



Winter 2007

River City Habitat for Humanity

" give a little, gain a lot "



Why River City Habitat for Humanity Needs Support from Community Members Like You *We're Looking For a Few Good Friends*

Some Words About Our Income...As a member of our mailing list, you most likely are aware that we do not GIVE houses away, which means you are already well-informed on our mission. What you may not know, is that although our homeowners do make monthly mortgage payments (which translate into approximately **\$80,000** in income for our affiliate annually), the cost of meeting our goal of 6 houses in 2007 will total over **\$390,000**. That deficit, while well-served by income from the Habitat Re-Store (which raises funds to build 2 homes a year), must be made up through community giving.

There's More...In addition to our normal fund-raising needs, River City Habitat for Humanity has also acquired twelve run-down abandoned homes across our community to rehabilitate over the next several years. While all of us here at Habitat feel this is a worthy under-taking and one desperately needed by our community, we have also borrowed **over a quarter of a million dollars** to acquire those properties.

Why share these numbers? To let you know that now, more than ever, RCHF is growing, and we must have the support of "friends" like you.

Read on and see the enclosed pledge form to learn more...

A 50th Home. A 50th Family. Meet Zurett Merridith...

Zurett Merridith, a hard-working state employee, a student of night classes at Lincoln University, and single mother of three kids, has dreamt of her own home for a long time.

"Since my son (now 17 years old) was a child, it has always been my dream to own a home. Unfortunately, life threw us for a loop. I went through a divorce and a bankruptcy and some bouts of homelessness, and after applying for two loans to buy my own home, it became clear that a typical loan was not going to happen for me," Merridith said.

With her income from her current position with the state, Zurett made enough money to continue living in her rental house, but Zurett and her children had outgrown it, and were not anxious to start moving from rental to rental again. In late 2005, Zurett applied to the Habitat program through the suggestion of a friend and was accepted.

"This whole process has been such an emotional experience for us because we know we're never going to have to pack up our boxes again and move. This is going to be our home and that's the greatest thing."

As a Single-Parent, Zurett is required to put in 350 hours of sweat equity before she can purchase her Habitat home. Although her home is several months from being completed, Zurett has already put in close to 500 hours of labor on not only her home, but on four other homes before hers. And she's done that while raising her children, working full-time, and attending college courses to complete her degree in Business Administration.



Did you know?

- *Habitat Homeowners paid over \$20,000 in property taxes to Cole County in 2006?*
- *Habitat Homeowners Pay for their home through a 20 year interest-free, no-profit mortgage?*
- *Habitat Partner Families put in between 350-450 hours of "sweat equity" labor on their home?*
- *For each Habitat Home dedicated in our community, RCHF sends a "tithe" to Habitat, Intl to build a home in another part of the world, as a part of the Habitat "House for a House" campaign?*
- *We Need Volunteers! We are always in need of more volunteers for our committee work, for site supervision, for our recycling committee, for office work, or to work in our Re-Store?*
- *Habitat is a grass roots organization that cannot grow, or even survive, without ardent financial and physical support from community members like you!*

River City Habitat for Humanity is the local affiliate of Habitat for Humanity International, a nonprofit Christian ministry working in partnership with low income families to improve their living conditions with decent, affordable housing.

Since 1992, RCHFH has led the fight against sub-standard housing in Jefferson City.

RCHFH is a 501 c (3) Non-Profit Organization

BOARD OF DIRECTORS

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RCHFH Committee Leadership

Re-Store: Jim Hofmann
Building: Curt and Marian Bridges
Family Support: Marlene Medin
Family Selection: Bernard Thompson
Site Selection: Ron Medin and James Stark
Construction Supervisor: James Stark
Can Recycling Committee: Carol Scott
Church Relations: Kyle Kittrell

RCHFH Staff

Kelly Smith, Executive Director
Connie Rademan, Office Manager

River City Habitat for Humanity

1420 Creek Trail Drive
Jefferson City, MO 65109
573.635.8439

Fax: 573.635.2106
Regular Office Hours: M-F 9 am—4 pm
Or by appointment

Habitat Re-Store

1420 Creek Trail Drive
Jefferson City, MO 65109
573.635.6106

Store Hours: Thurs and Sat 9 am—Noon
Fri 12:30—5 pm

“The very fact that God has placed a certain soul in our way is a sign that God wants us to do something for him or her. It is not chance; it has been planned by God. We are bound by conscience to help him or her. I ask you one thing: do not tire of giving.” Mother Teresa

Become a Friend...

We want YOU to join us as a Friend of River City Habitat for Humanity! Joining as a “Friend” means a pledge, by you, your business, or organization, to send RCHFH \$25 each time we break ground on a new build or a rehab project here in Jefferson City. Typically, we will have 5 or 6 ground-breakings each year.

What we can do, together:

100 Friends x \$25 per build = \$2500 x 6 builds = \$15,000

500 Friends could raise \$75,000 annually

1000 Friends could raise \$150,000 annually

See the Enclosed Pledge Form to Get Involved...

Those Who Say It Cannot Be Done Should Not Interrupt Those Who Are Doing It

—Unknown—

From the President....

James Stark



Dear RCHFH Supporters:

The temperatures are freezing and ice has slowed everything down, but things are still moving at Habitat!

We're currently hard at work on our 49th and 50th builds, and are in the course of prepping several additional new builds and rehab projects.

As we kick off 2007, on behalf of all of us at Habitat, I'd like to invite you to join us in our latest fund-raising effort by declaring yourself and your family as true FRIENDS of Habitat. Our affiliate continues to grow and impact the lives of local families, and we cannot do that without the support of concerned community members like you.

It is our mission to end poverty housing in Jefferson City, and while each house that we build may appear to be a drop in the bucket, I'd like to remind everyone of what happens when you place a bucket under a dripping faucet. Slowly, but surely, that bucket will eventually be full to overflowing. We can do it together!

In addition to financial support, we have several committees in need of volunteers, especially our Fund-Raising, Volunteer and Church Relations Committees. You can get involved in Habitat by calling our offices at 635-8439 or by logging on to www.rivercityhabitat.org

See you on the job site!

Sincerely,
James Stark
Septagon Construction

Churches of the Concord Baptist Association Hard at Work on House #50

Since November, multiple churches of the Concord Baptist Association have been working each Saturday on House #50, 1407 W. Main Street.

Contributing congregations are: Concord Baptist, 1st Baptist, and Southridge Baptist of Jefferson City, 1st Baptist, Main Street Baptist, Salem Baptist, and Pilot Grove Baptist of California.

When there hasn't been a sheet of ice covering the entire house, crews have assembled to work on this landmark house. Many have traveled close to an hour to volunteer, and at the end of the day, most ask the same question: "How soon can you use us again?"

We're so grateful for their gracious service and for that of our always-faithful Tuesday Crew!
We hope to complete House #50 in March.

SO MANY WAYS TO VOLUNTEER...

JOIN A COMMITTEE

- > FUND-RAISING
- > VOLUNTEERS
- > PUBLIC RELATIONS
- > CHURCH RELATIONS
- > CAN RECYCLING
- > FAMILY SELECTION
- > FAMILY SUPPORT
- > SITE SELECTION
- > BUILDING

*"You are the only person
on earth who can use
your abilities!"
- Anonymous*

WORK THE RE-STORE

**DRIVERS, ASST DRIVERS,
CLERKS NEEDED!**

WORK THE BUILD SITE

**RCHFH BUILDS EVERY
TUESDAY AND SATUR-
DAY. CALL THE OFFICE
FOR LOCATIONS, 635-
8439**

Special Thank You's

*Once again, Habitat would like to recognize a few of our
local donors for their recent support:*

**Embarq
Troy Bonnett Electric
Quaker Windows**

**Aerodry, Disaster Restoration
Bill Pace, HVAC, California, MO
Asbestos Removal Servics, Inc**

*We are so grateful for local support and will continue to recognize our donors in future
newsletters. To find out how your business can assist RCHFH call 635-8439.*

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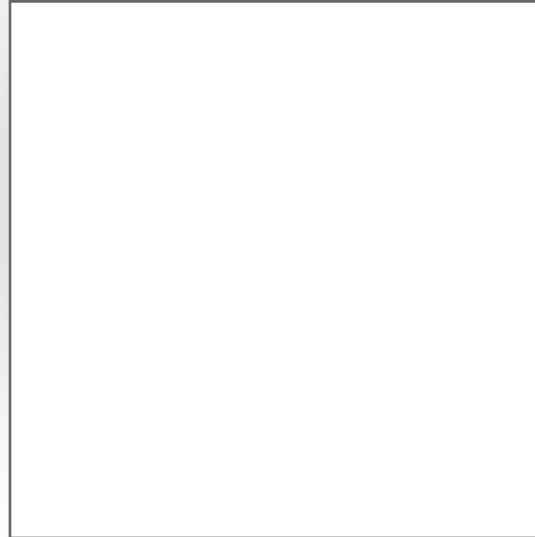
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River City Habitat for Humanity
1420 Creek Trail Drive
Jefferson City MO 65109

Phone: 573-635-8439
Fax: 573-635-2106
Email: rchfh@earthlink.net

We're On the Web
www.rivercityhabitat.org

**Become a "Friend"
of River City
Habitat for
Humanity!**



A Special Thank You...

We would like to thank everyone who made our first Gala, on November 16, 2006, a huge success. We raised close to \$14,000 to support our mission. The event would not have been possible without the support of local businesses that donated items for our silent and live auctions and purchased tables, or without the dedication of local supporters who purchased tickets to attend and cast bids on auction items. Advanced Image Systems printed our tickets at no cost, and Modern Litho donated much of the printing of our programs for the evening. We are also grateful to our MC for the evening Warren Krech, Auctioneer Charlie Pardon, Musician Mike Michelson, Reverend Chris Jackson Dumas, Jamere Brown, Lincoln University, Clive Rainey, Director of Community Relations, Habitat International, and all local media who supported or helped us promote this event.

In addition, we'd like to recognize the Gala Committee that planned the event: Sally Brown, Mary Ann DeCook, Janette and Chad Eggen, Tina Hoey, Steve Houser, Ann Roberts, Ashley Weaver, Melanie Wood and Habitat Staff.

If you would be interested in helping to plan events like this for RCHFH, please consider joining our Fund-Raising Committee by calling 635-8439, or e-mail kelly_rchfh@earthlink.net.

What does it profit, my brethren, if someone says he has faith but does not have works? Can faith save him? If a brother or sister is naked and destitute of daily food, and one of you says to them, "Depart in Peace, be warmed and filled," but you do not give them the things which are needed for the body, what does it profit? ... Show me your faith without your works, and I will show you my faith by my works.

~James 2: 14-18