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

September 1, 2008 issue  
Volume 9, 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
- \* 5 Ways that Small Items Can Pack a Big Decorating Punch
- \* Transitioning Back into the School Year
- \* Empowering Kids to Take Responsibility for Schoolwork
- \* Saving on Scents

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~ Letter from the Editor ~

Dear Counting the Cost Readers,

And we have a winner...

In case you missed it, in the last issue of the newsletter we ran a little contest as part of our celebration of the 8<sup>th</sup> anniversary of Counting the Cost Ezine. I offered a signed copy of my devotional book, "A Month of Mites: 31 Devotions on Giving God Your Very Best" to the Counting the Cost reader who did the best job completing this statement: "I remember when..." I wanted to hear the most memorable thing you have learned your time as a subscriber.

Congratulations to Corrine R., the winner of our contest. Here is a short excerpt of the comments she submitted:

"Through reading your newsletters I learned that being frugal is not only a necessity for us in ministry with a low income, but a choice. I have read how individuals, couples, and families have learned to live with less out of duty and conscience in order to give more time, money or energy to other pursuits. I am encouraged to keep a positive attitude about frugality as I'm reminded that

people make a choice to be frugal and that brings them happiness, not sorrow. So when tempted to doubt God's provision or be discouraged with our income level's limitations, I am brought back to the joyful freedom we have from debt or keeping up with the 'Jones'..."

Corrine, please email your mailing address to me at <mailto:nancy@countingthecost.com> so that I can send you your prize.

Blessings,  
Nancy

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Featured Article:  
Details Make a Difference  
5 Ways Small Items Can Pack a Big Punch  
by Kathy Wilson

Sometimes the best home decor comes in the smallest packages. Home decorating isn't always about large pieces of furniture and expensive things. Here are some fantastic decor ideas for using small things in your decorating to make a big difference in any room.

1. Use Flowers  
Flowers don't have to be expensive; you can pick up a bunch at the supermarket on grocery day. One pretty bouquet in a room adds color and life. Few things make such a huge impact as flowers. You stretch your flower power dollar by breaking up your supermarket bouquet into smaller bunches. You can then add fresh flowers to several rooms, or in several places in one room to lead the eye.
2. Show Off Collectibles in Big Ways  
If you have a collection of small items such as teacups or pretty plates, don't scatter them about the room. Display them all together in a grouped collection to make a statement in the room. This makes a more cohesive display. The eye sees the smaller grouped items as one large item, making a bigger decorating impact.

### 3. Dress It Up

Using small details to dress up items you already own can take a room from drab to fab! Add ribbon edging to curtain panels, glue pretty jewels to drawer handles or add a piece of lace to soften a shelf. Add costume jewelry pins or clip on earrings to throw pillows or tiebacks. Every space can benefit from adding details.

### 4. Change Your Hardware

Changing out the hardware in a room can bring it into the present. Replacing your cabinet pulls is an easy and inexpensive quick trick anyone can do. Try it in your kitchen and bath to add a custom look.

### 5. Use Color in Small Doses

Use bold color in small amounts in a room to add vitality to a boring scheme. Keeping the color in small doses creates a comfortable space that doesn't overwhelm the senses. Add small picture frames, candles or art in your accent color evenly around the room for good flow.

#### About the Author:

Kathy Wilson is an author, columnist, and editor of The Budget Decorator. For thousands of budget home decorating ideas visit her at <http://www.TheBudgetDecorator.com>. For free budget gardening ideas also visit her at <http://www.TheGardenGlove.com>

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#### Readers' Poll Question: Transitioning Back to School

Sometimes the start of the new school year can be a little rocky for everyone. Kids aren't the only ones who get used to staying up late, sleeping in, and having whole days to do whatever they want. Often moms and dads find it hard to get back into the school routine, too.

In our last Readers' Poll Question I wanted to hear how your family eases into the transition from having summer free time to being back on an academic schedule. The

question asked, "Back-to-school time can be challenging for some families as they try to get back into the swing of school. What strategies do you use to help your kids (and yourself!) get used to the demands of the school year again?" Here are the answers we received:

"We make pancakes and waffles and freeze them to have during the first few weeks of school. We also make muffins and sausages. Each night we lay out clothes the night and put all things needed to leave the house in one area including school bag, lunch money, ID, and of course, homework." ~ Althea

"We do not start school for another month, but I have already begun making my 3 boys (age 6 and twins age 11) go to bed by 8pm, and up at 7am during the week. We have had many late nights during the summer, but it is time to get started with an earlier schedule. I really don't have to 'wake' them, as they get up on early on their own. Also, we will visit the schools several times at the end of August, so the kids can find their classroom, meet the teacher, find their lockers, etc. We usually will have an end-of-summer campfire in our backyard where we invite other kids and families from the neighborhood and roast marshmallows." ~ Denise B., Ontario, NY

"We homeschool, so back to school for us has always been a little different but we have created some traditions. This year my daughter (age 10) would like to have a set uniform for our school hours. I think it's a good idea and plan on doing something simple like polo shirts instead of T-shirts and khakis instead of blue jeans. They also like to go out the kitchen door, walk around the yard (maybe around the block this year), and come in the front door to school. It all helps with the mindset that now it is time for book learning and a more scheduled day. I found last year that the exercise first thing really helps my son to focus. On our first day back to school, we have a short day, and then we go to the mall to get pictures made in one of the photo booths. We also run into the office supply store to get a couple of new things..." ~ Susan

Thanks to these readers for taking time to respond. 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:  
How to Know When You've Helped Enough

I've been mulling over something recently that I realized would be a good topic for discussion here in the newsletter. As Christians we are called to bear one another's burdens and to love with deeds, not just words.

But sometimes, it becomes clear that our "help" isn't really helping the person or the situation in the long run. Or maybe the aid we give is helpful, but it comes at a high price to ourselves or our own families.

In our newest Readers' Poll Question, I'd like to hear how you handle this type of situation. The question asks, "How do you identify situations in which your efforts to help someone are counterproductive? What indicators do you watch for that tell you your efforts to assist are actually promoting dependence rather than independence? In other words, how do you know when you've helped enough?"

I'm sure many of you have faced this situation before. Think about your answer, jot it down and send it to us at: <mailto:nancy@countingthecost.com?subject=Helping>. 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  
Empowering Kids to Get the Job Done

How can a parent move from spoon-feeding a child through school to actually empowering the child to take responsibility for his own work? Gloria asked:

"I am the mother of an only child. I admit I tend to 'micro-manage' my son a bit, making sure he gets all his schoolwork done, having him re-do things I think wouldn't be up to the teacher's standards. However, I am afraid that I am making him dependent on me rather than encouraging him to take responsibility for his work. Now that the new school year is about to start, I need some advice on how to

help him learn to be more responsible for his work. Should I let him turn in inferior work and get lower grades so he can learn on his own that he needs to try harder? How can I change my own 'hovering' behavior so that he, in turn, can change what seems to be a tendency to do half-hearted work? Any strategies or tips that have worked for you will be greatly appreciated." ~ Gloria

So how can a parent help her child become more independent? Here are some of the words of wisdom our subscribers offered:

"I would suggest you talk to your son and tell him now that he's growing up, he will begin to do more things for himself. Let him know you are there to help him if he needs help, but that you will let him do more of his work by himself. If he has a problem, he must ask you for help...Don't make him do things over and over until perfect but do encourage him to write as clearly as he can and to work neatly as much as possible. Once he is satisfied with his work, let him earn whatever comes. He learns life's lessons as well as how to add or subtract, read, spell, etc., by doing it himself and getting a natural consequence. If he does well, he'll get good grades; if he does poorly, he'll get grades showing that he needs additional study or explanation. A study routine is helpful in motivating him to do homework. For example, after school, have break time--bathroom, snack/drink--about 1 hour of uninterrupted study time, then a few minutes of play before or after dinner. If you can, get your child into the habit of sitting at a well-lit, cleared table or desk to read or do homework with all television, games, music turned off and distractions kept to a minimum. If your child insists on having a noise, make it something like classical or instrumental music or a fan..." ~ Lana

"I tried the approach of letting my daughter get the grade she worked for. It did not work. Unless you have an exceptional teacher with a small class, I would suggest you keep on your son. I do not believe most kids learn from bad grades. Grades are too much of a delayed result. Consequences should be more immediate. If you don't finish a project at work, your boss doesn't wait until your Christmas bonus time to let you know you didn't earn it. No, you hear right away! I would suggest you have your son proofread his assignments before you look at them. Let him correct them, that way it is a hassle for him to do them poorly knowing he will have to redo them. If you always check them, he can be lazy knowing you will find the errors. Make sure he isn't getting TV, etc., on those nights he does poor work. He can do extra studying instead. That way he will be more careful to finish neat work and get to relax the rest of the night." ~ Danielle

"To the mom worrying about your son's work, I am a teacher and just had to respond. First, you are instilling a great habit of ensuring he is getting his work done. Sitting down

with him to ensure that it is done and not just rushed through is a habit that will come in handy for life. Second, you are spending quality time with him and he will associate his work not just as work but as 'mom time.' Last, I recommend that you don't have him re-do it to a perfect standard, though. This could make him think that anything less than perfect won't do and cause him to obsess over the work later or be afraid to make mistakes in the first place (we all learn from our mistakes). Remember that it took 1,001 tries to invent the light bulb. The first 1,000 were not failures but the trials of finding the 1,000 that didn't work to get to the one that did." ~ Erika

"Sit back and relax. Set up a homework time free of distractions. Then let him be accountable for the quality and doing the work. All you're telling him is he is incapable and that he needs you to succeed. Sometimes kids need to fail to succeed. This point is a good time for him to learn from his mistakes. I know, because I've 'been there, done that.' All it did was teach him to rely on others and questions his ability. Not good for the self esteem." ~ Anonymous

Editor's Notes: If you sent in a response but don't see it here or on the associated page on our website, please accept my apologies. When I reformatted my hard drive after the August 1<sup>st</sup> issue, some of my incoming mail was lost, including a few responses to this question.

Thanks to all our readers who took time to respond. To read responses we received from other readers, visit the "Empowering Kids to Be Responsible for Their Schoolwork" page at <http://www.countingthecost.com/tio/schoolwork.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:  
Cleaning an Aluminum Shower Door

Attention all you Heloise-wannabes. I have a cleaning dilemma on my hands and I need some advice.

Here's the deal. The shower in our master bathroom has a glass door with an aluminum frame. Over the eight years since we moved in, the doorframe has become "stained" and discolored with soap scum, hard water deposits, etc. I've tried all kinds of cleaners, but nothing I used did anything to remove the build-up from the door. Have any of you found a product that successfully removes this kind of build-up from aluminum? While you're at it, can you suggest

a product that will successfully remove all the soap scum from the glass door as well? I use a "scrubbing bubbles" foam which helps in cleaning the glass, but it never seems completely clean.

I'm counting on you all to help me find a solution to this cleaning challenge. Send your words of wisdom to me at: <mailto:nancy@countingthecost.com?subject=Cleaning>. 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:  
"Scents-ible" Savings

As I have disclosed before, I am a Yankee Candle fan. I have never owned any for their jar candles, but I love their scented tarts. Recently I have been pleased to occasionally find tarts being sold at garage sales. What a treat to enjoy several hours of scented bliss for only a dime or quarter, rather than the \$2.00 I'd normally have to pay at the Yankee Candle store for one tart.

In our last Creative Frugality discussion, I chose to focus on fragrance. I wanted to know: "From perfume to potpourri, how do you enjoy the fragrances you love for less?" Here are the responses we received:

"I've often found that the best time of year to buy the perfumes and lotions I love is right after Christmas. During the holidays many stores often come out with the special gift packages that have perfume, lotion, and other things of the same scent all grouped together. After Christmas these are marked down sometimes incredibly cheap to get rid of the extras. I've been able to get a set with 2 things of perfume and lotion in it for cheaper than one

of the bottles of perfume would have been normally if I'd just gone and bought it off the shelf. I love to give perfume and lotion as gifts since they are clutter-free and my friends always enjoy them. This is also a great time of the year to stock up on those kinds of gifts!" ~ Nicole

"I have found that the cheap candles that have strong odors work well for scenting baking soda and making carpet deodorizer. I do this at for the carpets at work. The smell is not too strong so it does not mess up my sinuses. Just cut the candle into 1 inch pieces and close up in a quart zipper bag or air-tight container." ~ Heather Joy

"I've found that the perfumed body lotion often available in a particular eau de toilette or perfume scent packs the same or nearly the same fragrance 'punch' as the eau de toilette or perfume itself. The lotions are usually quite a bit less expensive, and you get a bit of moisturizing done as well." ~ Marguerite

"My favorite way to enjoy fragrances are from natural sources. I love to clip rosemary and lavender from my garden to enjoy dried or fresh. I also take orange peels, cinnamon, herbs and boil them on the stove. This smells really nice and you can change what's in the pot to suit your mood. I also clean with lavender and tea tree oils when I mop and this is really uplifting." ~ Amie

Thanks to these readers for taking the time to respond. If you'd like to browse through responses to previous discussions, visit the "Creative Frugality" page at: <http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Topic:  
Child's Play

As the mother of an only child, I am an old pro at play dates. Almost every day (sometimes twice a day) my daughter Lydia either has a friend over to play or goes to someone else's house to play. Right now, as I type away at my computer, Lydia and two little girls from down the street are coming up with their own special "performances" of popular praise songs.

That brings me to our newest Creative Frugality topic of discussion. I'd like to hear your ideas for things to do when friends come to play. The question asks, "What are your family's favorite creatively frugal, incredibly fun things to do on play dates? What low-cost activities keep your kids and their friends entertained for the longest periods of time?"

Maybe it's that old box of Leggos that you got at a yard sale for a dollar. Maybe it's making paper airplanes from pieces of junk mail destined for the recycle bin. Whatever it is, jot down your creative ideas and email them to me at: <mailto:nancy@countingthecost.com?subject=Play>. 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 ~

When you are suffering with either physical or mental illness, the last thing you want to think about is being frugal. Is it possible to save money when you are sick, or even disabled? In the next issue of Counting the Cost newsletter, guest contributor Tawra Kellam shares some strategies that have helped her family continue to live frugally even though Tawra is disabled with Fibromyalgia and ME/Chronic Fatigue Syndrome.

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