

Multitudes




A newsletter for mothers and expectant mothers of young multiples

PREMIER ISSUE—October 2006

What is Multiple Moms Mingle?

Multiple Moms Mingle is a fun, new social club for mothers and expectant mothers of multiples in the Syracuse area. The club was founded in March 2006. Many of us "met" for the first time online at www.groups.yahoo.com/group/multiplemomsmingle.com.

On April 5, 2006, we held our first meeting at the Retreat in Liverpool. **Laughter and conversation flowed freely as we shared stories and advice. We knew we had found some very special friends who understood the challenges and joys of managing multiples.**

The club has grown beyond our wildest dreams, and we are thrilled. We now offer moms nights out, play groups, family events, a club library, clothing and equipment exchanges and so much more. 

Events Calendar

OCTOBER

- 1st: 1pm, **My Gym** Open House
- 4th: 6:30pm, Retreat Dinner Meeting
- 5th: 3pm, Playgroup at Kelly's
- 12th: 3pm, Playgroup at Sharon's
- 14th: 10am, **Yeah Baby Syracuse Expo**
- 21st: 6pm, **Zoo Boo**
- 31st: 5pm, Mall Trick 'R Treating

NOVEMBER

- 1st: 6:30pm, Retreat Dinner Meeting
- 13th: 4:30–5:30pm, MMM **My Gym** playdate, Clay location
- 23rd: **Happy Thanksgiving**
- 25th: NOTICE: Club dues are due

DECEMBER

- 6th: 6:30pm, Retreat Dinner Meeting
- 16th: 4:30pm, Polar Express Train Ride

Who are the MOMS of Multiple Moms Mingle?



- Kathleen Abbott
- Heather Bisesi
- Sharon Bush
- Kelly Carter
- Deirdre Comfort
- Christine Coomes
- Jacqueline Davison
- Katie Dennis
- Lynne DiGennaro
- Beth Evanchak
- Monica Fenu
- Liz Formoza
- Elva Greene
- Tracy Griffin
- Heather Hayes
- Jodi Hayes
- Catherine Keating
- Sue Martin
- Lori McIntyre
- Penny Meskos
- Sherry Moore
- Amy Morehouse
- Leslie Petty
- Christine Price
- Gail Quaco
- Donna Refici
- Beth Romocki
- Kimberly Sorts
- Lindsey Stoppacher
- Mary Wood

30 paid members as of October 3, 2006.

Birth Announcements:



TWIN BOYS: Andrew William, 5 lbs. 10 oz., 18 3/4" and **Austin Jaymes**, 5 lbs. 9 oz., 19" were born Friday, August 11th to **Rebecca and Jaymes Cusson**. They join big sister—**Breanna**, 6 and big brother—**Ian**, 4.

Congratulations to The Cusson Family on your newest additions!!

Just the FACTS

- 30 paid members
- 75% have **TWINS**
- 25% have **TRIPLETS**
- 40% are stay-at-home moms
- 60% work outside the home

Stats from paid members only, as of September 2006.

Membership is only \$10 for March 2006–March 2007.

Members are entitled to:

- attend all meetings, events, playgroups and functions
- a membership directory
- full access to our online support group
- borrow books and materials from the club's library
- voting privileges
- sell and trade clothing and equipment
- receive *Multitudes*, newsletter

TO JOIN:

Please mail your check by 11/25 (payable to Penny Meskos) along with a new member registration form (see "files") to Kelly Carter at 4738 Starlite Lane, Syracuse, NY 13215.

Executive Board

President
Kelly Carter
kcarter@wgmail.cnyric.org
(315) 492-8453

Vice President
Christine Coomes

Recording Secretary
Lori McIntyre

Corresponding Secretary
Elva Greene

Treasurer
Penny Meskos

Committees

Librarian
Sharon Bush

Membership
Mary Wood

Playgroup
Monica Fenu

Newsletter
Donna Refici

Adult Holiday Party
Penny Meskos
& Lori McIntyre

HELP WANTED

for the following committees:

- Clothing and Equipment Sales
- Fundraising
- Nominating
- Historian
- National Representative
- Programs
- Publicity
- State Representative
- Summer Family Picnic
- Children's Holiday Party
- Christmas Family

If you would like to join or chair one of the committees listed above, just let Kelly know.



COLLEGE SAVINGS: Learn How To Start Saving Now

Hello members of Multiple Moms Mingle! For those of you who were unable to come to the College Savings Information Session on September 27th, I pulled together some of the key points of our meeting:

COLLEGE COSTS

- Average cost of a four year college in 2005 (including: room and board, tuition, books and supplies and other costs) for: State School -\$137,562 Private College -\$331,059.
- Since the average annual increase of college tuition is rising 5% annually we need to receive a better return to outpace it.

FINANCIAL AID

- Current FAFSA (Free Application for Federal Student Aid) Form does not take into account your: Home Equity, Retirement Savings Accounts, and Life Insurance Cash Values.
- Currently FAFSA calculations for Parental participation is: 22%-47% of your annual income and 0%-5.64% of your liquid savings.
- Currently FAFSA calculations for the student's participation is: 50% of adjusted gross annual income above \$2,550 and 35% of the assets held in the student's name.

COLLEGE SAVINGS OPTIONS

- There are a variety of ways to invest monies for college. You can use: Individual Stocks, Mutual Funds, UGMA Accounts, Roth IRA's, and the choice for many is "The New York State 529 College Savings Plan." The key is to receive the best return and tax efficiency when choosing the account. It is best that you do the research to which is the best option or consult an advisor for help.

NYS 529 COLLEGE SAVINGS PLAN

- Ability to invest the wide variety of highly ranked mutual funds with the Columbia Funds management team.
- Immediate deductibility of contributions against your annual State income tax (\$5,000 for single filer and \$10,000 for joint filer's maximum annually).
- Does not limit your contributions due to income. There are no restrictions for highly compensated individuals.
- Total allowable contribution limits per student is \$235,000.
- Tax deferred dividends and capital gains prior to school and Tax free income for College expenses.
- Early withdrawals and withdrawals for non-college purposes, the gains will be subject to Federal and State Income tax and a 10% penalty.
- Ability to link the "U-Promise" account. This will allow all U-Promise contributions to be invested in the 529 investments instead of the current non-interest bearing account. www.upromise.com

If you have any questions about this subject or any financial concern feel free to contact me at my office (315) 695-2391.

Michael F. Coomes II
Principal, Financial Planner
Quest Financial Services

HAPPY BIRTHDAY TO YOU...

Kids -

AUGUST

- 17th: Michael, Tyler & Sarah Coomes's 1st Birthday!
- 19th: Rowan & Rainey Morgan's 4th Birthday!
- 20th: Lauren & Lindsey Martin's 2nd Birthday!
- 31st: Jeffrey Bush's 6th Birthday!

SEPTEMBER

- 8th: Andrew & Amanda Bush's 3rd Birthday!

OCTOBER

- 27th: Emily & Kate Wood's 1st Birthday!

Moms -

AUGUST

- 5th: Kelly Carter's Birthday!
- 12th: Sherry Moore's Birthday!
- 30th: Monica Fenu's Birthday!

SEPTEMBER

- 20th: Becca Cusson's Birthday!
Lori McIntyre's Birthday!
- 29th: Penny Meskos's Birthday!

OCTOBER

- 3rd: Heather Hayes's Birthday!
- 30th: Mary Wood's Birthday!



Multiple Moms Mingle Meeting Minutes for September 13, 2006

- Attendance- Kelly, Elva, Sharon, Mary, Donna, Tracie, Heather H., Sherry, Christine, Sue, Katie M.
- Accounting Report- We have 21 paid members. Dues are \$10 for March 2006-March 2007. Checks can be made payable to Penny Meskos and can be mailed to Kelly Carter at 4738 Starlite Lane, Syracuse, NY 13215.
Club expenses- business cards, postcards, postage, note cards, name tags, crate for traveling library, balloons for picnic, gift basket for Gail, gift card for Becca.
- Playgroups- At the August meeting, Monica, Mary, Penny, Lori, Kimberly and Kelly expressed interest in continuing these into the Fall on Thursday afternoons. The hostess sets the time. Monica is coordinating. An online poll has been created to pick a day to host.
- Child/Infant CPR Class is this Saturday, September 16th from 9am-11am at the Marley Education Center. This event is free, however, donations can be made to Children's Charities. 6 people are confirmed for the class. Registration is now closed.
- Financial Planning meeting is Wednesday, September 27th from 6-9 pm at Casa Di Copani's. Please register using the poll.
- Make and Take Gourmet Fundraiser is ongoing. Flyers are available. Mention "Multiple Moms" when registering by phone or online in the notes section for the club to receive 10% of the sales. Mary is having a party on Saturday, September 23rd at 1:00.
- Bridge Street- Preparing Siblings for the Arrival of Multiples segment has been postponed. Waiting to hear back from Julie with a new date.
- MMM T-shirts- 2 adult small shirts, and 1 XL are still available for \$10 each.

- Business cards- Keep them in your purse or diaper bag. Pass them onto moms of multiples that you might see in your travels. Leave some with your pediatrician and OB/GYN at your next dr. visit.
- Multiple Moms Mingle will be joining the NYS Organization of Mothers of Twins Clubs and the National Organization of Mothers of Twins Clubs once we have the funds to do so.
- Our Executive Board has been assigned:
President, Kelly Carter
Vice President, Christine Coomes
Recording Secretary, Lori McIntyre
Corresponding Secretary, Elva Greene
Treasurer, Penny Meskos
- Committee Chairpersons:
Librarian, Sharon Bush
Membership, Mary Wood
Publicity, Katie Morgan
Adult Holiday Party, Penny Meskos
Christmas Family, Sue Martin
Playgroup, Monica Fenu

If you would like to join one of the committees listed above, just let me know.

If you would like to chair one of these committees, let me know:

- Clothing and Equipment Sales*
- Fundraising*
- Historian*
- National Representative*
- Programs*
- State Representative*
- Summer Family Picnic*
- Children's Holiday Party*



Multitudes, Multiple Moms Mingle newsletter, happily accepts suggestions, tips, articles and information for publication from members...although we do hold editorial rights. :) We did our best to get all the information correct and up-to-date. If you notice something that is incorrect or was left out, please let us know.

Please submit information and materials to *Donna Refici* by the 10th of the month prior to publication. Thank you.