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

May 15, 2007 issue
Volume 7, Issue 19

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,

Before we get into this issue, I have a quick announcement. I will be traveling to the Memphis, Tennessee area during the last week of May, and to Delaware during the first week of July. Because I have already planned to be in these areas anyway, if any group would like to have me come speak during my visit, I am willing to waive the speaker's fee I normally request, and instead speak for a love offering and a book table.

I know it is short notice for the Memphis trip but if you happen to live in one of these areas and know of a group (homeschool group, book club, women's ministry group, Sunday School or Bible study group, MOPS group, a group of close friends, etc.) that would like to plan an informal gathering during my visit, could you please pass along this information? Ideas that came to mind that would be easy to put together on a short notice are: a potluck meal, a dessert and coffee social, me being the guest speaker at an already schedule meeting, etc. I can be flexible and work

with whatever will work best for the group.

That's enough of the announcements. Let's get on to the good stuff!

Blessings,
Nancy
mailto:countingthecost@knology.net

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~ Our Featured Sponsor ~

~ From Clutter to Clarity ~
Are you overwhelmed and overwrought? Overbooked and overdrawn? As Christian women, we want to follow Jesus with our whole hearts, but the problem is that our hearts are cluttered! Through a series of lessons based on Hebrews 12:1-2, author Nancy Twigg shows you how to declutter from the inside out.

For more information, visit <http://www.nancytwigg.com> or email Nancy at <mailto:countingthecost@knology.net>

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Feature Article:
What's New? Book Reviews!

For the last couple of years, we have devoted one or two issues each spring to reviews of books that have recently crossed my desk. Well, it's that time of year again and I can say I've enjoyed perusing the selections for part one of this year's two-part review offering.

Some of these books are new; some have been out for a while but you may not have heard of them yet. Some were written by Counting the Cost subscribers; others deal with topics that are most likely to be of interest to our readers. All of these books were written by people using their gifts and talents to help and encourage others.

"Hallelujah! It's a Mother's Miracle" by Lorene Hall
Brentwood Christian Press
ISBN: 978-1595812698; Price: \$14.95
Available through Amazon.com

Have you ever faced a situation so desperate, so overwhelming that you knew only a miracle would do? That's exactly what happened to Lorene Hall when, as a young single mom without medical insurance, her infant son was diagnosed with a rare, life-threatening disease. This book tells the story of how her world turned upside down as she struggled to deal with her son's hydrocephalus and all its accompanying complications. Reading Ms. Hall's book is like

reading a personal letter in which a close friend shares openly and honestly from her heart. That's exactly what Ms. Hall does. She shares her ups, her downs and her powerful testimony of how God provided miracle after miracle for her family. Because this book reads like a personal letter, you will find typographical and grammatical errors. However, you will also find encouragement and inspiration as you read of God's goodness to the Hall family.

"Confessions of a Butcher: Eat Steak on a Hamburger Budget and Save Money" by John Smith (Revised edition)
Ark Essentials Publishing
ISBN: 978-0-9669280-1-3; Price: \$11.95
Available through Ark Essentials
(www.arkessentialspublishing.com)

Confusion. Deception. Misrepresentation and miscommunication. Welcome to the world of meat merchandising! While it may not be quite that bad, you can bet the meat department of your local grocery does all it can do to separate you from as much of your hard-earned money as possible. Wouldn't it be great to have an informative resource to clear up the confusion and help you avoid misrepresentation? Thankfully we do have such a resource. John Smith's book is an invaluable textbook for a crash course on thrifty meat purchases. Within the first few pages, Mr. Smith makes a promise: "I will show you all the different cuts of [meat] and how you can get them or an alternative of equal or better quality for less money (sometimes a lot less money)." Then he proceeds to do just that. For example, did you know that the porterhouse steak is really just one of the first few T-bone steaks cut off the large end of a short loin? Did you know that a roasting chicken is really nothing more than a large fryer selling for around 30 cents a pound higher than regular fryers? Because this book is packed with so many money-saving tips and strategies, you could easily recoup the cost of the book within a few shopping trips.

"Budget Meals: Eight Weeks of Delicious Dinner and Dessert Recipes: by Kimberly Saunders
Zodiac Publishing
ISBN: 978-1-9045667-5-5; Price: \$11.99
Available through Amazon.com

"What's for dinner?" Does that question send chills up your spine? Do you cringe at the thought of trying to figure out what to cook? Do you wish you didn't have to think about it? Now you don't. Kimberly Saunders' new book keeps you from having to think about it for two whole months! Not only does Ms. Saunders provide dinner and dessert recipes for eight weeks, but she also makes shopping easy by providing a grocery list for each week. All recipes are designed to be delicious and easy on the budget. Here are just a few of the tasty recipes you'll find: Beef Burgundy;

Chicken Stroganoff; Chicken a la King; Polynesian Pot Roast; and Sweet Potato Pie. Although this is no reflection on the quality of the book, my only complaint is that it is written for a British audience. Therefore, some of the terminology, ingredients and measurements used in the recipes were unfamiliar to my American eyes.

"A is for Angel: A Christmas Alphabet and Activity Book" by Debbie Trafton O-Neal

"J is for Jesus: An Easter Alphabet and Activity Book" by Debbie Trafton O-Neal

Augsburg Books

ISBN: 0-8066-5121-0 ("A is for Angel"); 0-8066-5123-7 ("J is for Jesus"); Price: \$10.99 for each

Available through Amazon.com

What makes a children's book extraordinary? Memorable lines, adorable illustrations, and some sort of take-away value that will stick with kids for months and years to come. These two books by Ms. Trafton O'Neal have all of these things and more. These are the kind of books your kids will look forward to pulling out and reading every Easter and Christmas season. In addition to the alphabetical rhyming rendition of the Resurrection and Nativity stories, the books also include fun holiday activities that the whole family can enjoy together. "A is for Angel" and "J is for Jesus" are ideal additions to your own family's book collection or to be given as a gift for other families to enjoy.

Editor's Note: Watch for more book reviews and a few product reviews in the next issue.

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~ Our Sponsor ~

Looking to work from home?

Join other independent contractors who enjoy all the benefits of working from home for regular supplemental or replacement income. Contact Melanie at milleriv@comcast.net or visit www.melanie.fourpointmoms.com

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Readers' Poll Question:
What Your Parents Did Right

Where would we be without our parents? Because of their love, their training, their care for us, we are the people we are today.

In our last Readers' Poll Question, we asked you to reflect

for a moment on your upbringing. The question asked, "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?" Here are some of the answers we received:

"There were six siblings, so we never got everything we wanted, but we did get everything we needed. I believe, because of this, I appreciate everything I had (have) more. My glass is always 'half full' thanks to my parents!" ~ Stephanie

"...Both parents also modeled and taught a very important, and much neglected, frugal skill -- researching. Whatever we were interested in, we were encouraged to pursue through experience as well as research and talking to others. For example, when I was interested in architecture in middle school, my dad got me a year's subscription to an architecture magazine, took me to see architectural landmarks, and even introduced me to an architect friend of his and encouraged me to ask questions about how to become an architect...I have used those research skills so much as an adult! It has prevented me from wasting a lot of money and time in so many areas...Two frugal skills I wish I had learned were cooking and sewing (my mom taught me the basics of the latter, for which I am grateful, but her immense skill in sewing was not passed on). I have remedied the former, but I still wish for the latter. With five children under 9, though, I think I will wait for another season of my life to pick up those skills!" ~ Anonymous

"I think the best lesson my mother taught me about money was that the greatest things in life have no monetary value. She always stressed the value of education and independence. She encouraged us to learn to care for ourselves when we became adults. She took the time to show us that cooking dinner for our family was more special than any restaurants we could go to, no matter how simple or elaborate the meals. Visiting local lakes, parks and a variety of beautiful outdoor areas, mostly free, are some of my most cherished memories. Spending quality time with our extended family members, many of whom have now passed away, are wonderful memories. I can also remember going to the city, the mountains, or the beach on short trips and watching and learning from my mother how to make the most of every cent, and how to be thankful for what we had rather than wasting our lives wishing for more. Growing up, I never felt deprived in any way. I never felt that we were anything other than the richest people in the world. Now that I have my own family, I realize how hard my mother had to work to provide for three children. I don't know how she did it! But I thank God daily that she was able to raise us

with the values and morals that she did. We are truly blessed to have a mother like ours! She's my hero." ~ Mikki

"When I was in 4th grade, my parents started giving me an allowance, which included enough for my school lunches. I then had to learn to plan my money for the week. If I wanted ice cream or something special, I had to plan for it. I learned to save the extra for the special things that I wanted. As I got older, my allowance was increased, but I still had to plan for the special things that I wanted. I think this helped me to be thrifty when my husband and I were first married and money was tight. " ~ Shonna

"While my parents grew up during the depression, they really did not teach us about money and how/what to save. My dad was in the 3C camp and Army and sent all of his money home to his parents. When he returned they did not give him any of the money. He became very belligerent and never trusted anyone again. He never trusted our mother. When she went to the store for a 22-cent loaf of bread, he wanted the receipt and the change. We have been able to overcome this by teaching our children how important it is to have a budget first setting aside money for our Lord. We stressed to them that as long as they owed someone, the money they had really wasn't their own. It was important for them to save some and have some just for their own spending money. They express often how glad they are that we taught them to work for what they earned (do an honest day's work for an honest day's pay), put money aside for the church, pay their bills on time, save some, and use some for pleasure." ~ Barbara

Thanks to all our readers who responded. If you'd like to read more of the answers we received, visit the "What Your Parents Did Right" page on our website at <http://www.countingthecost.com/poll/parents.htm> 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:
Your Favorite Online Hangouts

Recently I've found a new site that I love visiting: Yahoo Answers (<http://answers.yahoo.com>). It reminds me of this newsletter in a way because it's a place where people exchange information. When you initially sign up, you are given a certain number of points to use. These points can be "spent" by posting questions of your own. Each time you visit the site or answer someone else's questions, you earn more points. What I think is really cool is that when you post your question, you can tell Yahoo to notify you immediately when you receive responses. At times, I've

posted questions and literally received answers within minutes of posting them. Although there's no guarantee about the quality of the responses you receive, it's neat to see what kind of answers you get from other Yahoo Answers users.

In our newest Readers' Poll question, we want to know about the websites you visit most. The question asks, "Where do you hang out online? What websites do you find yourself going back to again and again? What online communities do you consider yourself part of?"

It will be fun to see the variety of websites that attract our readers' interest. Send your answer to us at: <mailto:countingthecost@knology.net?subject=Websites> Many of the responses we receive will be posted in the next issue of the newsletter and on our website.

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~ Our Sponsor ~

* New DVDs from Counting the Cost Publications *
Do you need encouragement and inspiration for living simply in a not-so-simple world? Has God given you a message that you believe He wants you to share with others? Check out Nancy's newest DVD presentations:

- * Keep It Simple, Sister
- * The Joys and Blessings of Living Simply
- * Contentment in a Discontented World
- * Four Things Every Aspiring Author Needs to Know

For more information, visit the CTC Video Store at <http://www.countingthecost.com/store/videostore.htm>

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"Talk It Out" Question:
Church Yard Sales

In the last issue of the newsletter, I presented a "Talk It Out" question of my own. It was about churches that refuse to allow customers to use their bathroom facilities during church yard sales. One church in our area even posted numerous signs at their sale that read, "NO PUBLIC RESTROOMS."

My "Talk It Out" question asked, "Have you ever experienced this phenomenon? If so, do you find it offensive? 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."

Some of our readers offered some interesting insights to help me understand this issue. Here are a few of the responses we received:

"Our church has an open door policy but we had one experience that might explain some congregations' hesitancy about allowing open access to the building. We had some youth that were upset at a young man in our congregation so they went into the Mother's Room just off the women's restroom and wrote derogatory and very offensive remarks ALL over the walls with permanent markers. It was a shock for the women the following Sunday. Also I have heard of people hiding in the restrooms until the building is locked up and then having free reign of the building once everyone was gone." ~ Sandy

"I have heard that this sort of thing actually has to do with churches' insurance policies, protecting them from potential lawsuits over someone possibly being accosted while in the restroom on their property...In our town, a church took a lot of public flack because it was located at the end of a riverside trail and wouldn't allow people using the trail to park in the church parking lot. Insurance issues again. I think this says much about being 'in the world but not of it': do we really need that insurance? Isn't it better to behave charitably and trust the Lord for the outcome?" ~ Betty

"Here in our small regional center in rural New South Wales, we have two charity stores almost an hour's drive from our farm. We also experience the 'restroom problem' - mainly with our young princess (a 'girl thing,' according to the 'king of our castle'). In Australia, our great 'Occupational Health and Safety Laws' (man-made to be sure), mean our charity stores are unable to provide access to their restrooms. As you can imagine, many a time the staff are apologetically asked to clean up after an 'accident'. In order to do so requires someone with a 'Chemical Care Certificate' to grab the cleaning solutions (another man-made law here in Oz). As Christians, we believe that we should follow the laws of our land - to the glory of God! We no longer even ask to use the facilities. The ladies and gentlemen always look both frustrated and embarrassed to have to say no! Instead we use the amenities at the local public library across the road. The staff are always welcoming and know we'll borrow before we leave. Our library has great staff, books, DVDs, and a chess set my boys can't tear themselves away from...Sometimes, observing the staff saying no to a customer in our favorite 'boutiques', as we call them, is the perfect opportunity to show grace to a frazzled mum with a child needing to go NOW, pointing them to the library facilities, and minding their purchases until they return! Even showing compassion to an embarrassed member of staff is an opportunity to show Christ's love..." ~ Sandie in Australia

"The first reasons that come to mind are vandalism and theft. Imagine all the busy activity with a church sale, and some of the patrons of that sale entering the church and stealing religious articles, decorations, items from the Sunday school for children, furniture, kitchen, etc. Some kids (adults, too) think it is funny and cute to unravel toilet paper, squirt soap on the floor, steal supplies, and many other forms of vandalism and general debauchery. Also, do you ask the owner of the houses who host sales to use THEIR bathroom? I doubt it, and the answer would likely be 'No.'" ~ Jenny

Thanks to these readers and others for taking time to respond. To read more of the responses we received, visit the "Churches' Policies during Church Yard Sales" page at <http://www.countingthecost.com/tio/church.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:
Gifts for Graduates (and Graduates and Graduates...)

In previous issues of the newsletter, we've talked about inexpensive, yet thoughtful gifts for graduates. But even the cost of inexpensive gifts can get out of hand when you have numerous graduates on your list. Recently one of our readers wrote in to ask:

"My husband is a school teacher/football coach and we get tons of graduation invitations each year. We would really like to give each student something but as you can imagine cost is a big factor. In the past I have 'broken the bank' buying gifts and would like to at some point have a plan that I could either pick up things during the year or have a gift idea that can be easily picked up during the graduation season. I don't know if you have addressed this subject before but I was wondering what other teachers, coaches, youth pastors, etc., do when they receive volumes of graduation invitations." ~ Rhonda

Good question. If you have any ideas that have helped you when you were in this situation, email them to us at: <mailto:countingthecost@knology.net?subject=Graduation> 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 an 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: Frugal Liquid Refreshment

In the last issue of the newsletter, I reported that I had begun a 30-day period of eliminating diet beverages and artificial sweeteners from my diet. The purpose of this experiment is to see what kind of changes I experience in my health and wellbeing as a result of making this adjustment to my diet. It has been two-and-a-half weeks now and I can honestly say that I haven't seen much of a change. In fact, I think I have actually gained a pound or two due to drinking caloric drinks rather than diet drinks. (I can't bring myself to only drink water!)

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

Our readers submitted numerous answers to this question. Here are a few of the responses we received:

"I delight in being a Starbucks copy-cat! One of my favorite drinks is their green tea lemonade. I brew a quart of green tea (my favorite is Tazo Zen) by using 4 teabags and then mix it with a quart of lemonade - something with some pulp. Chill and/or serve over lots of ice. I drink a lot of this - guilt-free -- so I save 1/2 the frozen concentrate for the next batch or make it all up at once (if there's room in the fridge) but save the lemonade for the next batch of brewed tea. Starbucks sweetens theirs, so you can do that if you want. The whole batch costs less than buying one 'Grande.'" ~ Lisa

"I discovered a few years ago that what I enjoyed most about drinking pop or soda was the ice-cold fizziness. I really didn't care for the taste, (WAY too sweet and fake!) and I found they all left a bad after-taste in my mouth as well as not really slaking my thirst. Taking all that into account, I decided to make my own 'pop' and have had so much fun experimenting ever since. It's really simple: just combine equal parts of any fruit juice (real, unsweetened fruit juice, please!) and lemon or lime flavored carbonated water over ice cubes. That's it! Way less calories and synthetic chemicals entering my body and lots more thirst-

quenching satisfaction in my ice-cold fizzies! The fun part is trying different combinations of juices together, including some homemade ones like high bush cranberry and rhubarb. The only one I tried and didn't care for was apple juice -- maybe just because 'apple' and 'fizz' just don't seem to go together in my head! Anyway, I hope my recipe helps you out. Maybe you'll find as I did that the more of 'my pop' I drank, the less I wanted the commercial substitutes!" ~ Mary-Ellen

"I like to make iced tea with about 1/2 cup sugar per gallon and then add about 1/8 cup of grape or mango juice or a freshly squeezed lemon to my glass of tea." ~ Jacky

"...What I like to do is use 4 family size tea bags of regular tea and one small tea bag of Bigelow's Plantation Mint tea to make a gallon of tea. With 1/4 to 1/2 cup of sugar this is very satisfying and a great pick-me-up. My husband likes lemon in his tea, so I keep a pitcher of regular sweet tea for him and a small pitcher of Wyler's lemonade mix (no sugar) in the fridge for him and he adds the lemon flavor to his own taste...The longer you go without sugary soft drinks, the sweeter 1/4 cup of sugar to a gallon of tea becomes! You might even find you like it without sugar." ~ Artie Ann

"My husband and I gave up sodas in December 2006. We drink flavored teas without sweeteners. There are so many now and they are great cold. When we want something bubbly, we purchase club soda and flavor with lemon, lime or orange juice. It is very refreshing. We don't miss soda at all." ~ Vivian

"I purchase frozen lemonade at the local Save-a-Lot (at only 59 cents per can, it's a bargain to me), or the Dole fruit juice blends, and then make my own flavored iced tea instead of buying the powdered flavored teas that are a little pricier. After making a pot of tea and a pitcher of lemonade, I mix the tea and lemonade (or juice) by the glass to suit my taste." ~ Shanna

"Seven years ago my husband and I started on a vegetarian diet (vegan) for health reasons. Our health improved significantly after the first month. After several years we added back into our diet vegetarian fed, free-range eggs and Alaskan salmon so we are now semi-vegetarian. One of the things that we needed to eliminate when we changed our diet was soft drinks. This was quite difficult for my husband. He needed the 'fizz.' A friend suggested that we use sparkling water and add a bit of fruit juice for flavor. Sparkling water has only the fizz and not the other (bad) stuff that club soda or other soft drinks have. We did this and he was quite satisfied with the results. Now he rarely has a desire for soft drinks. "

~ Sha

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:
Saving on Summer Gear

It's time to pull out the swimsuits and sunscreen, the ice chests and ice cream makers. The temperatures are rising and everyone is spending more and more time outside.

In our newest Creative Frugality question, we want to hear how you save money as you stock up on gear for the upcoming summer season. We ask, "Think of all the gear your family uses to fully enjoy summer. How do you find the gear you need at prices you can afford?"

Send your money-saving summer tips and ideas to us at: <mailto:countingthecost@knology.net?subject=Summer> 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 ~

Next time we'll continue our review of books as well as some other neat products and services produced by Counting the Cost subscribers. Don't miss it!

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~ Counting the Cost Reader Classifieds ~

Mrs. D's Homestead - soaps, stories 'n' stuff. All natural handmade goats milk and Jersey cream soaps; luxurious lotion bars, lip butters and more! Custom gift baskets available. FREE shipping on orders over \$25! Read about our homestead life and shop in the homestead store at www.mrsdshomestead.com.

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~ Additional Resources from Counting the Cost ~

Counting the Cost Editor Nancy Twigg is available to share the message of simple, frugal and meaningful living with your organization, church group, or Bible class. Nancy specializes in presentations to Christian audiences, but can tailor a message to fit almost any group and any budget. For more information, visit: <http://www.countingthecost.com/speaking.htm>

