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

May 15, 2009 issue  
Volume 9, 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 ~

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~ Letter from the Editor ~

Dear Friends,

The big news to report here is that we are almost done with the school year. Can you hear the sounds of me singing and dancing with joy? Even though our school arrangement is not typical (we homeschool part-time, and Lydia attends a cooperative school part-time), I am always just as ready for summer as Lydia is (maybe even more so) by the time it rolls around each year. Hooray for summer break!

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

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~ Our Featured Sponsor ~

K.I.S.S. - Keep It Simple, Sister!  
Is your church planning a women's ministry event in the coming months? Nancy Twigg would love to work with you on planning a spiritually-uplifting retreat, conference, or banquet for your church. Through her lessons, she teaches

women how to get rid of life's clutter -- anything that holds them down and holds them back in their walk with God. Visit <http://www.keepitsimplesister.com> to learn more.

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Feature Article:

Death Angels - 10 Ways You Can Help after the Funeral  
Copyright 2008 by Sylvia L. Loner

When a close friend or neighbor dies, don't just ask, "Is there anything I can do to help?" or say to them, "Call me if you need anything." Compassionate Death Angels need to make a specific offer to do something for others.

What are you willing to do? Do you have any physical or financial limitations? Are you talented in a certain area? Make them an offer they can't refuse. They need the help and they are not thinking straight. You have the advantage of clear thinking. You can be a welcome Death Angel when someone dies and you reach out to help your family, a close friend, or a neighbor.

Some valuable ways close friends and neighbors might offer to help are:

- \* Prepare food for the family. Soon they will have many visitors arriving. As their neighbor or close friend, you already have an idea of how large a family they have.
- \* For a specific time period, offer to stay at the home to allow others to deliver their food, or pitch in and help with the cleaning for expected guests.
- \* If you know when and where the funeral dinner will be held, offer to help prepare, serve, or clean up after the family dinner.
- \* Be a "Command Central" for family messages and the communication updates.
- \* If there is a large family with young children, your offer to baby-sit would be well-received. Some parents will prefer their children to join in and participate in the funeral, at the appropriate age. However, some out-of-town parents would be grateful to know that someone the family already knows and trusts has offered to help.
- \* Offer temporary foster-care for the family pet during the transition -- especially if their pet was already comfortable with visiting you when their master went on vacation. Remember, pets will sense a loss and some confusion with all the changes, too.
- \* Maybe you could offer to do any special errands they might need like picking up airport guests, dropping off or picking

up the dry-cleaning.

\* Could you email out-of-town visitors some valuable directions or maps with instructions and times of the planned events like the funeral home, cemetery, and funeral dinner locations?

\* If you have the proper computer software programs, you might offer to make some Remembrance Programs, unique bookmarks, or copy that famous family recipe to be handed out at the funeral service with the memorial folders the funeral home prepares. This suggestion involves the most out-of-pocket expense, and would be the most expensive option to do.

\* If you have read the new book "55 Ways to \$ave Money on...a Funeral!" and they have not, are you comfortable enough to suggest going with a family member as they make all the funeral plans? If you have the knowledge to help them without being bossy, can you help them stay within the budget they are comfortable with?

Whatever you can do, your kind offer of help will be remembered as a blessing for a long time. Kindness is both PRICELESS to the recipient and FREE for the giver. What are good neighbors for anyway? Consider becoming a Death Angel the next time there is a family in need. You will never know how grateful they truly are for your help until you are on the receiving end of the blessing. You probably will not need to wait too long before you have an opportunity to take action on these suggestions.

#### About the Author:

Sylvia Loner is the author of the NEW personal reference book, "55 Ways to \$ave Money on...a Funeral!" Sylvia is a licensed pre-need counselor, a Notary, florist, speaker, funeral consultant, and an author who resides in Indiana. Discover how easy it is to \$ave Money on cemetery plots, cremation, caskets, the death certificates, flowers, funeral trusts insurance, Medicaid situations, monuments, music, notary services, obituaries, travel, urns, vaults and so much more! Read more wise funeral shopping suggestions at: <http://www.savemoneyonafuneral.com>

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#### Reader Feedback:

What Not to Say at a Funeral

"In your most recent article people had written in about what they would like said at their funeral. My niece's husband just recently passed away at age 43 due to an auto accident. Although what was said at his funeral was nice, what I will remember is the 1500 people who visited his family at the visitation, and the 400+ who attended the

funeral. What a testament to my niece and her husband!

I did learn something while staying with my sister the last few days. One of the worst questions to ask at a time like that is: 'How is she doing?' We just wanted to say, 'Well, how do you think she would be doing after her husband died, leaving her and two small children without a father?' I will never ask that of a grieving spouse, parent, or their family. A simple 'I'm so sorry; you are in our prayers,' (if you mean it) or 'I love you,' etc., is much more meaningful and doesn't require a response to an almost unanswerable question." ~ Chris

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

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Readers' Poll Question:  
Homemade Cleaning Solutions

Recently I needed to purchase a few cleaning products. I was in a hurry and since I needed a few grocery items as well, I decided to pick up the cleaning products along with my groceries at the closest supermarket. Big mistake! This particular store did not have the generic products I usually buy. They also didn't have any sales running on the products I needed. Since I usually only buy basic products, generics or sale items, it was downright painful buying these particular products at full-price!

In our last Readers' Poll Question asks, "Do you make your own cleaning solutions? If so, what are your favorite 'recipes' for homemade cleaning products? Also, even if you mix a majority of your cleaning products at home, are there any commercial cleaners that you won't part with?"

We only received two responses to this question. Here is what our readers said:

"This is really easy. Just mix toothpaste and baking soda together for a light rubbing compound for washable surfaces such as around cabinet pulls, etc. I know someone who used this on a nasty wooden tabletop and it came out beautifully... Try on a small unseen area first.

Here is a recipe for soaking vintage clothes or fabric.

In a bucket of hot water combine:

1/4 cup kosher salt

1/4 cup non-chlorine bleach such as Snowy

Soak items. The water will turn brown and nasty. Rinse 16 times. If you have hard water with lots of minerals, I would do the last rinses in distilled water just to be safe. I have rescued many items.

Another age-old cure is to lay your whites out on nice green grass on a sunny day. Something about the sun and the green, but remember to bring the dog in..." ~ Mary

"I use Quick N Brite for everything. I started using this about 10-15 years ago when I saw a demonstration at the 'Big E,' which in case you don't know, is like a giant fair with all the New England states participating. You can use this stuff for everything, depending on how you dilute it. Full strength is great for spots on your carpet or chair cushions, and use diluted for windows. Cleans the grime and soap scum from showers; you just spray on and you can see it melt away. The best part is that it is non-toxic so if you have pets or small kids, they won't get sick. My husband has respiratory problems, and the other cleaners were very bad for his breathing." ~ Jan

Thanks to these readers for taking time to respond. To peruse previous Readers' Poll questions and responses, visit the "Reader Input" page on the Counting the Cost website at <http://www.countingthecost.com/readerinput.htm>

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Our Newest Readers' Poll Question:  
Celebrating the End of the School Year

As I mentioned in the Letter from the Editor, I am ecstatic about the end of the school year. Lydia and I are planning to celebrate by continuing a tradition we started a year or so ago. Soon after the last day of school, she and I will head off for a "Girls Only" trip to Memphis.

In our newest Readers' Poll Question, I'd like to hear how you and your family kick up your heels when school is over. The question asks, "How does your family celebrate the completion of the school year? Do you have any special

family traditions that makes the start of summer vacation even more special?"

Think about your answers and send your celebration ideas to: <mailto:nancy@countingthecost.com?subject=End of School>. 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 ~

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Learn to make your own pampering bath treatments, rich, soothing creams, and aromatic home fragrance products. "The Handcrafter's Companion" is your comprehensive, step-by-step guide to creating spa-quality products for fun and profit! Visit <http://7f07e02yhmsbpw5ihm0d8g3r5k.hop.clickbank.net> to learn more.

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"Talk It Out" Question:  
Hard Water Blues

How can a family keep its laundry clean and fresh when the area's water supply won't cooperate? That was the question one of our readers asked in our last "Talk It Out" column. Dawn wrote:

"You may have covered this before, but I have not seen anyone address laundering with hard water. I live in Alaska in an area where the water is very hard and smelly. We do have a salt system that helps with the discoloration and smell. However, I cannot seem to get my clothes to smell fresh nor remain soft - especially towels. Any help with this would be greatly appreciated." ~ Dawn

We received two responses to this question. Here is the advice these readers offered:

"We have hard water. I add about a half-cup of baking soda to the wash to help soften the water and boost the detergent. Borax also works this way. I just buy my baking soda in large bags at Sam's Club." ~ Anne Marie

"I lived in Alaska for a long time and we had a water softener also for hard water. My best advice is to make sure the soap is rinsed out of the clothes and to add a cup of white vinegar to the rinse water. That helps soften and freshen them. No, it doesn't leave your clothes smelling like pickles!" ~ Deborah

Thanks to these readers for taking time to respond. To read through other topics that have been discussed in our

newsletter, check out the "Readers Input" page at:  
<http://www.countingthecost.com/readerinput.htm>

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Our Newest "Talk It Out" Question:  
School's Out -- Now What do We do?

For work-at-home parents, the end of the school year can also mean the end of work-life as they know it. How can a person who works at home continue to work in some form or fashion while the kids are home for the summer. Jan wrote:

"During this school year, I began working at home during the hours that my kids are at school. Now that summer vacation is just weeks ago, I am concerned about how I will be able to continue working -- at least in some capacity -- while they are there all day. I'd like to hear how other readers who work at home handle this challenge." ~ Jan

Have you had to deal with this challenge, too? If so, what solutions worked for your family? Send your suggestions to: <mailto:nancy@countingthecost.com?subject=Work at Home>. Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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Resources to Help You Live Simply and Frugally  
Do you need encouragement and insight to help you make better choices about how you handle your money? If so, check out the whole line of products by Counting the Cost publications that will help you do just that. Visit our e-store for an array of books, e-books, audio CDs, and special reports about simple and frugal Christian living. <http://www.countingthecost.com/catalog.htm>

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Creative Frugality Explored:  
Creative Gardening

Recently I heard something cute: "Old gardeners don't die; they just spade away."

Our last Creative Frugality topic focused on combining creativity and frugality along with your gardening skills. The question asked, "Tell us about your favorite creative low-cost, low-space gardening strategies. How do you save time, money, space, or resources while indulging your passion for gardening?" Here are the answers we received:

"A lot of my gardens have 'hand-me-downs'. It seems a lot of people who clean up their gardens are ready and willing to

give their extras away. Primrose, daffodils, lilies are all very lovely and spread very quickly." ~ Tonya

"I 'seed share' with my sister. We both have small garden areas, so one pack of seeds goes very far. I also try to plant items that don't take up a lot of room - for example, lettuce is a great vegetable with a lot of yield for small spaces. In the past I've used a rain barrel to collect rain water from the downspout on the house to water the garden with when needed. I also do more than one planting if I can (a second fall planting). Once my garden is done for the season, I compost all of my plants and my perennial plant clippings on the garden. By spring planting time, material is composted and the soil is much richer without adding fertilizer, etc." ~ Jen

"I discovered a new thing that I'm trying this year. I bought a couple of seed potatoes, cut them into 2 or 3 pieces each, and then buried them about 4 inches deep in a circle about 2 feet across. I then placed chicken wire around the circle. As the potatoes come up, you add straw under the leaves, forcing the plant to continue to grow up. The potato will then send out roots into the straw. When the plant dies back, you just take the chicken wire off, and find potatoes in the straw plus the ones in the ground. Takes up much less space, requires little digging, and has been a fun thing for me. Since my husband and I don't eat a lot of potatoes, we plan to give the excess to a local food pantry, where there is always a huge demand for fresh produce. A win-win situation!" ~ Terrie in OKC

Thanks to these readers for taking time to respond to this question. If you'd like to look through previous discussion questions, visit the "Creative Frugality" page at: <http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Topic:  
Creative Summer Activities

As summer approaches and I think of having so much free time with my daughter, I find myself tempted by all kinds of spending opportunities. A family pass to the pool, season passes to the local amusement park, swim lessons, summer camp...the list goes on and on. I want us to have fun and enjoy our summer months, but I also need to be mindful of the potential outflow of cash.

Our newest Creative Frugality topic focuses on frugal summer fun. The question asks, "Tell us how you get your kids involved with fun programs and activities during the summer without spending a fortune. Among the activities that have some sort of fee, which have you found to be the best value for your money?"

I know there are all kinds of free things to do and I am certainly open to hearing your input about those. However, what I am really interested in is saving money on programs and activities that are not free. Send your ideas to us at: <mailto:nancy@countingthecost.com?subject=Summer Fun>. Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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~ What to Expect Next Time ~

Do you love Olive Garden restaurant? Do you love their Pasta Fagioli soup? If so, don't miss the next issue of Counting the Cost. In it, guest contributor Kathy Wilson of TheBudgetChef.com will share her copycat recipe that is yummy for the tummy but easy on the budget.

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~ Counting the Cost Reader Classifieds ~

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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>

