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

September 1, 2006 issue
Volume 7, Issue 2

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 ~

- * Letter from the Editor
- * Saving on Prescription Drugs
- * The Worst Advice You've Ever Received
- * Frugal Pool Maintenance
- * Saving on Cell Phone Expenses

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~ Letter from the Editor ~

Dear Readers,

I have a quick request before we dive into this issue of the newsletter. As I finish up the manuscript of my "Keep It Simple, Sister" book, I am in need of more real-life examples of how women have dealt with the issues each chapter covers. All of you have always been so good to share what you've learned in life, so I was hoping to include some of your stories in my book. To see exactly what I am looking for and how to respond, visit this page:
<http://www.countingthecost.com/KISS/stories.htm>

Blessings,
Nancy
editor@countingthecost.com

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Featured Article:

The Prescription Lowdown

By Amy Allen Clark

Prescription medication is an expense that many families cannot afford. If you do not have an insurance plan that covers your prescriptions and are a low-income family, you are not alone. Fortunately there are programs available to assist you with your medications, but finding them can be a struggle.

For many years we went without coverage for our prescriptions and it was a very difficult time for our family financially. Making our six-hundred-dollar-a-month health insurance payment was enough to sink us and, to add insult to injury, our prescriptions were not included in this unreal price tag. Not having prescription coverage was not an issue for my husband because he was healthy and rarely needed any medication, but that was not the case for myself and my son. The first year of my son's life was filled with illness after illness and, being his mother, I got just about everything my son had along with him. Keeping the two of us healthy and all of the prescriptions that I took on a daily basis added up to a huge chunk of change that our family just did not have. At times we went without medications or we were at the complete mercy of our doctor and his samples stash.

During this time, I started doing some research on more affordable ways that we could purchase our prescriptions without completely breaking the bank. Through my research I discovered a few options that would help us afford our medicines while still being able to make our other monthly expenses.

* Communicate with Your Doctor

If you are without prescription coverage, it is important to have a good relationship with your doctor. Your doctor can truly be your greatest ally and can help you in a variety of ways. If your doctor starts you on a new prescription drug, there are a series of questions you can ask to make sure you get the best deal.

Begin by asking your doctor if he has any free samples you can have to try the medication. Explain your insurance situation and see if your doctor will offer you the medication for free. If your doctor does not have any samples for you to take home, ask him if he could call and ask the drug representative from that company to send some samples to you. These drug representatives stop in regularly to restock their supply and are happy to get more clients under their belt. This can be a win-win situation for all the parties involved.

If samples are unavailable, ask your doctor if you can have a "trial prescription" so you can buy fewer of the tablets at first. This can be a good way to find out if a medication will work for you and also to see if you can tolerate any nasty side effects. If the drug does not work for you, you will not have invested in a month's supply that you will be unable to use.

There are also specific questions that you can ask about the medications you are taking. For example, ask your doctor if there is a generic equivalent to the medication you are taking because you are exploring less expensive alternatives. If there are no generic equivalents to this medication, you can also ask about over-the-counter (OTC) medications. Sometimes there are OTC medications you can take that will achieve the same results as the actual prescription drug.

Another question you can ask is if you could buy a double dosage of the medication, in pill form, and split the tablets in half for your regular dosage. There are many prescriptions you can purchase that can easily be halved. This can result in a fifty percent savings on your medication.

Your doctor may also know about specific aid from the drug manufacturer. Many prescription companies have programs to give medications to patients who have no way to pay for their prescription drugs. Programs vary from manufacturer to manufacturer, but all require your doctor to submit the application for you. Explore this route with your doctor and see what the company requirements are and if this type of aid is available to you and your family.

Finally, check in yearly with your doctor to see if cheaper versions of your medications have become available. Many of us review our bills and insurance policies yearly, so add this to your agenda and you may reap the rewards of a few dollars saved.

* Buy Online

Online stores can offer a lot of savings for their customers, particularly Canadian pharmacies where drug prices are much cheaper (savings of up to half on many prescriptions). Whether you buy American or not, you must

make sure that you research the company well to ensure that the company is not a fake.

Examples of things to look for are a toll free number, real operators who answer their phone, a physical company address, and a secure website to do your shopping. You will also want to make sure the pharmacy is approved by the organization that governs the state/country where the pharmacy is located.

*** State Assistance**

Make sure to investigate what your state offers in assisting with the cost of your prescription drugs. These programs are typically available to the elderly, disabled, and low-income families. You can obtain information about these programs through your state's website or by calling the office of your state senator or representative.

****Editor's Note:** Because of the length of this article, the rest of it has been posted to our website. For information and links for medical assistance programs, visit <http://www.countingthecost.com/articles/Clark.htm>

About the Author:

Amy Allen Clark is a stay-at-home mother of a three-year-old son and is expecting their second child in December. She is founder and creator of MomAdvice.com (<http://www.momadvice.com>). Her web site is geared towards mothers who are seeking advice on staying organized, living on a budget, and for those seeking work-at-home employment. The author resides in Granger, Indiana and her hobbies include reading, writing, and cooking. Please visit her web site for more information on these various topics for mothers.

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**Readers' Poll Question:
Advice that Isn't Worth a Dime**

When friends or relatives offer advice, they generally mean well but sometimes -- for whatever reason -- the advice they give is not as helpful as they intended it to be.

In our last Readers' Poll Question, we wanted to hear about some of the less-than-helpful advice you have received in your lifetime. We asked, "What is the worst piece of advice you have ever received? And how did you learn that this advice was not worth sharing?" Here are some of the answers we received:

"Two items popped up immediately! First, when I was getting married, an older great-aunt told me, 'If he says the moon is purple, agree with him.' I found this advice badly outdated and was sure my husband-to-be did not want a wife with no opinions of her own! Also, I think it takes two to see reason in daily married life. Second, a friend who had children before I did actually said, 'Sometimes you just have to pinch them to make them listen.' I still am horrified at this advice. I wouldn't pinch an adult who was not listening to me -- why in the world would I pinch a child who may need more guidance? I have never pinched my children (nor hit nor spanked them) and in general they have listened quite well to me!" ~ BethAnne

"After being a stay-at-home mom for over 25 years, I had the time and inspiration to re-enter the work force. Having NO computer skills, I took one class at the community college to acquire some. While working on my resume with the updated skills and the old work experience, I asked my sister who is an office manager to look it over. She told me if she saw that resume she would never hire that person. Feeling badly, but undaunted, I continued to apply for jobs and at age 55 finally found one that has worked out wonderfully for the past three years." ~ Anonymous

"I think the worst possible advise I've ever received is, 'Marriage is a 50-50 deal.' As most married folks know, it takes a lot more than 50% from each partner to make it work and those heading into a relationship with that idea in mind will soon fail." ~ Heather

"My dad starts all his advice sentences with, 'If I were you,' which in translation means, 'This is the only way to do it.' I immediately tune out what he has to say since he is a perfectionist and a very controlling person. I use this as 'learning' experience with my kids and now say, 'This has worked for me,' or 'You could try this,' so they will know that they have options and not a domineering control freak for a mom." ~ Lyn, MN

"My mother always told me to stock up on clothing right before the new school year because that's when the best sales happened. Problem is, I never have enough money at one time to buy a whole year's wardrobe. And as an adult I've learned that all those years Mom was buying our wardrobes at the beginning of school, she was putting it on credit cards. Not frugal! When I was 19, I moved in with my aunt for several months and she taught me to buy one

clothing item per month until I had a complete wardrobe, then fill in as needed. I've also learned to shop at thrift stores and consignment stores to stretch the clothing dollars further. My daughters are teenagers and it makes me feel great to see them buy their own clothes a little at a time all through the year, from clearance racks or second-hand sources. They've learned that lesson well." ~ Penny

"The worst advice given to my husband and I was to take out a home equity loan to consolidate our bills. Now that our family is growing, we can't sell our house and come out on top because we added medical debt against our house!" ~ Jen, Indiana

Thanks to these readers for responding. We received many more answers than we had room to list. If you'd like to read more of our readers' responses to this question, visit our "Advice that Isn't Worth a Dime" page at <http://www.countingthecost.com/poll/badadvice.htm>

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Our Newest Readers' Poll Question:
Dealing with Dawdling

As a mother, one of the things my daughter does that makes me craziest is when she dawdles. Lydia can take a simple 5-minute task and easily turn it into a 30-minute endeavor. She is particularly prone to this during our homeschool lessons. She hasn't grasped the concept yet that the quicker she finishes the not-so-fun stuff, the quicker she can go on to the fun stuff.

In our newest Readers' Poll Question, I'd like to hear how other parents out there deal with their children's dawdling. The question asks, "What creative strategies do you use on your children to get them to do what they need to do, when they need to do it (not an hour later)?"

I've used a timer and a system of rewards with some success, but I'd like to hear other ideas. Send your ideas to <mailto:editor@countingthecost.com?subject=Dawdling> Many of the responses we receive will be posted in the next issue of the newsletter.

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"Talk It Out" Question:
Saving on Swimming Pool Costs

Although summer vacation is over for the kids in most parts of the US, the weather will still be warm enough to swim for another month or two. If you have a pool to maintain, is there any way to save money on that expense? That is the question one of our readers recently asked. Michelle wrote, "Do you have any tips or resources on saving on pool supplies?" Here are the answers we received:

"I switched to chlorine chemicals from the expensive 'recommended' brands. I still found them to be expensive. Then I found a website www.poolsolutions.com which saved me a bundle! I switched to chlorine bleach and 20 mule team borax -- items that can be picked up most anywhere. One gallon bleach will add 2ppm chlorine to 30,000 gallon pool; baking soda works as alkalinity increaser (both are 100% sodium bicarbonate) and 20 Mule Team(R) Borax works well as ph-Up. The site offers lots of suggestions of how to care for pools to save time and money." ~ Norma

"My parents have a pool and use www.InTheSwim.com which for chlorine tablets is cheaper than Costco, even after shipping (or shipping is free -- not sure). Don't know about other products, though." ~ Terri

"When my pool's alkalinity was low, the salespeople at Watson's Pools Supply sold me a 10 pound box of alkalinity increaser. When I needed another 10 pound container, the nice lady told me it was just baking soda and to get it at a grocery store for much cheaper!" ~ Sylvia

"The best way I have found to save money is to put a timer on my pool pump. It stays just as clean and I only kick on the pump for 4 hours -- 3 times in a 24 hour cycle. Also, when school starts my daughter doesn't use it as much, the next door neighbors homeschool and they swim during the day. That keeps the pool circulated and it doesn't seem to get as dirty." ~ Cande

"Our local hardware store sells refillable chlorine bottles. You pay \$4.00 for the container (2.5 gallons). When you bring it back, you just pick up another filled container for \$4.25. This is about \$1.70 a gallon, and it is a stronger grade than the retail stores. Also, make sure the pH is balanced before you add ANY chemicals. They won't do their job properly without a good pH, and you'll be dumping more in than you need." ~ Anonymous

"The cheapest way to save on pool maintenance is to check all your chemical levels daily or twice daily in really hot weather. Once the pool goes green, it takes a lot more chemicals to get it back to swimming condition. And don't

be 'penny wise and pound foolish' when it come to running the filter for the required amount daily. Uncirculated water grows bacteria/algae fast." ~ Dee

Thanks to these readers for sending in their responses. If you'd like to read over reader responses to other "Talk It Out" questions, visit our "Reader Input" page at <http://www.countingthecost.com/readerinput.htm>

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Our Newest "Talk It Out" Question:
A Study on Hunger

Just recently I received an interesting request from one of our readers. Judy wrote:

"I am in the planning stages of a self-guided study on hunger in America, to begin in the next few weeks. My intention is to feed myself and husband (household of 2) for one month on the US government's poverty level income, which is \$250 a week for 2, with the purpose being education. I've had trouble getting help in determining what percentage of that \$250 should be allocated for food, but am considering 25%, or \$62 a week. I have learned that housing is generally the highest expense and food is usually second. Without actually applying for aid, welfare and/or food stamps, I could subsidize my food budget as if I were receiving help. The problem here is that, once again, I'm having trouble determining how much assistance is available to a household of 2 living on \$250 a week. If anyone has experience with such a situation, would you please share your information? I would appreciate hearing from you!" ~ Judy

Sounds like Judy's experiment could be very enlightening. If you have any info that would help her determine how much she should allocate in order to simulate a family living at poverty level, please send your comments to us at:

<mailto:editor@countingthecost.com?subject=Poverty Level>

Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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Creative Frugality Explored Saving Money on Cell Phones

The easiest way to save money on having a cell phone is to not have one at all. But if you do need or want one for emergencies, how can you save money on the extra expense?

In our last Creative Frugality topic, we wanted to hear your ideas for saving money on cell phone expenses. We asked, "What strategies do you use to keep down the cost of keeping connected by use of a cell phone?" Here are some of the answers we received:

"I've found that the best way to save on a cell phone is to simply not give out the number! I have a prepaid phone (only \$20 every 3 months), and only a select few people have the number to it. I'm of the mind that I don't want to be bothered while I'm out, so my entire social network doesn't need the number! I use my cell phone for my convenience only." ~ Anne Marie

"I resisted getting a cell phone, but was glad I got one when I had a flat tire last year three weeks after moving to a new state where I knew no one. I was able to contact my emergency road service immediately because I had the cell phone. I, too, have a prepaid phone that I 'top up' at least every 90 days for \$20 (or more, if I choose). I have dropped long distance from my landline and use my cell for all those calls -- no monthly payment for long distance (I don't make a lot of long distance calls). I use the phone judiciously and because there is no monthly payment for maintenance, I average about \$12/month (\$2 more than the "maintenance" on the phone company long distance). I may pay more per minute for it, but by not making frivolous calls, it is cheaper in the long run. If I didn't need a land line for my computer, I would probably have only a cell phone." ~ KL

"My cell phone provider just started allowing me to log in to my account online and see a graph of how much time I have used in my plan and how much I have left. I love seeing things visually. This would be great for people who have trouble staying within their minute limit. I also don't like to waste my free minutes, so I try calling friends and family long distance (which is included free with my plan) at the end of the month to use up my minutes." ~ Beth

"I also bought a prepaid phone (from Virgin Mobile). I pay 35 cents a day, but then only 10 cents a minute or 10 cents a text. My family and friends know that I only 'receive' calls on my phone unless it is an emergency. They can get hold of me, I can make emergency calls, but my bill is only about \$10 a month. There are other companies that offer similar services, but read the fine print! One company

charges \$1 a day if you use your phone at all! The way I read it, that is a \$30 a month contract!" ~ Barbara in KY

Editor's Note: As I said last time, I just got a prepaid phone back in November. The cheapest plan for me was the one in which I pay 25 cents per minute (for the first 10 minutes per day, 10 cents a minute for each additional minute after the first 10). Here are a couple of tricks we've used to make my pre-paid "top-up" go farther:

* We use text message generously. Most times when I am out with the car (we only have one car), Michael is working in our home office. At 5 cents per message, text messaging is an easy way for us to convey short messages ("I'm going to be late," or "Pick up milk on your way home").

* Even though I have it with me all the time, I don't automatically reach for my cell phone. Often when I am somewhere (at the church for a meeting, at a friend's house, etc.), I want to call Michael to ask a question or tell him I'm on my way home. In places like these, borrowing a landline phone is no problem (my friend's home phone or the facility's courtesy phone). That saves me from using up my airtime.

Thanks to these readers for sharing their tips. We received many other good tips. If you'd like to look over more of the answers our readers submitted or read responses to previous questions, visit our "Creative Frugality" webpage at: <http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Topic:
Fundraising the Frugal Way

At Lydia's school (a homeschool co-op), parents are required to sign up to be part of at least one committee each year. I happened to be out of town this year when the sign-up process was going on, so guess which committee I ended up with? You guessed it: the fundraising committee.

In our newest Creative Frugality topic, I would like to explore fundraising from a frugal parent's perspective. I want to know: "What fundraising activities have you seen/heard of/been part of that did not offend your frugal nature?"

Buying overpriced wrapping paper or expensive Christmas wreaths goes against everything I stand for. How can I in good conscience ask someone else to buy something I would never buy myself? If you have any fundraising ideas that are both practical and profitable, send them to: <mailto:editor@countingthecost.com?subject=Fundraising> 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 ~

With gas prices being what they are now, everyone is interested in learning how to save gas. In our next issue, author and guest contributor Kyle Busch shares some interesting ideas for getting more miles out of your tanks of gas. Don't miss it!

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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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