

THE DAILY PLANET

Where Super Moms Get Their Information

OCTOBER 2009

SAVE THE DATE!

October 22
Canning
Demonstration

November 12
Next MOPS
Meeting



"Kind words can
be short and easy
to speak, but their
echoes are truly
endless."

~Mother Teresa

Farmington
MOPS
Mothers of Preschoolers

Getting Out of Debt by Ron Blue from *The Healthy Marriage Handbook*

The following suggestions should help you pay off your debt. Choose the ones that work best for you and your spouse, then start erasing your debt today.

- **Do you have any assets that can be sold?** Even small things sold through a garage sale can help you pay off smaller debts. But the sale of bigger items such as cars, boats, investments and perhaps even homes should also be considered.
- **Consider using savings accounts.** Using a low-yielding savings account to reduce high-cost debt such as credit card debt or an installment loan is a guaranteed high-yield investment. But don't tap into the emergency fund that you have set aside to protect you and your family against unexpected bills.
- **Try to double up on payments.** By doubling up on credit payments and cutting expenses in other areas, it's possible to pay off debt much more quickly. There are also benefits to paying home mortgages on a bimonthly schedule, or even making just one extra payment per year. Either approach has a dramatic impact on the number of payments needed to pay off the mortgage.
- **Keep constant the total amount of payments you're making each month.** Pay off your smallest debt first. When that is gone, apply that payment to your next-smallest debt. For example, if you have several credit card and installment payments totaling \$500 per month, instead of reducing the amount paid each month as the debts are eliminated, continue to spend a total of \$500 a month on repayments.
- **Review your living expense summary and decide where you can cut expenses.** You might cut down on entertainment, clothing, food or your home-maintenance budget. In almost every family, as much as 40 percent of the budget could be used to repay debt, but it requires a change in lifestyle. Then, apply that amount to paying off specific debts.
- **Review your income-tax withholdings.** If you receive an income-tax refund, consider reducing your withholdings to the amount of your projected tax liability. Then apply the increase in your take-home pay to your debt repayment. Determine your tax liability for next year by looking at last year's income tax return to see how much you paid. Then calculate the effect of any pay raises, the birth of a child, having an older child leave home, and so on. After you have determined what you're likely to owe, fill out a new W-4 form. But don't reduce your income tax withholding below your projected tax liability. If you do, you're borrowing from the government to pay someone else. The day of reckoning is merely postponed to April 15.
- **Don't decrease your charitable giving.** Giving should be the first priority use of money, because it is recognition of God's ownership of everything. And in most cases, avoid debt-consolidation loans. Such loans don't solve the basic problem of overspending.
- **Be careful about seeking a second full-time income.** If your family can cover expenses with one income, you shouldn't seek a second income merely to increase revenues. When you consider the additional expenses of tithing, taxes, childcare, transportation and so on, the economic benefit of a fulltime homemaker getting a job is often almost nonexistent. There are exceptions, however. A family may face unexpected medical bills or desire to send their children to a private school. In such cases, a second family income may be the means of providing the extra money. Another possible exception is if a wife takes a part-time or temporary job to help pay off debt.



Verse of the Week

"When I said, 'My foot is slipping,' your love, O Lord, supported me. When anxiety was great within me, your consolation brought joy to my soul." Psalm 94:18-19

The Daily Planet is a newsletter for the MOPS group at the Northside Church of Christ in Farmington, NM



Crockpot Corner

Slow Cooker Applesauce and Slow Cooker Apple Butter

“Never
eat
more
than
you
can
carry.”

~Miss Piggy

Slow Cooker Applesauce (by Rae Lynn Dearden)

(Come to MOPS on Oct. 22nd and she will show us how to make this recipe and we will be canning it!)

Ingredients:

Peel, core and slice enough apples to fill crock pot 3/4 full. Depending on size of crock pot and apples may take 12-45 apples.
1/2-1 cup of sugar
1/2-3/4 teaspoon cinnamon (optional)

Directions:

1. Place apples in slow cooker. Stir in sugar and cinnamon (optional).
2. Cover and cook for 2-3 hours on high until apples are tender. If there is a lot of liquid still present take lid off and cook for another 15-30 minutes. You want liquid but not too much or the applesauce will be too runny. You can always add a little hot water after processing the applesauce if it is too thick.
3. Process with an immersion blender. You can use blender or food processor (mixture will be lighter in color and thinner in consistency).
4. You can then use hot bath canning method or freeze in freezer containers. Larger crock pots make 5-6 pints of applesauce.

Slow Cooker Apple Butter

Ingredients:

12 cooking apples, peeled, cored and sliced (14 cups)
2 cups sugar
1 1/2 teaspoons ground cinnamon
1/2 teaspoon ground cloves
1/2 teaspoon ground allspice



Directions:

1. Place apple slices in a 5- or 6-quart slow cooker. Stir in sugar, cinnamon, cloves and allspice.
2. Cover; cook on high-heat setting for 4 hours. Stir. Uncover and cook on high-heat setting 2 to 2 1/2 hours more or until apples are very tender and most of the liquid has evaporated. Cool mixture at least 1 hour or cover and chill overnight. Process with an immersion blender or run mixture through a food mill*.
3. Ladle apple butter into half-pint freezer containers, leaving a 1/2-inch head space. Seal and label. Store 3 weeks in refrigerator or for 1 year in freezer. Makes 4 half-pints.

* Mixture may also be processed, 1/2 at a time, in a blender or food processor. Mixture processed this way will be slightly lighter in color and thinner in consistency.



Financial Matters

Four Steps to Credit Card Freedom

1. Stop buying. Train yourself to browse the things you want and shop for the things you need. The secret of course is knowing the difference. A simple first measure in determining need versus want, who benefits from the purchase, just you or the entire family. Wait a day or two before making any purchase if not a family need. Impulse buys are wants not needs. Work with your spouse to stay within budgetary guidelines and limits. No shopping alone, make it a family event or maybe, a time for you and your spouse to escape the family and have moment to talk and hold hands.
2. Get out the scissors and cut up all but one of your cards. Put the one with the lowest interest rate in a locked in a box with the Second Commandment written on top of it. Do not even think about the offers that will come in when you stop using the cards let alone the offers for new credit cards with low introductory rates. Repeat the Lord's Prayer and throw them away.
3. Analyze your credit card statements. Make a chart showing the interest rate, amount owed, and any annual fees. Normally you should pay off the ones with the highest interest
4. Learn to live on a budget and within your means. A monthly budget is useless if it exceeds household income or doesn't include a regular savings for the inevitable rainy day (when your car breaks down). Use cash when you can. Using envelopes works. You can see exactly how much you have left to spend. Look at it before you reach. Don't get in the habit of "borrowing" from one expense to pay for another. Adjust your budget. It takes time to find a true budget that fits your household. And remember, it is a household budget. Include them in all budget decisions so that your children well trained in all the principles of Christian living including living in the blessed freedom of a debt free lifestyle.

(from www.surfinthespirit.com)





Inspirational Moments

Developing Godly Habits by Cindi Wood

Habits are behaviors that become routine because we do them over and over. Routine in the way of consistency in our spiritual life is very important. As we discipline ourselves to praise God, speak Scripture aloud, study the Bible—along with any other spiritual behaviors that we do consistently—we create godly habits that will bring us closer to Jesus.

When I first became serious about my quiet time with the Lord, I made a checklist on the first page of my journal so I would have a guideline to follow. This list helped me develop a format to follow each morning. As time passed, I added some other things. You may find this procedure to be helpful as you begin committing time to Him each day.

1. I pray Psalm 143:8: “Cause me to hear Your loving-kindness in the morning, for on You do I lean and in You do I trust. Cause me to know the way wherein I should walk, for I lift up my inner self to You” (AMP)
2. I spend time thanking Him. Often, I mentally go through the previous day, thanking Him for how He was involved during each event, conversation, errand, and so forth. I thank Him for saving me and for pursuing a relationship with me.
3. I offer Him a repentant heart seeking forgiveness for specific sins and for missing the mark of holiness in certain thoughts and behaviors.
4. I welcome the present day ministry of the Holy Spirit, asking Him to intervene in the specifics—whatever they are—in the day ahead.

Using the list above as your guide, make a checklist that will help you establish the godly habit of a quiet time with Jesus. Feel free to use suggestions I've given as well as those of your own. Be creative and ask the Holy Spirit to help you. He's your Guide and Counselor.

From *Victoriously Frazzled* by Cindi Wood. Check out www.frazzledfemale.com.



KIDS' SPACE

www.familyfun.com



FRANCES

FRANK

MYRTLE HARRIET

GATHER YOUR MATERIALS

You'll need an assortment of gourds or ornamental pumpkins. Choose ones that are free of mold and bruises (they'll last longer), and wash and dry them once you get them home. You'll also need a variety of natural trimmings, such as pine needles, pinecones, leaves, seeds, and the like, plus a glue gun or glue dots for tacking everything in place. Thinner glue dots (often labeled "paper thin") are fine for light items, but we preferred thicker ones (1/16 inch or more; 3-D dots work especially well) for pinecones and large twigs.

CHOOSE A DESIGN

Once you've gathered your supplies, play around with how to arrange them, starting with the body. (One, two, or three gourds? Smaller ones stacked atop larger ones, or vice versa?) Next, try out some features. We used leaves for Maude's hair and Frank's bow tie, while our gallery of noses includes a berry for Frances, and a piece of a stem for Harriet. Small, round items, such as beans, berries, and Indian corn kernels, make great eyes, noses, and buttons, while sticks and stems work well for hair, arms, and smiles. But anything goes!

PUT IT ALL TOGETHER

If you're using multiple gourds, glue them together (remove the stems from the lower ones first), then add the features. You can also connect them with round toothpicks or trimmed skewers (use a small nail to make pilot holes if necessary). If you plan to sandwich leaves between two stacked gourds, as with Myrtle's collar, be sure to glue the foliage to the bottom gourd before gluing the top one in place. Gourd wobbly? Glue nutshells or small pinecones to its base to help stabilize it, as we did with Frank. Your fall friends will likely last two to four weeks in a cool, dry spot.

Check out this website: tikatok.com

Turn your kid's fantastic tales and drawings into a bona fide hardcover!



OUT AND ABOUT



2009 Four Corners Storytelling Festival
October 9-10. Held at Berg Park and the Totah Theatre with workshops at the Farmington Public Library. Check out www.infoway.org for times and locations.

Fall Festivals:

October 30th

Trunk-or-Treat & Fall Festival
6pm-8pm at the Cross Roads Community Church,
2600 N. Sullivan

October 31st,

First Baptist Church, 5-7pm
Located on the corner of Auburn and Arrington
and
Emmanuel Baptist Church, 6-8pm
211 W 20th St.

Toddler Playdate at the E3 Children's Museum & Science Center every Wednesday from 10:00am-noon. Visit Tots Turf with your crawler, toddling walker, and climber. Playdates are designed for families with young children to develop early motor skills and find new playmates.

Musical Mondays at the Farmington Museum

We will be outside when the weather is fine and inside when it is cold or rainy. Every Monday from 10:00am we will have a small craft and an interactive circle of singing, movement, and storytelling. You should bring: a voice ready to sing, a body ready to move, a toddler (or two), sunscreen, sunhat, water, blanket, and snacks for later.

Sutherland Farms Pumpkin Fest

Saturdays & Sundays in October
Admission is \$4.00 for ages 12 & older, Free for those under 12.

Hayride to the Pumpkin Patch, corn maze, corn pit, play area, face painting, train rides, food.
Located 7.5 miles N of Aztec Ruins.

It's Easy Being Green



- Replace incandescent lightbulbs with compact fluorescent ones. They last up to ten times longer and can use a quarter of the energy.
- Commit to turning off your computer before bed each night and before you go out for the day. Also set the computer's sleep mode for when the computer is idle for just a little while. By doing these two simple acts, you will use about 85% less energy each day.
- Switch off the light every time you leave a room.
- Set the thermostat to no lower than 78°F in the summer and no higher than 68°F in the winter.
- Ride a bike or walk instead of using the car.
- Carpool



Family Time

Dealing with Tantrums by Virginia Ashby from *Parentlife* January 2009

Do your best to remain calm and loving, but firm.

- First try to soothe your child with calm words. If that does not work, remove your child to a place she will not hurt herself — a time-out area.
- Remember, young children are not rational beings, therefore you cannot reason with a child who is throwing a tantrum.
- Teach your child self-control. Say: "I know you are feeling angry, but you may not kick and scream."
- Do not bribe your child into compliance by offering a reward, such as a cookie. Bribery only reinforces a tantrum and rewards negative behavior.
- Do not give in to the tantrum by granting your child's demands.
- Observe what triggers a tantrum and, if possible, try to avoid those situations. For instance, if tantrums occur repeatedly in the grocery store, leave your child with your spouse or a babysitter when you go grocery shopping.
- Adjust schedules and activities in order to help to reduce the frequency of tantrums. Some temper tantrums are brought on by hunger, fatigue, or lack of sleep.
- Pray, asking God for the patience, stamina, and grace to deal with temper tantrums.

We would like to thank *Seeing the Everyday Magazine* for donating 2 one-year subscriptions to our moms!

Check out their website at www.seeingtheeveryday.com

The Small Things Matter by *Seeing the Everyday Magazine*

Seeing the Everyday is honored to support MOPS and to recognize the MOPS foundational concept that "mothering matters." Thank you for your dedication and efforts in the most productive approach to positive change in the world: good parenting.

Modern research supports what we each learn as we go through and reflect on our life experiences—that what we become in life is shaped by the collection of every life experience and our responses to them. Every moment matters. And for our young children, what they are exposed to in the first eight years of life will likely remain with them and establish their life's course.

For this reason, *Seeing the Everyday* magazine is dedicated to revealing the effect and importance of the seemingly small moments of life. True, personal stories and articles unveil how our brief conversations and ordinary, daily rituals contribute to the success of our relationships in the home. We join you in the belief that the small things we do and say can influence individual lives, forge strong families, and unite communities. Blessings to you in all your efforts—they do matter.

Come and learn how to can your own applesauce at MOPS!
 October 22 from 9:30-11:30
 Northside Church of Christ
 All supplies will be provided!
 Just bring yourselves and your kids and leave with delicious applesauce!



MOPS NEWS

MOPS 2008-2009 Steering Team

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ChildHaven Fundraiser

We are going to have moms and children donate any change each month to a bottle we have at the front table to raise money for **ChildHaven**. Our goal is to fill it full of change throughout the whole year and then we will give ChildHaven a check in the amount we raise.

Cell Phones for Soldiers

Please bring all your old cell phones and cell phone accessories (no cell phone cases). We will be sending them off in the spring to help send phone cards overseas to our military personnel so they can call home. The website for more info is cellphonesforsoldiers.com.



Our next MOPS meeting will be **November 12!** We look forward to seeing you!

Food for next MOPS meeting will be provided by: **YELLOW TABLE**

Also, please bring cheerios, graham crackers, goldfish or pretzels for Moppets

MOPS Fees for the 2009-2010 year:

MOPS International Fee: \$23.95 for the year. Due at the time of registration. Need help? Sign up to work in MOPPETS for one meeting and we will pay your MOPS Intl. fee!
 Monthly meeting fee: \$7.00 per month. This can be paid all at once, or at each meeting. This is necessary to help us pay for childcare workers, hospitality, supplies, printing costs, etc.

Thank you to Only Hearts Club for donating dolls for our monthly drawing! Check out their website at www.OnlyHeartsClub.com

Do you have an article, book review, announcement or recipe you would like to submit to the MOPS **DAILY PLANET** newsletter? Send it to Jennifer Jackson at jacksonj002@yahoo.com.

Check us out, we're on the web! <http://www.orgsites.com/nm/farmingtonmops>