

Waco Community Development

“We’re revitalizing neighborhoods.”

June 2008



254-235-7358

1624 Colcord Ave.

www.WacoCDC.org

NEIGHBORHOOD SCHOOLS EXCEL

by Walker Moore

During the last six months, Waco Community Development has worked closely with Brook Avenue Elementary and West Avenue Elementary to increase parental and community involvement in the schools. These efforts have increased parental involvement at both schools, and I would like to highlight some of the schools’ accomplishments.

Principal Andreia Foster of West Avenue Elementary, was named Waco ISD’s principal of the year, in part, because of her efforts to increase parental and community involvement in her school. These efforts, among other things, led to higher than normal attendance at PTA meetings and more importantly, vocal critics became supportive allies. As a result, the 2008 reading scores in the 3rd and 5th grades increased by nearly 20 percentage points, from 75 to 93% and from 72 to 90% of all students passing.

Brook Avenue Elementary invited parents to participate in Family Friendly Learning Walks, where parents observe classrooms and make suggestions on ways to improve the education of their children. Twenty-one parents/guardians participated in the final Learning Walk of the semester, a number that seemed unreachable at the first Learning Walk. The Learning Walks changed the culture of parent/teacher relationships from negative to partners in education. Principal Jessica Hicks attributes this year’s improved academic performance to the increase in parental involvement.

West Avenue Elementary and Brook Avenue Elementary took bold steps this year to increase parental involvement. As a result of these steps, education has been enhanced and parents are beginning to work closely with the schools. We look forward to continuing to work with these two schools as they continue to provide high quality education to the children of our neighborhood.



Calendar

Ways to Get Involved

***July 31, 2008**

Homebuyer Education I.

6- 8 PM for 6wks

First Class / Thurs. July 31st
To register call (254) 235-7358.

Classes are free!

***September 2008**

Homebuyer Education II.

Saturday, Sept.13, 2008

Call the office to register.

Classes are free.

***July 9, 2008**

Waco Community Development
Board of Directors meeting.

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Newsletter of Waco Community Development, a Christian-based organization committed to promoting housing, economic, and community development throughout Waco.

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NOT ONLY SUMMER SCRAPERS BUT PASSIONATE PAINTERS

by Christian Tamayo

The sun is beating down on them as they lean in on the side of a house they have never seen before. Many of them in a city they have never seen before. Yet their goal is clear: to remove paint hanging on the home's wood with a small blade screwed to a piece of plastic. It is not easy work, sometimes it is not fun, but the hard work makes way for the fun part: laying on fresh paint where the rough, dirtier paint once rested. What do they get in return? They certainly will

not receive any monetary benefit, but hopefully they will walk away with something fulfilling, as they know they have helped in a great restoration process in one of Waco's finest historic neighborhoods.

The summer heat will not be the only thing rolling into Waco these coming months. We will also be blessed with several volunteer groups with a passion to help out their fellow men.

Groups from churches, camps, and youth groups from as far as Tennessee and Arkansas (and of course, Texas!) will be visiting our neighborhood every week this summer helping many of our homeowners with the gift of sweat and hard work! They will be scraping and painting for our neighbors and helping beautify their homes and community. We look forward to seeing the great work they will do!



"A Tast of North Waco, Part II"

by Walker Moore

After a one newsletter hiatus, the series on North Waco's fine dining has returned. This article will review Sand Diego Restaurante Mexicano at 1229 N. 18th St. (corner of 18th and Colcord). San Diego's is a fairly new restaurant to the neighborhood, and I had never eaten there until Tasha, my wife, and I dined there on June 6, 2008. From the moment we entered the restaurant, it was clear that San Diego's was a family owned and run restaurant. The waiters conversed freely with customers in both Spanish and English and made sure that our water glasses never went empty. The food was reasonably priced with nothing on the menu over \$7.00. In fact, I almost ordered the fajitas because I have never seen fajitas for just \$6.50. As I scanned the menu, I saw all of my favorites: fajitas, enchiladas, burritos, etc, but I was intrigued by the items that were out of the ordinary like "nopalitos" (cooked cactus) and "mole" (pronounced mō-lây). I decided to be adventurous and order mole (chicken smothered in chili sauce). I was assured that it was excellent, but I was still hesitant. I need not have worried. The mole was excellent. The chili sauce provided a nice spicy taste, and Tasha and I agreed that the mole dish had the most tender chicken we had ever eaten. Beans, rice, and corn tortillas rounded the meal out. Tasha ate the combination enchiladas and really enjoyed them. In short, the food was excellent and was made all the better by the fact that it only cost us \$12.99. San Diego's is a great restaurant for anyone interested in trying an authentic Mexican dish or wanting to eat an old favorite without breaking the bank. Tasha and I will be eating there again, and we hope to see you there as well. And the next time, I think I will try the nopalitos. San Diego Restaurante Mexicano is open Sunday through Thursday from 6:30 a.m. to 3:00 p.m., Fridays 6:30 a.m. to 10:00 p.m., and Saturdays 6:30 a.m. to 9:00 p.m.



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BUILDING WEALTH

Building Wealth
Part 1.

by Claudia Olivas - Meza

This article is part one of a three part series adapted from the Federal Bank Reserve of Dallas and their series on Building Wealth. Part I Wealth Creation, will cover Learn the Language and Budget to Save. The remaining parts of the series will cover, Save and Invest, Take Control of Debt and Protect Your Wealth.

Wealth Creation: Learn the Language

In order to create personal wealth, the first thing that you need to do is to learn the language of wealth creation. You first need to understand the meaning of assets, liabilities and net worth. An **asset** is a possession that generally increases in value or provides return, such as: a savings account, a retirement plan, stocks and bonds, and a house. Not all possessions that are assets are wealth-creating such as a big-screen TV, boat, or car. Money you owe, also known as debt is a **liability**, such as a home mortgage, credit card balances, car loan, student loans, hospital and other medical bills. Your **net worth** is your wealth, the difference between your assets and your liabilities. So, **Assets - Liabilities = Net Worth**. After making that calculation, are you worth as much as you want to be?

Budget To Save

What would you like your finances to look like in 5 or 10 years? First, you must set financial goals for the short-term and the long-term. It might be paying off your credit cards in the next two years, or saving enough money for retirement. No matter what your goals are, remember to be realistic, establish time frames, devise a plan and be flexible as goals can change. After establishing your goals, developing a budget to live by is next. In finances, there are certain types of groups, Planners, Strugglers, Deniers and Impulsives. A Planner controls their financial affairs as they budget to save. A Struggler has trouble keeping their heads above the rough financial waters. Deniers refuse to see that they are in financial trouble, so they do not see a need to budget to save. Impulsives seek immediate gratification as they spend today and let tomorrow take care of itself. They could care less about budgeting to save. Where do you fit in? Knowing what kind of financial manager you are will help determine what changes to make in order to maximize your wealth-creating ability. The ultimate goal is to become a Planner.

OUTSTANDING AWARD FOR OUTSTANDING PRINCIPAL

The 2007 - 2008 Waco ISD Outstanding Principal is Andreaia Foster, principal of West Avenue Elementary. In 2002, she opened a brand new school, building an excellent team at West Avenue Elementary. Understanding the critical importance of the parent in a child's successful education, she has also reached out to the community around West to support the school. She has built close relationships with parents and organizations like Mission Waco, Calvary Baptist Church, and Waco Community Development for educational enrichment. One of her teachers said, "I admire Ms. Foster's dedication to her teachers in providing them with the latest research and tools in child development to enable us to give our best to the students."

We are so thankful that the children in our neighborhood attend a school with such an outstanding principal.



CONGRATULATIONS
ANDREIA
FOSTER
2009 WISD
OUTSTANDING
PRINCIPAL!



EAGLE SCOUT PROJECTS

Waco Community Development wants to take this opportunity to thank Parks Walker and Brandon Kinslow for choosing our neighborhood for their Eagle Scout qualification projects. Brandon and Parks are Scouts in Troup 308.

Brandon Kinslow planned and organized the beautiful landscaping project for our Street of Dreams II.



Parks Walker planned and organized the new Wiffle Ball Field in Dewey Park.



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A PERSPECTIVE ON CONDITIONING

by Darrell Abercrombie

Last summer, I went hiking in the Colorado Mountains. The sights were beautiful! Mountains, trees, clouds and streams. I went there with friends who were veterans at hiking and climbing. Everything appeared fine.

One thing about hiking in the mountains...you cannot wait until you get to the mountains to start practicing, training and getting in good physical condition. You have to start weeks and months ahead of time, getting your muscles and your body in condition to meet the challenge of walking up the mountain. That is how it is when you are buying a house. There are some challenges called finances that we have to master before we can move into our home.

The first thing you want to check is your credit report.

(www.annualcreditreport.com) You want to find out what your creditors are reporting to the Credit Bureaus. This will give you a heads-up on updating your records to ensure that you have paid or settled accounts. If you have to dispute an account, it can take up to six months before it is reflected on your report.

Get your finances in order. Get your W-2's and income tax returns from the last two years, last four pay stubs and find out your gross and net income.

Gross income is the total amount of your check before they start taking out for taxes, insurance and retirement.

Net income is what we live on after all the deductions have been taken out.

I had to learn to be patient when it came to conditioning my workouts before I went hiking. Some unseen things such as injury or sickness will slow you down. When trying to get a house, sometimes unexpected bills such as auto repair, illness or utilities slow your progress on fixing your finances.

These unexpected expenses make an emergency fund imperative. This fund should have enough money for 3-6 months of rent/mortgage payments. I know this can be difficult, but it is necessary to protect your finances from unforeseen events.

Just like in hiking, you can get tired. You sometimes have to slow down, get your perspective, and keep moving up the mountain. When trying to buy a house, get your credit report, find out what you can afford and seek help from friends and professionals.

By the Numbers

Housing:

New Homeowners	75
New Homes:	22
Renovated:	10

Opportunities:

Counseled:	724
Active:	126

Maintenance:

Volunteers:	3,185
Vol. Hours:	18,607
Lots Mowed:	985

Waco Community Development is proud to announce that our organization has been accepted into the National Industry for Homeownership Education and Counseling.

For more information visit:

www.homeownershipstandards.com

* MEMORIALS*

*In Memory of Leland Collier given by Virginia Cashion-Marstaller

*In Memory of Charlie Stone given by Bill Shirley, Walt & Gerry Keeler, Billy Davis Jr., and Jon Spelman



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