



Madonna Morris is the owner of our House #1. She helped build her house with our very first

caring volunteers back in 1989 and she purchased that house with a no-interest loan in January 1990. Madonna now owes less than \$5,000 on her mortgage. Madonna Morris is also critically ill with cancer. She is unable to work and therefore unable to pay the last bit of her mortgage. Can you help us to help her? You may be able to make a gift that will help pay off her mortgage.

As a ministry, the only thing we give away is the opportunity to be successful. We count on your generous donations and the dedication of thousands of volunteers to provide that opportunity to families in need of decent, affordable housing.

Or what about helping one of our other partner families that have suffered illness, loss of income, or some other major setback? If you have felt the pinch of rising costs, or the sting of reduced income or past-due bills, you may know what it is like for many of the families we serve—who typically earn half of the median income. We can only help them if you do.

Before you go to sleep tonight, please fill out the attached form with a generous donation to express the blessings in your life. Remember Hebrews 13:16 “And do not forget to do good and to share with others, for with such sacrifices God is pleased.”

May God continue to bless you and keep you this Christmas season and throughout the New Year.


*Paul Warriner*  
Executive Director

Don't know what to give that special neighbor, friend, loved one for Christmas? Consider a donation to Habitat in their name.

- \$20 could purchase a 50# box nails to finish a Habitat house
- \$50 could help purchase a kitchen sink
- \$75 could help purchase an interior door and hardware
- \$100 could help purchase one window unit
- \$200 could help purchase a tub/shower unit

With a donation of \$75 or more we will send you a coupon for you to pick up our new Limited Edition Saginaw Habitat for Humanity Christmas ornament, along with a gift card to be given to the recipient. This ornament, on your tree or on someone else's tree, will be a reminder of the positive changes that are being made in the lives of families needing decent, affordable places to live and of how much your kindness and generosity mean to a new Habitat family.

These ornaments must be picked up at our ReStore at 315 W. Holland. (Sorry, we do not have the capability of shipping/mailling ornaments).



Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ email \_\_\_\_\_

Amount \$ \_\_\_\_\_

Please charge my gift on my credit card  VISA  MC

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

Signature \_\_\_\_\_

I/we would like this gift to be made in honor / memory of (circle one):  
\_\_\_\_\_

Please send an acknowledgement card to:

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Saginaw HFH is a 501(c)(3) nonprofit corporation. Your donations are tax-deductible. Make checks payable to **Saginaw Habitat for Humanity**.

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# ◊ Saginaw Habitat Highlights ◊

www.saginawhfh.org

Volume No. 12

Issue No. 2

Holidays 2007

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## Something new at Saginaw Habitat ... a Neighborhood Improvement Program and a Home Repair Program

In October, the Saginaw Habitat for Humanity Board approved two new initiatives.

One will involve partnering with neighborhood associations and the other seeks to recruit volunteers handy at home repairs.

While the building of new homes will continue, says Saginaw Habitat Executive Director Paul Warriner, there also is a need to help deteriorating neighborhoods improve and to help struggling homeowners make vital repairs to their existing properties.

"It is important that we get involved in neighborhoods before they deteriorate," says Warriner. "And with so many vacant houses in Saginaw, we need to limit our new construction and shore up what exists."

The **Neighborhood Improvement Program**, is an outgrowth of the defunct Christmas in July/Rebuilding Saginaw program that gave its assets to Saginaw Habitat when it folded.

As it is planned:

\* Saginaw Habitat must be invited by a neighborhood association to help paint the exterior or clear out brush and garbage around an occupied home that is a blight on the neighborhood.

\* Saginaw Habitat will provide things like a dumpster and help on the labor needed, but members of the association community also are required to work.

"We don't want to watch the neighborhood watching us work,"



Virgil Horton works on the Joy St. rehab this past summer.

says Warriner.

\* This program is aimed mainly at properties in the City of Saginaw.

\* Most of the projects will take a day or less.

### **The Home Repair Program**

Some homeowners are struggling with the means (both money and physical labor) to do such things as build a handicapped ramp, fix a leaking roof or deal with furnace issues — to the point they often abandon the home.

This program is expected to begin in February. Interested persons may call the Habitat office, 753-5200.

\* Saginaw Habitat will provide the volunteer labor and the homeowner will pay for the materials through a zero

percent interest loan.

\* Should the repair require a professional electrician or plumber, Saginaw Habitat will hire the workers and the homeowner will pay them.

\* Saginaw Habitat will hire a staff member to co-ordinate this program, will seek to recruit new volunteers to work in this program, and will fund-raise for it separately from its new builds program.

\* This program is aimed at the entire county of Saginaw.

Both programs are for homeowners only, not renters.

"We have talked about doing this for a long time," says Warriner. "The board voted to do it."

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**Attn: Saginaw County: Habitat may have a home just for you or someone you know. See it you qualify for a new or rehab home by calling 753-5200.**

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## Auction dinner a winner

More than 200 people attended the third Saginaw Habitat for Humanity Builders' Club Auction, held in October at the Bavarian Inn Lodge in Frankenmuth.

Silent auction items brought in \$4,670 and live auction items went one better at \$4,960. The gross of the evening was \$36,380 and the net ended up at a robust \$27,833.

So what was the hot item during the live auction?

A pheasant and chukar hunt, reports Saginaw Habitat employee Sharon Block.

Huh?

Auctioneers Art Lewis and Marty Wegner helped an avid hunter to cough up nearly \$500 for an organized pheasant and chukar (we're told it's some kind of game bird) hunt on private properties.

Pheasant hunt in the morning,



Three hunters and their dog await a successful bidder for their quest .

lunch, chukar hunt in the afternoon; all we met the goals we had for the event in Frankenmuth. this year."

"We were happy with the turnout of people and the venue," says Block. "A lot of Habitat volunteers attended, and Pages 3 and 4 contain a list of all the people who donated live and silent auction items.

### Board of Directors



Roger Scovill, President † Jim Doane, Vice President † Al Napier, Secretary † Andrew Rose, Treasurer † John Archambeau † Mary Ann Badour † Rev. William Brown † William Cook † Rev. Paulette Cummings † Rev. Charles Guerenno † Sharon Howell † Christina Jones † Bridget Smith † Herbert Spence Jr., Executive Director Emeritus and Life Member



**Staff:** Paul Warriner, Executive Director † Cameron Brady, Development Manager † Sr. Lois Ann Sheaffer, Family Relations Coordinator † Courtney Fitzpatrick, Financial Manager † Debra Drake-Davis, ReStore Manager † Mike Bebeau, Construction Manager † Sharon Block † Mariann Rothschild, Office Coordinator † Dick Parks, Assistant Treasurer † Leonard Williams, ReStore † Carol Johnson, ReStore

## 2007 was a rough year

With the downturn in the Michigan and national economy, Saginaw Habitat struggled a bit in 2007, says Executive Director Paul Warriner.

Two Habitat homes went into foreclosure when their owners could no longer afford payments, two went into probate when their owners died, and three Saginaw Habitat homeowners moved to new employment outside of Saginaw.

"Usually no more than one or two homes turn over in a year," says War-

riner, "but this year was a 'perfect storm' with the downturn in the economy, relocation of families and death or illness.

"We expect things to bounce back, but this is why we are looking at more rehab projects and less new construction. It may be a couple of years before we do a nine or 10 house blitz build again."

"We also want to get the word out to returning (military) veterans...consider us."

## Anna Luis Spa staff raised \$2,500

The fundraising day at the spa reported in the last Saginaw Habitat newsletter raised more than \$2,500, which was divided between Saginaw Habitat for Humanity and the Hairdressers Unlocking Hope organization helping victims of Hurricane Katrina.

The entire staff at Anna Luis Salon & Day Spa in Saginaw Township, owned by Luis Jimenez, spent their

Sunday of Sept. 16 giving pedicures, manicures, massages, facials and haircuts for \$15 to \$20 — services that normally would have cost \$25 to \$39. Pedicures got the most customers, followed by massages and facials.

The 70 customers also bid on silent auction items.

**Saginaw Habitat Highlights** is published quarterly by **Saginaw Habitat for Humanity** Janet I. Martineau, editor

Special thanks to:

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for discounted printing

**Dedicated volunteers**

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# Thank you auction donors!

AAA—Carol Fritz	Frankenmuth Leather and Covered Bridge	Sue Onitveros
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American Metal Roofs, Inc.	Gaertner's Greenhouse and	Parrot Bay Tanning
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Detroit Red Wings	McDonald Pontiac-GMC-Cadillac	W.L. Case and
Diamonds and Jewelry Unlimited	McDonald's	Company Furniture
Jim Doane	Meadowcreek Clothiers	Wally's Old Fashioned
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Doyle Appraisal	Mike Young Pontiac-GMC	Paul Warriner
Firehouse Car Wash	National City	Wescourt Retirement Residence
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Four Points Sheraton	Nuechterlein's Jewelry	Tiny Zehnder Family
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# Coming next, a Habitat home in Hemlock?

Following the successful Saginaw Habitat for Humanity build of a new house in Chesaning, eyes are now on Hemlock.

Saginaw Habitat was offered an existing home in the village of Hemlock, paid \$20,000 for it, and is now looking for its traditional church partners and/or new ones to help rehab it and a family to approve for settling there.

"There is the perception that we just build in the city of Saginaw," says

Habitat Executive Director Paul Wariner, "and we do build there. But we also want to get the word out that we are willing to and want to build new homes and rehab old ones in the whole county.

"The housing needs in the out-county are staggering. Most people do not realize that. And we also want to build where people want to live."

The Hemlock house is around 1,100-square feet, includes a garage, and needs cabinetry and landscaping

updates.

"We'll fix it up, a partner family will go through the process of qualifying and do their sweat equity, and then we'll sell them the house at our customary zero interest.

"It's a good house in a good location."

In addition, a small house on Delaware in Saginaw was donated to Saginaw Habitat a month ago. Wariner says an addition to it is being considered as part of the rehab there.

## Meet Habitat board member Paulette La Verne Cummings ...

Paulette is one of our new board members at Saginaw Habitat for Humanity and is a co-pastor at St. John Evangelical Lutheran Church, 915 Federal in Saginaw.

She was the third born in a family of six children to the Rev. and Mrs. LaVoy Spooner of Dayton, Ohio. The family moved to Germantown, Ohio, and all of the children graduated from the small high school there.

Paulette had been active in her home congregation, Unity Baptist, for many years: teaching Sunday school, singing in the choir, ushering. After completing a bachelor's degree in speech therapy, she began to work for the Southern Christian Leadership Conference in Dayton.

After that office closed, Paulette began to work for two Lutheran churches, doing outreach ministry with the poor and homeless. After working there for seven years, she entered Trinity Lutheran Seminary in Columbus, Ohio — graduating in 1999.

She was called to serve as pastor of St. John in Saginaw Lutheran Church downtown — and started slinging a hammer with Habitat that same year as she

joined 40 other members of her congregation during a blitz build.

"It's one of those life-changing things that happens to people," she says of her work on builds. "This is something tangible we can do to help people in need."

Paulette is the mother of three children: Chauncey, Carrie and Kevin. She is also the grandmother of 10 grandchildren who live in three different states. Her oldest grandchild, Tinia, has been accepted at Howard University for next year, where she will pursue a degree in medicine.



Workers install framing for the new façade.

## Capital Campaign update

Good news. Saginaw Habitat for Humanity has raised just over \$400,000 in capital campaign money for its new home at 315 W. Holland — where the offices, ReStore and warehouse are now one.

Still in the works is the second part of the capital campaign to raise another \$100,000 as a "contingency fund" that will provide an endowment to pay for

repairs, improvements and other upkeep needs of the property through the years.

In case you've not driven by lately, Saginaw Habitat volunteers and staff are constructing an extended facade over the front of the building to provide a more cohesive look with the facade already there. That too has been paid for, but the work is not yet completed.



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**! In this issue.... Home repair program to launch soon Page 1**

# Love to play on eBay?

Who would have guessed the Saginaw Habitat's ReStore would find customers on the Internet's popular eBay site where all things are sold all the time all over the world.

ReStore reports having items in the store which had not sold in a year but sold the first day they were posted on eBay — making several thousand dollars in a short time.

Saginaw Habitat is seeking an eBay "Power Seller" — someone RE-AALLLY good at working the site —

to oversee selling even more stuff and shipping it out of state.

By the way, ReStore is starting to prove itself. Gross sales are \$14,000 to \$15,000 a month — impressive



given the fact some sales are only \$20 at a time.

The goal next year is \$20,000 a month, and there are plans to raise

public awareness to achieve that — both to attract customers and to encourage more people and businesses to donate used, discontinued or overstocked items.

## In memoriam...

IN HONOR OF ...

- ▶ Cynthia Kroll
- ▶ Della Wilder
- ▶ Kim Griffin
- ▶ Richard Bruce

IN MEMORY OF ...

- ▶ Ron Salbenblatt
- ▶ Neil Proulx

**See our newsletter  
in full color at  
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## Major Contributors

*Thank you to the following groups and individuals who contributed more than \$1,000 since the last newsletter:*



Ames United Methodist Church † Dena and Clark Donahue † Frankenmuth United Methodist Church † Freeland United Methodist Church † Our Lady of Perpetual Help Church † St. Lorenz Willing Workers † St. Mary's of Michigan † Ss. Peter and Paul Church