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Feature Article:

Fun Paperwork - Organizing Cards and Stationery

Do you get excited when you get a \*real\* letter or card in the mail? With so many of us using e-mail to communicate, a hand-written note is a welcome surprise that can brighten anyone's day.

I Thessalonians 5:11 tells us to "Encourage one another and build each other up..." Keeping your greeting cards, stationery, and mailing supplies all in one place makes it easier to encourage others and let them know you care. Plus, having it all organized will save you time and money -- and help you get cards mailed on time.

If it's flat, you can file it. Using file folders to hold your greeting cards and stationery is just one example of how you can organize paper objects in a file system. Sure, you can buy fancy card boxes, but they can drive you crazy because they never seem to be the right size. File folders are great because they take up very little space. You can incorporate a "Cards, Stationery & Supplies" category into your existing file system, or if you have a large amount, use a small file box to hold all your supplies. Sterilite makes large clear containers called "ShowOffs" which can hold letter-sized hanging file folders. The lids feature locking latches, and the containers are stackable. For retail information, visit <http://www.sterilite.com>.

Another benefit to file folders is that you can fit even those really big cards, envelopes, and other items in there. For example, my kids generate a lot of artwork. I save some of it, recycle a lot of it, and mail some in big envelopes to relatives. It's always nice to have this on hand but not lying on my kitchen counter. By keeping extra artwork with the other items you use to keep in touch, you'll make it easier to share the joy.

Here are some folders you might want to include in your files:

- \* Lists (birthday, anniversary and special events)
- \* Address/contact lists
- \* Postage stamps
- \* Return address labels
- \* Stickers/seals/embellishments

- \* Stationery/letterhead
- \* Envelopes
- \* Postcards
- \* Kids' artwork (to share)
- \* Greeting cards (Be sure to keep the card with its matching envelope. Hint: Turn the card around so that the envelope glue doesn't stick to the front of the card.)
  - Blank/All-occasion
  - Anniversary
  - Baby
  - Birthday
  - Congratulations
  - Friendship
  - Get Well
  - Sympathy
  - Thank You
  - Wedding
  - Holidays & other events (one file folder for each holiday you need cards for; i.e. Christmas, Valentine's Day, Mother's Day, Graduation, etc.)

Use letter-sized hanging file folders and manila file folders with reinforced tabs (sometimes called "2-ply"). Always label your files using pencil first. Then, if you decide you want to "pretty it up," you can create nice printed labels using Avery's "Print or Write" file folder labels. They're inexpensive and work well for both Ink Jet and Laser printers.

If you find that some of your small items (such as stickers) fall out the sides of the file folders, look for closed-sided file folders (also called "file pockets") at your local office supply store or through an on-line retailer. Sometimes simply taping the sides of the folder shut works just as well.

Buy postage stamps in sheets rather than on rolls so you can drop them into a file folder. A good supply of first-class stamps and postcard stamps can get you most of the postage possibilities you need for small mailings. For example, rather than buying 60-cent stamps for your 2-ounce letters, you can just use one each of your 37-cent and 23-cent stamps. Add another 23-cent stamp if you have 3 ounces, etc.

I have mixed feelings about the "free" return address labels many charities send out. On one hand, I feel like I should donate, but I can't support them all. On the other hand, it would be wasteful to throw them out if I know I will use them. So I keep them in a folder.

Use your creativity to customize the system! Use sticky notes if you bought a card with a specific person in mind. If you have certain friends or family members to whom you write often, create individual folders for each of them. You could also create folders labeled by month, and file

all the cards you need along with a list of important dates.

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Don't let e-mail be your only communication tool. Stock up on cards when you find a good deal, or buy boxed cards and sort them into your folders. Make sending a note, card, or letter one of the ways you say, "I'm thinking about you." Having your supplies organized will help turn good intentions into action.

About the Author:

Would you like to get control of your schedule, paperwork, and clutter so you can spend more time doing what you love most? Jennifer Swanson offers great free tips at [www.JenniferSwanson.com](http://www.JenniferSwanson.com)

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Did you know many ingredients in bath and body products are listed as cancer-causing agents? If you knew Lysol and Soft Scrub were REGISTERED PESTICIDES, would you use them to clean your home? There are CHEAPER, SAFER ALTERNATIVES to toxic products - will you switch? To get more info: <http://legacy4life.fourpointwellness.com>

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Reader Feedback from the Last Issue:  
Gift Ideas and Fall Fun

Re: Pumpkin Butter

After the last issue went out, a couple of readers wrote in to ask questions about the recipe for pumpkin butter. They wanted to know if pressure-cooking or refrigeration was required to keep the pumpkin butter from going bad. I contacted the reader who submitted the recipe to find out for sure. Here is her reply:

"I do put my pumpkin butter in a boiling water bath after putting it in jars, but I also recommend that it be stored in the refrigerator or freezer, too, because the USDA does not recommend home canning of pumpkin. I have never heard of any problems with a jar I've canned in a boiling water bath, but, better safe than sorry. Pumpkin butter has large quantities of sugar added to it, but not always enough to inhibit pathogens. Hope that helps answer the questions." ~ Alisa

Re: Sachets

"I saw that you're going to make closet and drawer sachets for all the women on your holiday gift list, with the bags that you purchased at a garage sale. Men like sachet too, only a more spicy blend. I use the same sheer bags, in a dark green, blue, or gray and fill with a spicy blend of

cinnamon sticks, black pepper (the unground nuggets), and whole cloves. I use 1/2 cup each of cloves and whole black peppercorns, mix well, then put into bags. Before tying off the top of the bag, I insert 3-6 pieces of broken cinnamon stick (more if the sticks are thin, fewer if using thicker pieces). I let the men in my life know that they'll be repelling moths naturally and they appreciate the wonderful 'smell' (not fragrance or scent!) when they open drawers and closets." ~ Sean

Re: Fall Fun

"For the past 12 years, my best friend from college and I designate a weekend to meet and catch up on each other's lives. Since we live about 500 miles from each other, we choose a place mid-way between our two homes and usually choose a new place every year although we do have couple of favorites we go back to. We usually check websites a month beforehand and find an inexpensive hotel and split the cost. While we do have some time for shopping, the greatest part of the whole weekend is being together. I firmly believe this is the reason our friendship has stayed as strong as it has over the years. Along those same lines, the last week in October my parents and I also meet somewhere midway between their home and mine (we are 450 miles apart). We usually do our Christmas shopping where 3 heads are better than 1 on coming up with gifts for other members of our family. This year, the area we chose was also in its full autumn glory and driving down the back roads exclaiming over the rich and glorious colors was unforgettable." ~ Julie

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Readers' Poll Question:  
Where to Spend the Holidays?

His parents, her parents, or a combination of both? That's the questions many couple must ask themselves each year when the holidays roll around.

In our last Readers' Poll Question, we wanted to hear how you deal with this situation, whether your relatives are across town, across the state, or across the country. We asked, "How do you handle to delicate task of deciding which relatives you will spend the holidays with?" Here are some of the answers we received:

"We spend Thanksgiving as a family at our house every year. That includes myself and my husband and our three children. My folks are deceased, so that just leaves my in-laws to visit. We head to their house after dinner and the turkey is cleaned up for our dessert of pies and play some games. I guess this reminds me of a small \*progressive\* meal. Having the time after dinner to digest our food helps, too, before it's time to eat again!" ~ Carol

"I generally try to go to the person who needs us the most. At the moment we have a relative who lost her husband so we would spent Christmas with her if no family was coming." ~ Jerry

"We made a clearly defined plan early in our marriage when the kids were small, and communicated it lovingly but firmly to both families: 1) We alternate families at Thanksgiving; 2) Christmas Day we spend at home, and always try to invite someone who has no one to spend Christmas with--a family whose families are far away, an elderly person with few living relatives, etc. We spend Christmas Eve with my husband's family and December 27th with my family. My brother and sister were grateful to have this plan already in place when they got married as it cuts down on the discord with their in-laws. We found the 27th works better than the 26th, because it gives everyone some down-time after the pressure of Christmas Day." ~ Suzanne

"My husband's family always gets together the Saturday after Thanksgiving. We spend Thanksgiving day with my family, and we don't feel like we shortchange anyone." ~ Jeanette

"We live 2 hours from his parents and 2 hours from my mom. Ever since we've been married, if we spend Thanksgiving with his parents, we spend Christmas with my mom and then we switch it around the next year. We tailor our visits to the desires of the parents. His parents prefer that we don't spend more than one night. My mom wants us to stay for two. Also, Christmas Eve and Christmas Day are spent at our own home (Christmas visits take place AFTER Christmas). Our children deserve to spend Christmas Eve in their own beds and have Santa Claus visit their own homes. Since my mom is alone, we invite her to come to our house (or one of my siblings) for Christmas Eve and Christmas Day." ~ Susie

Thanks to everyone who responded. We had many responses to this question -- more than we had room to post. If you'd like to read more of our readers' input, visit our "Where to Spend the Holidays" page at <http://www.countingthecost.com/poll/holidays.htm>

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Our Newest Readers' Poll Question:  
Avoiding Post-Holiday Bulge

With so much going on around the holidays, who's got time to exercise? And with all the special holiday foods everywhere you look, who's got the self-control to stick to a healthy eating plan? It seems as if "hello, holidays" is also destined to mean, "hello post-holiday pounds"!

In our newest Readers' Poll Question, we want to hear how you avoid putting on extra pounds during the months of

November and December. We ask, "What are your strategies for maintaining your weight during the holiday season?"

Think about this one and send your answers to us at <mailto:editor@countingthecost.com?subject=Extra Pounds>  
Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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A Home Business Doesn't Have to Start in a Box.  
If you are looking to create additional income or start a business, you've come to the right place. We do not sell, stock, deliver products, or telemarket. Want personal assistance while test-driving this business? Contact me!  
<http://melanie.fourpointmoms.com>

Special Offer for November! Receive \$25 in free products of your choice. Ask for details.

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"Talk It Out" Question  
Educational Christmas Gifts

In the last issue of the newsletter, your trusty newsletter editor had a question of her own to ask. (That's one of the perks of this job, isn't it?) I wanted your input on this dilemma:

"My in-laws have asked what we would like them to get my almost-5-year-old homeschooling kindergartener for Christmas. They have been talking about getting some kind of computerized educational product such as the systems Leap Frog offers. I have been reluctant because I don't want another battery-hogging toy sitting around collecting dust. However, I would be interested in finding something that would help me teach Lydia phonics, reading and writing skills. Can any of you recommend products that you've found to be both enjoyable for the kids as well as helpful to you in teaching these skills?"

As usual our subscribers offered some good suggestions. Here are a few:

"My son, who just turned four, just received a LeapFrog Plus Writing for his birthday from his aunt. I thought similar thoughts as you: 'Great another electronic noise-making toy that won't get played with.' But after reading the guides and working through the two included books with my son, I realized this is a GREAT gift. My son already knows his letters and their sounds, numbers and counting, etc. but he has trouble with his fine motor skills (like holding a pencil or drawing lines). This toy has a 'magic

pencil' that lets him really write on the book, and it comes with an eraser, to let him do it over and over again. He could work for an hour just on one book! He loves it. And when he gets bored of writing, there are games that test his knowledge for each lesson in the book. There are many, many books available to buy for the LeapFrog. And it covers a ton of subjects preschool through 3rd grade. I would recommend this toy to anyone. I've been really impressed with it." ~ Angie

"The Leap Pad products are great. My two kids have learned lots from theirs (I got them each one last January for \$13 each). My daughter who was three got one that was for K-2 age kids. My son who was five got one that was for 3-4 graders. Sure they were too old for them. So they have grown into them. My son has learned a lot about the presidents, parts of speech, and weather systems. Now that is not something kids in school learn at that age, but he has learned a lot and enjoyed it a lot. It is a great item to have if you take road trips as well. It breaks up the monotony of travel." ~ Sara

"...We also homeschool and used an online program to teach our 5-year-old to read (phonetically). It is called 'Headsprout.' It is not too expensive considering how much homeschool items go for, but it runs \$99 for the first child and \$50 for subsequent children in the house. It is at <http://www.headsprout.com> and they offer a trial period free for the first 3 lessons to see if you want to use it. They also send you some little mini-books to go with it and a progress chart. The only 'downside' to it is that our son didn't finish using it because he passed into reading longer books so quickly! Now at 6 he just finished reading, 'The Lion, The Witch, and The Wardrobe' on his own!" ~ Melissa

"... I'm hoping people get my kids experiences for Christmas--horse riding lessons, a season pass to the zoo, a trip to a museum, etc. Also, books! I have four kids (we also homeschool) and have found that the Leap Pad type toys are fun for a while, but they get set aside like everything else, and they really aren't all that educational. They aren't BAD, but I'd rather people spend the money on books for my kids. You can set up a wish list at Amazon.com, and probably Barnes and Noble and other bookstores, so you can choose books that are age-appropriate and ones that she doesn't already have..." ~ Caroline

Thanks to everyone who took time to respond. If you'd like to read more of our readers' suggestions, visit the "Educational Gifts for Kids" page on our website at <http://www.countingthecost.com/tio/educational.htm>

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Our Newest "Talk It Out" Question:

## Relocating a Large Family

Have you ever relocated to another part of the country? If so, did you do so with 4 kids in tow?

Our newest "Talk It Out" question is a little different in that it has two parts. Recently one of our readers wrote:

"My family is planning on relocating away from the crowds and hurricanes of Florida. We are looking at moving to western North Carolina. I would love to correspond with anyone from around the Charlotte or Asheville areas as we have only visited there and have no real idea if that is where we will be happy. Also any tips on relocating with a family of six would be greatly appreciated. Thanks." ~ Marie

So here are the two parts of Marie's question. First, do any of you live in western North Carolina and if so, would you be willing to correspond with Marie? If so, email me at the email address below and I will forward your email address on to Marie. The second part of the question is her request for tips on how to move a large family. If you have any suggestions that might be helpful, send them to: <mailto:editor@countingthecost.com?subject=Relocation> Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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### Does Your Church Group Need a K.I.S.S.?

Planning a spring banquet or retreat for your women's ministry group? Looking for just the right speaker to energize and encourage your congregation? Nancy Twigg brings her message of simple and abundant Christian living to groups all around the country. Through her lessons, she teaches women to "K.I.S.S." -- Keep It Simple, Sister! She is also available to do lesson series or Sunday services. For more information, visit Nancy's speaking information page at <http://www.countingthecost.com/speaking.htm>

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### Creative Frugality Explored Gifts for Acquaintances

Pastors, babysitters, hairstylists, helpful neighbors. So many people serve us in so many ways throughout the year. You probably aren't close enough to these people to buy them the same kind of gift you would buy for a close friend. Yet you do want to do something for them to show your appreciation for all they do for you each year. How can you do this without breaking the bank?

In our last Creative Frugality question, we wanted to hear your ideas for ways to remember acquaintances around the holiday season inexpensively. We asked, "What are your ideas for thoughtful, yet low-cost 'thank you' gifts for the people who serve your family faithfully each year?" Here are some of the answers we received:

"This year we are planning on doing potholder mitts stuffed with a wooden spoon and a bag of muffin/cookie mix depending on the person. Curly ribbon and nice note on the spoon." ~ Anonymous

"This year I plan to make return address labels as inexpensive gifts. The label can have fun colored fonts and even clip art if you are computer savvy! I'll put my labels with colored or plain envelopes, a pen and a pretty bow!" ~ Lorraine

"Well, if you are willing to shop the BIG shopping day -- the Friday after Thanksgiving -- you can find some super buys for 'thank you' type Christmas gifts. Two years ago, I found myself in the need of almost 20 'thank-you' gifts for piano teachers, several school teachers, Sunday School teachers, etc. For the past 2 years, I have found that Old Navy has a special \$1.00 gift that normally retails for \$10-\$15. Two years ago we purchased 20 of the Old Navy fleece scarves. They were so beautiful and very warm. They retailed for \$10, however, we paid only \$1.00. Where else can you buy 20 gifts for only \$20? We received many thanks from those receiving the scarves. And best of all, they were nice gifts -- not just junk! Old Navy will print their special \$1.00 items in their Thanksgiving circular." ~ Danya

"This year I thought I would give gifts from our local discount health food store. They have lots of really special treats that a people would not normally purchase for themselves, but are really nice, such as pure organic body lotions, specialty soaps, organic coffees, organic pastas and sauces, specialty nut butters and jams, really delicious organic cookies, books, etc. I thought I would put a couple of nice items in decorative brown bags I found at our local crafts shop and tie it up with raffia and add a construction paper tag cut with pinking shears to make it all look pretty and healthy/delicious! This would work for everyone on my list. How about the folks on your list?" ~ Dorothy

"It's funny this question was asked because I was just thinking the same thing last night! I attend a Wednesday Morning Women's Bible Study at my church and we have all become close friends. I awoke this morning with the answer: handmade bookmarks. This is the same kind of bookmark you can find at any bookstore (they're called 'Book Thongs') and they cost \$6 or more a piece. They are simple to make and you can custom the length to fit each friend's Bible. I used hemp twine (the softer kind) and beads. Measure your

string 3 or 4 inches longer than you need the finished piece to be. (You can always trim off the excess, but you can't add to it.) Be sure the beads have a hole big enough to accommodate the string or twine you will be using. Tie a knot in one end, string a few beads (3 or 4) then tie a knot above the beads to keep them from slipping up to the top. At the top, place smaller, coordinating beads and tie them off the same way. Be sure to leave the middle empty. The beaded ends will hang out the top and bottom of the book. So measure accordingly and keep the size of your beads in mind as well. Experiment with different themed bangles, tassels, glass or acrylic beads, crimping beads, hemp twine, beading wire, thread, embroidery floss, etc. The possibilities are limitless! I've given these as thank you gifts to the ladies that keep the nursery at my church and they loved them!" ~ Karen

"I purchase Christmas-theme coffee cups at garage sales and make up hot chocolate mix, put a serving in a small Ziploc bag, tie on scrap ribbon or raffia. Maybe add a candy cane. I have about 30 nurses that work for me and this is an inexpensive way to give them each a small gift." ~ Debbie in Houston

Thanks to everyone who responded. We received many more answers than we had room to post. If you'd like to read more of the responses we received or peruse previous topics of discussion, visit our "Creative Frugality" webpage: <http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Topic:  
What's Your Cup of Tea?

With the weather getting colder, people are enjoying more and more hot beverages to help them stay warm.

In our newest Creative Frugality question, the focus is saving money on your favorite warm beverage. We want to know, "What creative tips do you use to enjoy your favorite hot beverage without spending a lot of money?"

Coffee, tea, cocoa, cappuccino -- it doesn't matter. We just want to know how you trim the cost. Send your tips to us at: <mailto:editor@countingthecost.com?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 ~

This is the time of you when like it or not, you'll probably find yourself doing a lot of waiting: waiting in long lines, waiting in holiday traffic, even waiting until

