Also, how many of us would get up and go to work for only the good feeling and reward of a job well done? I'm certainly not belittling or disregarding the importance of doing a good job and working hard, but a child's 'job' is school,

so why not reward good grades financially or in some other tangible way? ~ Jen

"...Our children share in the responsibility of being a part of our family and are expected to contribute to the running of the household. They have different chores each week and are expected to contribute as they are asked. While their allowance is not tied to specific chores, they are expected to participate in maintaining the house. We tell them when they resist, 'You are a part of this family and you are expected to help maintain the house and yard.' As teenagers we have certainly gone through the complaining about what they asked to do, but that just makes the job take longer! As they have become older teenagers they have learned to participate fully and then they can have their own time. There have been very few times through the years that we have withheld the allowance, but there have been a few. These have occurred during rebellious weeks, which seems to be a part of growing up. During those weeks we have told them that if they choose to NOT share in the responsibility and blessing of having a home and having 'stuff' that needs to be taken care of, then they cannot share in the rewards. It only took a few missed allowances for them to reconsider their choice!" ~ Donna

"We do not pay for grades or give allowances. Our children have chores and are expected to get good grades. Their jobs as children are to do their chores, keep their rooms and bodies clean and make good grades. In return they get free room and board with all their needs met. They also get extras as seen fit and parents buy gifts for their friends for birthday parties and Christmas. We have four children and none of them have complained about this method. We do, however, (when the child wants something -- usually a big ticket item that they want sooner than a birthday or Christmas) allow them to do above and beyond normal chores and get paid. These are things they would not normally do and a price is established in advance, like they are being hired. Such chores include washing Mom's car, helping Dad spread mulch in the garden, cutting the grass. Now this school year we have made an exception on the grade issue. It seems our children for 3 grading periods have managed to bring home all A's and one B. In attempting to bribe them to bringing up that one grade I have offered to pay \$50 for a report card of all A's. We have had 6 grading periods so far and we are still always lacking by one grade. Luckily for me, because I will be broke if they all hit it at once." ~ Theresa

Thanks to all of our readers who took time to respond. If you'd like to read more of the responses we received, visit the "Rewarding Kids for What You Expect Them to Do" page at <http://www.countingthecost.com/tio/expectations.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:
CTC Grocery Survey, 2008

It is always interesting to hear how much others spend to feed their families. Sometimes it causes me to think, "Wow! How do they do that?" At other times I think, "Wow! What do they eat in order to spend that much?"

Recently one of our readers was wondering about what our other readers spend on their groceries. Gail wrote:

"It has been four years since you did a grocery bill survey. I would like to see one now in 2008." ~ Gail in PA

Gail is right. A lot can change in four years. It would be interesting to hear how things have changed with regard to our readers' grocery spending habits. So for Gail and all those other curious minds out there, our newest "Talk It Out" question is this:

"On average, what do you spend each month -- per person -- on groceries? Please qualify your answer in this way:

1. Don't include non-food items you may buy at the grocery store such as pet food, shampoo, toilet paper, etc.
2. Only count family members who eat enough to contribute to the family food bill.
3. If you have a formula-fed infant, do not count the cost of the formula in your calculations."

I'll go first to show you what I mean. In looking back at my spreadsheet where I keep all my grocery expenditures by month, I can see that for the last year, I have averaged \$281.09 per month on food. When I divide that number by three (myself, my husband, and my seven-year-old), my average grocery spending per person, per month is \$93.70. If I wanted to get really technical, I could divide that number by the average number of days per month. That would tell me that I spend an average of \$3.12 each day to feed each of us. To some of you this may sound high, while others of you may think I'm doing great. Since we homeschool and work at home (and don't eat out very often), this weekly total includes food for all three meals plus snacks each day.

If you don't have records of what you have spent, feel free to give an approximate monthly estimate; then divide it by the number of people in your family. Send your answer to: <mailto:countingthecost@knology.net?subject=Groceries>. Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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* Simplify from the Inside Out *

Do the women of your church need to a time to refocus and refresh? Do they need a weekend of encouragement and inspiration? Is your women's ministry group in need of a dynamic speaker for an upcoming conference or special event? Author Nancy Twigg teaches women how to declutter life from the inside out.

Visit <http://www.nancytwigg.com> or email Nancy at <mailto:nancy@countingthecost.com>

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Creative Frugality Explored:
Frugal Cleaning Shortcuts

Last time I shared a cheap trick I learned from a friend for cleaning mirrors and windows (ones that aren't heavily soiled). Instead of the paper towel and glass cleaner, I use a clean cloth dampened with plain water. I've been doing this for years! Another trick I learned makes cleaning the microwave much easier. Before you start to clean, first heat a few cups of water in a glass, microwave-safe container in your microwave. As the water begins to boil, it produces steam. This steam helps to loosen the baked-on crud, thus enabling me to wipe it away with much less effort.

In our last Creative Frugality discussion, we wanted you to share some of the cleaning shortcuts you've learned over the years. The question asked, "Share your cleaning tips and tricks that are quicker, easier and less expensive than traditional methods of housecleaning." Here are some of the responses we received:

"...A friend of mine had told me many years ago about her trick. She scrubbed the walls until they were squeaky clean and that was the last time she ever scrubbed them. The trick after that is to dry the wall with a big towel after each shower. I hang an old towel at the back of the shower so that after my shower I just grab the towel, pass it on each wall, which takes less than a minute and I am done. The walls are shiny and I have never had to scrub them. Each member in the family is asked to do the same. No effort at all and walls shine all the time. Fantastic!" ~ Margot

"A friend told me this trick: Use blue Windex as a carpet spot remover. It works wonders and only takes a couple of sprays to get out even the toughest stains. It even got red craft paint completely out of my light beige Berber carpet.

I haven't had an occasion to try this with generic blue window cleaner, but if you have a coupon and combine that with name-brand blue Windex on sale, it is still much cheaper than regular spot carpet cleaners. It must be the blue-colored cleaner, however. Clear or other colors do not work near as well on the stain." ~ Carolyn

"My shower has always been a hard thing to clean. With an 8-foot tall shower door, it's a lot of glass to clean. I've trained my husband and myself to squeegee the water off the glass at the end of each shower. We wipe it with a lint-free cloth to finish it. I have also mixed up a solution for spraying the shower walls. I have a fiberglass insert shower and I've not scrubbed it in weeks because I use this spray every day. I used an empty commercial shower sprayer bottle. I put about a half-cup of white vinegar, 3 tablespoons of Jet Dry, and 3 tablespoons of dishwashing liquid. Fill the rest of the bottle with water. I hang it in the shower and shake it and spray it on the wet walls after showering. At the beginning of my shower the next day, I use my hand shower to spray water on all the walls. This cleaner keeps the walls very clean. I also spray this on the tile above the shower and then rinse. The Jet Dry helps the water to sheet off with no elbow grease." ~ Cassie

"I purchased 8 good-quality microfiber cleaning cloths (Scotchbrite brand, I believe) at Costco and use them with plain water for cleaning almost everything. The beauty of these is that they are easy to wash, can be bleached, and they dry very quickly. A damp one will fit nicely over my Swiffer sweeper holder -- I DON'T buy Swiffer disposable cloths for it -- and I use it for my quickie floor wipe up while cleaning the kitchen after dinner. Since I do this daily, the floor is never really dirty. They work very nicely -- just dampened with water -- to clean bathroom mirrors and windows, though sometimes I do need a squirt of Windex-type cleaner for a really dirty window. Of course they work great for cleaning counters and walls, too. And when used dry, they are really great for dusting, and I can put a dry one on the Swiffer holder to give my hard floors a fast dust, too. They have repaid my investment, which wasn't very large to begin with, just in the cleaning products savings." ~ Cindy

Thanks to all our readers who took time to respond. It's too bad we didn't have room to list more of the responses we received. If you'd like to read more or browse through previous discussions, visit the "Creative Frugality" page at: <http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Topic:
Sharing the Wealth of Your Creative Frugality

What do you do when your bargain-shopping leaves you with an unexpected problem: more good deals than you know what to do with?

This question is probably more like a "Talk It Out" question than a Creative Frugality topic, but since one of our reader submitted a good question for the "Talk It Out" column this time, I am going to make this question fit.

Here is my dilemma and my question. Because I've really gotten into coupon-clipping and bargain-shopping recently, I've developed quite a stash of health and beauty aids, detergents, toilet paper, feminine products, etc. Part of me thinks I should just stop buying any of these things until my stash shows signs of depletion, but I find it very difficult to pass up such bargains -- especially when I am getting the items free or almost free by combining coupons, sales, and rebate offers. I have been sharing bags of goodies to friends, but I am now wondering about donating the overage to organizations that can truly use them.

So my question is about how to share the wealth: "When, due to your creative frugality, you find yourself with more 'deals and steals' than you can reasonably use, what do you do with the overage? What suggestions do you have for donating 'extras' to organizations and other groups that can put them to good use?"

At one time I had a book on my bookshelf that was devoted entirely to that topic: what to donate where. However, I can't seem to find it now, so I am interested in hearing your suggestions. Send your ideas for donations to: <mailto:countingthecost@knology.net?subject=Donations> 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 ~

By the time the next issue rolls around, it will almost be time for Easter celebrations. In the next issue, Counting the Cost Editor Nancy Twigg will share some recipes for Easter treats that help teach and reinforce the meaning of this sacred holiday. Don't miss it.

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~ Counting the Cost Reader Classifieds ~

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