

Waco Community Development

"We're revitalizing neighborhoods."



March 2009

254-235-7358

1624 Colcord Ave.

www.WacoCDC.org

The Ball & Chain of Credit Card Debt

by: Darrell Abercrombie

For more than half of all credit card carrying Americans, credit cards are a blessing and a curse. Of 44 million households in the United States, 57% of all credit card users, carry an average interest rate of 17.1%. Consider this: If you were to buy a \$10 pizza with one of your credit cards and only make the minimum monthly payments on that card, it would take you over 5 years, yes that is right, ***OVER 5 YEARS*** to pay for that \$10 pizza. Because of the APR (annual percentage rate) on that card, you end up paying \$50 for a \$10 pizza! Just the thought of that makes me feel really nervous! Would you want to pay \$50 for a \$10 pizza?



Although credit cards have become a national addiction, there are some effective ways to get yourself out of debt. Here are some of the steps that you can take to begin getting out of debt:

- 1.) Create a repayment plan.
- 2.) Calls your creditors to set up a repayment plan.
- 3.) Work out a budget.
- 4.) Follow your money with your budget.
- 5.) Start getting rid of most of your credit cards and keep the lowest interest rate card for emergencies only.
- 6.) Find out what your creditors are saying about you. Get a credit report on a yearly basis. Go to www.annualcreditreport.com for your free credit report.
- 7.) Avoid "quick-fix" credit report services.

Adapted from an article by Better Homes and Gardens

Calendar

Ways to Get Involved

*2009 Homebuyer Education

Homebuyer Education I.

6-8 PM for 6 weeks

Begins Thursday, April 23rd

To register call (254) 235-7358.

Classes are free!

*April 18, 2009

Homebuyer Education II.

Saturday, April 18th, 1-6 PM

Call the office to register.

Classes are free.

Waco Community Development

Board of Directors Meeting.

*Thursday, April 9, 2009

Board of Directors:

Ken Cooper, President

Carolina Ramos, VP

Tim Holtkamp, Secretary

Bill Shirley, Treasurer

Melvin Carter

Juan Castellano

Billy H. Davis Jr.

Walt Keeler

Ada Nun

Rev. Steve Ramsdell

Dr. Gaynor Yancey



1105 N. 14th St.
\$81,000



726 N. 13th St.
REMODEL
\$80,000



1100 N. 15th St.
\$81,000

**BEGINNING
CONSTRUCTION**

826 N. 15th St.
\$81,000



1110 N. 15th St.
\$81,000

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Issue 24 - 2009

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

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Construction Manager

NEIGHBORHOOD REVITALIZATION STRATEGY

by: **Beth Kilpatrick**

Neighborhood Revitalization Strategy: Does that sound overwhelming? It did to me when I started working on it. Waco Community Development is spearheading the process of putting together a Neighborhood Revitalization Strategy (NRS). The NRS documents what organizations in North Waco are doing to revitalize North Waco and what they hope to accomplish in the next five years. We have interviewed over thirty community leaders in business, transportation, parks and recreation, housing, education, neighborhood associations and nonprofit organizations. We asked each leader to identify assets and challenges in the community as well as to detail their work in the community. The leaders identified almost 40 assets in the community some of which include new housing, cleaner lots and less crime, as well as Waco Community Development as an agency. The community sees our agency investing in the life and fabric of the community—our investment is recognized and appreciated. The neighborhood has many challenges ahead, but the leaders of Waco are positive about the direction North Waco is taking and are committed to collaborating to bring about a lasting transformation. What a gift to be a part of this process!



Beautification Is **NOT** Easy!

by: **Jeff Gravens**



Bamboo in North Waco? Bamboo is most commonly found in East and South East Asia. Yet, there is plenty of bamboo right here in our neighborhood. Bamboo is a group of woody perennial evergreen plants in the grass family and is the fastest growing woody plant in the world. Dependent on local soil,

bamboo has a growth rate of up to 24 inches per day.

Three work groups recently assisted us in clearing a vacant lot of a large amount of bamboo. How much bamboo? The three groups combined to clear an estimated 6,000 stocks of bamboo, with many of the stocks reaching over 20 feet tall. Beautification is not easy! Waco Community Development would like to send a big “thank you” to the work groups from Alliance Bible Church, Texas Christian Academy, and Waco Baptist Academy.

Our community benefits from groups like those listed above. We need volunteers to accomplish the vision of revitalizing our neighborhood. Please feel free to contact us if you want to join in on the fun. We would love to have you!

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“Ready From Within”: Septima Clark on Education and Community Organizing
by: **Gabriela Gatlin**

It goes without saying that many people in our neighborhood, our city and our nation are struggling right now during difficult economic circumstances, and yet we know this is not the first time we have passed through hard times.

An article in a recent issue of Newsweek explored the power of storytelling and how people who struggled through the Great Depression told stories to encourage each other to keep on during hard times. People told so many stories that the Federal Writer’s Project was developed during the 1930s to collect these stories and publish them. Sadly, the stories were so honest and powerful that they were hidden from the public. We are facing hard economic times again, and it is important to consider how the stories we tell give us hope for change and the courage to pursue it.

I joined Waco Community Development in January as a housing and credit counselor, and I brought along the story of one of my heroes, Septima Clark. Few people know about her leadership and how through education she laid the groundwork for the civil rights movement. It is because of Septima Clark, her teaching and her community organizing, that our nation, our city and our neighborhood is a better place. Without her, we would be telling darker stories.

Septima Clark was born in 1898 in Charleston, South Carolina. Her mother was a Haitian immigrant, and her father was a freed American slave. Septima was named after a Haitian aunt whose name was Septima Peace, meaning “sufficient peace.” Septima graduated from high school and obtained a teaching certificate. She taught developmental reading in the public schools until the South Carolina Board of Education fired her because she refused to withdraw her membership in the NAACP. Before she was fired, Septima had pushed other teachers in South Carolina to organize and advocate for their right to maintain membership in the NAACP. It was an unsuccessful campaign, and Septima later said it was one of her greatest failures as an educator and an organizer. She realized that people need education, the space to analyze their reality and the training to take action, before they are ready to make changes. Septima said that people need to be “ready from within” for change to happen.

Septima later worked as the education director at the Highlander Folk School. Through her work at Highlander, Septima developed citizenship schools across the South. In these schools, African Americans learned to read and write so that they could pass a literacy test and register to vote. Some people consider Septima’s citizenship schools to be the base upon which the civil rights movement was built. Rather than work with a textbook, the students in the citizenship schools used the “text” of their own lives to learn basic literacy and take action to change their world. Septima prepared her students to be ready from within to make sustained changes within their own lives and throughout our country.¹

In the housing and credit counseling and the community organizing that we promote at Waco Community Development, we can take inspiration from Septima Clark’s powerful testimony of education for social change. We hope our services – financial literacy, credit counseling, homebuyer education, and parent/school partnerships - can help the residents of this neighborhood become “ready from within” by developing a plan to become powerful actors in their own finances, neighborhood, and our city. And we hope that along with our neighbors, we will be ready to tell the stories from our own lives and the stories of strong people like Septima Clark that inspire us to make the hard times better.

¹ Adapted from *Ready from Within* by Septima Clark, edited by Cynthia Stokes Brown (Trenton, NJ: Africa World Press, 1990).

SAVE THE DATE

Mark ***Thursday, April 23, 2009*** on your calendar!

Don’t miss Waco Community Development’s
4th Annual Golf Scramble. The Cottonwood Creek Golf Course will
host this year’s golf scramble.

Early bird: \$75.00 per person or \$80 at the door.

Call (254) 235-7358 for information/registration!

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Donations-Pledge Donations-Memorials-Honorariums

Waco Community Development now offers you the ability to support our ministry through the giving of donations. Your generous donation, pledge donation, memorial or honorarium allows us to continue our mission of revitalizing and restoring one of Waco's oldest historical neighborhoods.

Memorial & Honorary Gifts

Your Memorial or Honorary acknowledgment will be placed in the latest issue of the Waco Community Development Newsletter.

FREE TAX PREPARATION

Free tax preparation for low and moderate income taxpayers with special attention given to those aged 60 and above is being offered. You can take advantage of these free services at Providence Hospital, Harrison Center, R.B. Hoover Branch Library, Neighborworks Waco, Sacred Heart Catholic Church, Waco McLennan County Library, Hewitt Community Center and A.J. Moore Academy.

Call 211 for more information.

HOW CAN YOU HELP?

Do you want to know more about how you can make a difference in your community? Your help is needed! From financial donations to using your professional expertise to folding newsletters. Your efforts help our community. Please call Waco Community Development (254)235-7358 or visit our web site at www.WacoCDC.org. Mike Stone is also available to speak to your group about how you can help.

Make a difference...volunteer!

By the Numbers

Housing:

New Homeowners	99
New Homes:	30
Renovated:	10

Opportunities:

Counseled:	877
Active:	119

Maintenance:

Volunteers:	3,886
Vol. Hours:	21,095
Lots Mowed:	1,116

REVITALIZATION IN ACTION

It is great to see others involved in the revitalization of North Waco. Another grand old home at the corner of N. 16th St. and Morrow is being restored. This is another great example of the revitalization taking place in our neighborhood.



1624 Colcord Ave.
Waco, TX 76707

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“Every dream begins with a dreamer. Always remember, you have within you the strength, the patience, and the passion to reach for the stars to change the world.”

Harriet Tubman 1820 - 1913

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