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

October 15, 2007 issue
Volume 8, Issue 5

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 CTC Readers,

In the last issue I teased you all a bit by saying that I had some "big news" but I did not tell you what the news is. Afterwards several of you wrote to ask if Michael and I are expecting a baby. Sorry to disappoint you but except for Lydia's new beta fish, Pretzel, we will not be adding any members to our family anytime soon. The big news does involve a "baby," but not the kind that requires feeding and changing.

Here's the scoop. (Drumroll, please.) My new book, "From Clutter to Clarity: Simplifying Life from the Inside Out" (Standard Publications) is finally here. After six months of writing and another twelve months of editing and production, my "baby" has been born!

I'll be telling you more about it in the coming weeks, but for now, you can get a sneak peak at the book's cover, first chapter and endorsements (including a nice

endorsement by Dave Ramsey) by visiting
<http://www.countingthecost.com/clutter.htm>

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 clean house -- both inside and out. Learn to deal with the clutter in your life by dealing with the clutter in your heart and mind.

Check it out at <http://www.countingthecost.com/clutter.htm>

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Feature Article:
How to Stretch Your Health Insurance Dollars, Part II
by Maynard Keller

Let's look at more health insurance options. Stay in-network. Different insurance carriers utilize PPOs (Preferred Provider Organizations) to save money through negotiated cost savings. For example, a colonoscopy has a retail price of \$1,500. The PPOs negotiated cost is \$995. My personal experience is that PPOs are very different. We recently had a PPO that had no OB-GYNs in it. Have women stopped giving birth or what? Our current PPO includes about 85% of all doctors and hospitals in Virginia. How's that for an improvement? When you go out-of-network, you'll often have a separate deductible, higher co-pays, and generally higher expenses.

If you have a small business and have two or more employees, including yourself, you may be eligible for small group coverage. Each state has slightly different rules for this type of coverage. In most states this coverage is guaranteed issue, which means they cannot deny you coverage. They can, however, charge you more based on the general health of the group. If your group is composed of people with diabetes, heart conditions, cancer, etc., be prepared for rate increases and high premiums.

Association Health Plans (AHPs) are another option to consider. These plans are available through professional associations, such as a Chamber of Commerce or your professional trade group. AHPs strive to provide affordable health care through economies of scale, greater bargaining power, regulatory uniformity, and flexibility in health benefit design. The health insurance industry is generally opposed to this for various reasons. Some see it as the

start of deregulation. Remember how expensive long-distance calls used to be? Now they're dirt cheap. Insurance companies are in business to make a profit, and AHPs are a potential threat.

Another alternative is faith-based healthcare, non-profit associations whose purpose is to share health care expenses among their members. These organizations often utilize lifestyle criteria when selecting members. For example, you cannot smoke, drink, ride motorcycles, etc. The assumption is that cleaner living results in fewer medical problems. I like the concept of this, but the reality is not always what you expect. Furthermore, because these are not insurance companies, they are not regulated by the state insurance commissioners. When these organizations want to change something, they just do it. I was a member of one of these organizations for the past two years. They kept raising rates throughout the year, raising deductibles, changing PPO providers, and lowering benefits. I finally had enough of this and switched to a real insurance company. The concept is good, but there are many issues to fix. Twice in my life I have had coverage through a faith-based non-profit health provider. Both times I have regretted it.

If you need medical care and your income is low enough, Medicaid, a federally funded health program, may help. Medicaid is administered by your state, and every state has slightly different requirements. Another option is CHIP (Children's Health Insurance Program). This is designed for families who earn too much money to qualify for Medicaid, yet cannot afford to buy private insurance for their children. CHIP coverage provides eligible children with coverage for a full range of health services including regular checkups, immunizations, prescription drugs, lab tests, X-rays, hospital visits, etc.

Many city or county health departments offer low-cost or free immunizations for all children and even adults as well as basic health services. Appointments are not always offered every day, and you may have to wait. Every health department is different so call yours for more information on services offered, times available, and costs.

While most group health plans include maternity coverage automatically, you must opt for it in an individual health policy. If you and your spouse are in your child-bearing years, seriously consider a maternity rider. Routine deliveries cost between \$5,000 and \$10,000, and C-sections are \$15,000 to \$25,000. If you don't have this optional coverage, your insurance company won't pay a dime of the labor and delivery charge. "Being careful" and birth control are not 100% foolproof! Even being over 40 or 45 is no guarantee. A friend of mine thought she was beyond child-bearing years so she had no coverage. In 2003, she had a healthy baby boy, but her high-risk pregnancy and

C-section cost her \$16,000.

Use the services of a health insurance broker, not a captive agent. Brokers are not employees of one particular carrier and can shop around for a policy that best meets your needs while captive agents want to sell you a particular product. Be aware that most brand-name insurance companies utilize captive agents. You may have success finding a health insurance broker by looking under Employee Benefits.

Know what your policy does and doesn't cover, and review all medical bills for mistakes. Over the years, I have discovered many errors that would have cost my family thousands more. For example, some plans cover "routine" colonoscopies. What if your doctor's office did not code it routine, but rather "diagnostic" or "surgery"? You might have to pay the entire amount out-of-pocket.

Save up to \$100 per person by using the dental services of your local community college. Dental hygiene programs need patients to clean and offer free or low-cost teeth cleaning services. Because the students are very thorough and the teacher checks everything to make sure your teeth are perfectly cleaned, the appointments can take considerably more time. You may have to be flexible with your appointment time, and you may have to wait weeks or longer to schedule an appointment. Other times, you may receive a call that morning because of a last-minute cancellation.

Prescriptions can be costly. Your insurance may not cover prescriptions, but shop around. Alumni associations, wholesale clubs, and auto clubs offer discounts on prescriptions. Many stores offer shopping cards or "free" groceries with new or transferred prescriptions.

Medical insurance offers many choices and may seem complicated. Understanding your options, however, can save you money and give you better coverage. You'll have peace of mind when you carefully consider your options and make the best choice.

ABOUT THE AUTHOR:

Maynard L. Keller, Jr. is married and has been blessed with five children and a wonderful wife who is also an author (www.rachelkeller.com). He is a fee-only CERTIFIED FINANCIAL PLANNER professional specializing in morally screened investments and financial planning for families and small businesses. He is also the president of American Financial Planning, Inc., the creator of The Traditional Values Index™ -- *The World's Most Politically Incorrect Investment™*. He can be reached at info@traditionalvaluesindex.com or www.traditionalvaluesindex.com He does not sell insurance, but is licensed as a Virginia Life & Health Consultant and has worked with health insurance for many years. Maynard is

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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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~ Reader Feedback ~

Re: Counting the Cost Ezine

"I just wanted to thank you for your newsletter. I work at a non-profit agency that does financial counseling and assistance for clients and I bring a lot of ideas from your newsletter to work with me. Unfortunately, my clients are usually in the crisis they are in because of poor choices that they make and, even though I have these great resources for them, they have to WANT to use them (which they usually don't). However, I DO use your ideas and have passed them on to my daughter, who has just purchased her first home (at 25 years old -- able to do so because of a good job and frugal living and spending habits! Yes, I am extremely proud of her.) Thank you for such an excellent publication and I will keep trying with my clients!" ~ Kathy

Editor's Note: Thanks, Kathy for the feedback and encouragement!

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Readers' Poll Question:
Digging for Treasure?

In the last issue, I brought up the topic of dumpster diving -- retrieving things that other people have discarded. I mentioned that I have supported my coupon habit entirely for free by retrieving coupons from the newspaper bins at our local recycling center. Recently I came upon an unusually large stash of coupons, so large that I decided to share them with my good friend. This friend is a bargain-hunter extraordinaire but is particularly squeamish about germs. When she asked me where I found so many coupons, I just told her, "You don't want to know."

In our last Readers' Poll Question, we wanted to hear about your opinions of dumpster diving as well as any experiences you have had with it. The question asked, "Have you personally done any 'dumpster diving' -- retrieving useable goods from someone else's garbage? If so, tell us about your experiences and some of your best finds."

This topic generated a flurry of discussion. Here are just a few of the responses we received:

"I hate that dumpster diving brings on such negative connotations for some people. Why would anyone want to see perfectly good things go to a landfill? I don't have time to seek out perfectly good dumpsters, but anyone's trash sitting on the curb is fair game. Some of our greatest finds have been several Goosebumps books, an entire Alphabet Encyclopedia (books entitled The Letter A, The Letter B, etc. which is a beginning reading program), a beautiful wall mirror, a steam iron, and our family room end tables. If we can't use the items we find, they go to Goodwill or a local shelter so someone can get some use out of them." ~ Shawn in Kentucky

"I have gone dumpster diving behind cabinet shops, a gift importer, garden nursery /floral shop and even the wooded area behind a cemetery...I NEVER INTERFERE WITH BUSINESS HOURS OR LEAVE A MESS. If I am in the business area at an off-hour I will look. Be aware that dumpsters can have dangerous and unsanitary items. Do not open if the dumpster is marked as such. Many business owners put up no trespassing signs. Be mindful that in some cities this can earn you a ticket from the police department." ~ LB, Georgia

"We live in a rural setting so we don't have many chances to dumpster dive but we do drive through a neighborhood/subdivision on the way to our house. Very often people put items on the curb to be picked up by garbage collectors. Any time we see a good article we stop and pick it up. Most of the time we go up to the door and ask first but if they are not at home we usually just take it. We have gotten anything from a 42-inch TV to large pieces of cardboard to bread machines to large toys, etc. We have spent the summer having yard sales to raise money to adopt a special needs

child from overseas so if there is anything saleable, we stop and pick it up. Often we give the owners a pamphlet about us and our daughter and some have even given us more items they were going to take to a thrift shop. I admit it does make it easier to retrieve these items for her sake than for mine, but I decided if this is how God is going to provide for me, then I'm not going to be too proud to take it." ~ Kathy

"We used to live near a upscale college student apartment complex. Each summer these students took off for home and literally dumped half their belongings in the dumpster because they wouldn't fit in the truck of their car for the trip home. We picked up name-brand clothing, furniture, appliances, and tons of fun stuff too. We generally didn't dig too far, but if we saw something good we would grab it." ~ Sandy

"The best time to dumpster dive in my town is right after an estate auction. You know how at an auction, if the auctioneer can't get a bid on a particular item or box of 'junk', he just lumps it in with the next item. Then the person who wanted the second item ends up with the 'junk' too. Well, after the auction is over and people have collected their bargains to take home, they often leave the 'junk' in or near the dumpster at the auction site. I have found some great discarded things like picture frames, shelving, books, a lamp, and a chair that I plan to recover. I am a little embarrassed about this hobby. I usually try to be quick and make sure there aren't too many people around. And my husband is the only one who knows where I get these things. I just tell others, 'I got them for free.'" ~ Grace

"I live in an apartment complex in a college town. These college kids, most from affluent families, throw perfectly good items away. What a waste! My philosophy is, if they're crazy enough to discard good stuff, I'm crazy enough to retrieve it...The ickiest thing I ever retrieved was a large casserole dish and lid. It had dried on, moldy macaroni and cheese in it. Apparently, some kid had left it in the refrigerator too long and didn't want to clean such a disgusting mess. It was a nice Corningware pattern -- it'd be very expensive in the nice department stores. I took it out, held my nose, scraped out the contents, and washed and sterilized it real good. I've used it for several years now and no one's ever gotten sick. Just don't tell the folks at the church covered dish supper the origins of my casserole dish!" ~ Lynn

Editor's Note: I like what one of our readers wrote about "redeeming" items out of the trash pile. Isn't that what Jesus does for us? Because of our sin, we've all been "discarded" in one way or another. But Jesus sees our worth and takes the effort to salvage us. After pulling us out of the trash heap of this world, He cleans us up and puts us

to good use. Wow! Think about that next time you pull something from a dumpster.

Thanks to everyone who took time to respond. To read all of the responses we received, visit the "Digging for Treasure" page at: <http://www.countingthecost.com/poll/dumpster.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:
An A+ Holiday Season

It's hard to believe that this year is winding down already. Thanksgiving and Christmas will be here before you know it.

In our newest Readers' Poll Question, we want to hear about what would make this year's holiday season an A+ experience for you. The question asks, "What would make the holidays perfect for you and your family this year? If you could have any wish come true, what would it be? Or if you could make any changes to the way your family celebrates, what would those changes be?"

Some of you may have funny answers, while others may think of something more serious that would greatly improve your holidays. Think about your answer, jot it down and send to us at: <mailto:countingthecost@knology.net?subject=Holidays> Many of the responses we receive will be posted in the next issue of the newsletter and on our website.

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~ Our Sponsor ~

Looking to work from home?
Join other independent contractors who enjoy all the benefits of working from home for regular supplemental or replacement income. Contact Melanie at milleriv@comcast.net or visit www.melanie.fourpointmoms.com

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"Talk It Out" Question:
Planning for Elder Care

How can an adult child plan for the expenses he/she may encounter in caring for an elderly parent? That was the question one of our friends recently asked. Sue wrote:

"I am trying to plan for my mother's possible future expenses (she'll be 87 in December). I wondered if any of you have done research on estimating elder care and other

'late years' expenses. Do you have any ideas on where I should look for guidance?" ~ Sue

That's a good question. Here are the responses we received from our readers:

"Regarding the elder care, start with AARP. There are lots of links to councils on aging at the federal, state, county, and city levels. If the daughter has access to a work-life balance resource (through work, a labor union, or some of the community clubs (Sorpotimist, Rotary, etc.)) make an appointment and find out what resources are available. There are community classes on how to talk to an aging dependent and it's worth spending a Saturday or a few nights at these classes, for both the resource material AND, more importantly, hearing about the experiences others are having w/their parent or aging dependent." ~ Sean

"If Sue lives in the U.S., tell her to ask about this at her local Area Agency on Aging. This is a governmental agency and it may be affiliated with a Council of Governments or similar organization. Usually, they have eldercare experts and an Information and Referral specialist. These specialists can tell you what is available in your local community -- i.e., Meals on Wheels, assisted living facilities, home health care places, etc. Some will be affiliated with hospitals, churches, United Way or government and others will be strictly private. The non-profit agencies often charge on a sliding scale basis according to income and number of people in a household. Many times, the costs will vary and will depend on whether and what kind of insurance your mother has. They will also depend upon what kind of services she needs and the level of services (such as a certified nursing attendant vs. a Registered Nurse) You might not be able to pin down actual dollar amounts until you need the services, as costs may change from year to year. If you can't find an Area Agency on Aging, ask your pastor, the United Way, or the local hospital's social work department to refer you to someone about this. There are also professionals (lawyers, accountants, etc.) who do estate planning. They can look at your mother's money and tell you if it will be enough for her needs, and make suggestions as to how to maximize her resources. Make sure you check out this person's references very, very well --especially before making any investments with him." ~ Lynn

"We have found that costs can steadily increase as a person ages, but if the mother is over 65, Medicare will cover 80% even for wheelchairs. Once they are bedridden, things get more complicated. But Medicare will pay for 30 days of home health care after a hospital visit. Even if they can travel only by ambulance, Blue Cross will cover most of the expense. If you are both working, however, and have to hire sitters at \$12 an hour, it can be even more expensive than a nursing home once they need 24-hour care. Getting a

doctor, even to do prescriptions, can be very difficult once they are homebound." ~ Anonymous

"I am actually a Caregiver. I am currently taking care of a woman who is 86 years old, who has Alzheimer's and is in hospice care. For those of you who are 40-60 years old, I recommend you getting some type of extended care benefits from some type of health insurance. This would cover usually some of the costs associated with home care, assisted living and nursing home care. This care gets rather expensive. The lady I take care of currently spends around \$10,000.00 per month. Yes, you read that right: ten thousand dollars. She has round-the-clock care in her home. There are 4 of us that do rotations. Hospice (which is no charge, except for us taxpayers) comes in 5 days a week and bathes our client. They also supply the hospital bed, lift, adult diapers, skin cream, gloves, underpads and supportive medications....If you are looking to get someone into an assisted living or nursing home or even a hospice center they will be on a waiting list for some time, so plan accordingly..." Brenda

Thanks to each of these readers for taking time to respond. 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 Just Don't Get It

Have you ever felt judged or misunderstood because you choose to live frugally? Do you ever feel frustrated by others around you who can't seem to comprehend why anyone would want to live as simply as you do? If so, you can probably relate to the frustration expressed recently by one of our website visitors. Martie wrote:

"My question relates to how to give good answer to statements from fellow believers such as, 'No one would have any jobs if everyone lived like you,' (meaning living very frugally and sacrificially so that resources can be shared with those who have much less, both locally and globally), or 'What is so bad about living a luxurious lifestyle? I worked for everything.' Any input on how to handle these kinds of comments would be helpful." ~ Martie

How can someone in this situation enlighten others without offending or without becoming offended herself by these comments that appear to be critical? Jot down your thoughts and experiences you've had, and email them to us at: <mailto:countingthecost@knology.net?subject=Other People>
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:
Recording Memories on the Cheap

One of my most precious videos is a little 15-second clip I took with my digital camera. It is of my daughter Lydia when she was only two years. In the video, I asked her what she is eating, to which she replied, "Poptorns" (her way of saying, "Popcorn"). Then I asked where she got it, and she said, "Daddy do poptorns!"

Our last topic of discussion for the Creative Frugality column was recording memories inexpensively. The question asked, "What tips and tricks do you have for recording your family memories without spending a fortune? Any video- or audio-recording tips are fair game."

We only received one response to this question. Here it is:

"Yesterday my husband and I celebrated another wedding anniversary. To start the day as we drove to an out-of-town meeting, we listened to the tape of our wedding ceremony, which included our voicing our memorized vows to one another. We were smiling and squeezing each other all the way to our destination! What a sacred and precious memory! At the end of each anniversary day, on tape my husband and I tell about that special day and a short summary of our past year, having begun this on our first anniversary. Last night was our 43rd! It's a neat reflection of married life from beginning to the present! When our son Phil came home from school after his first day in 1st grade, I let him have the recorder to talk into, telling all about his day. At that time Phil had difficulty pronouncing his F's, because of his tongue needing clipping (unbeknown to us at the time). This tape is invaluable and such a treasure for our lawyer son. Another time when our 5-year-old daughter, Maggie, had to miss Sunday services because of chicken pox,

I let her have the recorder to talk into. I left the room. My, my, my! What a powerful salvation sermon Maggie preached. I wouldn't take all the money in the world for it!" ~ Anonymous

Thanks to this anonymous reader for responding to the question. If you'd like to 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:
Cheap and Easy Party Crafts and Activities

My daughter's birthday is in January and the party planning process is already underway. The plan is to have a special ice skating outing for a couple of close friends one day and then have a simple "whole neighborhood" party (8-10 kids) at home a few days later.

Since I have been thinking about what to do at our "at home" party, I thought I would ask for your suggestions. Therefore, our newest topic of discussion for the Creative Frugality column is cheap and easy party crafts and activities. The question asks, "Please tell us about your best low-cost, low-stress ideas for things to do at kids' parties. We are particularly interested in craft ideas that can be made inexpensively and easily by children of varying ages and skill levels."

Think back to all the killer birthday bashes you've hosted and send your best ideas to us at this address: <mailto:countingthecost@knology.net?subject=Parties> 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 ~

In the next issue, CTC editor Nancy Twigg will talk about a novel idea she stumbled upon by accident that has taken a great deal of the stress out of her family's holiday gift giving. Don't miss it!

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~ Counting the Cost Reader Classifieds ~

Yes, You Can Make Money On the Internet Without Spending Any. Get little known information about legitimate, free-

to-join and low cost money-making opportunities on the Internet when you join *The Life More Abundant Club*. The Club's administrators and members are faith-based entrepreneurs. <http://www.lifemoreabundantclub.com/>

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~ Additional Resources from Counting the Cost ~

Counting the Cost Editor Nancy Twigg is available to share the message of simple, frugal and meaningful living with your organization, church group, or Bible class. Nancy specializes in presentations to Christian audiences, but can tailor a message to fit almost any group and any budget. For more information, visit: <http://www.countingthecost.com/speaking.htm>

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