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

October 1, 2008 issue  
Volume 9, Issue 4

Ideas, insights and inspirations for living each day to the fullest.

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"I came that they may have life and have it abundantly."  
John 10:10

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~ In This Issue ~

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~ Letter from the Editor ~

Dear Readers,

Before we get into this issue of the newsletter, I wanted to share some information that you may find helpful. Recently I participated in a co-op of sorts for newsletter editors who publish newsletters about saving money, frugality, etc. Since I know all of you are interested in these topics (if you weren't, you probably wouldn't subscribe to this newsletter!), I wanted to share the list and invite you to check out these other publications:

Mommysavers

Home page: <http://www.mommysavers.com>

Newsletter: <http://mommysavers.com/boards/register.php>

SavingAdvice

Home page: <http://www.savingadvice.com>

Newsletter: <http://www.savingadvice.com/forums/register.php>

Budget Stretcher

Home page: <http://www.homemoneyhelp.com>

Newsletter: <http://www.homemoneyhelp.com/confirmsubs.html>

All Things Frugal.com  
Home page: <http://www.allthingsfrugal.com>  
Newsletter: <http://www.allthingsfrugal.com/pennypincher.htm>

DebtSmart Email Newsletter  
Home page: <http://www.debtsmart.com>  
Newsletter:  
<https://www.debtsmart.com/secure/pages/freesubscription.html>

Emerson Publications "Family First" Newsletter  
Home page: <http://www.prepareandsucceed.com/>  
Newsletter:  
<http://emersonpublications.com/index.php?pr=Family First>

I do not know each of these publishers personally, so I cannot give a personal endorsement for each newsletter. Instead, I suggest you check them out for yourself to see which ones prove to be helpful for you.

Blessings,  
Nancy

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~ Our Featured Sponsor ~

#### NOTHING BEATS WORKING FROM HOME

According to a recent poll, 72% of American households are thinking about starting a home-based business. Are you one of them? Would the extra income from a work-at-home job allow you to...

- \* pay off debt?
- \* buy a first home or a bigger home?
- \* stay home with your kids?
- \* save for your children's education?

If you dream of making a positive change in your family's financial future, take time to learn more at <http://workfromhome.sitesell.com/ctcpubs.html>

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#### Featured Article:

Trading in Mommy Fear for a Hand to Hold Onto  
by Nancy Twigg

Fear. It's an ugly word, isn't it? But it's a word with which I've been well acquainted during my years of motherhood.

When Lydia was an infant, I was afraid I would do something wrong like drop her or not change her diaper frequently enough. As she grew into a toddler, I was afraid I would not give her the proper nutrition or the right amount of intellectual stimulation. Now that she is in elementary

school, I sometimes fear her education won't be up to par or somehow I will do something that will scar her for life.

I realize these fears are probably unfounded, but what about all the other, \*very real\* dangers that I fear: predators, peer pressure, getting in with the wrong crowd, drug use -- the list goes on and on.

As moms, we seem to have so much to worry about. So many issues to work through. The responsibility of nurturing a little one from babyhood to adulthood is mind-boggling. Just the thought of it is enough to make my palms sweat and my heart skip a beat. What I need is a hand to hold onto -- a big, strong, warm hand to guide me and assure me that everything will be okay.

Thankfully God knows what I need and is more than willing to oblige.

Isaiah 41:13 seems to have been written for me and other moms like me who sometimes struggle with fear: "For I am the Lord your God Who holds your right hand, and Who says to you, 'Do not be afraid. I will help you.'" (NLV)

What an assuring thought! When fear creeps in to unsettle me, God's hand is there to assure me. When apprehension and anxiety harass me on all sides, God gently squeezes my hand in His to say, "Don't let all this stuff worry you. I'm here to help."

What I love about this verse in Isaiah is that it doesn't leave me hanging. The Father doesn't simply say, "Don't be afraid." Telling a woman not to worry or be afraid is like telling water not to be wet. We just seem to be wired that way. Unless I have a legitimate reason not to be afraid, allowing fearful thoughts to run wild will most likely be my first course of action. God knows that so He included a reason not to let fear rule: He will help me with whatever troubles come my way.

When I think about it, most of my Mommy fears do not center upon some big, bad, awful something that could happen to my child. The majority of my fears involve concerns over my own competence, my own ability to work things out: Will my mothering skills cut the muster? Do I have what it takes to be a good mom? Will my daughter somehow survive all my mistakes and misgivings?

But here is the liberating truth: My abilities \*are\* limited. My power to control things \*is\* deficient. I \*don't\* have it all together. Frankly, if my daughter's physical and emotional wellbeing were left solely up to me, she'd be on her way to years of therapy for sure!

I can't do it all myself, but guess what? I don't even have to try. And neither do you. Carrying the weight of the world

on our shoulders is a heavy burden to bear. But thankfully, it's a burden we don't have to lift.

Why? Because we have a Hand to hold onto. And that Hand belongs to One Who wants to show us how much better life can be when we reach out for His help.

\*\*Copyright Nancy Twigg, 2007. Taken from a work-in-process collection of devotions for young mothers tentatively called, "Mommy Meltdown: Time-outs for Maxed-out Moms".

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Readers' Poll Question:  
Finding the Best Bargains at Thrift Stores

One of my all-time favorite thrift stores is in Rehoboth Beach, Delaware. When we are in the area visiting my husband's grandmother, I always make time to stop by the Beebe Thrift Shop. The store is run by volunteers and raises funds for the Beebe Medical Center. Every time I shop there, the store is always clean and neat. They usually have a great selection of well-organized merchandise, and the prices are very reasonable, too. It's a thrift store shopper's dream come true!

In our last Readers' Poll Question, I wanted to hear your strategies for locating the best deals when thrift store shopping. The question asked, "What are your tips for finding great bargains on clothing at thrift stores? How do you find those items you do want when they are hidden among all the other clothing that doesn't fit your needs?" Here are some of the answers we received:

"Go in with a plan. Decide on 1-3 items you want to target. Shop only in those sections of the store. Since they are usually sorted by color, zero in on the colors you know look best with your skin/hair tones. Limit the amount of time you are there, or it could be dinnertime before you decide to leave! If you haven't found what you need after 30 minutes, decide to come back another day. For children's clothes, I scan the racks each time I go and have been surprised at what I find. I skim quickly, especially with pants that I can see are too short or too long for my boys. Shopping frequently gives you the best chance of finding something in your child's size. I always scan for the 1/2 off color tags and pretty much buy only those. If I really love the item and it's not 1/2 off, I'll think through how badly I need it (not want, but need). I may risk it and come back when that color is 1/2 off, but usually the item is gone. Know when your local store changes its weekly 1/2 off color and try to shop on those days when selection of that color is at its highest. The clerks don't usually keep it a secret and don't mind if you ask what day they change the signs." ~ Patty in Ohio

"I don't have the time or patience to browse through clothes in thrift stores that don't sort by size. I don't feel too bad about this. In my experience, thrift stores that don't do this very basic function are not well-run. The two I can think of in my region who don't sort clothes are dirty and overpriced at the same time. There isn't much turnover and things sit and gather dust. Spend your time at well-run stores with a lot of turnover..." ~ Catherine in Minnesota

"My first rule is that I try very hard not to bring my children with me (too much of a distraction for me). This is a slight disadvantage if you are looking for clothing that fits the child right now. However I am usually shopping ahead, so I don't find it to be a problem. The thrift stores I shop at have their clothing all hung on hangers. I can look at a section of dresses and weed out some of them based solely on how long/short they are. I look for one of the appropriate size and then use it as a quick measuring guide for the row (then I inspect tags of the dresses close in length). Pants can be done in much the same way. I have not found a way to pre-sort shorts or shirts so I am looking forward to other readers' responses." ~ Jen

"After several years of shopping at thrift stores I have discovered that I keep a 'mental list' of items I am looking for. This keeps me focused rather than becoming overwhelmed by all the merchandise. I may be looking for a red cardigan sweater or a warm winter dress for example. I also look for certain brands which I know to be of good quality. I am also creative with clothing. A nice dress in colors I wear might need a little hemming to make it more fashionable. I have also shortened sleeves in blouses and dresses if I like the fabric or print. If a pair of jeans fit me well I might shorten them into 'clamdiggers' especially if they are light

in color for summer...The biggest problem with thrift shop buying is getting carried away and buying too much. I have often purchased something with the knowledge that I will be discarding something at home. Then I ask myself, 'Do I really need this?'" ~ Janice

Thanks to all of our readers who took time to respond. To read all of the responses we received, visit the "Finding the Best Bargains at Thrift Stores" page on our website at <http://www.countingthecost.com/poll/thriftstores.htm> To peruse previous "Readers' Poll" questions and the answers our readers submitted, visit the "Reader Input" page at <http://www.countingthecost.com/readerinput.htm>

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Our Newest Readers' Poll Question:  
Distinguishing Wants from Needs

This weekend I faced what I called a "moral dilemma." No, I wasn't tempted to shoplift or lie about my age to get a special discount. (I am prematurely gray so I could probably get away with the last one!) Here's the deal. I have a prepaid cell phone that I've had for three years now. It is completely functional and serves my limited needs well.

The problem? As I was flipping through the CVS circular on Sunday afternoon, I saw that they have a "flip phone" made by the same company as my current phone on sale this week for only \$12.99. Immediately I began rationalizing. I \*have\* been admiring the slimmer, trimmer cell phones I've seen recently. I \*do\* still have both Christmas and birthday money that I could use. This \*does\* seem like a great deal. But as much as I tried, I have not been able to get past one disturbing fact: I DON'T NEED A NEW PHONE.

My little dilemma brought to mind an interesting question for our newest Readers' Poll Question. I'd like to hear how you separate the "wheat from the chaff" when it comes to wants and needs. The question asks, "What are your strategies for distinguishing wants from needs? When you really want something that you don't really need, how are you able to say 'No,' when you really want to say, 'Yes'?"

As of yet, I have not purchased the phone, but am still mulling it over. Have you ever faced this kind of situation? Send any insights you've learned from similar dilemmas to: <mailto:nancy@countingthecost.com?subject=Wants>. 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  
Gardening Success

Dollar for dollar, is gardening worth the effort? Once you factor in all the expenses and time involved, does it really make a dent in your grocery budget? These were the questions one of new subscribers recently asked in the last issue of the newsletter. Becky wrote:

"Does anyone garden for food? I occasionally grow herbs, which I love, but to me it seems like growing carrots and potatoes and beans, etc., is a lot of work for a little reward. Have you found growing your own foods to be worth the time, money and effort? Any tips or suggestions for gardening or the best foods to grow?" ~ Becky

Here are a few of the answers we received from our readers:

"I quit my job last year and my husband spent \$250 to build some raised garden beds in our backyard, thinking this would help supplement our income. This is much easier than a regular garden plot. I have one of those too. It shouldn't have cost this much but he got a little fancy! I ordered seeds from a garden website that did not come up. This set me back, because I didn't know how long to wait for them to come up! To make a long story short, I would say that you will not break even the first year of gardening or maybe even the next. But I hope to have learned enough this year so that next year I will produce enough to help with the groceries. My sister-in-law who lives next door supplied vegetables for her family of five, my husband's parents, my husband and me, along with teachers she works with and various other people -- all summer long in abundance. She has a green thumb. Her trick was to take a sample of her garden dirt to have analyzed so that she could buy the right fertilizer. That really paid off for her (and everyone else!)..." ~ Pam from Georgia

"If you are looking to only save dollars then probably no, it is not. If however, you are looking to eliminate high fructose corn syrup and other additives from your life, then it definitely is! By growing my own tomatoes for sauce, green beans, peas, etc., I am in control of what is added when I process them. I can package them in the size

containers I need so there is no waste later. And I feel a real sense of accomplishment when my family comments on how much better our food tastes compared to food at their friends' homes. Also by growing our own food, my family really appreciates what is placed before them at the end of a day." ~ Pat in Michigan

"I agree: gardening IS a lot of work. We only sow what we love, and what gives us the biggest bang for our buck. Tomatoes, squash, and peppers are easy to grow and can be expensive to buy. We don't bother with carrots, beans, etc. because they are so cheap to buy. The BEST investment is to plant a fruit tree. You are planting once, tending one 'plant', and reaping hundreds of pieces of fruit. We have over an acre filled with apple, stone fruit, and citrus trees. We never buy fruit at the store. I preserve (can, dehydrate) the bounty and eat from our land year 'round. It's easy to do!" ~ Beth

"We have a medium-sized garden that we try to renew each year. This year we had squash, three kinds of tomatoes, eggplant, bell pepper, melon, and watermelon. We managed to take our weekly grocery bill down from \$200 a week to less than \$150 a week by using the grape tomatoes for snack supplements, we put squash and eggplant on the grill for dinners (among other things), and just enjoyed the varieties of melon. The peppers are so versatile that they were used in many things. Low-maintenance plants include tomatoes, squash of most varieties, cucumbers, eggplant, tomatoes, and a few others. Next year I might try corn. As the weather cools, we plan to put in kale, broccoli, brussel sprouts and a few others that are cool-weather plants." ~ Melissa in MD

Thanks to all our readers who took time to respond. To read responses we received from other readers, visit the "Is Gardening Worth the Effort" page on our website at <http://www.countingthecost.com/tio/gardening2.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:  
Mr. Clean "Magic Eraser"

Have you heard of the (relatively) new product by Mr. Clean called "Magic Eraser"? Several of our readers had written in to brag about it so I thought I would try it myself recently. I bought it for an ugly black scuff mark on a painted wall. Unfortunately, the Magic Eraser did not work for that (the paint began to wear off as I rubbed), but it did work for some other troublesome spots in my home.

My experiences with the Magic Eraser gave me the idea for our newest "Talk It Out" question: "Have you ever used the Mr. Clean 'Magic Eraser'? If so, what successes have you had with it? Have you found anything on which it didn't work well? If you have tried the generic version of the Magic Eraser, what did you think? Do you think it worked just as well, or would you recommend sticking with the Mr. Clean version?"

Since I have a Magic Eraser, but have only used it on a couple of things, I am looking forward to hearing your suggestions. Send your tips and cleaning success stories to: <mailto:nancy@countingthecost.com?subject=Magic Eraser>. 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:  
Breakfast on the Run

Breakfast is the most important meal of the day, but it can also be the most hectic when you are trying to get your family out the door.

In our last Creative Frugality topic, I wanted to hear your ideas for low-cost breakfasts. Of course things like oatmeal and generic cereal are generally low-cost, but I was thinking more along the lines of things that can be eaten on the run. The question asked, "What are your family's favorite creatively frugal breakfast foods? What do your family members like to eat that can be prepared quickly, easily and inexpensively?"

Here are some of the answers we received:



Our Newest Creative Frugality Topic:  
Creatively Frugal Copycats

I love to hear how creative people come up with their own low-cost versions of national brands or restaurant foods they love. That's creative frugality at its best: using your ingenuity to get the taste you love for a fraction of the price.

In our newest Creative Frugality topic, I'd like to hear your ideas for creative "copycatting". The question asks, "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."

I can't wait to hear all your copycat ideas. Send them to us at: <mailto:nancy@countingthecost.com?subject=Copycat>. 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 ~

The summer watermelons have now been replaced by fall pumpkins of all shapes and sizes. In the next issue of the newsletter, guest contributor Tawra Kellam, editor of Living on a Dime, shares her ideas for other things you can do with a pumpkin besides carving it.

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~ Counting the Cost Reader Classifieds ~

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~ Additional Resources from Counting the Cost ~

