



Kristi Young leads the American Baptist Girls (AB Girls) group which is composed of young women in grades 5 -12. The AB Girls had the opportunity to enjoy their own special retreat in June at Camp Hebron. It was a small but wonderful group of girls, and they enjoyed all the wonderful amenities Camp Hebron has to offer - hiking, swimming, campfires, s'mores, games, and more! (And they may have had a strange encounter of the squirrel kind – there are rumors...)

The theme for their retreat was Hospitality and the girls took a beautiful journey through scripture that included:

- Discovering how God extends hospitality towards them (and each of us) by His love, mercy, and invitation into personal relationship with Him.
- How we extend hospitality to God by believing who He is and declaring Him as Savior and Lord in our lives.
- How we share that hospitality to the world around us by being vessels of God's love poured out to others.

They even wrote their own Beloved Charter! We are so excited about all that God is doing in the hearts of these young women and equally excited to have many more join us in this coming year's retreat offerings!



Sonie Mervis serves as our Student Loan Coordinator and has done a wonderful job reaching out and staying in touch with those with outstanding loans.

Student loan repayment from August 2022 to August 2023 was \$3,230.25.

Total outstanding loans is \$45,105.

Sonie has repeatedly reminded and encouraged students to continue or begin paying back their loans. Unfortunately, Covid has been a deterrent to students being hired in their field and limiting them in making payments. On a positive note - three loans have been paid back in full, with a few more students faithfully making payments.

ABWMOPAD no longer loans money to students. Some of our ladies have asked about the loan program, so I wanted to give an update for those familiar with the program.

Sonie Mervis, Student Loan Coordinator

**These are the American Baptist Women of PA and DE personal growth measuring TOOLS:**

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| 1. <i>Am I THRIVING?</i>  | 5. <i>Have I participated in a mission experience?</i> |
| 2. <i>Am I spending time with women outside ABW?</i>                      | 6. <i>Have I supported a mission experience?</i>       |
| 3. <i>Am I spending time with women inside ABW?</i>                       | 7. <i>Am I spending more time in prayer?</i>           |
| 4. <i>Am I involved in local, association and/or regional gatherings?</i> | 8. <i>Am I spending more time in Bible reading?</i>    |

**These questions asked annually, can help us measure our effectiveness in nourishing our spiritual lives and reaching out in the Kingdom of God, or measuring where we know we could be more effectual.**