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

November 15, 2007 issue
Volume 8, Issue 7

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 Subscribers,

Now that November is here, I've been very busy with Christmas shopping. I used to try and have all Christmas shopping done by early fall. That plan worked great back in the days before I had children. Now that I am in my "Mommy years," the strategy that works best for me is to get all my shopping done in the weeks between November 1st and Thanksgiving. So far, I am doing well with this plan seeing that's it's only the 15th and I have most of my shopping done.

Speaking of Christmas shopping, here is a deal that will help you with yours. Do you know anyone who struggles with clutter? My new book, "From Clutter to Clarity," is not a book on organization, but rather a guide to help women declutter their hearts so they can then declutter their lives. To make this book ideal for Christmas gift giving, we are extending a special "We-pay-the-shipping" offer (within the US) for the next few issues. I can even sign

the book and ship it directly to your loved one, if you like. For more details, see the Featured Sponsor ad below.

Blessings,

Nancy

<mailto:countingthecost@knology.net>

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~ Our Featured Sponsor ~

Too Much Clutter? Not Enough Clarity?

Nancy Twigg's new book, *From Clutter to Clarity*, will help you declutter from the inside out. Learn to deal with the clutter in your life by dealing with the clutter in your heart and mind.

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Feature Article:

Postage-free Packages for Grandchildren Far Away

by Lois Breneman, Heart to Heart Newsletter

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There are unique ways to enrich long distance relationships with children and grandchildren, and I'd like to share one with you. Our four-year-old young grandson and infant granddaughter live a good distance away, so we as grandparents don't get to see them nearly as often as we'd like. We do talk on the phone often, of course, but that's not the same as giving and receiving those wonderful hugs and spending time with our grandchildren, making crafts, cooking, playing games, reading, fishing, and sharing other fun hands-on activities with them. All of you grandparents with grandchildren living out of state can empathize and understand that great void felt in the hearts of grandmas and grandpas in this situation.

Recently when I learned the latest high cost of mailing even one small story book, I decided on an alternative route requiring no postage at all. I wrapped quite a few story books individually in brown paper, using paper grocery bags with no print on the inside. After taping them with packaging tape from the dollar store, I addressed each package to our grandson, Justin, along with his address, happy face stamps and return address labels. Some packages were embellished with rubber stamp designs.

Next rather than actually mailing each package to his home, when our daughter's family visited recently, I gave his parents a bag full of individually wrapped packages of books, stickers and small toys to take home, to put in a special hiding place. In the future I plan to also

including an Alka Seltzer Rocket Kit, something Justin and I have already had fun doing together.

Now that our daughter has several packages for Justin, I e-mail a message to her to stick one in the mailbox for Justin on certain days. I have also told her she could stick one in the mailbox for him to find whenever she thinks he needs a special lift. As soon as our infant granddaughter, Ryan Elizabeth, is able to enjoy such fun gifts, she will receive some personal packages as well, though for now I plan to simply wrap up little outfits for her brother or parents to open for her. I've got a big stash of darling outfits waiting for her to grow into that I found at a wonderful yard sale and even more adorable outfits from Goodwill - each one for only a dollar, although they all look like new!

So grandparents, here's a low cost tip on how we can still be a special part of our grandchildren's lives, even from a distance, to express our love to both our children and grandchildren, without actually "mailing" packages all the time. We grandparents can be a vital part in sharing God's love and building character into the lives of our grandchildren. Today Justin called to thank me for a book he received in a package!

This could also be a suggestion that moms might want to pass on to their children's grandparents to save them some money which could be used instead for an extra trip to visit the grandchildren!

About the Author:

Lois Breneman is the Editor of the Heart to Heart Newsletter, a ministry for the purpose of bringing practical encouragement to women through creative ideas for the Christian family -- regarding homemaking, marriage, children and much more. You may receive this free bimonthly newsletter by sending your name, city, state, country and the name of the person who referred you to Lois at jhbreneman@juno.com. A "Start-Up Kit" will be sent upon subscribing.

Editor's Note: I like Lois' idea, but do please keep in mind that postal regulations state that mailboxes may only be used for items bearing postage. Parents may need to be a little creative in finding ways to allow their children to receive this kind of "mail" from grandparents without being in danger of breaking this rule.

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Do you have a product or service that would be of interest to Counting the Cost subscribers? Why not promote your

business and support this newsletter at the same time? Ad spots available as early as the next issue. For more information, contact Counting the Cost Editor Nancy Twigg at <mailto:countingthecost@knology.net>

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Readers' Poll Question:
Best Gifts for Frugal People

Frugal people are generally very practical. They hate seeing money wasted on anything -- particularly gifts for which they have no need, no use or no desire.

In our last Readers' Poll Question, I opened up a discussion on the topic of gift-giving for people who typically don't need or want very much. The question asked, "What are some of the best gift ideas you can think of for frugal people? Think about yourself or other people you know who are thrifty. What kinds of gifts do these people usually enjoy the most?"

We received many answers to this question. Here are just a few of the responses we received:

"Gift cards are always welcome (we've even given gift cards for gas, long distance telephone calls and grocery stores). I also enjoy giving and getting gifts that will be used up (rather than another knickknack for the shelf). With this in mind, gourmet foods are a nice treat (including fancy chocolates), homemade baking (cookies, quick breads, fudge, etc.) to those who don't make their own. Other useable gifts include scented lotions, candles, etc. Otherwise, I like to buy nice sheets or towels or other household item(s) that the person expressly said he or she needed/wanted for relatives. And, of course, for those birds of a feather truly thrifties: just agree to not exchange gifts (freeing us to focus on the real meaning of the season!)." ~ Jen

"I like to make consumable gifts. Some years I make stationary with my cardstock, patterned paper, and rubber stamps that I already have. A nice gift for an older person is a set of greeting cards with postage stamps. This year my focus is on food gifts. I went to a spice store that sells spices at a low price and stocked up on what I needed. (I spent \$30 total on spices for the gifts, plus some that I needed personally...the gifts will be used for 4 couples and one single person's gifts.) I spent a couple of hours the other night making mixes: taco seasoning, cajun seasoning, onion soup mix, bacon-flavored dip mix, etc. I bought little bags for treats in the cake decorating aisle at Wal-Mart to put the correct serving size in each bag, folded it over twice and stapled it. I will then attach the directions to it, either on a label to affix to the bag or with some cardstock. I will also add some jam,

salsa, or pickled green beans that I canned for the first time this summer...and I am adding 1-3 (depending on the couple) bar, quick bread, or cookie mixes to the gift. I made the spice mixes a couple of years ago, and my brother called me as he used them to give me his reviews. He liked the dip mixes especially. I have saved shoeboxes that I painted to put the gifts in." ~ Leslie

"...I live alone and work at home, and what I like are things that I need on a daily basis such as gift certificates to Office Max, Circuit City, Walgreens (I'm in there about 3 times a week now that you can get your ink cartridges refilled there), restaurants, gas cards. How can I forget Starbucks(?), Bed Bath and Beyond, GNC?" ~ Ray

"My BEST gift ever was to have Bibles given to others in my name. No clutter, just the Living Word making a difference around the world! I also enjoy the less-altruistic Starbucks cards. It is truly the gift that keeps on giving as each time I am able to splurge on my favorite beverage, I think of my sons and am grateful for them and their gift!" ~ Anonymous

"The gifts I have most enjoyed were memberships to the local zoo and botanic gardens. Several folks went in on the zoo membership together, and it's something my family really enjoys. I also appreciate cards/stationary (sometimes with stamps!), candles and tea -- the little luxuries in my day that make me feel like a queen, but don't fill my home with clutter." ~ Annie

"I too like to live simply and receiving gifts is not what Christmas should be about. I love shopping for kids and grandkids and start in January, but prefer not to receive anything for myself. What I started for our family tradition a couple of years ago is asking each child to do something for someone else -- someone who really needs it. It can't be a friend they want to help out, unless the friend truly needs something. If they have a tight budget, it doesn't have to be something bought, but it can be helping someone by babysitting, fixing something for them, cleaning for them, etc. The first year the kids were a bit shy and unsure and they bought Angel Tree Christmas gifts which were wonderful. I then told them they needed to try and outdo each other: Who can come up with the most creative idea to help someone else out? It has grown and I think it has changed them too. I feel so loved and excited when I hear what they have done for others as a Christmas present to me!" ~ Shari

Thanks to everyone who responded. To read more of the many readers' responses we received, visit the "Best Gifts for Frugal People" page on our website at: <http://www.countingthecost.com/poll/frugalpeople.htm>. To peruse previous Readers' Poll questions and the responses we received, visit our "Reader Input" page at

<http://www.countingthecost.com/readerinput.htm>

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Our Newest Readers' Poll Question:
Christmas Budgeting for Frugal People

I can't give you an exact reference but I remember reading recently that the average American spent around \$900 on Christmas gifts last year. Does that mean the average couple spent \$1800 since an "average couple" has two "average Americans" in it?

For our newest Readers' Poll Question, I'd like to do an informal poll of the average amount spent on gifts among our readership. The question asks, "Approximately how much do you plan to spend for Christmas gifts this year? Also, please tell us approximately how many people/gifts this figure represents in terms of two categories of people: 1.) family members/close friends; and 2.) acquaintances. For example, you might say, 'I plan to spend \$400 on gifts for 12 relatives/friends and 10 acquaintances.' If possible, please estimate how much of your budget is for gifts for family members/close friends, and how much is for gifts for acquaintances (example: 'I plan to spend \$350 on gifts for 12 relatives/friends and a total of \$50 on small gifts for 10 acquaintances.')."

Are you totally confused? I hope not. I asked for these extra details because I thought it would be fun to come up with an average of our own for Counting the Cost subscribers. Think about it and send your estimates to us at: <mailto:countingthecost@knology.net?subject=Estimates> 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:
Celebrating the Holidays after Excruciating Loss

How can a person possibly celebrate the holidays when he or she is still reeling from the loss of a loved one? And how can that person keep the loved one's memory alive throughout the holiday season? These are the questions one of our readers recently asked. Kris wrote:

"My only child died on active duty in the USAF six months ago so this holiday season is going to be difficult. It was our tradition to exchange gifts that did not cost much but that meant a lot -- and every year I would make my son a huge box of his favorite cookies. This year, it is my intention to make them and distribute them amongst his friends and my extended family with a note explaining that they were made exclusively for my son and that this is my way of keeping him in the holiday. I can't think of any other way to make him a part of the season, but if you have any ideas, I would love to hear them." ~ Kris

My deepest sympathy goes out to Kris. I can't imagine experiencing such a loss. Here are a few of the answers we received to Kris' questions:

"The first Christmas after my mom died, I made each family member a tree ornament with a picture of Mom's smiling face. Now every year each person can hang it on their tree and see Mom smiling down on them. Some chose to keep it out all year and hang it in a place where they could see it every day...on a cubicle wall, in the car, in the kitchen."
~ Patty

"Please know that I am praying for you during such a difficult time. Though we have not had such a loss ourselves, my husband is in the USAF also and is on deployment #3. We've discussed how to deal with the possibility -- for my sake and for our children. I love your idea of making the favorite cookies to keep your son in the holiday. Another way to keep him near would be to remember his brothers/sister-at-arms who are still fighting to protect us. While there are some who are deployed who receive too many packages, there are others who receive almost none. One web site (www.anysoldier.org) has contact points to send packages to, and they can ALL always use letters or cards to cheer them year round! Another way would be to host a gathering for local military folks who can't go home for the holiday (if you're near a base.) There are always men and women who are needed at work on Christmas day and who can't travel to see extended family. When I was in the Navy I always loved getting invited to a local 'aunt's' house or the parent's house whose soldier could not come back to our location for some reason. It was like 'trading families' in a positive way. God bless you."
~ Melissa in MD

"My mom died about 16 years ago. My sister and I do at least one random act of kindness in our mom's honor because that is how she lived her life: showing God's love through her constant acts of kindness. Then we get on the phone (we live many miles apart) have a cup of tea/hot cocoa and share what we did and why we chose that act of kindness to honor our mom. This always leads into great discussions/stories about Mom and our growing up years. It's also some WONDERFUL time spent with my sister!" ~ Kristie

"My father died from pancreatic cancer (in a month) three years ago right before Christmas. His last wish was that I not let my kids forget him. He had worked for Coca-Cola for 30 years and he wanted each of my kids to have a Coke ornament. I took that idea and ran with it. I found Coke fabric and made a tree skirt and angel for a 4 foot white Christmas tree. I gathered Coke ornaments and put up a tree just for him. I set up that tree every year, Dad's tree. I also place a nice picture near the tree of us right before he passed. It gives me some comfort and keeps him a part of Christmas." ~ Mary Ann

"My granddaughter passed away at the age of 2 (13 years ago). My daughter buys an angel ornament each year and places it on the tree along with the ornaments for her 2 boys. When things changed for me after losing parents, I decided that I would go into my kitchen alone for 1/2 hour and just remember them on Christmas Eve. I then gave the rest of me and my time to the living. I had to remind myself that they (deceased family members) would have wanted it that way and no way would they want the family to be sad because they weren't there..." ~ Dora

Thanks to all of our readers for taking time to respond. To read all the responses we received to this question, visit the "Celebrating the Holidays after Excruciating Loss" page at <http://www.countingthecost.com/tio/holidayloss.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:
Best Way to Back-up Your Computer

Let's take a detour from talking about the holidays for a moment and think about something else. Recently I have been concerned about making sure that my hard drive is backed up properly. That made me wonder how all of you ensure that your data is protected from loss.

What better way to find out the answer to that question than to present it as a "Talk It Out" question? I want to know, "What do you do to ensure that the data on your hard drive is properly backed up? Among the backup methods you've tried, which have you found to be the most dependable?"

Personally I am curious about the online backup services, where you upload copies of your data to the company's servers. This would definitely protect you in case of catastrophic damage such as a house fire or tornado. Think about it and then email your thoughts on this topic to us

at: <mailto:countingthecost@knology.net?subject=Backup>. 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 ~

* Learn to Declutter from the Inside Out *

Do the women of your church need to refocus and refresh? Do they need a weekend of encouragement and inspiration? Is your women's ministry group in need of a dynamic speaker for an upcoming special event? Author Nancy Twigg teaches women how to declutter life from the inside out. As the author of "Celebrate Simply," Nancy is also an ideal speaker for holiday banquets and events.

Visit <http://www.nancytwigg.com> or email Nancy at <mailto:nancy@countingthecost.com>

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Creative Frugality Explored:
Cheap and Easy Edible Gifts

What do you give the person who has everything? Often, I have found that food gifts (either store-bought or things I've made on my own) are a good choice. We happen to have several such people in our extended family -- people who make much more money than we do and can easily afford to buy anything they desire. I don't want to give them knickknacks so I've been focusing on giving them something that would be difficult for them to buy for themselves: specialty foods made by businesses in my area. Recently I've found a small family grocery store nearby that carries many foods produced by local companies: gourmet coffees, different varieties of jerky, granola cereals and trail mixes, etc. I hope our family members will appreciate these gifts which provide a little taste of East Tennessee.

In the last newsletter, I presented "edible gifts" as the topic for discussion for the Creative Frugality column. I asked, "What are some of your favorite food gifts that are quick, easy and inexpensive to make and give as gifts?" Here are some of the replies our readers submitted:

"I also enjoy giving and receiving edible gifts. Here is an idea:

~ Hidden Valley Ranch Snack Crackers ~

* One bag Oyster Crackers (it is worth it to use a name brand like a Nabisco...buying a cheaper brand will affect taste and 'crunch')

- * 1/2 cup oil - vegetable, canola, or olive, which every you prefer
- * 1/2 to 1 tsp dill weed
- * 1/4 to 1/2 tsp garlic salt or powder (I use garlic powder to reduce the salt content)
- * 1 pkg Hidden Valley Ranch Salad mix - dry

Mix all ingredients. You can use the lesser amount of the dill and garlic to reduce the 'spice' for folks preferring plainer snacks. It is not necessary to bake these crackers, but the flavor will be enhanced by baking for 15-20 minutes at 275 degrees.

This is an inexpensive, quick gift that is a great snack alone or excellent with soups..." ~ Cathy in Montana

"Easy, quick and inexpensive? Can preserves -- jams and jellies. If you don't know how, ask a friend who does if you can come over sometime when she does it. Offer to help peel and chop and she'll be delighted to have you over. I didn't have a friend to learn from; a TV program on the Food Network and a cheap copy of the Ball Blue Book of Canning taught me. Don't be afraid -- canning is a piece of cake next to baking, and the cleanup is way easier. The best part is that the work can be done months ahead of time. I'm already all set for Christmas gifts for teachers, neighbors and hostess gifts. I can make 8oz jars of jam that never cost more than \$2 each to make. If I buy used jars at yard sales and get good deals on fruit or fruit for free (my neighbors never want all the grapes on their grapevine) and use recipes that don't require purchased pectin, my per-jar costs are less than \$1 each..." ~ Catherine in Minnesota

"The easiest holiday edibles that we've made are pretzel rods dipped in chocolate. Just melt some chocolate (great way to use up candy that you've received or bought on clearance from the previous holiday), take a pretzel rod, dip one end in the chocolate about 1/2 to 2/3 of the way down, and then roll the pretzel rod in some holiday sprinkles! This is a great way to spend an afternoon with the kids during the busy holiday season!" ~ Mary

"This one is a 'no-brainer'. Take a holiday tin and fill with the following: mixed nuts, raisins (or dried cranberries) and holiday M&Ms. Sometimes I substitute Hershey's Kisses (foil-wrapped). This is so simple, involves no cooking, travels well and the recipient does NOT have to eat it all right away. You can use just peanuts if you want to keep the price lower. I usually buy mixed nuts right around Halloween as they are often on sale. For nut-lovers, this is a simple yet festive gift. Don't forget to place some tissue or Mylar paper in the tin before putting in the mixture." ~ Janice

Editor's Note: I personally enjoy giving and receiving food

gifts, and I know that many of you do as well. But in the interest of fairness and presenting all sides of the story, I wanted to post a portion of a response we received from someone who shares why she feels homemade food gifts are not a good gift choice. There wasn't room to post all of her letter here, but I encourage you to visit the link below to read all of it. "Mrs. Anonymous" wrote:

"When I saw your discussion question on edible gifts, my heart sank. Please don't encourage people to 'cook up' gifts this holiday season! You have no idea what problems it can cause! I have a continuing problem with my weight and health and I have numerous food allergies. I also teach school. Please tell your readers to NOT assume their children's teacher (or anyone else) is going to want the goodies from their kitchen this Christmas. I feel terrible when a student brings me something from the kitchen. I know the mom, and maybe the student also, has put a lot of time and effort into their concoction. When I tell them, 'Oh, you shouldn't have,' I mean exactly that! I cannot eat it! If I don't know all the ingredients used, I cannot assume that it doesn't contain an ingredient that would land me in the emergency room. I don't want desserts or things made with sugar that will elevate my blood sugar. I can't eat cheese, Chex Mix, breads, sweet rolls, fruitcake, candy, jams/jellies/preserves or cakes. I can't drink anything with caffeine, so even flavored coffees and spiced teas are forbidden to me. And I don't want a can of stale, popped popcorn that you bought at the mall. I may use the can but I'll feed the contents to the birds..." ~ "Mrs. Anonymous"

Thanks to all of our readers for taking time to respond to this question. If you'd like to see all the answers we received or browse through all of our previous discussions, visit the "Creative Frugality" page at:

<http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Topic:
Gift Packages that Stand out in a Crowd

Recently my daughter and I attended a birthday party for a little girl down the street. One of the other mothers there definitely deserved the prize for creative gift wrapping. She used long pipe cleaners to create the most interesting gift topper I've ever seen. She said it wasn't too difficult to make. She simply twisted several pipe cleaners together in the middle and twisted the ends of each one around a pencil to give it a spiral look. Then she used tape to attach it to the top of the package like a bow. I know I am not doing her creation justice in describing it, but trust me when I say that the simple "bow" she made was an attention-grabber that made her child's gift stand out.

In our newest discussion of Creative Frugality, I want to hear your ideas for cheap and easy ways to make gifts look extraordinary. The question asks, "What are some of your most creative ways to embellish wrapped gifts? How do you make 'ordinary' gifts look extraordinary?"

What do you do to make the gifts you give stand out in the sea of gifts under the Christmas tree? Send your best gift wrapping and embellishing tips and tricks to us at: mailto:countingthecost@knology.net?subject=Gift_Wrap 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 ~

Can you imagine a holiday meal of turkey and dressing that was not preceded by hours of cooking that morning? In our next issue, guest contributor Deborah Taylor-Hough shares her recipe for make-ahead turkey and dressing that will allow you to actually relax on the holiday instead of spending hours in the kitchen cooking the turkey. Don't miss it!

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