



free indeed\_
MOPS

**April 2018** 

### **Coordinator Connection**

Can you believe we're in mid April and we're still seeing flurries? It's uncomfortable... just like finances & money talk are uncomfortable for a lot of us! This month our theme is "free from debt". The verse of the month is from Hebrews 13:5 "Keep your lives free from the love of money and be content with what you have... "In our busy, hectic lives it is so easy to get swept up in finding what is convenient... and paying extra for that convenience. It is easy to get wrapped up in wanting the newest gadget, clothing, handbag. Sometimes before we know it, we look in our bank account and are left wondering... "didn't we just get paid?! Where did that money go?!" We will have a speaker who has visited our group many times & is always well received. She always gives a fantastic perspective. Marianne Miller is going to speak with us about being free from debt But my question is... is debt just monetary?

- Teresa

MOPS Co-Coordinator



#### **SURVEY TIME!**

We are passing out the annual survey today, Please take the time to fil it out and help us plan for next year. Let's make our MOPS group unique to our needs and wishes!

## Notes from Hospitality

Breakfast: We HOPE by the time you are reading this spring weather is here...or at least just around the corner!!!! Thank you to the forest green table (Jessica Carter's group) for bringing our breakfast this month. For our last meeting, Sarah Sampson's yellow table will be providing our breakfast. An email reminder will be sent out to you from your table leader closer to the May 9th meeting. If you are unable to bring your item or need us to pick it up and bring it for you, please let Jodi or Whitney know.

April Door Prize: The April door prize is a gift card to our favorite local dessert and coffee shop, Bites by Confectioneiress. Take your kiddos for a treat or just treat yourself!! Bites serves amazing desserts and coffees and also offers a selection of cocktails during certain hours. Check out some of their amazing treats in person at 640 S Main Street, Suite 100 in Zionsville or visit their website at http://bitesdessertbar.com/ or check them out on Facebook or Instagram.

~ Jodi & Whitney, Hospitality Chairs

## Our Speaker: Marianne Miller

This month we have one of our favorite returning speakers, Marianne Miller! She will be speaking to us about becoming free from debt. We look forward to her insight and guidance on a topic moms are always facing!

Marianne is a mother of 4 sons, ages 14-20, and been married to her husband Andy for 28 years. She is a "Midwest girl who loves Jesus, campfires, giggling boys in overalls, .99/a pound grapes, long car trips and warm brownies with white chocolate chips". She is also a middle school teacher, parenting instructor, financial counselor with Crown Ministries and author of The Gift of Enough. She loves encouraging moms and dads on their parenting journey which can be extra-challenging in this culture of "perfect" Facebook kids, excessive living, and social pressures to raise "successful" kids.

#### Catherine's Mentor Moment: Free from Debt

My newly married parents came to America from England in 1966. They really can be counted among the many immigrants who made a successful living by working hard and saving "hard" too. They started in a small apartment in Minneapolis, using the few wooden crates that shipped their belongings, as furniture. When I was little (several years later), the crates were used as my play kitchen. "Waste not, want not!" said my mother. As a middle school kid, I remember my mom having "Housekeeping money" each week. It was the exact amount of cash budgeted for food, gas and minor expenses. If at the end of the week, there was any money leftover, we got to go out for dinner Friday night! Sometimes it was MacDonald's, sometimes better. I am sure my parents had debt; we had a house, cars, and occasional trips to England, but I never saw a credit card used by them until I was in high school. I am envious; I have a love-hate relationship with my Visa!

I often think how good it would be if I could budget "Housekeeping money" each week. Unfortunately, with frequent trips to the grocery store, unexpected teen expenses (like paying for my son to take his girlfriend to the movies), and my awful need for Starbuck's coffee at least twice a week, I would be re-calculating the budget every Sunday! Now, I do feel I am doing something right, and that is paying off my credit card balance in full every month. If we have a high bill one month, I really try hard to watch our spending the next. Unexpected expenses happen all the time (car repairs, roof leaks, sick kids etc.). It is just about being aware of the money going out.

Another thing that set me on the right path with money was the year my friend suggested a challenge. We decided to take six months off of buying ourselves any new clothes or shoes. That included the tempting \$5 Target t-shirts! It turned out to be easier than we thought, and definitely changed how we looked at shopping and saving money!

I chose today's theme "Free From Debt" based on the Bible verse Hebrews 13:5. "Keep your lives free from the love of money and be content with what you have, because God has said 'Never will I leave you; never will I forsake you." So, lets think about this verse, and how it can keep us on track as moms, the family managers, and the budget makers that we are. First of all, God is there for us. He will help us through any difficult financial times that we may encounter. Sometimes it feels endless, but if we take control of spending, then hopefully, when bad things happen, we have something to fall back on in our bank accounts. Also, we can teach our children about money too. I have two children that are very thrifty, and two that would break the bank every time we go to Target, if I let them. They make it more challenging, because it means putting up with some pouting, and an occasional tantrum when I say "no.' The good thing is that eventually, there is the reward of their true appreciation when they do get to buy something they asked for. It is hard for me to be consistent with this as my love language is gift giving, but I really do try!

Whatever your tactics are for saving money, share them with your mom friends. Honestly, the "no shopping for clothes challenge" really helped me, and I am grateful my friend suggested it! Anything that can help us feel free from the weight of debt is worthwhile, and even though those bills come every month without fail, so does God! Pray to Him for guidance, trust Him, and most importantly, thank him! Budgeting is just one of your many Mom talents! With God by your side, you've got this one!

Wishing you God's blessings and peace,



#### MOPS 2018-2019 Theme: Find Your Fire

Never let the fire go out ... When you hope, be joyful. When you suffer, be patient. When you pray, be faithful. Share with God's people who are in need. Welcome others into your homes.

- Romans 12:11-13 (NIrV 1998)

#### Welcome to our 2018-2019 Steering Team!

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Co Coordinators: Julia Goldberg & Teresa Druschel

Finance: Lori Arnold MOPPETS: Tosha Hahn

Care Coordinator: Jessica Carter

Crafts: Jessica Gray
Service: Jodi Kersteins
MNO: Whitney Lambert
Mentor: Catherine Casciani
Publicity: still open
Hospitality: still open

Table Leaders: some still open

## Service Project Update

Thanks to everyone who helped put together our donation bags!



# Mark Your Calendar for these MOPS Events!

#### **APRIL**

4/11 @915am MOPS April Meeting 4/15 Happy Birthday Kara Seever! 4/24 Happy Birthday Tosha Hahn! 4/29 @915 am MOPS Small Group Discussion



#### MAY

5/2 Happy Birthday Jennifer Ranalli!

5/9 Happy Birthday Jessica Carter!

5/9 @915am MOPS May Meeting

5/15 Happy Birthday Jessica Gray!

5/16 Happy Birthday Jill Stiles!

5/27 Happy Birthday Nicky Keith!

5/29 Happy Birthday Kristi Jones!



#### Christ Lutheran Church Preschool Summer Camp

Who: Children 2-5 years of age who have been in a daycare or preschool setting and have not attended Kindergarten vet.

What: A fun morning at preschool that incorporates Bible stories with literacy, math, nature and science, sensory play, art, music and movement, dramatic play, blocks, and small and gross motor play.

When: Tuesdays and Thursdays

9 a.m.-1 p.m.

June 19 & 21, 26 & 28, July 10 & 12, 17 & 19, 24 & 26,

31 & August 2

\*You may choose every week or a minimum of 3 weeks.\*

Where: Christ Lutheran Church

600 N. Ford Rd., Zionsville

Registration Begins: February 28. Registration forms available from

Kathryn Singer.

