



**TUESDAY, April 01, 2025 (12:00 PM)**

**#08 MSFV General Meeting MEETING**

**Location:** Miami Shores Country Club

**Called to Order:** 12:04 PM

**Adjourned:** 1 PM

### **1. Welcome & Opening Activities - Susanne Rice**

- **Pledge of Allegiance:**
- Linda: May Birthdays and welcome new members. Reminder to apply to nominate a non profit. The deadline is today.
- **Invocation:**
  - Lisa DePriest invocation about May and Mother's Day:
- **President Susanne Rice provided the following updates:**
  - Ailing members update: Fran O'Connell absent because she received a heart implant.
  - MSFV will participate Memorial Day Service at Memorial Park. Donate the books and at the service the books are presented to Brockway Memorial Library.
  - Update on the technology issues with the Honey Baked Ham company fundraiser.
  - Susanne read letter from Safe Space on the donation of the Honey Baked Ham donation.
  - Selling advertising for the upcoming directory. Please see Susanne or Liangy
  - Collecting dues. Please make sure you are current with your dues.
  - Announced that items are for sale at this meeting donated by Liangy Calli. Money collected will be give to the MSFV
  - Susanne read the letter from Pelican Harbor.

### **2. Member Updates - Linda Cabassa**

- Birthdays Recognized for the month of March

### **3. Meeting Minutes Are Available Through the Newsletter and are Provided at Each Meeting**

### **4. Treasurer's Report - Jacqui Murdocco provided the Figures**

- **Current Balance:** ~\$18,393.95 in bank balance.
- Hero's luncheon will have an early bird ticket price of \$30. Price goes to \$45 on May 13.
- Raised over \$2k in the pickleball tournament as well as \$95 in Honey Baked Ham Company.

### **5. Jessica Valinsky (Nominating Committee)**

- Named the people on the committee
- Reviewed applications
- 22 grants were received. Have available money for all 22 rather than just 20
- Recommendations were made to the application process and Jessica provided a highlight.

## **6. Speaker Presentation Introduced By Linda Cabassa.**

- **Topic: Money Maestra: Susan Howell**
  - Money Coach, Financial Advisor and Educator
  - Community in times of economic shifts/turbulence.
  - If you are not giving on some level - you are not truly wealthy.
  - Find peace in yourself into the world before you start the day
  - Find your community next
  - The service berry? (Book that she recommends)
  - Buy Nothing Groups Facebook (North Miami is the closest), Marketplace for swapping
  - Share fruit from the trees - reciprocal economy.
  - Having the right view of money is very important.
  - 3 Basic Principles to elevating your financial situation
    - Financial snapshot (insurance, money going in and out, credit card debt, interest rates)
    - Have a monthly budget (zero balance budgeting, profit first expenses, emergency fund, investing in retirement,)
    - Discretionary expenses - if you are young, get a second job or a roommate.
  - Emergency fund - \$1k in the bank, 3 months of necessary living, 6 months of necessary living expenses. Don't touch it.
  - Need to find the peace in money.
  - Use local businesses
    - Joy and responsibility to buy from small businesses
  - Listen to other people and open communication - so many opportunities to be in community and help it grow (there are many affordable options)
  - Nature - in nature everything is in divine order and is a wonderful source of inspiration.
  - More than 50% of her wardrobe is from estate sales. Helping the environment and helping the environment.
  - Recommendations for kids investment accounts - high yield savings account, encourage financial literacy. KiddieKredit connecting chores to credit score.
  - How to build credit for young adults. Give a credit card with a balance limit. Step card.
  - Boundaries - knowing how to say know.

## **9. Closing Activities - Susanne Rice**

- **Presentation of Certificate to Speaker**

## **10. Closing Activities - Susanne Rice**

- President Susanne Rice adjourned the meeting at 1:25PM.