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 Happy New Year.
2012

January 2012

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THE GAME OF LIFE

Lynden MOPS – Sonlight Church

Combining her mom intuition and her common sense helps a woman discover her own unique MomSense (Mom Intuition + Common Sense = MomSense)

Laying a Nest Egg...
 Written by: **Cindy Sumnar, taken from www.MOPS.org**

There are a few other things in life you can be sure of besides death and taxes. One is that major expenses will come your way, and you will be expected to pay for them. Whether it's medical expenses, car repairs, education costs, or eventually, retirement, the only way to prepare financially for your eventual rainy day is by starting a savings plan. Families today have gotten out of the saving habit. In 1998, the personal savings rate was less than 1% of disposable (i.e. spendable) personal income. By comparison, the rate fluctuated between 5-10% from the period from 1950 to 1990. Even with the income level of most families with young children, it is possible to start saving for the future—here's how.

The Urge to Spend vs. the Urge to Save
 The easiest times to begin saving are when you receive a lump sum payment, like an IRS refund or a bonus (try to put at least 1/3 in savings), or when your monthly income undergoes a consistent increase as after a raise or when one parent takes on another job. Most of us make plans for this extra income long before the money is in our pocket. To help break this urge to spend, choose a goal that you are willing to save for: a nice evening out, new furniture for the nursery, a down payment on a larger home to accommodate your growing family. Place pictures that represent your goal in conspicuous places as reminders to save before you make an impulse purchase.

(cont'd on page 4) —>


B I R T H A N N O U N C E M E N T S




"Eli Robert"
 12/28/11
 8 lbs 13 oz 20 3/4 in
 Born to Meagan Strunk

"Paige Irene"
 1/13/12
 7 lbs 13oz 20 in
 Born to Melissa VanCleve

Got Coffee???

 Purchase coffee at our MOPS coffee bar for \$1.00 per drink or purchase a punch-card for \$5 and receive 6 drinks for the price of 5!



MOMMY OF THE MONTH

Name: **Diane Zediker**

B-day: October 13th

Kids/Ages: Alex 3 1/2, Will 1 1/2

Where did you grow up: Snohomish

What is the most daring thing you've ever done?: Went Bungee Jumping

Who is your HERO and why? My mom, she has had so many adversities to overcome

Have you ever lived one of your dreams? Traveling Europe for 2 months

What is your favorite childhood memory? Riding in the back of the riding lawnmower with my siblings.

What are you most proud of in life? My husband and my boys

What is your favorite place to vacation? Sun Peaks

What 3 words would your best friend use to describe you?
Dependable, Honest, Funny

How do you make your children laugh? Tickles and animal noises

Where is your favorite place to eat? Black Forest

What is your favorite hobby or pastime? Playing games and walking

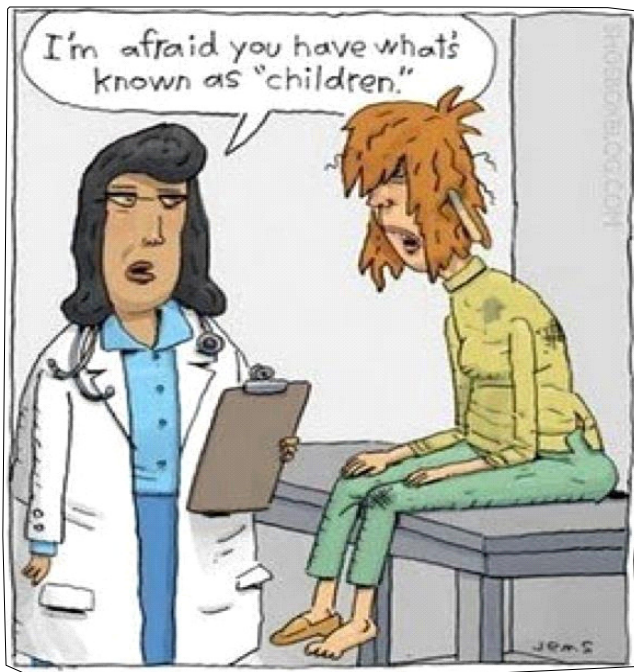
What is your favorite way to relax? I love to play the piano when I'm stressed. It helps me find peace in the middle of chaos.

Share something unusual about yourself: I collect Frogs. Over the years I have collected a wide variety of them including plates, stuffed animals, jewelry, socks, ornaments, to just name a few.

What is the hardest thing you have ever done? Learning how to cope with the death of my dad, and finding a way to make that tragedy something positive in my life. It took many years, but I was able to find a way to share the experience in a constructive way and let others know they were not alone in what they were going through.



Diane Zediker



How to weigh yourself and get the most accurate result. I can't believe I have been doing it wrong all these years!



We must get the word out!



JANUARY BIRTHDAYS

Jan. 10 – Narissa Moa

Jan 12 - Anya Migchelbrink

Jan 17 - Crystal Smith

**2011 – 2012
Team
Players**

Coordinators:

Nicole Croney
nicolecrony@hotmail.com

Jill Peterson
jilleswin@yahoo.com

Moppets/Childcare/Finance:

Judy McKenzie
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Publicity/Events:
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Coffee Bar:
Tessa Eshuis

Crafts:
Kellie Briskin

Mentor Moms
Cindy Visser
Janice Morrison
Joan Bush
Rana Velasco

Table Leaders:
Brea Bateman – Pictionary
Denise Chatterton – Hungry Hippos
Nicole Croney- Yahtzee
Jill Peterson – Battleship
Treva Postmas – Chutes and Ladders
Marian Steagall – Connect Four
Molly Zender – Sorry

Treats to warm your heart and others!



Sweet Tortilla Snowflakes

Ingredients:

6 Flour Tortillas
Canola or Vegetable Oil for cooking
Confectioner's Sugar
Edible Glitter (Optional)

Instructions:

1. Heat the oven to 400 degrees. Warm the tortillas (about 15 seconds) in the microwave.. Individually fold the tortillas in half once, and then in half again, so you end up with a shape that resembles a wedge of pie,(it will be thick). Using clean scissors, cut triangles, circles, or squares out of the edges, as if you were making snowflakes. Unfold the tortillas.

2. Lightly brush the tops of the snowflakes with canola or vegetable oil and place them on a cookie sheet slightly apart. Bake them until lightly browned and crisp (about 4 minutes). Sift confectioner's sugar on the snowflakes while warm. For an extra "sparkly" effect, you can sprinkle edible glitter on them. Makes 6.

Crunchy the Snowman

Dressed in colorful candy scarves and top hats, these stylish, easy to make snowman are sure to liven up any winter gathering!



Ingredients:

Bag of 8-inch pretzel rods
Fruit Leather (various colors)
1 cup white chocolate chips
Gummy rings
Mini chocolate chips
Gumdrops
Orange decorator's gel

Instructions:

To make a batch, melt 1 cup of white chocolate chips in the top of a double boiler. One at a time, dip one end of an 8 inch pretzel rod in the melted chocolate and use a plastic spoon or knife to spread the chocolate 2/3's of the way down the rod. Set the pretzels on a sheet of waxed paper and press on mini chocolate chips for eyes and buttons. Use orange gel to add a carrot nose. When the chocolate has hardened, stand the pretzels in a mug or glass and tie on strips of fruit leather for scarves. For each hat, stretch a gummy ring over the narrow end of a gumdrop and secure it on the pretzel rod with a dab of melted chocolate

“Laying a Nest Egg... ” (cont’d from page 1)

Simple Savings Plans -One of the biggest mistakes people make is trying to save too much too soon. They come up with a savings program, which they stick with for a few months, but then a spouse is out of work or some major repair is needed. Saving gets put on hold while the family struggles to catch up. To avoid this trap, begin putting away a modest amount that you’ll hardly miss—perhaps \$20 a month. Think of it in terms of forgoing two lattes a week! Gradually increase the amount at least once a year, or eventually inflation will catch up with your savings.

Another technique for establishing a savings plan is to “pay yourself first” from each paycheck, instead of simply saving whatever is left at the end of the week or month. Many families continue spending until their checking account is empty. There are always more diapers, baby food, and new shoes to buy. If you put away a small amount at the beginning of each pay period, you still may wonder where all the spending money went by the time the next paycheck arrives. But at least you’ll know that there’s still something in a savings account earning interest.

Make it Automatic - Self-discipline goes only so far for most of us when it comes to putting money aside. Make saving easy on yourself by enrolling in an automatic savings program. Almost every bank or mutual-fund company allows you to authorize monthly deductions from your checking account or paycheck. That money is then automatically placed in the investment of your choice. As long as the deduction amount you’ve chosen is reasonable, you probably won’t miss the cash you never had the chance to spend.

The constant financial demands of raising a young family make saving money a challenge. However, the reality is that children tend to cost even more as they get older. Starting a savings plan, however modest, will help you handle unexpected costs now, and prepare for even bigger expenditures down the road.



Our deepest sympathy goes out to

Nate and Emma Welch

on the passing of their daughter
“Bonnie Alaska”.

Please keep their family in your
thoughts and prayers.

~ Blessed are those who mourn, for they shall be comforted.
John 14:27

Things to do around town:

January

- Wednesdays "Toddler Time at Jump Around Fun Zone" 9am – 11am
(Kids 5 and under) \$6.50 per child (under 2 is FREE)
- 27th "Zumba Party", Homestead Fitness Center, Members FREE, Guests are \$5.
Come for lights, prizes, surprises and new routines!

February

- 3, 4, 7, 9, 10 and 11th "Hello Dolly" - Lynden Christian High School – 7:30 pm
- 10th – 11th "Step into Power" -Whatcom Women's Annual Conference – B'ham CTK
\$69 – Register online at www.womenofwhatcom.com
- 15th – March 4th "Diary of Anne Frank", Claire vg Thomas Theatre, www.clairevgtheatre.org

A LETTER FROM THE EDITOR

I saw this on a friend of mine's Facebook page and it really made me think.
I wanted to share it with you. ~ Denise ~

There was a blind girl who hated herself because she was blind. She hated everyone except her loving boyfriend. He was always there for her. She told her boyfriend, "If I could see the world, I'd marry you". One day someone donated a pair of eyes to her. When the bandages came off, she was able to see everything, including her boyfriend. He asked her, "Now that you can... see the world, willyou..... marry me?" The girl looked at her boyfriend and saw that he was blind. The sight of his closed eyelids shocked her. She hadn't expected that. The thought of looking at him for the rest of her life led her to refuse to marry him. Her boyfriend left her in tears and days later wrote a note to her saying; "Take good care of your eyes, my dear, for before they were yours, they were mine."

This is how the human brain often works when our status changes. Only a very few remember what our life was like before, and who was always by their side in the most painful situations. Today before you say an unkind word – Think of someone who can't speak. Before you complain about the taste of your food – Think of someone who has nothing to eat. Before you complain about your husband or wife – Think of someone who's crying out to GOD for a companion. Today before you complain about life – Think of someone who went too early to heaven. Before you complain about your children – Think of someone who desires children but they are barren. Before you argue about your dirty house someone didn't clean or sweep – Think of the people who are living in the streets. Before whining about the distance you drive – Think of someone who walks the same distance with their feet. And when you are tired and complain about your job – Think of the unemployed, the disabled, and those who wish they had your job. But before you think of pointing the finger or condemning another – Remember that not one of us is without sin and we all answer to one MAKER. And when depressing thoughts seem to get you down – Put a smile on your face and thank God you're alive.