



Building on Faith

December 2006

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A New Partnership for Hope

Amber Carroll is a Home Mortgage Consultant at Wells Fargo Home Mortgage in Cadillac. She has always wanted to "be more involved in her community," so when she learned about the Sharing Advantage® Program offered by her company, she thought it might be just what she was looking for.

The program allows borrowers (at no cost to themselves) to direct Wells Fargo to contribute \$300.00 in their name to a faith-based or non-profit organization or public school. According to Wells Fargo, "the Sharing Advantage Program is designed to benefit communities by helping to build, sustain, and maintain wealth with economic viability." The money is provided by the branch office and does not affect the terms of the loan in any way.

Once Amber decided to get involved, she contacted realtor Eric McCully of Caldwell Banker/Schmidt Realtors and talked with him about the possibility of forming a partnership to facilitate involvement in the program. Eric was immediately interested because he too had been looking for a way to "give back to the community." Eric chose Wexford Habitat for Humanity as the designated charity because Habitat's goal of providing affordable homes for families is also one of his goals as a realtor.

Now whenever Amber and Eric put together a closing for a home, they ask the borrower for permission to donate to Habitat for Humanity. So far, every borrower has happily agreed. Eric says the



Amber Carroll of Wells Fargo and Eric McCully of Caldwell Banker hold up their check for Habitat.

donation "brings a smile to everyone's face around the closing table." Amber and Eric teamed up in August of 2006 and as of this date, they have put together four closings with Habitat as the receiving charity.

Amber says that anyone who is going through Wells Fargo to refinance a present home or purchase a new one may take advantage of the Sharing Advantage program. Individuals may choose any charity to be recipient of the \$300.00 gift as long as the charity is a 501(c)(3) organization. She welcomes the opportunity to form new partnerships with other realtors and individuals. Habitat for Humanity is grateful for special people like Amber Carroll and Eric McCully who are willing to take the extra time to give hope to families in need of affordable housing in our area.

A Good Night's Sleep for Habitat

Van Drie Home Furnishings of Cadillac is a store whose owner, Gerard Winkle "teaches" his people to "give back to the community whenever possible." Kevin Ball, Operations Manager, recently remembered that lesson in giving when it came time to clear out some Simmons mattresses that could no longer be sold, for one reason or other, on the display floor. Ball decided to contact Mary Ellen VanDyke of Wexford Habitat for Humanity to see if she might be interested in a donation for the ReStore. She was!

Simmons is another community-minded company, and so instead of requiring Van Drie to shred their mattresses, the Simmons representative gave Van Drie a credit for the loss and also gave her blessing to Van Drie's plan of donating the approximately ten mattresses to Habitat. The new, high quality mattresses will be picked up by the Habitat truck and then sold at the ReStore on Boon Road in Cadillac. The profits will go toward Habitat's new building projects. In addition, some lucky folks will soon be getting ready for a good night's sleep on a comfy Simmons mattress.

No Lights! No Power! No Problem!



When Wexford Habitat for Humanity workers arrived at the Cadillac Grill on November 11 to set up for "Breakfast with Santa", they discovered the restaurant had lost power due to the heavy snows, but there was never a question as to whether the event would be cancelled for the more than 170 guests. The coffee pots could not be connected and the restrooms were borderline functional, but a gas grill provided a cooking area for the scrambled eggs and French toast, and the sunshine coming in the windows provided nature's own lighting for the eager youngsters and their parents. Besides, with Santa nearby, there was already plenty of magical energy.

The children were all dressed up to greet their favorite visitor from the North Pole, but even before he arrived, there was plenty to see and do. Giant stuffed animals for the raffle greeted the children in the entry hall. Then there were

coloring pages and crafty items waiting for them at their tables. Other tables offered fruit cups from The Shay, donut holes from The Blue Heron, the eggs and French toast served up by the Cadillac Grill, and assorted juices for the children, their parents and grandparents.

While the children waited for Santa's arrival, Cori Lindell Denman called on the group to sing a round of "Jingle Bells," but since there were no working microphones, Cori grabbed a pan from the kitchen and banged on it with a big spoon to get the attention of the crowd. No microphones were needed to call Santa from his hiding place. Instead, Denman invited the children to "hoot and holler" for him. When Santa heard the cheers, he emerged with a "Ho Ho Ho" and a smile on his face. Some of us also thought we heard the bells from Santa's reindeer in the distance, but maybe that was just our

imaginations. Santa then sat in his special chair near the beautifully decorated Festival trees and waited to hear the requests of his admirers.

While Santa chatted with each child who agreed to sit on his lap, Larry Kirk took pictures and Cori raffled off the prizes--stuffed animals, games and gift certificates from favorite restaurants. All of the children also received a "Beanie Baby" from Santa and his special helper, Alex Cress. Although a few of the little ones were wary of the big man in red, most were ready with their lists. Santa later reported that Barbie dolls and electronic games were some of the most common requests this year, so he will need to be checking his inventories at his workshop. Many of the guests left the restaurant laden with prizes and promising to return next year. Who needs electricity with all this fun and excitement!

A History Lesson from Darlene Merritt, Treasurer

"If Habitat is not your thing, get involved in something!"

-Darlene Merritt

Darlene Merritt has been on the Board of Wexford Habitat for Humanity for close to fourteen years, almost as long as Habitat's existence in the Cadillac Area. Initially, Pastor Allen McCreedy of the United Methodist Church asked for her help with Habitat's operations. Because of her extensive banking expertise, she was an excellent pick for the Board, but Darlene soon found that the local organization was heavily in debt with very little cash flow. There were no yearly fund-raisers and no executive director to carry on the day-to-day operations. The Board itself ran the show, and the donations could not even fund one house a year.

As the years went by, new ideas helped Habitat for Humanity to grow. The Festival of the Trees was one of the most exciting and effective ideas. Darlene joined with Pat and Sally Goggin, former owners of the Cadillac Art Gallery (and more recently, Possibilities

for Your Home) to plan the first Festival. The Gallery was also the host for the formal affair that offered music and elegant refreshments. Decorated trees were displayed throughout the gallery, and the auction brought in around five thousand dollars. Since that time, the event has, of course, grown in size, but the inspiration for that first Festival is always at the center of the planning.

Now that Habitat has its own Executive Director, Darlene's role as Treasurer of the Board includes reviewing the financial information, signing checks, and approving invoices. Darlene's work with Habitat, however, is only one aspect of a very full life. She has two grown children, two beautiful grandchildren, and her husband Phil who she has been married to for 38 years. As of January 2006, Darlene retired as Fifth-Third Community Bank President after 36 years in the business, but recently she took a new part-time

position at a non-profit organization. She is now the Program Representative in Northern Michigan for the Michigan Certified Development Corporation. Her job there is to underwrite and approve SBA 504 loans. She also enjoys hiking, skiing, biking, and, of course, playing with her grandchildren.

Darlene has a very ambitious goal for Habitat. She hopes that in the future it will have a "fully active building program that completes a minimum of five houses a year." This would obviously require many more volunteer builders, but it just might come close to "eliminating the poverty housing in Wexford County." Because Darlene has watched the expansion of Habitat over the years, perhaps she is more aware than most of possibilities. Darlene hopes that more people will get involved with Habitat. She urges, "If Habitat is not your thing, get involved with something!"

No Lights! No Power! OH DEAR!

Although the morning sunshine allowed Breakfast for Santa to go on without too much difficulty, this year's Festival of the Trees would not have been possible without electricity. Shortly after the Breakfast with Santa morning event, the Cadillac Grill received word that because of the storm, it probably would not have power until midnight. The notice spelled disaster for the evening dinner dance and auction.

Since the Festival is a major fundraiser for both the Cadillac Rotary and Wexford Habitat for Humanity, Habitat and Rotary board members immediately started brainstorming about how to proceed. Could we change the location? No, the trees could not be moved. Could we change the date? Possibly, but that would mean trying to notify all the guests and taking the chance that they might not be able to attend on an alternate date. Could we find a generator big enough to help us out? No. Could we try it without lights? Hmmmm..., can you imagine using a portable toilet in an evening gown or tuxedo? I guess not. Fortunately, no one was

ready to give up on the possibility of getting the power returned earlier than anticipated. The auction items were placed on the tables and everything was set out in hopes of some Christmas magic. Many phone calls were made, and Pete Stalker, Cadillac's City Manager, even got involved. Finally, with the help of the folks (elves?) from Consumer Energy, the lights went on at 4:00 p.m., just a few hours before the projected start of the Festival of the Trees. Everyone breathed a sigh of relief and then sprang into action.

When the doors were finally opened for the Festival guests, there was no evidence of the worry and frustration that had filled the place earlier in the day. Instead, the restaurant was filled with the smells of gourmet food, the sounds of laughter and glow from hundreds of tiny Christmas lights on the beautifully decorated Christmas trees. Tables held baskets of goodies, artwork, gift certificates, and other items for the silent auction, the walls were adorned with unique wreaths for the live auction, and a special

table offered a look at the assortment of gifts that were going to be raffled off later in the evening.

After a delicious dinner served by the staff at Cadillac Grill, the auction started in earnest. Bidding for the trees and wreaths was the high point of the evening with several lively competitions between the bidders. Then evening ended with music and dancing.

By all accounts, the event was a huge success! Wexford Habitat owes that success, of course, to all the businesses and individuals who donated items for the auction, all the board members and volunteers who worked so hard to prepare for the event, and especially those who attended the auction. The Festival of the Trees together with the Breakfast with Santa raised an amazing \$25,829.00. That amount will go a long way toward providing affordable housing for deserving families in the Cadillac area. What a way to end the year!

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News from the ReStore

If you haven't visited the ReStore in a while, stop by to see the constantly changing scene. ReStore Clerk Lori Bowen has been busy reorganizing the shelves and making room for new donations. She is always looking for volunteers to help out!

As you walk down the aisles, you might want to check out the assortment of lighting fixtures, wall paper designs, microwave ovens, exercise equipment and Christmas decorations. Unique items like dry sinks and wooden high chairs are also available at the moment.

Donations are always welcome and pick up can be arranged for larger items. If you are redecorating, be sure to keep the ReStore in mind. It's located just across from the airport on Boon Road.

Housing Updates

Excellent progress is being made on the Klatt home on Robertson Street in Cadillac. Students from the Career Tech Center have been hard at work on the project. The house is now framed, and work on the basement is nearly complete. The roof is on, the front door is in place and the electrical wiring is being installed.

The water hook-up is also in place, and gas and power lines are ready to be connected to the house. It won't be long before the wall board and other finishing work can be started. The new partner family is putting in their "sweat equity" and looking forward to the final result..

The Board expects digging to begin on the second home in January. The Board will soon be deciding on the location.

Did You Know?

In the United States:

- An estimated 1.2 million children are homeless on any given night.
- One in five American jobs does not keep a family of four out of poverty.
- Homeless children go hungry twice as often as other children.

Around the world:

- An estimated 150 million children live on the street.
- One out of every three children in the developing world does not have adequate housing.
- Children without adequate housing are more likely to suffer physical and emotional illness.

What can you do to help?

Habitat for Humanity eliminates poverty, one house at a time..

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FOR HUMANITY**

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Wexford County Habitat for Humanity was established in 1989 by community leaders of Wexford County who wanted to make a difference and eliminate poverty housing. They saw a need for simple, decent, and affordable housing. With the completion of the 2 homes this year, 16 families from Wexford County will be living in safe, decent housing.

Habitat for Humanity
Builds Simple Decent Houses
for People in Need

Wexford County Habitat for Humanity

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