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

November 1, 2006 issue
Volume 7, Issue 6

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
- * Contentment Robbers
- * Getting Ready for Christmas
- * Boycotting the Big Boys
- * Fresh Produce All Year Long

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~ Letter from the Editor ~

Greetings!

I hope all is well in your corner of the world. Before we get into this issue, I have a special request. I do a regular freelance writing gig that requires me to quote people who have expertise in a wide variety of fields -- anything from cooking to computers to fashion to decorating to home repairs. I would like to put together a list of people who could serve as expert sources in the future. Do you own a particular type of business or have worked in a particular industry for many years? Have you written a book or do you own a website devoted to a particular topic? Are you an enthusiast who knows your hobby inside and out? Would you like to be added to my list of experts? If so, send me your name, email and website address and a little about your area of specialization. Email this information to me at countingthecost@knology.net and I will add you to my list.

By the way, you may notice that the email address above and the ones listed throughout the newsletter today are

different than the email address I normally use. I am having problems with my regular email address and am using this new one until I get all the problems with the other one resolved. So for the meantime, if you need to contact me for any reason, please use countingthecost@knology.net

Blessings,
Nancy
countingthecost@knology.net

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Feature Article:
Contentment Robbers
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Someone recently told me that they were tired of being in debt and were ready to get their spending under control. But they were concerned about the fact that they still enjoyed spending money to pamper themselves. They were looking for inexpensive "luxury" ideas. I didn't necessarily have specific luxury ideas to suggest, but what I've found over the past several years is that my idea of what constitutes a luxury has changed greatly.

When we started on a drastic debt-repayment plan, we had no extra money for anything but the barest necessities for almost five years. I couldn't even shop at thrift stores for clothes -- that would've been too expensive for our severely limited budget. We learned to make things ourselves, accept hand-me-downs from friends and family, make do with what we had, or do without. It was either live like that or be forced into bankruptcy by our impatient and increasingly nasty creditors.

We chose to knuckle under and do what needed to be done, no matter how difficult, in order to pay off our creditors (mainly some huge hospital bills from three premature babies).

One of the first things I noticed when we started our debt repayment plan was the discontent that seemed to overtake me almost constantly. I started praying that I would discover where this discontent was coming from so I could overcome it and put it to rest.

Well, it turned out (for me at the time) that the main Contentment Robbers were:

1) Mail-order Catalogs

The beautiful items in these catalogs were a constant reminder of all the "wonderful" things I couldn't have anymore -- I overcame this Contentment Robber by tossing all catalogs into the recycling bin as soon as they arrived without even glancing at them.

2) Shopping Malls

I hadn't realized how much "recreational shopping" breeds discontent -- I started avoiding malls at all costs unless I had something specific I needed to buy -- and even then I only went in for what was on my list and then I hurried back out before I got distracted by some new housewares store (my personal weakness).

3) Commercial Television

Seeing all the latest and greatest things constantly paraded before my eyes bred discontent -- I turned off the TV except to watch videos from the library or PBS specials with my kids.

4) Women's Magazines

I cancelled my subscriptions -- I didn't have many magazine subscriptions but the pages of the ones I did have showed perfect homes, beautiful clothes, pampering personal toiletries, etc., which really caused me to begin suffering from a form of lust (maybe greed is another word for it?).

5) Shopping Channels / The Internet

I've never watched Shopping Channels on TV but I suppose they're probably contentment robbers for some people. Also certain online malls and shopping sites on the Internet would serve as contentment robbers as well.

But probably the biggest surprise of all to me was that I found that the longer I practiced frugal living and read books on the topic, the more satisfied I was by the simpler pursuits I was discovering than I ever was by all the shopping and personal luxury items that I had previously considered such a treat.

Well, we're no longer in debt (Hooray!!) and money's still tight (being a single income family of five means money is always tight), but I'm not discontent anymore. I have great satisfaction knowing that our debts are "Paid in Full." The accomplishment of paying off our debts is a great luxury in and of itself!

Plus, through the process of getting our finances in order, I've gained a new appreciation for the beauty and joy of life's simpler pleasures. Shopping and acquiring new stuff holds little appeal for me anymore. Now I would much rather spend a day hiking a nature trail and picnicking in a meadow with my kids than spending an expensive afternoon sauntering around the mall eating designer cinnamon rolls and sipping gourmet coffees.

But those weren't always my priorities...I can honestly say I'm much more content since my priorities and ideas of luxuries have changed.

**Excerpted and adapted from Debi's book, "A Simple Choice: A practical guide for saving your time, money and sanity" (Champion Press)

ABOUT THE AUTHOR:

Deborah Taylor-Hough (freelance writer, wife and mother of three) is the author of "A Simple Choice: A Practical Guide to Saving Your Time, Money and Sanity" and the bestselling book, "Frozen Assets: How to cook for a day and eat for a month" (Champion Press). To subscribe to her free, twice-monthly email newsletter, Simple Times, <mailto:subscribe-simple-times@ds.xc.org>
Visit Debi online at: <http://hometown.aol.com/dsimple/>

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Readers' Poll Question:
Getting Ready for Christmas

Only 45 more days until Christmas, but who's counting?

In our last Readers' Poll Question, we wanted to hear what, if anything, you have done to get ready for the holidays. We asked, "What are you doing to prepare for Christmas? If you haven't done anything yet, what do you hope to get done prior to the busy holiday season?" Here are some of the responses we received:

"I bought several gifts for my son's Christmas (and birthday) at Amazon.com's outlet store. Almost everything I bought was on sale and had free shipping. Everything has already been delivered. Now I just have to wrap them!" ~

Julie

"...This year I am starting to phase out the expense of wrapping paper and ribbon by making fabric gift bags in holiday prints from yardage purchased on sale after last Christmas. Already all the purchased items are wrapped in custom-made gift bags ready for nametags. Extra bags are being made as time permits including large fabric stockings as gift bags for variety. I plan to stitch some nametags in plastic canvas for gifts as this process of phasing out paper continues. These bags and tags will be reused in coming years..." ~ Charlotte in WV

"...I moved from a four-bedroom home in the suburbs to a one-bedroom condo in a big city. For the past couple of years, I've been taking the time to sort through all my decorations and pass along (to family, friends, and a senior community I've adopted) the ornaments, lights, etc. that I've enjoyed but no longer need in such a small space. Some co-workers who are new homeowners, or new to the area, or new to living on their own have really enjoyed the 'free to a good home' boxes I've set up each of the past two Novembers. And I get a big kick out of knowing how much enjoyment a new owner/family has when they decorate. I've received pictures from family and friends of 'my' decorations in their offices or homes. It took me a lifetime to collect all those decorations and now that I'm nearly done editing what I'll be keeping, I can anticipate the holidays for all the right reasons..." ~ Sean

"Living in the simple frugal lifestyle, I really avoid the Christmas rush shopping. I shop through the year and pick up things on for my family for Christmas. I have 8 grandchildren to shop for and it can get expensive if you don't shop through the year. Also, another fun idea around the holidays is to gather with your friends, family, or church friends, and have a baking day for Christmas goodies. Everyone brings their own supplies for whatever they are going to make. We make candy, cookie and other delicious treats. At the end of the day, we trade recipes and everyone goes home with a goody basket. It is a wonderful way to spend the day. I also try to have the baking day coordinate with deer hunting season so my husband is not underfoot!" ~ Anonymous

Editor's Note: In the last issue I mentioned I had something important to do that I wanted to get done before this issue so I could tell you about it. Here's what I did. My husband and I wrote a letter to all our relatives telling them about the Operation Christmas Child program (<http://www.samaritanspurse.org>). The purpose of the letter was twofold. First, we wanted to make them aware of this wonderful program and invite them to participate if they wish. Second, we wanted to let them know that we plan to adopt the shoebox approach for our gift-giving this year. Instead of trying to come up with a couple of different presents for each of our extended family members, each

person will get a decorated shoebox filled with goodies especially chosen for him/her. Not only will this simplify things, but it will also force us to choose gifts carefully so that everything we give will fit in a shoebox. I think it's a win-win situation: less to wrap for me, less to clutter up the house for them! I'll let you know how it works out.

Thanks to all the readers who responded. We received many more answers to this question than we had room to post. To read more, visit the "Getting Ready for Christmas" page at <http://www.countingthecost.com/poll/Christmas2006.htm>

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Our Newest Readers' Poll Question:
Time-saving Thanksgiving Tips

One of the things that I love about Thanksgiving is that it doesn't involve gifts! I don't mean to sound like a Scrooge, but since so many of our celebrations have come to revolve around gifts, it's nice to have one that doesn't.

Since Thanksgiving is now only a few weeks away, we'd like to hear your ideas for saving time when preparing the family feast. We ask, "What do you do to cut down on the time it takes to prepare your family's Thanksgiving meal?"

In the past we've talked about saving money, but this time I'd like to focus on saving an even more precious resource: our time. Send your tips and time-saving strategies to: <mailto:countingthecost@knology.net?subject=Thanksgiving>
Many of the responses we receive will be posted in the next issue of the newsletter and on our website.

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Holidays the Way They Were Meant to Be
Learn to make your holiday celebrations low-cost, low-stress, yet highly meaningful and memorable. The newly updated version of Nancy Twigg's book, Celebrate Simply, was just released. Order your autographed copy for only \$10 with no shipping fees. A great gift for yourself or for anyone on your Christmas gift list. For more info, visit <http://celebratesimply.com/preorder.htm>

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"Talk It Out" Question:
Boycotting the Big Boys

What do you do when you learn that one of your favorite retail giants supports causes which you find objectionable? That was the question one of our readers submitted

recently. Sue wrote to ask if I was aware that a major discount chain has formed a partnership with a liberal political group. Sue's comments included these questions:

"My family has elected to not shop at stores owned by this corporation because of these actions. I must say that it really can be a financial burden to do this. However, some of our stands must involve sacrifice...We've chosen not to compromise. Someone told me that other large corporations probably are supporting things we wouldn't like in their charitable contributions. Perhaps, but this is one I do know about so what are my obligations as a Christian? I would appreciate your offering some suggestions on savings techniques. I am already using our grocery chain ads and buying generic brands and on sale items and feel I am saving. Other tips will be most appreciated too. Where would be some good sources for buying vitamins?" ~ Sue

Rather than focusing the discussion on this particular retailer, our last "Talk It Out" question addressed the topic of boycotting in general: Have you ever chosen to boycott a big corporation because of policies with which you didn't agree? Did your decision to boycott involve financial sacrifice on your part? If so, how did you deal with this? Do you have any specific suggestions to help Sue save money -- suggestions that don't involve shopping at one of the biggest discount chains in the country? Also, since she mentioned vitamins specifically, do you know of any good sources for saving on vitamin products? Here are some of the answers we received:

"I have made the decision to boycott stores and manufacturers when their business practices/choices have clashed with my own. The first thing I do is to contact that company so they know that I am taking my business elsewhere. (They are so big that they won't notice my money going elsewhere, but the advance notice may affect future decisions -- I hope.) I have purchased vehicles that I wouldn't normally consider, and did so due to the fact that my normal manufacturer had gone 'anti-traditional family.' That has turned out to be a great decision as my car gets twice (44 vs 23) the miles-per-gallon of my old car. I have taken some of my 'major retailer' business to local merchants. I have just started getting my vitamins at Aldi's...I'm going to the major retailer's biggest competitor for many of my other needs, including prescriptions. Am I saving as much? Maybe. I find myself doing less impulse buying. However, even if I am spending a little more, I am showing my children that morality and values are worth more than a few dollars." ~ Diana in NY

"Hooray for her for taking a stand. I started boycotting a major discount chain for political reasons a couple of years ago. It wasn't as painful as I thought! Are groceries a little more expensive? Yes, but I don't make as many impulse purchases. It's very convenient to go to one store

for everything, but I actually find myself 'making do' or doing without more and I've discovered I don't really need a lot of things I thought I had to have. Staying out of the big chain store actually saves me money." ~ Cindy

"We live in a capitalist society that is highly consumer-driven. Boycotting is really the only way an individual can send a clear message that a decision made at the corporate level violates a particular customer's values...A real boycott is only effective if you notify the company that you are no longer shopping with them and give a reason. Shopping at 'big box' stores can be deceiving on price. I would suggest 'secondary markets' such as thrift stores, antique shops, discounters and some drug stores often have good deals on many items. I have purchased vitamins at drug stores early in January when there are many sales. I usually stock up at this time." ~ Janice

"We, too, have decided to boycott this large corporation... Normally, I'm not much into boycotting because I don't feel like my small contribution amounts to much. But in this case, a decent sum of money goes out each month, and we will be spending it elsewhere. (And there is more than one reason for us to decide to boycott.) In our town, we only have one large grocery store, a small discount grocery store and a supercenter for this corporation. This is what we're doing. Once a week, I drive to another town for church and on a different day we drive into that town to clean our church. So I shop at other department stores when I'm out. I'm watching the sales closely and have decided to buy a little extra if there is a good sale, because I will not have the convenience of just stopping in to the local store. You know what? It allows me to think through purchases and keeps me from making unnecessary trips to the store. I didn't spend any more this month on things that I would have spent at the boycotted store because of careful planning. It CAN be done, and if it's something important to you, there's a way to get around the convenience of things." ~ Leslie

Thanks to all the readers who responded to this question. To read more of the responses we received for this question, visit the "Boycotting the Big Boys" page at <http://www.countingthecost.com/tio/boycott.htm>. To peruse previous "Talk It Out" questions and the responses our readers submitted, visit our "Reader Input" page at <http://www.countingthecost.com/readerinput.htm>

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Our Newest "Talk It Out" Question:
When They Won't Be Home for Christmas

How can empty nesters ease the pain of not having their children around during the holidays? That was the question one of our readers recently submitted:

"Last year our engaged daughter invited us to her apartment along with her fiancée, but Christmas Day was spent without our children. Our son lives on the East Coast. We will be visiting them for Thanksgiving this year, but will not see them for Christmas. Last year we (with our son's family) opened presents by phone, which was the best we could do with them. I invited my sister and her husband over for dinner because they weren't seeing their children either, but it was quite a depressing day for me. Any suggestions? I am sure there are probably many people with the same problem." ~ A.

Good question. What can parents of grown children do to make this potentially depressing situation better for themselves? Send your comments and suggestions to us at: <mailto:countingthecost@knology.net?subject=Children> Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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It's Not Too Late to KISS!
There is still time to put together a last-minute holiday event or winter retreat for your Women's Ministry group. Nancy Twigg would love to work with you on planning a spiritually-uplifting retreat, workshop, or banquet for your church. Through her lessons, she teaches women how to "K.I.S.S." -- Keep It Simple, Sister! For more information, visit <http://www.keepitsimplesister.com> or email Nancy at <mailto:countingthecost@knology.net> for more details.

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Creative Frugality Explored Eating Fresh on a Budget

Fresh is best, but fresh can also be expensive during the months when fruits and vegetables are out of season. This price increase makes it increasingly difficult to feed your family the nutritious foods they need without spending a fortune.

For our last Creative Frugality topic, we wanted to hear your tips for eating fresh all year long. We asked, "How do you save money on fresh fruits and vegetables during the times of the year when this produce is not in season?" Here are the responses we received:

"The best way to save money on produce is not to let it go to waste when you bring it home. I always take the time to clean the broccoli and cauliflower, wash the lettuce, clean the grapes. If it is ready to use I will reach for it instead of canned or frozen. Also, when your kids are sitting at the computer or reading, put a dish of sliced

apples and grapes by them and they'll eat them all. They'd never think to get them out of the fridge themselves! Reinstate the fruit bowl on the table. Better than finding the expensive fruit withered up in the fridge drawer." ~ Dee

"In November and December when onions, peppers and celery are on sale, I buy a lot of extra and chop them up, put them in freezer bags and save for after the first of the year. This saves both money and time preparing dinners. I also purchase vegetables on sale in the summer and fall and blanch them to freeze for the winter months. This works especially well for spinach, Swiss chard and broccoli. I chop fresh okra and freeze it too. We have apple trees and I freeze homemade applesauce. I also freeze strawberries in the summer. They become a bit watery but when used in some dessert recipes or over ice cream, it does not matter. Frozen shredded zucchini and carrots are good used in stews, chili and meatloaf. Just drain them, pat dry and add to your recipes. This will add nutrition and moisture, especially to meatloaf." ~ Janice

"Form a produce co-op! Every major metropolitan area that I know of has a farmer's market downtown. What I do is set up a co-op of 10 shares, \$12 each. We all take turns going downtown every other week and we use the \$120 to buy produce by the box. It is so much more cost-effective this way. I have bought pineapples at \$1 each and watermelons at \$1 each as well. It is just a matter of going down early and seeing what deals they have going that week...Then when you get home, you divide up the produce into the ten shares, and everyone comes to pick up their box of produce. You then have produce as fresh as you can get it without going to the farm yourself at a great price! The \$12 share usually buys a huge box of produce. I have families who only have a couple of small children split shares because one share is too much for their household." ~ Moreira

"Because we live a rather subsistence lifestyle, fresh produce is not always an option. We have a cold cellar where we store apples in a bin which usually last until January or February. In the summer when produce is least expensive, I can and freeze peaches, strawberries, blueberries and any other fresh fruit available. As the season moves on, I do the same with pears and apples. In the winter I buy only oranges, grapefruit (winter fruit) and bananas. Every couple of days I take out fruit from the freezer or a few jars, add oranges, bananas and a bit of maple syrup which gives it a fresh taste, and we live on that salad for a few days. Both of my daughters have adopted this process and give their children this in their school lunches. It isn't like eating a fresh apple but it is equally nutritious and the children get used to it. We do buy apples when they are on sale for a treat...You can also dry fruit: peaches, pears, apples, apricots..." ~ Annemarie

"It is interesting that during the winter months we refer to it as 'fresh' produce. Who knows how long ago it was picked, how long it spent traveling, etc. My brother-in-law used to haul produce and he once had a load of green tomatoes put into his refrigeration truck. Just before they closed the door they sprayed something inside and when he arrived at his destination and opened the door, the tomatoes were all red. Yuck! My solution is to buy frozen vegetables in the winter. They are usually picked and processed in a timely manner with less sodium than canned."
~ GG

Thanks to these readers for sharing their ideas. If you'd like to look over previous questions and our readers' responses, visit our "Creative Frugality" webpage at: <http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Topic:
Frugal Field Trips

A few days ago my daughter's homeschool co-op went on a field trip to a pumpkin patch. It was great fun for Lydia to pick out a pumpkin and go on a hayride. The cost? Five dollars. Now five dollars is not terribly expensive for me because I have only one child. But what about the families that spent \$5 apiece for several of their children to go?

In our newest Creative Frugality topic, I'd like to hear your thoughts on low-cost field trips. The question asks, "What are your ideas for class field trips that are educational as well as fun and frugal?"

Also, if you have any suggestions for how to go about finding low-cost field trip ideas, I'd love to hear those as well. Send your tips and field trip planning ideas to: <mailto:countingthecost@knology.net?subject=Field Trips> 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 ~

Christmas shopping can put a major dent in your family budget if you let it. In our next issue, guest contributor Wendy Lomano, owner of AtHomeParent.com, shares a plethora of ideas and resources for saving money on this expense. Don't miss it!

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~ Counting the Cost Reader Classifieds ~

