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

September 15, 2005
Volume 6, Issue 3

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 ~

Greetings to everyone!

You'll notice this issue is a little late. Talk about a wild and crazy week! Last Friday I received an email and phone call from the Casting Director of the popular reality show, "Wife Swap." For those of you who are unfamiliar with it (as I was prior to last Friday), it is a reality show where two moms from completely opposite families swap places for two weeks. When these swapped moms first arrive in their new "homes," they must obey the real mom's rules for a few days. Then they can make their own rules by which the family must abide.

Apparently this show receives many applicants from spendthrift families but not many applicants from frugal families. That's why they approached me about applying for the show. (Actually they approached the editor of another frugality newsletter first, but she had to pass on the opportunity and referred them to me.) At first, I thought, "Reality TV? No way!" But then I thought, "That's what my ministry is all about -- teaching people to live more simply and frugally. What better opportunity to do that!"

Michael and I thought about it, prayed about it and decided to proceed with the application process. So if you happen to think about it, say a prayer for us this week. If this is an opportunity by which our family could somehow bring glory to God and teach others about living frugally, please pray that we will be chosen. Thanks in advance for your prayers!

Blessings,
Nancy
editor@countingthecost.com

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~ Our Featured Sponsor ~

Looking for the Perfect Gift?
When you can't think of what to give -- try a gift basket! The perfect gift. A gift for male or female; adult or child. Nothing says "I love you -- I appreciate you -- I'm thinking of you" like a gift basket. We can custom our baskets to fit your need. For more information or to order please contact us at: <http://www.designsbyalfreda.com> or by phone at (734)678-2549.

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Feature Article:
The Nature of Home Decorating!
by Terri Seymour, <http://www.seymourproducts.com>

Decorating your home can be a very fun, creative and exciting thing to do, but it can also be very expensive. One way to save a lot of money is to incorporate nature into your home decorating.

1. Rocks - Rocks are a basic, but very pretty part of nature. Fill up a pretty vase with colored rocks for an interesting effect. Use bigger rocks as paperweights or knickknacks. Place some rocks in a bottle of colored water and place in the sunlight for a pretty and interesting display. Display them on a pretty plate or tray with your favorite candles.
2. Flowers - I am sure we have all used flowers in our homes before. A brightly colored bouquet makes a beautiful and aromatic centerpiece. You can also dry flowers to make them last and create interesting bouquets and even make your own potpourri. Combine flowers with other treasures of nature and make your own garlands, swags and wreaths.
3. Twigs/Bark - Twigs can be added to centerpieces, bouquets, wreaths and wall hangings. Make a twig trellis, twig basket and even twig furniture! You can also make miniature canoes, bark bowls, and wall bouquet holders from bark. An interesting wall display

is a bark curl. Take a large piece of bark that is curled and decorate it with birds, flowers, grasses, moss, etc. Use your imagination!

4. Berries - Berries can add color and warmth to your décor. You can use berries fresh or air-dried. Add them to wreaths, bouquets, wall arrangements or just use them on their own in a cute little basket or bowl.

5. Moss/Fungi - Mosses and fungi, often overlooked in nature, can make beautiful accents/fillers to any bouquet or arrangement. Use them in wreaths, landscape baskets or to dress up a creative centerpiece.

6. Evergreen - Of course, the first thing we think about when we hear evergreen is Christmas wreaths. But evergreens can add warmth to your home any time of the year. Use evergreen in garlands, nature bouquets, as an accent on your mantel and shelves. Evergreen is great for making swags as well.

7. Seashells - Seashells are not only fun for decorating, they are fun to pick as well. Use these treasures to decorate a clay pot, use as accents for swags and wreaths and they make interesting Christmas tree decorations, too. They can also be a pretty accent in the bathroom.

8. Leaves - Leaves are all over and can be used for many things in your home. Use as an accent for your candles. Make a leaf topiary. Use as accents in swags, wreaths and centerpieces.

9. Fruit/Vegetables - Properly dried and/or preserved fruits and vegetables can be used in a variety of ways. Make wall arrangements, basket bouquets, decorate a country hat, make sets of miniature arrangements. And of course, they are great for swags, wreaths, etc.

10. Pine Cones - Pine cones can serve many decorating purposes. Use in candle holders, make a woodland display, Christmas decorations. Fill a decorative bowl with pine cones, evergreen, flowers, etc., for a lovely centerpiece.

The only limit to what you can do with nature is your imagination. But nature's decorating must be prepared properly. Be sure and dry out and/or prepare the items properly.

So take the kids, some paper bags, your camera and get back to nature. Decorate your home with more beauty for less money!

About the Author:

Find lots more tips, articles, and resources for your home, family & business at <http://www.seymourproducts.com> Terri and her husband Terry also offer a free, wholesale distributorship with unlimited support. Download their Free ebook - Success Tips for Your Home & Biz! <http://www.seymourproducts.com/ebooks/success.pdf>

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Is Your Home Making You Sick?

Do you know Johnson's Baby Soap contains formaldehyde? Tide Laundry Detergent is on the "Top 10" toxic products list? Still want to use them? Many more toxins are being unknowingly used. Let me show you better, safer, and cheaper alternatives. To request info: <http://legacy4life.fourpointwellness.com>

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Readers' Poll Question:

Is Couponing Worth the Effort?

For those of you who missed it, the last issue of the newsletter contained an article in which I explained why I don't clip coupons to save on groceries. Ironically, many people believe that coupon clipping is the best way to save money, yet I have not found it useful for me at all.

So just to be sure I wasn't completely out in the proverbial left field, our last Readers' Poll Question asked our readers about the pros and cons of couponing. The question asked, "What is your feeling on clipping coupons? Have you found it to be an effective money-saving strategy? Or does it seem like a lot of work that doesn't always pay off?"

Before we list some of the responses, let me say that this was a hot topic among our readers. I received a whopping 38 responses to this one question alone, which may be an all-time record. Of course we couldn't list them all, but here is a bit of what our readers sent it:

"Thank you for your article on coupon-clipping! I have felt defensive and slightly guilty for years because I hate clipping coupons. I had also noticed, as you stated in your well-thought out article, that most of the coupons I saw were for processed foods. I am a full time stay-at-home mom and part-time student, and I buy as much organic and make-from-scratch food as I can. When I did (for a short while) clip coupons, I found myself buying stuff I never would have bought otherwise!...The best, most frugal thing I ever did was take a class on getting out of debt. We now have zero credit card debt and we pay off all of our bills every month. Our only debt is the mortgage, which we refinanced

for 15 years a few years back. As I see everyone around me in my suburb, building huge houses and adding big additions onto their homes, I sometimes feel a little cramped (and jealous!) in our 2 bedroom 'starter home'. . . that is until I think about being totally debt- and mortgage-free in eleven years. Hooray!" ~ Rebecca

"I am an avid coupon clipper but clip the ones that I think there might be a chance I will use. THEN I only use those where I can reduce the price of the name brand product to below the price of the equivalent generic product. I take it one step further, though, and put my savings into a separate 'cookie jar' throughout the year and then the entire amount is spent on Christmas at the end of the year. Sure comes in handy about that time of year and those funds do not get lost in the shuffle of everyday expenses." ~ Loretta

"I seem to handle coupons in much the same manner, typically too much time wasted and not enough savings. However, I do have my favorite grocery stores e-mail coupons and their weekly specials to me. I also 'subscribe' to our newspaper on-line, totally free, where I also can take advantage of printable coupons. This cuts down on a lot of time. Many of us are seasoned shoppers who are quite familiar with our stores of choice and know when a coupon is really worth clipping. Just remember these factors: If a coupon is \$.40 off of two boxes, it's typically not a good deal unless the items are: 1.) already discounted at the store; 2.) are 'buy one get one free'; 3.) the store doubles coupons. Also, if you have to drive out of your way for cents off, it's not a good deal. You'll be putting whatever money you saved right back into your gas tank. Happy shopping!" ~ Suzanne

"I agree wholeheartedly that clipping coupons can certainly be time- and cost-prohibitive. My household strongly supports store-brands and local growers and we rarely find coupons that apply to our needs. But not all coupons are a waste of time. We clip coupons for services, stores and restaurants instead. When we get our package of local coupons or visit its website (www.valpak.com), we thumb through it to find free, money-saving coupons for places that we like to eat but cannot always afford, or for places that offer great services but aren't always in budget. This allows us to make room for treats (or car repairs!) and to do it more affordably." ~ Carrie

"I am a firm believer in clipping coupons. I sometimes purchase a couple of different Sunday papers but I have also found a great and inexpensive source of coupons at the website: <http://www.TheCouponClippers.com>. I have saved untold amounts in the past few months and have also shared some of these great coupons with friends at our church. It is not unusual for me to use \$10.00 or more of \$1.00 off coupons and coupons that allow me to obtain items for free as I did yesterday at my local Wal-mart. I use the coupons

for \$.50 or less at a local store that will double them. Why would I want to feed my husband generic foods when I can, with very little effort on my part, feed him quality, brand-name foods for less money? If you keep your coupons in an organizer, it takes only minutes each week to file new ones and get ready to shop..." Carolyn

"While in the past I have been known as 'Hector, Hector the Coupon Collector,' I have not clipped a coupon for months. I also work from home and money is tight. My family life has changed in that I no longer have little children. Three are in college and my youngest is a senior in high school. We have chosen to go vegetarian. So coupons no longer pertain to our grocery needs. Also about 4 months ago, the store where I shop stopped taking coupons that you print from the Internet. Since that is where I get all my information from, it just didn't make sense to continue. So for me to clip coupons is not just not a time-waster but a money-waster as well, especially when you figure in the cost of the ink to print the coupons. I am sure that when you sit down and really figure out how much money is spent to get those coupons, finding the right store, with the price of gas, you are not really saving that much. I think that grocery stores will soon phase out the coupons anyway." ~ Laura

"Thank you! I thought I must be the only person who would think of the hours I wasted clipping coupons to discover that the no-name brands were much cheaper and just as effective. I work full-time and manage to get home each evening and cook (from scratch) our evening meals. I modified 'how to cook for a day and eat for a month.' I prep and freeze so I can plan meals so I'm not in the kitchen all evening. I do look for loss leaders to purchase in bulk when I see them. I have found that coupon clipping robbed me of time that I could be spending with my family, not to mention how it prolonged my shopping time. Time is my precious resource. You are right. We each have to figure out the methods of savings that are in line with our own resources. Thanks for the affirmation!" ~ Rhonda

Editor's Note: In case you're wondering, here is a breakdown of the responses we received:

71% of respondents said they do not use coupons
18% of respondents said they do use coupons regularly
11% of respondents said they *sometimes* use coupons

Thanks to everyone who took time to respond. If you'd like to read more of our readers' thoughts on the value of clipping coupons, visit our "Coupon Clipping" page at <http://www.countingthecost.com/poll/coupons.htm>

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Our Newest Readers' Poll Question:

Teachable Moments

As a parent, I am keenly aware that the lessons I teach my daughter now may very well stick with her the rest of her life.

In our newest Readers' Poll question, we want to know how you take advantage of those daily opportunities to impart your values to your children. We ask, "How do you try to make the most of your child's teachable moments?"

Think about it and send your answers to us at <mailto:editor@countingthecost.com?subject=Teachable>
Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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A Home Business Doesn't Have to Start in a Box.
If you are looking to create additional income or start a business, you've come to the right place. We do not sell, stock, deliver products, or telemarket. If you are not interested in those things, contact me!

Set up a dual interview to evaluate. For a 2-4 month trial period, receive \$25 in incentives. Offer expires 9/30/05.

<http://melanie.fourpointmoms.com>

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"Talk It Out" Question
Saving Big on Utility Bills

Are there ways to make more than just a tiny dent in utility bills? This is the questions one of our readers recently asked. Kathy wrote:

"I could use some help and some info on how to find out what things use the most and so therefore try to do without or use the least. I don't want to die in the summer heat or go blind using dim light only to find out it saved me \$.13 this month to turn off a fan or a light." ~ Kathy

We can always count on our readers to give helpful advice. Here are a few of the responses we received:

"Most of us know that using compact fluorescent bulbs do save a lot of money in the long run but there are other ways to save on utilities.
* Put a switch or timer on your hot water tank. We have a switch on ours and we only turn it on fifteen minutes before we are to use it. We are retired so we are not in a hurry. If you have children, put a timer on it set to go on

15 minutes before you rise in the morning and going off at whatever time you leave home. Then have it go on at 5:00pm for dishes and evening showers and going off at 9pm.

* We use a Chinese steamer to cook several vegetables at a time stacking one over the other.

* Cook larger amount of meat, potatoes and warm up for a second meal.

* Turn your thermostat lower and put on a sweater. Turn it way down at night and add an extra blanket.

* Use a thermos bottle to keep hot drinks warm.

We have power bars on all of our appliances, television, radio, microwave, etc., and it is turned off when we are finished. If your VCR is only used for movies, why have it using energy by being on all the time? It is the small thing that save energy." ~ Annemarie

"We have lived in our home for 20 years. Having purchased many major appliances at that time resulted in them all aging and failing during the last year or two. When replacing the dishwasher, refrigerator and freezer, we chose Energy Star products. Our electricity bill was cut in half when we replaced the freezer in the garage. I was astounded! You can't turn off enough lights to compensate for an energy hog appliance. Our best investment, however, has been a whole house fan. It can get very warm where we live but most nights it cools off and is not particularly humid. We close up tight during the day with light blocking blinds on all of our windows and use ceiling or box fans to cool the spaces we are occupying. Around dinnertime we open the windows in the living room and kitchen and turn on the whole house fan. Just before bed we close the window in the public spaces of the house and open the bedroom windows. We sleep with a cool breeze all night. In the morning if the public part of the house has heated up again because the thermal mass of the house radiated heat back into those rooms, we reverse the process. After breakfast we close the windows and blinds and head off to school, work, etc. Our electricity bill is a third or quarter of those of our friends' and neighbors' bills who use air conditioning." ~ Melanie

"The biggest utility savings we have seen was from getting rid of a really old garage fridge and replacing it with a newer, smaller garage freezer (which we were fortunate to have given to us as a gift). This has saved several dollars per month. Also, many utility companies offer free energy audits where they offer helpful suggestions and sometimes free items. We got two free low-flow showerheads and a free digital thermostat during our audit!" ~ Kirsten

"A couple quick ideas:

1. Invest in energy-efficient appliances. Most of the appliances you see in the thrifty ads are old: cheap to buy, expensive to run. There are some great 'scratch-and-dent' outlets where you can get bargains on great new appliances.

~ Our Sponsor ~

Is Your Group Planning a Retreat or Conference Soon?
Have you been given the task of finding a speaker? Make your job much easier by clicking the link below. When this Christian speaker speaks, seminar participants listen -- and walk away inspired and equipped to live more simply and purposefully. Even if your group's budget is limited, Nancy will work with you to create a program that fits your group's needs and its budget. Contact her to discuss the possibilities. <http://www.countingthecost.com/speaking.htm>

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Creative Frugality Explored
Saving on School Lunches

Convenience versus low-cost and good nutrition. Saving time vs. saving money. What's a mom who is tight on time and money to do?

In our last Creative Frugality topic, we wanted to hear how you save money and time when fixing healthful school lunches for your family members. We asked, "What are your ideas for nutritious brown bag lunches that are also inexpensive and easy to assemble?" Here are a few of the answers we received:

"I make my own version of Uncrustables. I make several PB&J (with whole wheat bread and reduced fat PB), cut them and put them in the freezer. In the morning I pull one out, and by lunch time it is thawed. I figure if Smucker's can do it, why can't I? I also package up fruit and yogurt in individual reusable containers that I can just grab in the morning." ~ Jeanette

"A few years ago I read in a parenting magazine that a mother came up with a lunch she called the 'Morable,' named after the 'Lunchables.' She cut up her own ham and cheese, included some crackers, a drink and a treat. I expounded on that idea and use/re-use the actual container from a Lunchable. I slip my kids' filled containers into a quart-size bag (which I rinse out and reuse - they have instructions not to throw the container or the bag away!). That goes into their lunch box along with their water bottle and a separate container of some kind of fruit. To be even more frugal, I haven't had to buy one of these containers in a while because I teach Mothers Day Out and these containers get used all the time there and I grab them before they get tossed out. The containers DO split eventually but I have noticed the containers are the big draw to these lunches. At first I tried to separate everything in reusable dishes or bags but it was too much of a pain. Also, you can't put the ham with the crackers because the water in the ham makes the crackers soggy by

lunchtime. One last thing to add is don't be surprised when your Kindergarten teacher throws out the 'trash' and you have to explain that you are being frugal, not cheap! This just happened to me today." ~ Traci

"One thing that is never missing from the lunches at our house is a baggie of fruits and/or vegetables. Some choices we use are baby carrots (or carrot sticks), celery with or without stuffing, cherry tomatoes, raw broccoli, cauliflower, red or yellow bell pepper sticks, grapes, strawberries, apple quarters, orange sections." ~ Doni

"One way I save a bundle of money on my son's lunch is NOT buying juice boxes. His lunchbox this year came with a water bottle that fits inside the lunchbox. Every night before bed, we decide what he would like to drink in his lunch the next day (I buy apple and grape juice when it's on sale and orange juice from concentrate) and put it in his water bottle. I then put the water bottle in the freezer till morning. I stick the frozen juice in his lunchbox in the morning, along with his lunch. By lunchtime, the juice has thawed and his lunch has remained cold -- no ice pack needed!" ~ Shannon

Thanks to these readers for responding. If you'd like to peruse previous topics of discussion or read more of the responses we received for this question, visit the complete listing of topics on our "Creative Frugality" webpage: <http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Explored Topic:
Saving on Portraits

This afternoon Lydia brought home a note from her homeschool co-op that made me inwardly cringe. It's that time of the school year that frugal parents dread -- time for school pictures! Don't get me wrong. I'm not against having my daughter's picture taken. What I hate is trying to chose a portrait package that will cost the least but yet give us the most pictures to pass out to all the grandparents.

In our newest Creative Frugality topic, we want to hear how you save money on portraits. These could be school portraits, sports team portraits or even family portraits. We ask, "What creatively frugal methods do you use to save money on professional quality portraits?"

Those of you of have older children have probably been through this situation enough times to have found some good solutions to the dilemma. Submit your comments to us at <mailto:editor@countingthecost.com?subject=Portraits> 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 this issue we talked about low-cost school lunches. In our next issue CTC subscriber and now guest contributor Rose Godfrey shows us 5 simple steps that anyone can use to pre-pack nutritious and economical lunches and still make it out the door on time. Don't miss it!

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~ Counting the Cost Reader Classifieds ~

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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:
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