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

May 1, 2007 issue  
Volume 7, Issue 18

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 ~

- \* Letter from the Editor
- \* Pay it Forward for Pennies
- \* Keeping Your Spiritual Life Fresh
- \* Making Good Decisions about Movies
- \* Creatively Frugal Indulgences

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~ Letter from the Editor ~

Dear Readers,

In the last issue, I told you that this time we would begin featuring reviews of books either written by Counting the Cost subscribers or that would be of special interest to Counting the Cost subscribers. But guess what? Life in the Twigg home has been hectic over the last few weeks so I wasn't able to begin sorting through this lovely pile of books on my desk. <sigh...> Oh well, we'll try again next time, but in the meanwhile, there's lots of good stuff to enjoy in this issue.

Blessings,  
Nancy  
<mailto:countingthecost@knology.net>

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Feature Article:  
Pay it Forward for Pennies  
by Kimberly Danger

Over 25 years ago, Catherine Ryan Hyde was driving her old Datsun through a rough area of Los Angeles at night. When her car died and began to fill with smoke at a freeway off-ramp, that wasn't the worst of her problems. Ms. Hyde saw two men running towards her, one carrying a blanket. In her mind, she knew she was dead. Instead, the men pushed past her and proceeded to smother the engine fire with the blanket. The car could have exploded at any moment, killing all of them. They put their lives at risk to help a stranger. After the fire department arrived and the dust had settled, she looked up to thank the men. They were gone, and she realized she could never repay or thank them for what they had done. Instead she decided to pay it forward. That event inspired Catherine Ryan Hyde to write the book of the same name.

A movie based on Ms. Hyde's book was released in 2000, which garnered even more attention for the Pay it Forward movement. In September of that year, the Pay it Forward Foundation (<http://www.payitforwardfoundation.org/>) was created to educate and inspire students to realize that they can change the world, and provide them with opportunities to do so.

No matter how much money is in your bank account, no matter how hard it might be for you to make ends meet -- you can get involved. Sometimes the smallest thing can have a huge impact and make a big difference in someone's day. Giving creates an atmosphere of abundance in your own life. When you give, your energies are focused on doing something with the gifts you do have, not what you're lacking.

Surprising strangers and friends with totally random acts of kindness (with no expectation of repayment) is often so unexpected it takes them aback, which adds to the fun. Anyone can participate, even your kids. Teaching generosity at a young age will start them off on a lifelong path of giving. Hopefully it will inspire others to do the same.

Here are some great ways for your family to pay it forward for just pennies:

- \* Pay for the person behind you in the drive-thru.
- \* Mow your neighbor's lawn.
- \* Put a quarter in a parking meter about to expire.
- \* Offer to return someone's cart to the cart corral.
- \* Give your kids' outgrown clothing to a friend.
- \* During 2-for-1 sales at the grocery store, donate an item to the food pantry.
- \* Donate old formalwear to a Theater Company.
- \* Compliment a total stranger.
- \* Write a letter to an anonymous nursing home resident (include some of your kids' artwork).
- \* If you see someone trying photograph his family, offer to take it for him so they all can be included.
- \* Donate a bag of groceries to a needy family (call your church to see if they can help facilitate).
- \* Give the balance of your gift card to someone behind you in the checkout line.
- \* Volunteer your time to a charity, nursing home, school, church or other organization.

About the Author:

Kimberly Danger is the owner and publisher of Mommysavers.com, a site for moms living well for less. Visit Kimberly at <http://www.mommysavers.com>.

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Readers' Poll Question:  
Keeping It Fresh

My husband, Michael, is funny about bread. In his mind, if a loaf has been out on the counter for more than 24 hours, it is stale. I, on the other hand, have much lower

standards for freshness. As long as the bread doesn't have mold or isn't hard as a rock, it's A-okay in my book.

I don't mind if my bread is not hot-out-of-the-oven fresh, but I have much less tolerance for staleness in my spiritual life. I just can't stand when it seems that my quiet time has gotten dull and boring. In our last Readers' Poll Question, we wanted to hear how you keep your relationship with God fresh. The question asked, "What strategies do you use to keep your prayer life, your quiet time, and your walk with the Lord exciting and vibrant?"

Perhaps this is an issue many of our readers are challenged with, because we only received a few responses. Here are the answers we received:

"I find peace in my garden or in God's nature trail in the woods. My photography finds God's thumbprint so evident and it brings a quietness to my spirit and a renewal of my soul. I put my blessings as I feel them to my images. I also pour out my soul in what He has directed me to see. So many times our capture of His world is His message coming through another medium like film." ~ Brenda

"I ensure that the time is quiet by getting up an hour earlier than the kids. I always have two or three books/devotional materials on the stand next to my reading chair. These keep the 'pump primed,' so to speak. I also teach a Bible class and go to every little extra service our church has. I am a retired grandma raising two grandchildren so I have daytime hours to do these things." ~ JoAnne

"I have been very excited over the last year about my Bible study. The way I keep it fresh is by sharing with my friends at my church. We always have a Bible study going and also what we call 'Book Club.' We have been reading different books by female authors and sharing our thoughts with each other. There are about 15 of us in Book Club and 4 or 5 in Bible Study so both groups are pretty intimate. We are just excited about being together, praying and learning God's word." ~ Kathy in Holly Springs

Thanks to all our readers who responded. To peruse previous "Readers' Poll" questions and the responses we received, visit our "Reader Input" page on our website at <http://www.countingthecost.com/readerinput.htm>

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Our Newest Readers' Poll Question:  
What Your Parents Did Right

Parents have a tremendous responsibility to teach their children everything they need to know about life and living. A big part of this responsibility includes teaching children what they need to know about handling money.

In our newest Readers' Poll Question, we'd like you to reflect for a moment on your upbringing. The question asks, "Think about all your parents did to teach you about handling money. What did your parents do right? What lessons were most memorable and made the greatest impact on how you handle money now? Is there anything you wish they had done differently? Was there anything about frugal living you had to learn the hard way --something you wish your parents had taught you as a child?"

The purpose of this question is to remind us all of the vital role parents play in preparing children for the future. Send your thoughts on this subject to us at: <mailto:countingthecost@knology.net?subject=Parents> 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:  
Resources for Making Good Decisions about Movies

How can parents make good decisions about the movies they allow their family to watch? That was the question one of our readers recently submitted for our last "Talk It Out" column. Sandra wrote:

"When a new movie comes out with a rating of anything other than 'G', I would like to find out exactly why the movie was rated as it was. Descriptions such as 'crude humor' or 'mild language' are too vague to really help me decide whether it is something I want my children to see or not. Does anyone know of any online resources that will explain exactly what is said or done in each movie to cause it to be rated 'PG' or 'PG-13'? A few years ago I found a website like that but somehow lost the link and can't seem to find that kind of site again." ~ Sandra

We received many responses to this question, several of which listed the same websites. Rather than repeating all the duplicate answers, I've listed each unique resource

suggested by our readers, as well as a few comments about each:

"I can really identify with the problem of attempting to assess a movie prior to deciding to let my children watch it. Discernment has become ever more challenging as our oldest son moves through his teen years and wants to be able to watch the movies his friends are allowed to see (many of which don't align with our family's values). It's not an easy road to follow in this movie-saturated culture of ours, so I'm happy to share the following movie review resources in hopes that if more of us take a stand on what's not acceptable to watch, it will help our children to take a stand and know they're not 'the only ones.' I like to try to find a particular movie in all three of the following review sites so I can then cross reference to come up with (hopefully) a more complete picture of what's really in the movie and whether it's a go for our family. The websites I use are <http://dove.org>, <http://www.pluggedinonline.com>, and <http://www.christiananswers.net/spotlight/home.html>." ~ Lauren

"I always check out Ted Baehr's Movie Guide website ([www.movieguide.org](http://www.movieguide.org)). It's very thorough, from a Christian viewpoint and it's own website states, 'Movieguide is a ministry dedicated to redeeming the values of the mass media according to biblical principles, by influencing entertainment industry executives and helping families make wise media choices.'" ~ Louise

"...This site talks more about the overall moral value of a film. The guy that does the reviews is brilliant and has made me think more about the movies I choose to watch: <http://www.decentfilms.com>." ~ Catherine in Minnesota

"My favorite website for finding out why movies are rated a certain way is [www.kids-in-mind.com](http://www.kids-in-mind.com). It gives a rating based on sex, violence and profanity and goes on to list the exact specific incidents in each of these categories. What's nice is that the movies listed are both movies currently in the theater and movies that are out on DVD." ~ Nina

"Moviemom.com ([www.moviemom.com](http://www.moviemom.com)) gives ratings like a report card, and explains exactly what's in the movie." ~ Shauna

"I too am very cautious about what we watch at the movies. I use Plugged In ([www.pluggedinonline.com](http://www.pluggedinonline.com)) by Focus on the Family. They have lengthy write ups with positives and negatives and will say what words were considered vulgar. Also Dove ([www.dove.org](http://www.dove.org)) has a good review system and it is much shorter than Plugged In. They will also spell out what words were used that are questionable. They have given a positive to some that Plugged In has

recommended against. I will sometimes look at Dove first, then if there is something I want to know more about, I will look at Plugged In." ~ Anonymous

"Check out these sites:

<http://www.christianitytoday.com/movies>

<http://movies.yahoo.com/mv/moviemom>

<http://www.christiancritic.com>

<http://www.common sense media.org>

<http://www.moviereporter.com>

<http://www.moviereviews.com>

<http://www.parentalguide.org>

~ Lisa

Thanks to these readers and others for taking time to respond. To read all of the responses we received, visit the "Making Good Decisions about Movies" page on our website at <http://www.countingthecost.com/tio/movies.htm> To peruse previous "Talk It Out" questions and the responses we received, visit our "Reader Input" page at <http://www.countingthecost.com/readerinput.htm>

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Our Newest "Talk It Out" Question:  
Does Your Church Have an "Open Door" Policy?

When you read the question above, you may have assumed I was referring to your church's policy of loving and accepting all kinds of people -- regardless of race, social status, or mistakes they have made in the past. Certainly, I hope your church does have that kind of "open door" policy, but that's not what I am referring to here. Let me explain what I mean as I introduce our newest "Talk It Out" discussion topic.

Several times recently my family has attended church yard sales where the church refused to allow yard sale customers to use their bathroom facilities. One church was even so bold as to post numerous signs that read, "NO PUBLIC RESTROOMS." As a Christian, this irritates me to no end. What kind of message does it send about Christians to non-believers who attend the yard sales? Since obviously the bathroom facilities are open to the church members working at the sale, this closed-door policy seems to say, "If you're not one of 'us,' you're not good enough to use our bathrooms." I can't help but think back to the words of Jesus in the parable of the sheep and the goats: "For I was hungry and you gave me nothing to eat, I was thirsty and you gave me nothing to drink..." Could we also add to that, "I had a four-year-old who needed to go potty, and you wouldn't let me use your facilities"?

So here is my question: Have you ever experienced this phenomenon? If so, do you find it offensive also? Or, if your church has a similar policy of not letting people use

the restrooms, can you shed some light on why a church would adopt this policy? Perhaps some churches do this in response to bad experiences they have had in the past. I don't want to be critical or judgmental. If you can explain this behavior to me, please do.

I realize I may be opening the proverbial can of worms, but I thought it would make for some interesting discussion. If you have any insights or experiences to share, send them to: <mailto:countingthecost@knology.net?subject=Restrooms> Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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~ Our Sponsor ~

~ From Clutter to Clarity ~

Are you planning a women's ministry retreat or other special event for your church 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 the Lord. Visit <http://www.nancytwigg.com> or email Nancy at <mailto:countingthecost@knology.net> to discuss the details of your event.

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Creative Frugality Explored:  
Indulging Yourself on a Budget

Even die-hard penny-pinchers love to indulge themselves every so often.

Our last Creative Frugality topic asked you to think about the guilty pleasures you enjoy most and how you partake in these pleasures without spending a fortune. The question inquired, "What are your favorite indulgences and how do you save money while enjoying them?"

Here are some of the answers we received from our readers:

"I love nice clothing so I am always on the lookout at the thrift shops for clothing I can alter to make more stylish. I worked in upper-end retail for many years so I invest in brands that I know are well-made. I will take a dress that is too long and hem it up. I like to find layering pieces such as sleeveless tops that can go under blazers or sweaters...I am not a real seamstress so sometimes I will purchase a nice pair of pants in wool a bit larger than my size and take them to a professional seamstress to be altered to fit me. (I am hard to fit in pants.) If I pick up the pants for \$5 the investment with the tailor is nominal if she can custom-fit them for me. It beats buying

fabric, patterns, etc., and having everything made from scratch..." ~ Janice

"We love to travel, but at the cost of diesel for our truck, camping fees, entrance fees to exhibits and amusement parks, it can get pretty expensive quickly, not to mention the time off from work. To pay for this indulgence for three adults, we do 'extra fundraisers' -- mainly right now it's selling poultry, eggs and surplus junk that has built up around the ranch. We also put any money we save from using coupons, discounts, etc., in the fund. No money is taken out of the household budget for this luxury. One trip I paid for entirely with coupon and refunding money..." ~ Jan

"I love Starbucks' flavored lattes, but at over \$4 an 8 oz. cup, I feel guilty purchasing more than 2 or 3 a year. I've discovered that Speedway sells what is, in my opinion, a fairly good latte for \$1.09 for a 24oz cup. They have a variety of flavors, syrups, etc." ~ Suzanne

"I live on a small island in Southeast Alaska. Residents of our town are blessed by our surroundings of forests, mountains, oceans and bays dotted with other small islands. Looking out my living room window, I might see eagles, ravens and seagulls, whales, seals and otters. Occasionally we see deer; during the summer, we sometimes see bears (or at least know they've been around!). We don't have most of the franchise chains or large stores found down south, but it takes only a little creativity to indulge myself without spending a fortune! Without a doubt, my favorite simple indulgence is eating -- slowly -- a small piece of good quality dark chocolate while gazing out the window at my view of the mountains, forests and ocean. If I want to really indulge, I add a small handful of almonds; mega-indulgence means including a small piece of home-baked shortbread. With my favorite music playing in the background, I not only have an indulgence, I create a moment of retreat and restoration!

Can this be frugal? Of course! We have a company in town that makes awesome chocolate, plus several small locally-owned stores that sell quality chocolate for a reasonable price. A 3.5 ounce bar provides many more servings than 2.5 stated on the label. (Remember to keep the rest of the bar well-wrapped and in a cool, dark spot.) If I'm traveling down south to an area with a Target store, I'll visit the chocolate aisle -- they stock a variety of brands and most are reasonable priced. (But I do prefer to support my local businesses!) I buy almonds on sale and freeze what I haven't used. And making my own shortbread is easy and inexpensive. (Haven't figured out how to cut the calories, though.) But more than frugal, these little indulgences are food for my soul and a lovely reminder of God's abundance in my life." ~ Kit

"We like to keep a bouquet of fresh flowers. Our favorites

are a mixture of mums. They come in lots of bright, cheery colors, and can last two weeks to a month before needing to be changed. Not bad for \$3.95 from the local discount store!" ~ Terrie

Thanks to these readers and to everyone who responded to this question. If you'd like to read all of the responses we received as well as 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:  
Frugal Liquid Refreshment

If you had asked me about my own frugal indulgence a week ago, I would have explained how much of a Diet Coke and Diet Pepsi addict I am and then told you that I save on this expense by enjoying 2-liter bottles of "Big K" and "Sam's Choice" for half the price of national brands. However, if you asked me that same question today, I would give a different answer.

A few days ago I embarked on a 30-day period of completely eliminating NutraSweet and other artificial sweeteners from my diet. The purpose of this experiment is to see what kind of changes I experience in my health and well-being as a result of making this adjustment to my diet. (By the way, if you have a story to share about what happened when you gave up Aspartame, I'd love to hear it. You can email me at [countingthecost@knology.net](mailto:countingthecost@knology.net).)

In doing this, I am faced with a dilemma: what to drink when you're giving up soda. Yes, I know I need to drink water, but when you're used to soda, the thought of drinking only water isn't too exciting. So...that leads me to our newest Creative Frugality topic.

Our newest Creative Frugality discussion focused on creative and inexpensive beverages. The question asks, "Besides plain tap water, what are some of your other favorite, low-cost forms of liquid refreshment?"

I know many people like to liven up their water by adding a squirt of lemon juice. What do you like to drink to quench your thirst and keep you well-hydrated? Send your tips and ideas for dollar-stretching drinks to us at: <mailto:countingthecost@knology.net?subject=Drinks> 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 ~



