



September 2004

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

Staff

- Mike Stone**, Executive Director
- Darrell Abercrombie**, Program Dir.
- Evelyn Nunn Berry**, Admin. Volunteer
- Mary Cashion-Smith**, Volunteer
- M.L Dickey** - Construction Manager

Board of Directors:

- Billy Davis**, President
- Ken Cooper**, Vice President
- Walt Keeler**, Secretary
- Jon Spelman**, Treasurer
- Melvin Carter**
- Jimmy Dorrell**
- Tim Holtkamp**
- Ada Nunn**
- Carolina Ramos**
- Steve Ramsdell**

Vision

When you drive down the street you see a mixture in size of well maintained homes, neighbors taking care of neighbors and a place that anyone can call home.



Another New Homeowner

Have you see the new brick home on 15th Street? We have worked really hard to get another proud homeowner into a custom designed home. It began as a dream when the homeowner asked how to go through the process and if owning a home was affordable. We were then blessed with the donation of the house design by Ken Cooper of Cooper and Horn. We spent time designing it to meet the homeowner's needs and ensuring that it blended into the neighborhood. In this case we chose brick over Hardi-plank and we were able to get the brick discounted to us by ACME brick.



Happy Homeowner

The rainy spring was a challenge but we built the home, finishing it up with upgrades of a carport, privacy fence and picket fence.

After the homeowner moved in, we hosted a welcome to the neighborhood party. One of the goals of our organization is to help the families establish relationships with their neighbors. This goal is facilitated through the neighborhood parties. We had a great turn out with about 40 people, lots of neighbors, some dignitaries



New Home

(Maurice Labens from the City of Waco), local community leaders, people that worked on the house, and board members from Waco CDC. To make the event even more special the next door

neighbor offered the blessing for the home. What a great way to be introduced to the neighborhood.



House Dedication

This was our second new home construction with a homeowner in North Waco this year. We are very proud of our homes and look forward to starting on the next two that are currently in design. We will continue to work hard providing the same service and great homes to others interested in owning their own home.

Another Home Ready for Move-In 720 N. 14th



“One HOT Summer“ - Mike Stone, Executive Director

What a hot summer it was. I am not talking about hot meaning the temperature of the area. I am talking about hot being the amount of activity that has been going on at Waco CDC. We have been very busy with building homes, helping our neighbors and keeping a handle on the grass.

Starting off very early this summer we were able to contract with a retired General Contractor, M.L. Dickey to over see the construction of our homes. M.L. comes to us with 40+ years experience in home construction. Thus far, we have built 5 new homes in north Waco but also helped 11 families become homeowners in Waco.

This summer started and finished with great support from Church groups helping our neighborhood. At the beginning of the summer, we were blessed with 90 folks from First United Methodist Church in Arlington Texas. We connected them to families that needed help with the exterior of their houses. Through out the summer, we had a number of community churches come and volunteer their time in our neighborhood. At the end of the summer, we had a group of men from Wesley UMC-McKinney Texas. Thus far we have had 623 people donate their time for a total of 4692 hours. What a blessing to our neighborhood they have been.

I said it was hot this summer but did you notice how wet it was early on. It seemed like it rained about every 3 days. The rain while well needed caused us a problem with grass as the grass kept growing and growing. But thanks to the help that we received we were able to keep the lots mowed. Thus far we have mowed 403 lots. That is a lot of grass.

The temperature is starting to drop with fall approaching but things are heating up with the volunteers from Baylor. I highlighted all of these activities to let you know about the potential service opportunities that we have at Waco CDC. If you are interested, please contact us at the office (254) 235-7358.



“Manna from Heaven”

“What does your organization do and how can I help.” This was our first introduction to Bob. Bob came in the office and said “I like helping people and want to help your organization. Also, the Walmart Foundation is going to donate to your organization for my work.” We were naturally blown away, this was truly Manna from Heaven. Here was a man wanting to help and he was going to donate financially to us as well.

Bob is a great example of the type of volunteers that have contacted and donated their times to help our group. Bob works a full time job at the Walmart Distribution center and takes care of his elderly mom. But he had the desire to help others so he approached us. His efforts were not long periods of time. He came in every week and gave a few hours of his time helping to beautify the community by mowing and cleaning up lots in our neighborhood.

We are very grateful for Bob’s service and the Walmart Foundation’s donation to our organization.



Bob presenting the Walmart Foundation's Check

We're putting more neighbors into neighborhoods.

The Reason I Volunteer

by Mary Cashion-Smith



I guess the first thing that comes to mind when asked this particular question is my father Roy Cashion. My father always knew that without the support of the community where he lived, worshipped, and worked his measure of success would be deficient. I grew up learning the importance of giving back to your community. It has been within me for a long time to “give back” to my community for as long as I can remember.

I moved back to Waco in August of 2004 after being away for 32 years. My children were older and I wanted to be closer to my mother therefore moving back to Waco was a very positive experience. I knew when I returned to my hometown I would no longer be teaching and would have the opportunity to volunteer.

Many years ago my father had a very good friend named Herman “Huck” Huckabee who had a daughter named Gerry. Well, when I moved back to Waco I met Gerry Huckabee Keeler and we became fast friends. One thing led to another and in establishing our new friendship I also became friends with her precious family who serve the Lord with gladness.

The rest is history and here I am at Waco CDC. My volunteer position involves paying bills, recording payroll, and keeping accounts payable in order. I not only enjoy the work it keeps my computer skills honed.

Mike & Darrell are two guys committed to the cause of making a difference in our community. I am honored to be a part of Waco CDC believing whole heartedly in the collected efforts of all involved.

My other volunteer work involves the Meals on Wheels program for those who are homebound. I had no idea how the wonderful people I have come to know would bless my life in so many ways. They are truly an inspiration to me and I eagerly look forward to seeing them and having the opportunity to visit with them each week..

The blessings I have received from “giving back” to my community and the wonderful new friends I have met have made such a positive difference in my life.

“Neither do people light a lamp and put it under a bowl. Instead they put it on its stand, and it gives light to everyone in the house. In the same way, let your light shine before men, that they may see your good deeds and praise your Father in heaven.” - Matthew 5:15-16



Thank you Volunteers for your help this Summer

McLennan County Community Service

City Of Waco Community Service

Reicher High School

First Baptist Woodway

Harris Creek Baptist Church

Central Christian Church

CHISE

First UMC - Hurst

First UMC Arlington

MFUGE

Phi Chi - Baylor

Wesley UMC

Brothers Under Christ



Want to Know More About How You Can Make a Difference?

Your help is needed! From financial donations to using your professional expertise to folding newsletters, your efforts help our community. Give us a call at 235-7358 or check out the web site at <www.WacoCDC.org> Mike Stone is also available to speak to your group about the efforts of Waco CDC.

**2nd Greatest Commandment:
“to Love Your Neighbor
as Yourself”**

We're putting more neighbors into neighborhoods.

Getting Out of Debt!

- Darrell Abercrombie

For more than half of all credit card carrying Americans, credit cards are a blessing and a curse. 44 million households – 57% of all credit card users carry an average interest rate of 17.1%. Consider this: If you buy a \$10 pizza with a credit card and only make the minimum payment it will take you over 5 years to pay for the pizza. Although credit cards seem to have become a national addiction, these are effective ways to get out of debt.



1. Create a repayment plan.
2. Call your creditors and set up a repayment plan.
3. Draw up a budget.
4. Follow your money with your budget.
5. Start getting rid of most of your credit cards and keep the lowest rate card for emergencies.
6. Find out what your creditors are saying about you. Get a credit report yearly.
7. Avoid quick-fix credit report services.



- adapted from an article by *Better Homes and Gardens*

By the Numbers

Housing:

New Homeowners:	11
New Homes:	5
Renovated:	2

Opportunities:

Contacts:	631
Counseled:	153
Active:	70

Maintenance:

Volunteers:	623
Vol. Hours:	4629
Lots Mowed:	403

**Enclosed is an envelope.
We would appreciate you
considering becoming
one of our financial
supporters.**

We're putting more neighbors into neighborhoods.
1525 Colcord 235-7358 www.WacoCDC.org



1525 Colcord Ave.
Waco, TX 76707

PRST STD
US POSTAGE
PAID
Waco, Texas
PERMIT # 4