



March 2010

Volume 18

Number 3



Attending the February Board Meeting were (clockwise): Haley Gosline, Barb Fisher, Marilyn White, Norma Seaton, Mike Humphrey, Chris Leetch, Ed Vang, Joan Blackburn, Verne Blalack, Bob Larson, Kathy McPherson. Joan Blackburn rejoined the Board at this meeting after a several year hiatus.

Photo by Judy

Construction Site Reports

By Verne Blalack

The Lake Site at Sunny Slopes

March will find us doing the finish work on the plumbing and the porch railings. We should get the final inspections in time for signing the contract with the Lake family in April, although the yard will be finished later.

The Pelham Home in Mullan



Adam Hutchings adjusts his camera while Kevin Hutchings, Lois Boje, and Amethyst Pelham assess the renovation at the Pelham Home. Swede Little muds a bedroom wall in the background.

Photo by Judy

Interior work will continue (sheetrocking, electrical, & plumbing) in Pelham's home-to-be until the weather warms up. This will enable Kevin Hutchings, Swede Little, and Amethyst Pelham to work on the foundation & exterior walls. Kevin hopes for a July finish date.

Continued on Page 5

BOARD MEMBER HALEY GOSLINE

By Ron Boothe

Casting bread on the waters. Haley shows that it pays off. She was introduced to Habitat for Humanity when her aunt and uncle were helped to get a home of their own in Post Falls. Their pride in being a part of Habitat rubbed off on their niece, and when Brandy Davis asked Haley to take over on the Habitat board, she had no hesitation to do so.



Haley & Abigayle, April 2009

Haley was born in Silverton, attended Pinehurst Elementary School and graduated from

Kellogg High School in 1999.

She was involved in volleyball, PEAK, Drug Free Group, National Honor Society. She attended NIC and started working at the Pinehurst U.S. bank in 2002.

She married Terry Gosline in 2003. She was promoted to Manager in 2006, as her talent in mathematics steered her in that direction.

She knows what service to the community means, and joined Kellogg Rotary Club, and the Habitat Board because of that value.

In 2009 she became the proud mother of Abigayle Lynn Gosline.

Haley read the book, "The House that Love Built", and understood how Habitat was started, and where it was headed. It gave her a sense of how giving people are, and she wants to be a "giver".

Haley was involved in changing the name to the Fuller Center for Housing, and in making financial decisions for the benefit for the Center and future decisions on lending. She enjoys being a part of a large organization that does so much, just learning what it all means and how it functions. She says she hasn't completely jumped in to help build, but, hey, hey, hey,

The Fuller Center is fortunate to have Haley's youth and understanding on its Board of Directors.

Remember, O Lord, Your tender mercies and Your lovingkindnesses, . . .

Psalm 25:6

Appreciation

We honor these folks for supporting this newsletter with their ads—which pretty well covers our mailing costs.



Dr. Brian Miller of the Kellogg Vision Center accepts a certificate from Judy.
Photo by Mike Humphrey



Mike Humphrey presents a certificate to Bob Jutala of Perfection Auto Body.
Photo by Judy



Judy presents Linda Little of the Humdinger Drive-Inn her certificate.
Photo by Duane Little



Ann Ware of the Mission Inn holds her certificate.
Photo by Judy



Judy presents an appreciation certificate to Mary Jo White of Chiropractic Health.
Photo by Duane Little



Dr. Glen Westover (center) of Pinehurst Chiropractic Clinic receives a certificate from Mike Humphrey and Verne Blalack.
Photo by Judy

Remember, non-profit newsletters must have approval from the Post Office before selling ads.

2009 Economics

This year it has been a challenge for me, Judy, to give you an understandable presentation. We had become independent from Habitat International and changed our status again when we joined the Fuller Center. For future easier bookkeeping, we also switched from a fiscal year ending June 30 to a calendar year.

[I'm glad to be able get enlightenment from our Treasurer/Bookkeeper, my patient hubby, Verne.]

We began the year with a healthy bank balance since several homeowners paid off their mortgages in 2008.

Our expenses exceeded our revenue due to several factors:

We had less in monthly mortgage payments since we held fewer mortgages.

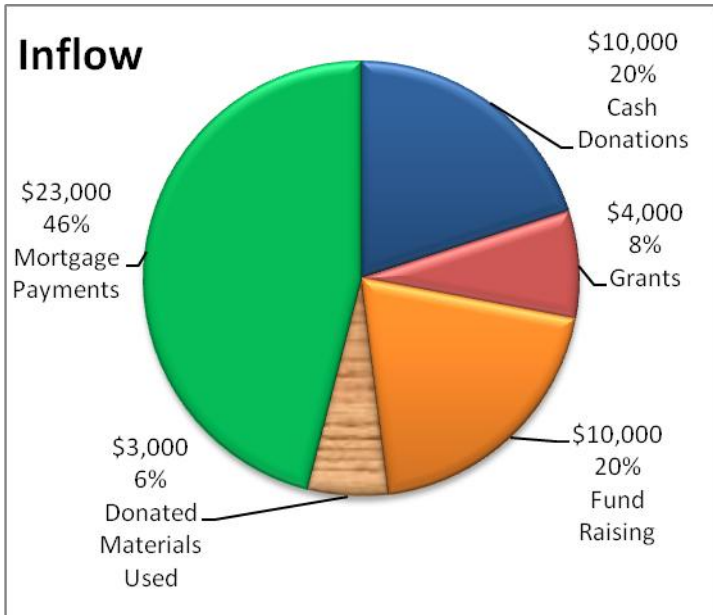
We continued to work on construction on more than one site.

We spent funds on the "Little Shop" which will not show a profit until we have sold all the raffle tickets.

We spent more on insurance than in the past since we had to buy insurance as an independent entity.

We received fewer grants since we were waiting for the IRS's final proof of independence from Habitat before training our new grant writer

Although we have kept a wide base of faithful donors, the lower economy has hurt non-profit fund raising.

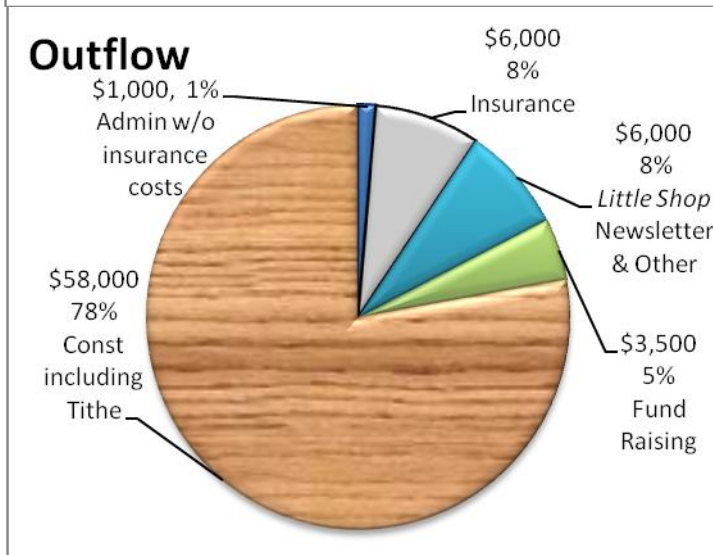


During the year we accrued \$27,000 from donations, grants, and fund raising. We also received \$23,000 (after withholding taxes and insurance) in mortgage payments thus our cash intake was \$50,000.

We spent about \$71,000. Of that, 8% was for insurance—for site, administration & fund raising events. Adding on the cost of administration insurances of \$1597, **our administrative overhead is less than 4%**. The Fuller Center has a new group insurance agreement, so we expect this cost to drop!

So, although we spent more than we received in 2009, we still had a nice balance left of about \$50,000—enough to finish houses #16 & 17.

Construction costs have jumped since we began in 1994. The highest percentage increase is in permits and fees (240% - from \$5000 to \$12,000) during the last 5 years. The last few years we have needed to hire part time construction supervisors, Bob and Kevin. Although Jim Taylor and Rick Gilbert do donate some time, they cannot afford to be full-time volunteers, so we do also occasionally hire them. Another occasional expense is for some gas—added for obvious reasons.



Our **tithe** on undesignated income is split—10% goes to the Fuller Center for Housing to be spent on materials for homes in 3rd world countries and 5% is collected to be spent on Greater Blessings projects here in the valley.

Greater Blessings Program is a new venture of Silver Valley Fuller Center. Homeowners can apply for small repairs. A supervisor will assess the project to see if it is something we can handle with our labor and monetary resources. When the project is complete, the homeowner receives a "Greater Blessings Box" with some return envelopes in it to make restitution for our expenses *when they can afford it*. We have begun receiving donations designated for these projects in addition to our 5% tithe. We also received over half the cost of one project back from the homeowner. These monies will be recycled into the next project.

Money spent in our home construction in the Valley is considered an asset since we will be selling them at no-interest mortgages to the new homeowners. As noted above, the mortgage payments are recycled into new homes.

We are looking forward to an eventful 2010 with several Greater Blessings projects (as many as \$ and volunteers will support). We will finish the Lake home this spring, the Pelham home this summer, and start the Kriedeman home in June.

This year, we have also been accepting donations for long-term Haitian relief toward the construction of small \$3000 earthquake proof homes. So far, we have collected \$4240 and have another \$1000 pledged.

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We thank these businesses for supporting our newsletter.

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For Greater Blessings Projects Joan Blackburn

For Homes in Haiti

Evelyn Wirta, Ron & Margaret Eggart, Pinehurst Church of Christ, George & Melody Blalack, Dawn Blalack, Verne & Judy Blalack, Bob & Joanne Monteith, McBaine Family Trust

We are honored to receive these memorials.

*From R'Gean Lillibridge
In Memory of Don Sverdsten*

*From Madeline Johnson
In Memory of Gail Dunn*



John Davis visits with Verne Blalack and Mike Humphrey after recording an interview with them and Judy about the Silver Valley Fuller Center for Housing. *Photo by Judy*

Coming Events

March 12-13—Board Retreat, Country Lane Inn & RV
March 16—Construction/Partnership/PR & \$ Committee meetings, 6 PM, Mountain View Congregational Church, Kellogg

Construction Reports (Continued from page 1)

The Little Shop



Chris & Bob work on the trim of the **Little Shop Project**

Photo by Mike Humphrey

In March, Bob Larson & crew will put the flooring in the *Little Shop* & build the shelves. As soon as it warms enough to paint the exterior, we'll move the building onto a more viewable part of Furniture Exchange's parking lot. Then we'll start pushing the raffle ticket sales as folks can see what they might win.

The Greater Blessings Program

In January, Kevin & his son, Adam, spent a couple of hours fixing some plumbing challenges in Kay Landers' trailer in Pinehurst. When I stopped to give her a Greater Blessings Box (It's greater to give than to receive.) with some "payback as you're able" envelopes in it, she was so pleased that she gave me a big hug!

The Kriedeman Site on Sunny Slopes

As soon as the Lake home is finished, we must start removing most of the trees on Darnell's site to make room for the house and the utility lines. That is local home #18 coming up as well as the ones our tithe has built in underdeveloped countries. Not bad for a small non-profit in a small community. Keep volunteering and keep those donations coming. **Bless all Ye Supporters!**

Here's Help for Habitat . . .

- ❖ I'd like to join the "300 Club" & pledge at least \$10 per month for one year. Please note 300 on your check.
- ❖ Here is my pledge for \$ _____ per month for one year.
- ❖ Here is my gift of \$ _____.
- ❖ I have a house and/or land to donate.
- ❖ I can make a no-interest loan for \$ _____. Please call about working out the details.
- ❖ I can provide construction materials either discounted or at no cost.
- ❖ I would like to help with construction and/or committee work. Please call me to help or send a volunteer form.

- I do not wish to be on your mailing list.

I do not wish a receipt or thank-you.

Name _____ Phone _____

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Please return to Silver Valley Fuller Center for Housing, Inc. ♦ P.O. Box 874, Kellogg, ID 83837 ♦ 786-6013



On the last Thursday of the month, some ministers & wives and interested lay folk from around the valley gather for prayers and lunch. Judy Blalack was invited to join them to represent SVFCH.



At the Shoshone News Press, Sarah Rose Fredlund and Julie Parks pose with Nick Rotunno with their certificate. Nick and the News Press have been very supportive with media coverage for SVFCH. *Photo by Judy*



Rick Gilbert volunteers his time to teach the crew how to install flooring at the **Sunny Slopes Lake Site**

Photo by Mike Humphrey

Wish List



We need more *volunteers* for small repairs for our **Greater Blessings Program** where we help homeowners.

We supply materials (*need funds for this, too*) and when the repairs are finished, we give them a Greater Blessings Box with envelopes for them to send payments when they are able.

With our present economy, many are unable to afford repairs that will allow them to remain in their own homes. Also, many contractors are hurting—so, if we can provide some labor as supervisors for them (we can't pay much) and fix some homes, we all win.

Our ads pay toward the costs of sending this newsletter. Ron Frank of ABC Business donates his labor for printing. However, we still have the \$150/mo cost for printing supplies. If you would like to donate toward printing, please give me, Judy, a call at 682-3240.

The printing of this newsletter is courtesy of
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