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Featured Article:

Need Some Rest? Take a Personal Retreat
by Jennifer Swanson

When was the last time you got some rest? I mean real rest: No schedule, agenda, or checklist. No one else to take care of. No obligations. Peace and quiet. Time to catch your balance, renew your spirit, and rediscover what's really important to you...

I took my first personal retreat a year after my first child was born. To back up a bit, I have to tell you that the transition to motherhood did not come easily for me. In a big step of faith, my husband and I moved from Oklahoma shortly before my baby's due date. I left my career, my friends, and my home in the country to move "back home" to Minnesota.

When our baby arrived, life was suddenly very different -- and my expectations were very, very wrong. (During my pregnancy, a friend asked, "What are you going to do with all that extra time while the baby is sleeping?") Boy, was I surprised when reality showed up.

This new addition to my life, precious as she was, consumed every waking (and sleeping) moment. She was colicky; I was cranky. To make it worse, I was too stubborn to ask for help. "What is wrong with me?" I thought. "All I have to do is take care of this one little person!" It was quite humbling. Although things slowly improved with time, I was not getting the rest I needed. I needed a break.

Then a coherent thought came to me: Take some time away. Even Jesus Himself made it a practice to take time away to be alone when He needed to, so I figured I could at least give it a try.

"Come to Me, all you who are weary and burdened, and I will give you rest..." (Matthew 11:28)

I searched the Internet and discovered several retreat centers within an hour or so of my home. After a few phone calls and dozens of questions, I made a reservation.

The weekend of my retreat, I felt apprehension as I left my one-year-old daughter and husband at home. This would be my first night alone since our baby was born, and it was a little scary, even though my previous career had me traveling alone internationally! My husband assured me that everything would be okay, and I headed out.

I chose a retreat center out in the country, so even the drive itself was therapeutic. Finally settled in my room, it took me a while to get accustomed to the stillness. It had been so long since I had time to just sit. This was a true vacation for me: Eat when hungry. Sleep when tired. Go for walks. Read, write, and pray. Enjoy the rest and the quiet.

Someone wisely advised that I stay a minimum of two nights, which I did. I was surprised at how hard it was to leave. But when I returned home, I had new energy and appreciation for my life and the people in it. After taking time to take care of myself, I had more to give. Now I make it a priority to schedule two personal retreats each year.

You'll have to decide what level of convenience you want. Most of the places I have stayed have been very simple, which helps me to "de-materialize." It inspires and motivates me to live more simply at home and to create a more restful, peaceful atmosphere for my family.

Look for a neutral place -- not your own home or family cabin where there are too many distractions. An Internet search tailored to your state or geographical area is a good place to start. Retreat centers tend to be the most simple, peaceful and economical way to go. You can also check out state parks, which often provide "camper cabins" for a low fee. Even a motel or a friend's vacant house could work; you just need to be somewhere you will feel no obligations.

Questions to ask:

- * How many other guests will be there? What level of interaction, if any, is expected?
- * What are your fees? (Some places are by donation only.)
- * Are any meals included? Where can I keep my own food?
- * What other amenities are included?
- * Do you have electricity and/or running water? Will a phone be available in case of an emergency?
- * Are you associated with a particular religion? Am I welcome if I hold a different faith?

If you have any special needs, be sure to discuss them. If this is your first personal retreat, tell them. Ask for

Readers' Poll Question:
Favorite Fall Recipes

What do you like to eat when the warm days of summer turn into the chilly temperatures of fall?

In our last Readers' Poll Question, I wanted to hear some of your favorite fall recipes. The question asked, "What are your favorite fall dishes? Please share your recipes for family favorites which either contain fall seasonal foods or which are best eaten in the fall." Here are the responses we received from our readers:

"I just made this recipe for a Team Lean class that I teach at our local YMCA. No fat is used in this recipe and I make my own applesauce, which is basically washed and scrubbed apples (no peeling if you know where the apples came from), cut up and microwaved for 12-15 minutes along with some water, the juice of 1/2 of lemon, and cinnamon. The recipe is originally for one loaf of tea bread, but also makes approximately 36 mini-muffins.

APPLESAUCE TEA BREAD

2 1/2 c flour (I use 1 c. whole wheat, 1 c. unbleached white, and 1/2 c. oat bran)
2 tsp baking powder
Pinch of salt
1/2 c. brown sugar
1 TBSP cinnamon

Mix all the above together.

Then mix together:

1 c. applesauce
1 egg
1 c. skim milk

Add liquids to flour mixture and beat by hand until well blended. Bake in prepared loaf pan at 350 degrees for 50 minutes. To make the mini-muffins, bake at 375 for 10 minutes." ~ Colleen in GA

"PUMPKIN PIE CAKE

1 - 18oz can pumpkin (or fresh equivalent)
1 box yellow cake mix (2 layer size)
1 cup sugar
1/2 c. melted margarine or butter
1 - 13oz can evaporated milk (not sweetened condensed)
3/4 c. chopped pecans or walnuts
3 eggs
3 tsp cinnamon

Beat eggs and milk together; add pumpkin, sugar and cinnamon. Mix until well blended. Pour into a 9x13 greased pan. Sprinkle dry cake mix over mixture. Drizzle with melted margarine. Sprinkle with chopped nuts. Bake at 350 degrees

for 50-60 min or until done. Serve (warm or cold) with topping or whipped cream. Enjoy!" ~ Barbara

"PUMPKIN WHOOPIE PIES

Cookie:

1 c. lard or Crisco
2 c. pumpkin
2 c. brown sugar
4 c. flour
2 tsp baking powder
2 tsp baking soda
2 tsp cinnamon

Cream pumpkin, sugar and shortening. Add sifted ingredients and blend. Bake for 375 degrees for 10-15 minutes.

Filling:

6-8 oz cream cheese
1/2 c. butter or margarine
1-2 tsp vanilla
4 c. powdered sugar

Mix first two ingredients, then add the rest. Match two cookies of the same shape and size (bottoms together). Spread filling in between cookies. Wrap individually. I recommend storing in the refrigerator." ~ Jen

Thanks to these readers for sharing their yummy recipes for fall favorites. To peruse previous "Readers' Poll" questions and responses, visit the "Reader Input" page at <http://www.countingthecost.com/readerinput.htm>

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Our Newest Readers' Poll Question:
Putting the Thanks into Thanksgiving

Thanksgiving is one of the few holidays celebrated in America that does not involve gifts. But it does involve food -- lots of it! Lots of cooking, lots of eating, lots of people wishing later that they hadn't eaten quite so much. Just as Christmas can become entirely focused on gifts, Thanksgiving can just as easily become entirely focused on eating ourselves silly.

In our newest Readers' Poll Question, I want to hear what steps you've taken to make Thanksgiving more than one big food fest. The question asks, "What special traditions does your family have that help keep Thanksgiving focused on gratitude instead of just food? What do you do to put the 'thanks' back into Thanksgiving?"

We've talked about Thanksgiving traditions before, but as we get new subscribers, it's always nice to hear new perspectives. Tell us about your family's Thanksgiving

traditions by writing a note and sending it to us at:
<mailto:nancy@countingthecost.com?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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"Talk It Out" Question
Your Plans for Simplifying the Holidays This Year

With all the economic turmoil our country is facing, I have
a feeling the holidays are going to look quite different for
many families this year.

In our last "Talk It Out" question, I wanted to know if you
are going to make any adjustments to your family's holiday
celebration. The question asked: "Do you plan to make any
extra efforts to simplify your family's holiday celebration
this year? If so, what do you plan to do differently?" Here
are some of the answers we received from our readers:

"
Becoming a single parent has made cutting the extras out of
the holidays necessary. First, each of the children will
receive one special present (whatever they have asked for
the most). Any other gifts will come from yard sales or
thrift stores. Stocking stuffers will be either homemade
(headbands, lip gloss, felt ornaments) or from the dollar
store. We will use the Christmas tree we have in storage and
all of our old (cherished, homemade) ornaments. We will be
spending time with each other baking cookies, going for
drives to see all of the Christmas lights and going to a
Christmas Eve program at a local church. Christmas doesn't
have to be about what you get; it can be about making
memories with the ones you love." ~ Anonymous

"We are continuing to refine our approach to gift giving, both at Christmas and on other special occasions. For Christmas, we will give a 'family gift' (book, movie, or activity) to our siblings who have children. Instead of giving something to each child, this allows us to give something they can enjoy together and cuts our gift list drastically. We also give a small donation in honor of our nieces and nephews to Samaritan's Purse, which allows us to purchase blankets or hot meals for needy kids around the world." ~ Carrie

"A few years ago we made a decision to simplify the holidays. We buy each of our three kids 4 things: something needed, something wanted, something to wear, and something to read. My husband and I have a \$10.00 limit for each other. Since we started doing this, the kids seem to really appreciate what they are given instead of throwing it aside to open the next thing." ~ Michelle

"With everyone struggling this year, our family decided we really needed to keep things in check. We still wanted to do something for each other but wanted to avoid that aimless shopping and spending money we don't really have. So we are doing gifts that are homemade and under \$20. I'm sure that not all the gifts will be homemade but with that thought in mind (such as a basket put together of favorite things). For the grandchildren, a special toy (small in price), a book and jammies. (I don't expect to do this for \$20). I hope to avoid the malls and take time to enjoy the holidays and remember what we celebrate this season for. I can't wait to hear what others are doing." ~ Debby in Ohio

Editor's Note: Although the entire message was too long to post, I wanted to include a clip from Lynn, a reader who wrote in to tell about a special Christmas she experienced when she was unemployed. Lynn describes all the ways in which she scaled back and then concludes with this summary:

"...I look back on that year with great fondness. Everything worked out for us, and I don't remember it as a time of hardship at all...What we didn't have: too much stress; too much noise; having cantankerous relatives arguing politics, quarrelling or watching loud football games when we're trying to observe the holiday; too many bills; any unnecessary expenses; an environment where we thought we needed to keep up with the Joneses; too much hassle and busy-ness. What we did have: a quiet holiday season where 'all was calm, all was bright,' creative ways of observing a Christmas that was a whole lot more meaningful than most years, and yes, there was still a bit of merriment. That year taught me that holiday traditions don't have to go on auto-pilot. You can think about what you want to do -- and what you don't need to do. You should make adjustments to fit your present situation. You can always go back to having those activities when times get better. A lot of the things I cut out that year I haven't resumed -- nor have I missed

them. I've decluttered my holiday activities and find it's a lot better to do that." ~ Lynn

Thanks to all our readers who took time to respond. To read responses we received from other readers, visit the "Your Plans to Simplify the Holidays this Year" page at <http://www.countingthecost.com/tio/simplifying.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:
How to Decide Where to Trim

When you are faced with the difficult decision of trimming down your holiday gift list and activity schedule, how do you decide what will get the ax?

In our newest "Talk It Out" question, I want to explore what can be an agonizing issue: trimming back holiday spending. The question asks: "When it's clear you need to spend less money on gifts or be involved in fewer holiday activities, how do you decide what to cut? How do you diplomatically trim people from your gift list? How do you tactfully let them know you don't plan to participate in activities you've been part of in the past?"

Probably some of you can share stories of how you've dealt with these issues in the past. Send your comments on this to me at: <mailto:nancy@countingthecost.com?subject=What to Cut>. Many of the answers we receive will appear in the next issue of the newsletter and on the website.

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Creative Frugality Topic:
Creatively Frugal Copycats

If you can get the same great taste at home, why go to the time, trouble and expense of purchasing your favorite foods from a restaurant or grocery store?

For our last Creative Frugality topic, I asked you to share ideas for creative "copycatting". The question asked, "Please share your favorite copycat recipes for foods sold in restaurants and in the grocery store. If possible, please give us your estimated cost to make the food or drink compared with what the item typically costs at a grocery store or restaurant." Here are some of the answers we received:

"I love the flavored iced coffees you can buy at coffee chains, etc. I make a mocha version at home that comes close and saves me on the \$4 purchase price! I do not have a particular recipe, but I mix the following ingredients in the blender:

- * Coffee (brewed or instant - usually maxing at 4oz for me)
- * Chocolate syrup (probably about a tablespoon)
- * Coffee or chocolate ice cream (a scoop)
- * Ice (amount needed to get consistency you want; for easier blending, put ice in first, then pour hot coffee over it.)

Sometimes, I add some Oreos to the blender also. If I don't have ice cream, I'll substitute milk. (I've even made it with rice milk before.) If I don't have chocolate syrup, I add a small amount of hot chocolate mix to the coffee while it's still hot. I'd say the drink costs me maybe 50-75 cents at absolute maximum. Have fun and experiment -- you can't go wrong when you add or substitute ingredients you like!" ~ Jen

"I am a big fan of the Mallard pretzel sandwich sold at Isaac's Restaurant (this may be a regional chain, I'm not sure). Since I discovered pretzel rolls sold at the grocery store, I now make my own and it tastes exactly the same. The pretzel rolls aren't cheap, but I can purchase all the ingredients for four sandwiches for about the cost buying one at the restaurant (before tip). These are so easy, and they make a great weekend meal when we may be tempted to go out for dinner.

- Ingredients:
- Pretzel rolls
 - Chipped deli roast beef
 - Sliced fresh mushrooms
 - Shredded cheddar cheese (sharp is best)
 - Horseradish sauce

Open the rolls onto a cookie sheet. Spread with horseradish sauce and top with remaining ingredients. Heat in oven until cheese is melted. Put your sandwiches together and enjoy!" ~ Tonya

"...There is a local restaurant (Abe's Country Cooking) that folks rave about his fried apple pies. I make mine by whacking open a can of the cheapest biscuits (used to be a quarter a can, now I think they're three for a dollar) and rolling the biscuit thin on a board with flour and a rolling pin. I put a dollop of pie filling (in this case, apple) fold over and seal down with a fork. I fry them in a quarter inch of oil, and flip to cook the other side. When they come out, I sprinkle with a little sugar and enjoy! I can make ten of these for under \$2, which would cost \$3.50 each at this restaurant..." ~ Kay in KY

Editor's Note: I had to include one more response. This is not a recipe, but rather a comment that I thought might open some interesting discussion. Emily wrote:

"Just my humble opinion, but doesn't homemade taste better than restaurant? We don't compare home-cooking to eating out; they're light years apart. Better quality, lower fat, cheaper, no need to tip (but mom would really love it if you offered to do the dishes), and LEFTOVERS."

So readers, do you agree with Emily? Do you feel that restaurant food and home-cooked food are not even in the same ballpark? Or do you feel that each has it own special characteristics to be appreciated and enjoyed? I'd love to hear your thoughts on this. Send your comments to me at: <mailto:nancy@countingthecost.com?subject=Restaurant Food>.

If you'd like to browse through all of the responses our readers submitted or read responses generated in previous discussions, visit the "Creative Frugality" page at: <http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Topic:
Creatively Saving on Your Thanksgiving Meal

The next issue will be the last one before the Thanksgiving holiday. Therefore, it seems appropriate to spend some time talking about creative ways to save money on this meal.

For this issue's Creative Frugality topic, the question asks, "Please share your creatively frugal ideas of trimming the cost of the Thanksgiving meal. Also, how do you balance your desire to save money with your desire to save time and enjoy the holiday with your family?"

I am not in charge of cooking the holiday meals this year, but I am still anxious to hear all your tips. Send them to us at: <mailto:nancy@countingthecost.com?subject=Turkey Day>. 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 ~

Looking for a fun and frugal home decorating project? Want to do something creative to celebrate the beautiful colors of autumn? Join us next time when guest contributor Kathy Wilson, editor of The Budget Decorator, shows us how to fall leaf glass hanging. Don't miss it!

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~ Counting the Cost Reader Classifieds ~

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