

So Blessed!

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DIVERSIONS & EXCURSIONS

He that is of the opinion money will do everything may well be suspected of doing everything for money.

– Benjamin Franklin

EDITOR'S CORNER

If You Tag It, They Will Come...

Each year around this time, legions of folks forgo sleeping in on Saturday mornings, plot their course with a newspaper and head out to local yard sales, flea markets and estate sales – often before having their morning cup of coffee. Drawn by the prospect of finding rare antiques and collectibles, practical items for their home or clothing for their rapidly growing children, these people are soldiers in America's bargain-hunting army. Of course, there are those who salivate at the prospect of indoor estate sales not necessarily for the goodies to be found, but for a chance to have a peak inside their neighbors' homes.

What exactly is it about rummaging through dusty boxes of other people's castoff possessions that gets our adrenaline pumping? Is it the idea that we might find something exciting that can be featured on an upcoming edition of the Antiques Roadshow? Or is it the knowledge that we're smarter than the person selling their "junk" because we know what it's *really* worth? Maybe it's simply knowing the chances are good we'll find tools, kitchen gadgets and other items we need at an affordable price. Perhaps it's the excitement and sense of satisfaction that comes with negotiating down the price on an item we just couldn't pass up. (You want \$5 for that old teapot? I'll give you \$3....)

Being a savvy shopper and sticking to a budget means looking for good bargains wherever they can be found, and tag sales are an excellent place to do this. But for some people, these sales dotting the landscape of their neighborhood can be a temptation to overspend and acquire more stuff than they really need.

Before you get carried away hunting for bargains, think about some of the rewarding aspects of organizing your own garage sale or having a table at a local flea market. There is a certain sense of satisfaction at clearing out some of the clutter in a home and making some extra cash in the process. And it's amazing how when you stick a yard sale sign in front of a house, you begin to meet neighbors you've never even seen.

If you're ready to clear out some of the clutter in your home, this issue of **So Blessed!** offers tips and suggestions for organizing and selling some of your old possessions. And in case you have a tendency to overindulge in accumulating stuff, keep reading for some ways to combat the urge to splurge.

Blessings,

Francine L. Huff
Editor & Publisher

ARTICLE

Are You a Collector or a Hoarder?

By Francine L. Huff

Is your house beginning to resemble an obstacle course, with piles of stuff blocking your path no matter which direction you turn? Maybe you're having trouble locating items because you just haven't taken time to set up a system to be organized and store things. Or perhaps you've become so obsessed with acquiring more things that you've begun to idolize some of your possessions and have let them take over your home.

I once watched a documentary about hoarders, people who accumulate items not out of need, but because they can't control their desire to have more stuff. These weren't folks who enjoyed collecting a few items just for the fun of it, but were full blown hoarders who had allowed their obsession over acquiring things to take over their lives. The psychological dependency they had on their stuff was absolutely astounding.

I watched in amazement as the camera crew went to several of their homes and filmed all the piles of tattered, old newspapers, empty food containers, bicycle parts, worn clothing, broken appliances and well, you name it. Any and everything that these people could pick up and claim as their own found a spot in

their homes. Most of these people had so much junk in their houses that they couldn't sit on their furniture, eat at the kitchen table or even see the floor. While this is an extreme example of people accumulating possessions, it does provide some food for thought about how much stuff we really need.

Ecclesiastes 5:13 says, "There's another serious problem I have seen in the world. Riches are sometimes hoarded to the harm of the saver...." Certainly the people in the documentary I watched were being harmed in many ways by their hoarding. Most of them had no significant relationships with other people and felt miserable, lonely and isolated. Some were unable to keep jobs because they were so preoccupied with getting and taking home stuff. Others were working with counselors and psychologists to try and change their behaviors, but were struggling seriously with letting go of even the smallest possessions.

The average person will never hoard possessions to this degree, but many people do spend money on items they don't really need, and sometimes really don't want, just because it gives them something to do and makes them feel better.

The thrill of finding a real bargain at a garage sale, flea market or crowded antiques shop can be exciting and fun, and there's nothing wrong with a person occasionally treating themselves to something they know they'll really enjoy. It becomes a problem though when people get carried away with spending money on useless items they don't need just because someone put a for sale sign on them. And the problem escalates if they're frequently spending money that they really can't afford to spend, but complain about not having enough money to pay their bills.

It also becomes troublesome if the preoccupation with accumulating possessions becomes all-consuming and begins to take precedence over other things in a person's life, such as their family, spiritual growth or community involvement. Greed and a reluctance to give to others can accompany this mentality, making it impossible to enjoy sharing with other people. And being constantly obsessed with the fear of having to part with items or having them taken away is another sign that things have gone too far and that the brakes need to be applied to end the obsession with accumulating more stuff.

Next time you get ready to head out on a bargain-hunting trip at a garage sale or flea market, think about your motivation for going. Are you really in need of certain items and always on the lookout for finding them at an affordable price? Do you enjoy spending the day hanging out at flea markets with your family because you can spend time together in the outdoors and maybe pick up a few items that you genuinely need for much less than you would pay at a store? Or are you combing through the items at these sales because you have a compulsion to buy something – anything – to cheer yourself up and add to your growing pile of possessions?

If you know that you often lose track of how much money you spend browsing at yard sales or antique shows, don't take much with you. Or better yet, keep a list in your purse or wallet of items that you really need and don't buy anything that isn't on that list.

Perhaps seeing other people snapping up bargains creates a sense of urgency for you to do the same. If that's the case, concentrate on doing what you know is right for your situation instead of following the lead of complete strangers. And if you do occasionally decide to treat yourself to something fun, set a limit for how much you'll spend before you get to the sale. That way you'll be able to enjoy your day of browsing for bargains and remain guilt free.

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Do You Need a Fresh Financial Start? The ***25-Day Financial Makeover: A Practical Guide for Women*** by **Francine L. Huff** will start you down the road to a brighter financial future. With advice on paying down debt, retirement planning, tithing & giving, goal setting, shopping smarter and more, this indispensable guide will help you take control of your financial future. ***The 25-Day Financial Makeover*** has been featured on At Home Live on FamilyNet, Our Lives on News 12 in Connecticut, Money Matters with Steve Moore, Crown Financial Ministries, Good Morning Texas in Dallas, and the WWRL Morning Show in New York City. Available at bookstores nationwide or www.Huffwrites.com.

TESTIMONY

Placing Everything in His Hands

Seven years ago, I went through a MAJOR divorce. During the final hearing, the judge ordered me to pay my ex-husband \$40,661.50 for his pain and suffering, and then I also had to pay the credit cards he maxed out and dropped his name from, and give him half of my IC tax return. I ended up selling the house my daughter and I were living in, lost my job, lost my car. My daughter went on to college (without my help). I ended up in the mental ward because I attempted suicide.

But God has shown me how to get out of debt. First, and foremost, God wants every piece of your life. The tiniest, minute piece that we think is so unimportant to anyone, He wants. By placing EVERYTHING in His hands, I'm finally getting on my feet. I have gone from no checking account to opening one up. I have no

cable. I get three stations with an antenna. I went to the phone company and picked a plan that best suited my needs. I have the basics. My gas bill is on the budget plan. My other utilities are combined into one bill.

The car I now drive cost me \$1. Yup, that's one dollar. I had no money to buy a car, and a friend called me to tell me someone had a minivan on the Christian radio for sale. I called them, test drove the van, then told them my situation. The Lord provided a minivan for \$1. I've used the food banks and the thrift stores. Dollar stores are a good option also. People need to remember that the food they buy in cans is all packed at the same factory. It's the labeling that is different.

I took a class at the local extension office, for free, on how to cut down on my costs and build up my accounts. No credit cards, borrow movies from family and friends, go to the library, get involved with your church -- especially with the youth. My church has movies in its library.

There are a lot of free things to do: Picnic, walks, biking, crafts, music. Put your talents into investments. I play the piano for church, weddings, funerals, concerts. I also sew. Both of these are ways to earn extra cash if I need it. After being so far in debt, I now only owe about \$4,500. It seems like a lot, but it's not when seven years ago it was close to \$80,000 of debt.

My daughter went to college as a single mom. She went full-time, worked part-time, all while raising a baby. She graduated this past December, Phi Beta Kappa, Alpha Beta Gamma, Who's Who, National Business Honor Society, Dean's List, and National Business and Advertising Society. I couldn't give her any money because I didn't have any to give her.

Place God first in everything. He will see you through.

Carol Frazer
Hazel Green, Wisconsin

EVENTS AND APPEARANCES

Francine's Itinerary

Sign up for the "Get You Financial Act Together" class at Summer at the Cathedral, Christ Church, Montclair, N.J. Francine will be co-teaching the course with Pastor Richard Gooding on Wednesdays from July 28-Aug. 25 at 7:30 p.m. The fee for the five-week course is \$25. Call 973-783-1010 for more information.

If you haven't visited lately, check out Francine's redesigned web site at www.Huffwrites.com. It's got a whole new look and more features are in the

works. Let her know what you think by e-mailing her at Francine@Huffwrites.com.

ARTICLE

Clean Up the Clutter

Are you getting tired of staring at all the clutter in your home? Why not set up a better system for organizing all your stuff and clear out the items you no longer need. The following tips will help you tackle some of the mess and get more organized.

1. If it's broke, don't fix it. Do you have old appliances, radios or clocks that you've been vowing to fix for years? Unless these items are antiques with real monetary value or family heirlooms, you're probably better off getting rid of them. Not only are they taking up space, but these items are useless if they don't work. You may even be able to get a few dollars for these items from people who like to repair gadgets or are searching for old parts.
2. Set up a mail organization system. Sort through any old mail that has piled up and toss anything you don't need. Make a point of reading your mail each day. If it's a bill or other correspondence that needs to be kept, place it in a file folder or desk tray designated for this purpose. Advertisements and other junk mail can be tossed immediately. Remember to shred credit card offers and other correspondence that could tempt identity thieves.
3. Sort through drawers and closets for clothing you no longer wear. If you haven't worn articles of clothing in over two years, you're probably not going to. Also, get rid of the old clothing you wore in high school that no longer fits. Items in excellent condition can be sold at consignment shops or donated to charity. If you're looking to make a little extra money hold a garage sale and hang clothing on racks so customers don't have to dig through boxes.
4. Invest in some sturdy storage containers. These are great for storing clothing off season, paperwork, toys, crafting supplies and many other things. If you don't have a lot of storage space, look for containers that can be stored under beds. Be sure to get containers that have tight-fitting lids to keep little critters out.
5. Sort through music CDs, albums, cassettes and videos you no longer want. You may want to play the cassettes and videos to see if they are still in good condition. If they sound warped or have distorted pictures, toss them. If they're still in good shape, tag them for the yard sale, or have a music-movie exchange party with some friends.

6. Get hampers, bags or baskets for clothing. Keep laundry from piling up wherever it's thrown by having a designated storage container for dirty clothing. Resist taking clothing off and laying it on your bed or the floor to pick up later. It doesn't take much more effort to just put it in a clothes hamper in the first place.
7. Designate a specific spot to store briefcases, children's backpacks and other items you regularly carry to work or school. Keeping these items in one place will cut down on having to search for them when you're pressed for time in the morning.
8. Get rid of old dishes and kitchen appliances you no longer need. If your cabinets are junky and overflowing with dishes and other items you never use, they're perfect to add to your yard sale inventory. Small kitchen gadgets and utensils are also sought after at garage sales. Reorganize what you plan to keep in your kitchen so that the items you use most are within easy reach.
9. Recycle old newspapers and magazines. If you have stacks of old reading material, what are you saving it for? Unless you're a serious collector of periodicals and can store them properly, get rid of them. If your community recycles, bundle paper properly to dispose of it. If you don't have a way to recycle then just toss in the trash.
10. Get rid of toys your children have outgrown. Toys are big business at garage sales -- especially items for toddlers -- and tend to go early in the morning. But be warned that if you mention toys in a garage sale ad, you may draw early birds. For toys your children plan to keep, find a toy box or plastic storage container to keep them in.

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Looking for a new skill? Check out www.shawguides.com for information on everything from writer's conferences, to cultural travel vacations, to cooking schools.

ARTICLE

Garage Sale 101

1. Make your garage sale a successful one by checking with your local government to see if you need a permit. The cost is minimal and will save you getting in trouble with local officials.
2. Place a small ad in the local newspaper and any internet sites for your community.
3. Make signs with large writing that can be seen easily by people passing by in their cars. Put them on several corners that lead to your street from different directions. Check with your local government to make sure it's okay to post these signs.
4. Tag items ahead of time. Keep the prices reasonable. People don't go to garage sales to spend a lot of money. Be ready for serious bargain hunters who may try to haggle down the price.
5. Plan for rain. If you have a garage, use it to set up items so that if it rains you can still hold the sale. You'd be amazed at how many people will show up looking for a good deal even in bad weather. If you have a party tent you can set up tables under it. Keep large sheets of plastic on hand in case you have to quickly cover items from rain.
6. Play festive music and greet your customers. By chatting with customers you're more likely to sell items to people who might have just stopped to browse.
7. Have plenty of change before the sale starts. Make a trip to the bank the day before to get plenty of singles and coins. If you have a coin jar in the house use it. Be sure to keep money in a coin box that you keep with you or in a fanny pack to guard against theft.
8. Have freebies – especially for children. These inexpensive items are things that really aren't worth much but might entertain small children while their parents browse.
9. Find plenty of old grocery bags for people to take home their new possessions. This is a good way to clear out all those old bags that are probably taking over one of your cabinets.
10. If you have items left over after your sale, donate them to your favorite charity. Some charities will pick up items at your home. Others may require you to go to a drop off, but it's worth it if you're trying to clear out clutter in your home. And don't forget those charitable donations may be tax deductible.

EXCURSIONS & DIVERSIONS

Dallas Student Art Showcase

Dallas high school and college students will exhibit their artwork during the annual Stephanie Ward Gallery emerging artist showcase Saturday, June 26, 2004, 3 p.m.-6 p.m. at 2546 Elm St. Dallas, Texas. This exhibit, featuring the work of 10 art students who attend various Dallas high schools and colleges, will kick off a new artist protégé program created by the gallery. The students work ranges from simple figurative still life to modes surrealism. Most of the work is on gallery wrapped canvas and ready to hang. For more information call 214 752-5588.

Looking to save for college? Check out www.Upromise.com and earn dollars for your child's education when you shop for certain products.

If you're looking for women's ministry events, ideas and resources, www.womensministry.net has a wealth of information. This web site has a comprehensive director of speakers, worship leaders and gifted communicators for your next event. It also has a free newsletter with tips

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