



Support a Rider . . .



. . . pave the way to a better life!



North St. Louis County
Habitat
for Humanity®

Seeking to put God's love into action,
Habitat for Humanity brings people
together to build homes,
communities and hope.

**Inside, meet
our 2018
families and
the riders
who will
bike 500
miles this
July to raise
money and
awareness
for Habitat!**



Dear Friends of Habitat,

As a supporter of North St. Louis County Habitat for Humanity, you know that our mission is to put God's love into action by bringing people together to build homes, communities and hope. I often ask the question, "Who is Habitat?" at our home dedication ceremonies. People often get excited about the fact that Habitat is building a home in their community. It is fun to point out at these events that we are all Habitat, each one of us in our own way, contributors to the mission of helping our neighbors out of substandard housing and into a simple, decent and affordable home.

The photo above, taken at Carolyn McDonell and little Easton's (pictured center) home in Chisholm this May, is a great visual testament to who Habitat is. This home, like all of them, was put together by loving hands that wrote checks, drew up plans, donated appraisals, took notes at strategic planning meetings, wielded shovels, hammers and paint brushes. This home was built by you! Thank you!

This summer 10 bike riders have determined that they can "Be Habitat" by riding their bikes for five hundred miles in seven days to raise funds and awareness for Habitat for Humanity home projects. Their stories and those of the five families that need your hand up out of substandard housing are detailed inside. We invite you to share in their struggles and join in their efforts to build strength, stability and self-reliance with these families through the building of a home this year.

Please consider how you might "Be Habitat" this summer. Without your financial support, we would not be able to buy the necessary materials to build homes. Without your energy and time on the build sites, we could not possibly construct five more homes. Without your help in spreading the good news of Habitat's work, we would not have enough community support. You can change the lives of five families this year and get us one step closer to a world where everyone has a decent place to live.

Together we make a difference,

Nathan Thompson
Executive Director



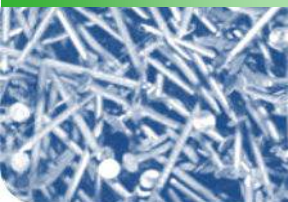
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Reaching People Who Can Help

Molly Erickson, Virginia Recycle • Riders: Nathan, Sara and Marjie Thompson

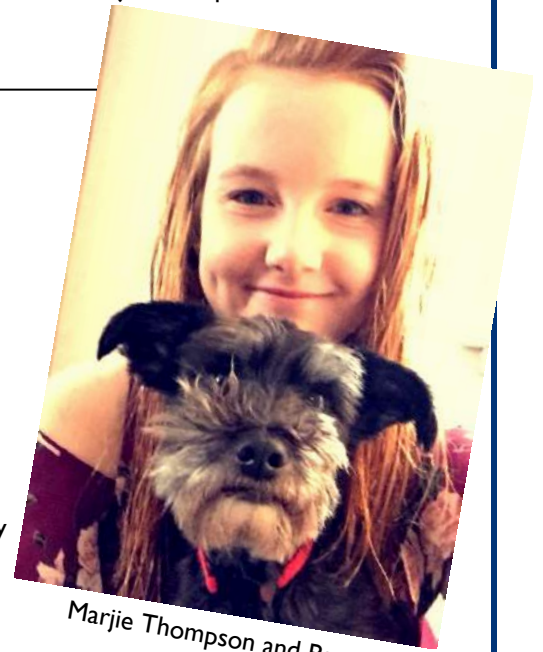
Habitat address: 32 Vermilion Drive, Virginia

This summer, my Dad and I will be riding the Habitat 500 bike ride to support a family that is working to own a Habitat for Humanity home in our area. Participating in the Habitat 500 bike ride has been one of our family's traditions for many years. This year, my Dad and I will be riding and my Mom is going to be working as a volunteer on the ride. This will be my Dad's 15th year, my Mom's 14th Year and my 7th year participating in the Habitat 500. My family connected with this ride because we truly believe in the mission it supports; providing affordable housing opportunities to families in need. It is very easy to take the stability and comfort of your home for granted. This ride is one way we hope to reach people who could help someone else's housing situation or help educate someone with how to improve their own housing needs.

This year my family is riding to raise funds and awareness for Molly Erickson's Habitat home project. Molly will be

working to "freshen up" a home that Habitat recently got back into its program. The home will need some updating, which Molly and friends like us will work on over the summer. Molly works at the Virginia Care Free Living, an assisted living community. She has plans to go to school this fall to study nursing at Hibbing Community College and continuing working. She is currently renting an apartment in Hibbing which is far away from her job in Virginia and her family on the eastern part of the Iron Range. When Molly moved into her apartment, she was told that the utilities would be \$150. They turned out to be over \$350 through the winter! Her Habitat home is designed to have heating bills of about \$65.

Molly had the desire of being a home owner and was expressing her ideas on how she might make that possible to a coworker, when my Mom, who also works at Virginia Care Free, overheard her. My mom encouraged Molly to consider applying to Habitat. Many people told Molly when she was applying that it is very difficult to be accepted. When accepted to the Habitat Program she was surprised by how obtainable and easy the process was. Molly is proof that you do not know unless you apply.



Marjie Thompson and Pepper

Molly is very excited to be the owner of a Habitat home in Midway. Molly has always wanted to put her roots down on the Iron Range and this home is the opportunity she has been looking for. She is looking forward to being a home owner for many reasons, but a couple would be: stability in things like utility costs and being able to own a dog. I can relate as I have also grown up in a home with dogs! Molly is very excited to see her goal of being a home owner happening and is very appreciative for Habitat for Humanity making that a realistic possibility. Molly is a very realistic, determined person who in just talking with her you can tell she is not afraid to put in the work it takes to achieve her life goals. I am very excited and honored to be riding to support her in this journey. I would sincerely appreciate your help in raising funds and awareness to help Molly and other families like her have a decent home.

~ Marjie Thompson



Marjie Thompson, Molly Erickson, Sara and Nathan Thompson



Our Home for the Rest of our Lives

Jeff and Linda Patterson; Rider: Rolf Swanson

Habitat address: 1604 11th St. East, Hibbing, MN

Jeff and Linda Patterson are excited about their future home and it was quite clear, when they took me on a tour, that they have already made plans for what each room means to them, even though it was just a shell of a building.

Jeff and Linda are natives of the East Range and were high school sweethearts before they married over 30 years ago. A serious hunting accident early in their marriage left Jeff with a disability that has not held him back. Even though he was paralyzed and had spent months in the hospital after the accident, he overcame the predictions the doctors made that he would never walk again, and had a successful career as an accountant. Linda works on the maintenance staff for the apartment complex where they currently live.

Their three children and six grandchildren are what brought them back to the Hibbing area. Love of family and wanting to be near the grandkids were foremost in their discussion when describing their new house.

Linda explained to me that while it is

nice to be near the kids, their current home in their apartment isn't ideal for them. The stairs to go up to the bedroom and bathroom is really difficult for Jeff, because of his disability. On our tour, they showed me how the house will be one floor with no stairs and will accommodate a wheelchair if that is ever needed.

"You know," Jeff told me, "this is our home for the rest of our lives."

Jeff and Linda were encouraged to apply for a Habitat for Humanity home through their children who heard of the opportunity on a radio ad. They told me that it is extra special to be working with their son Jason who recently accepted the construction manager position at Habitat. They are doing their best to let him do his job and to not get in his way or tell him what to do!

My name is Rolf Swanson, and while this is my first Habitat ride, I am not new to Habitat for Humanity. Many years ago my parents volunteered every summer for the bike ride. My dad was a Ham Radio operator and assisted with communications and "net control" during the ride. I told

my 90 year old mother the other day I was volunteering to ride and to help raise money and she was excited for me but also told me it is too far to ride! Sorry mom, I'm doing it anyway.

It was so good to meet Jeff and Linda and they were so gracious to show me



Jeff and Linda Patterson

through their future home. It gave me energy to see how excited they are to be able to move into a home that is better suited for them and all the joy they will get when their grandchildren visit them. Their grandchildren have already told them which room will be the grandkids toy room.

As I ride later this summer, I will remember the animation and excitement the Patterson's showed me on our tour. I will also remember my dad coming home from his week of volunteering and proud of his new T-shirt. If the wind is in my face or the hill seems too big to climb, I will think of how Jeff, despite overwhelming odds has dealt with his disability, married his sweetheart, raised a family and proudly waved his arms inside the shell of his house and explained how this is his "forever home."

So mom, that's why I'm riding 500 miles this summer. For the Patterson's and others like them who have similar stories and needs. No hill will ever seem too big after hearing the Patterson's story and their hope for the future.

Thank you for your support in helping us build with the Pattersons!

~Rolf Swanson



Jeff and Linda with Rolf





A Little Push to... Stability!

Amelia and Ariella Moschler/Riders: Greg Krog, Mel Moschler and Brian Birk

Habitat address: 107 2nd Street North, Virginia, MN

This will be Greg Krog's (our Habitat board president) seventh Habitat 500 bike ride to raise funds for building homes in North St. Louis County. For Brian Birk, interim pastor at Faith Lutheran Church in Chisholm and the first Habitat 500 rider for our Habitat, this will be his 19th ride! Brian's reasons for participating are three fold: he likes to ride his bike, he supports Habitat's mission and he believes that people should have decent homes in which to live. Supporting the mission and vision of Habitat while having fun riding is an annual pleasure for both Greg and Brian. Connecting their passion for cycling to ask their friends for support to help families realize the strength, stability and self-reliance that homeownership provides is a great privilege.

Future Habitat homeowner Amelia Moschler graduated from Virginia High School in 2010. She has completed some college and hopes to be able to complete her education in the near future due to the stability that a Habitat home will provide. Amelia has worked as Pharmacy Technician for Walmart since 2014. Amelia's five year old daughter, Ariella is just finishing up the Pre-K school year at Parkview in Virginia and is very excited about starting Kindergarten in the fall. Ariella loves ninjas, turtles, school and playing outside. Ariella looks forward to having her own yard to play in and to share with friends. Amelia and Ariella are extremely excited about owning their own home and are so grateful to Habitat for Humanity for the opportunity to build and affordably buy their home.

Amelia made just enough income to not qualify for housing assistance but not enough to qualify for a bank mortgage for an adequate home. Living paycheck to paycheck was hard, and owning a home was one of those things that seemed so far out of reach. Amelia's dad, Mel Moschler, who is a regular volunteer on the



Mel and Greg with Amelia and Ariella



Rev. Brian Birk

"Tuesday/Thursday" crew, changed all that when he gave her the little push she needed to apply. Habitat's homeownership program was a great solution to her housing need. Amelia can now look forward to having more financial stability for her and Ariella as owning a home is now in her near future.



THRIVENT FINANCIAL

We are grateful to Greg Krog's leadership and advocacy for our organization. Greg is not only the president of our board of directors, he is our local Thrivent Financial Services representative and was instrumental in helping us receive a Thrivent Builds sponsorship to help support Amelia and Ariella's new home! Thrivent Builds has encouraged us to try to recruit a record number of congregations and Thrivent members in addition to the many organizations and individuals that regularly help us build in the Quad Cities.

Thank you for your generous support. Whether you are first time volunteer or a long time supporter, your time, talent and treasure is making a better life through homeownership possible for the Moschler family.

Get your friends and lets build homes, communities and hope together!



No Rest From Helping Those In Need



Mike and Theresa Norris/Riders: Doug and Christy Gettle

Habitat address: 202 2nd St. NW, Chisholm, MN

Christy and I are riding for Mikey and Theresa Norris. We have been riding in the annual Habitat 500 fundraiser bike ride for the past 13 years but, due to family obligations, we are taking this year off. We are, however, doing a one-day ride to support Habitat For Humanity MN in June. We feel so strongly in the mission of Habitat For Humanity in our community, that we are not taking a year off from fundraising or supporting families in need of simple and decent and affordable housing.

Mike and Theresa are not new to this area. Mike grew up near Jacobson and Theresa in Pengilly. Mike moved to the Range from Duluth seven years ago looking for a quieter and safer place to raise his son, Ian. Here he met Theresa and her daughters, Jemma and Eden. After six years, they finally tied the knot and got married last month. They have one son together, Lincoln who will soon be two years old. Theresa was urged by a co-worker to apply for a Habitat home. She and Mike applied as co-applicants but were initially turned down. They reapplied a year later when their

income was more stable and were accepted. Neither has ever owned a home and are so looking forward to becoming homeowners.

When we visited Mike and Theresa, I was surprised to see that they are living only three houses down from the most current Habitat home build site for the Patterson's in Hibbing. They will have a chance to watch this house go up before their house will begin construction in Chisholm this fall. The Hibbing and Chisholm high school carpentry class students will be constructing their house with help from Hibbing Community College on the electrical system.

When asked what they most hoped for with a Habitat For Humanity home, the common thread between Mike, Theresa, and what they thought their kids hoped for was stability. For Ian, who is 14, not moving so often and going to the same school. For Mike and Theresa, being near parents who are living in Chisholm and not dealing with landlords. For Lincoln,

who hasn't grasped what will be happening this year, a big back yard to play in. For Jemma, 11, and Eden, 10, who will be sharing a

bedroom, it will be a place they can call home.

Stability is so important to the well-being of any family. Knowing what housing costs will be over the next years, having affordable utility and heating bills, planting an apple tree and eating the fruit years later, not bouncing around from one school district to another, are many of these things that we take for granted. These are only a dream for many families living in our area because they cannot find a decent, affordable place to live.

I have been a volunteer and supporter of Habitat For Humanity since our affiliate was organized in North St. Louis County in 1995. And I believe that it is one of the most effective organizations in fighting poverty housing and relieving the stress and instability that go with it. Please continue to support Habitat For Humanity through your giving, your volunteering and your prayers.

~Doug and Christy Gettle



Jemma, Ian, Theresa, Eden, Mike and Lincoln



Doug and Christy on the road





Giving Through Estate Planning

Susan M. Garrett, Community Resources Manager

My role as the “friend raiser” for Habitat focuses on getting people to give of their time, talent and treasure in order to fulfill our vision of a world where everyone has a decent place to live. Thanks to the great hearts and many talents of our Iron Range community members, our organization has successfully partnered with 84 families, bringing home ownership to 109 adults and 187 children in 14 communities. This is a record for which YOU can justifiably be very proud. However, the need our neighbors face continues to grow prompting us to ask : how do we increase the number of families we serve annually?

In order to build homes, communities and hope, we need five basic things: **a family** with which to partner, **volunteers** to help us build, volunteer **leaders** to bring higher skills, including leadership skills, to the build site, **lots** to build on and the **funding** to purchase materials. At this point in our organization, we have been quite fortunate to hit all of these targets in order to partner with five families a year. However, some years, including this one, have posed real challenges in the realm of

funding. Here on the Range, we work hard and produce much that the rest of our state and country need to move our economy ahead. However, many of the largest funders in the state limit their funding to the seven county metro area. Therefore, we on the Range are, as ever, asked to be self-sufficient in addressing our needs. And, year after year, somehow that does happen, we do step up to the proverbial plate and donate our time, talent and treasure to help our neighbors with a hand UP into sustainable housing. But, in order for us to expand our outreach, we need to increase our support of each other.



Though not all of us can write a large check right now, we DO have the ability to look at our estates to find ways we could create a legacy of support for Habitat for Humanity while still providing for our heirs . In fact, a “legacy” donation to Habitat can make our heirs’ inheritance tax free!

We ask you to think about assigning some of your taxable assets to Habitat in your will. We would love to talk to you in more depth about options that might help you create a legacy of which you and your heirs can be proud. Doing so

Encourage a Family You Know to “Break New Ground”

Marnie Maki, Family Services Manager



With summer right around the corner and children finishing up their school year, it’s easy to start thinking about outside activities. At Habitat, we are thinking about ground breakings and foundations! Breaking ground is one of the first official activities that our partner families participate in. It symbolizes a fresh start, a new beginning and

hope for the future.

We are accepting applications for our 2019 build season. Do you know of a family that would love to break ground on a new affordable, sustainable home?

When looking for families, we consider three basic criteria:

Need: What is their current living situation? Is the structure safe? Overcrowded? Are their heating costs or rent high?

Ability to Pay: Do they have a stable source of income (total income not to exceed 60% of the median income for North St. Louis County)? Is their debt manageable? Do they have responsible credit?

Willingness to Partner: Are they willing to help us build their home? Are they willing to volunteer to build other partner families’ homes? Are they willing to attend homeownership classes?

A family you know could be our next Habitat home buyer!





PO Box 24, VIRGINIA, MN 55792

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RIDING TO BUILD A CYCLE OF HOPE!



This July 15th—21st, 13 cyclists will embark on all or part of the 500 mile journey to raise money for Habitat for Humanity homes.

To truly come to understand the heart and mission of Habitat for Humanity, they have met with Habitat's 2018 partner families to share and celebrate their Habitat stories.

We invite you into their stories



Enough Room For Family

Kelsey and Reggie Ducote/Riders: Dave Bergum, Shianne Gheen and Debbie Hultman

Habitat address: 3704 1st Ave, Hibbing, MN



Kelsey and Reggie with Zoe, Isaiah, Aurea, Ezra and Emma

When Reggie and Kelsey Ducote bought their first starter home in Hibbing, little did they know that they would soon out-grow it! Now a family of seven, the Ducotes are blessed with Isaiah who is 7, Zoe is 5, Aurea is 4, Ezra and Emma, 16 month old twins. The Ducotes found themselves severely overcrowded in a small, three bedroom fixer and reached out to Habitat for help in finding an adequate home. Through God's provision, a large home on 1st Avenue in Hibbing that had already been remodeled on the outside, but lacks all of the interior work, was acquired. With your help, this home will meet the needs of the Reggie and Kelsey and their five children.

The Ducotes are actively involved in the Blessed Sacrament parish in Hibbing. The kids go to the Assumption Catholic School in Hibbing. Reggie and Kelsey have a long history with Habitat. Reggie has family who has a Habitat home in Louisiana. Kelsey has helped build homes in Ely since high school. Though they thought about Habitat as a solution to

their need for an adequate home, they waited over a year, hesitating to apply. After five different people from different areas in their life suggested it, they finally decided to apply. They were pleasantly surprised that the application process was not difficult and went very smoothly. They are excited to remodel their new home and have enough room for the family.

Shianne Gheen, Dave Bergum and Debbie Hultman, all from Ely, have joined together to raise funds and awareness for the Ducotes' Habitat home.

Shianne Gheen: I live in Ely, MN. For the past 4 years, I've biked the MSI 50 but, after training with Debbie Hultman last year, I was convinced that I should try the Habitat 500. The best part of the Habitat 500, is that I already feel a greater connection with my community. In April, I organized a pancake breakfast to raise money for Habitat. Kelsey was able to volunteer at the breakfast, which raised \$863 for North St Louis County Habitat. When I'm not biking, I can usually be found playing with my lab, Gemma, hiking, camping, skiing or reading.

Dave Bergum: I am 75 and have been retired for 10 years. I grew up in Duluth and went to UMD and finished up at the Main U in 1971. I have been a Habitat volunteer for many years. I have ridden eight Habitat 500 fund raisers. One year I raised

money, but had a medical issue so I couldn't actually ride; that would make 9 years! I have volunteered for Twin Cities Habitat and Wake County Habitat in Raleigh doing construction. I also have done construction for North St. Louis County Habitat since I retired in 2008.

I live most of the time in Minnesota in our cabin on the Stony River south of Ely. In the winter we go to our town-house in Raleigh.

Debbie Hultman: This is my 7th ride. What started out as, "I just want to ride the Habitat 500 once," has turned into, "maybe one more year." This has become more than just a ride to raise funds for local Habitat ; it's becoming a lifestyle, something to structure my year around and give more meaning to it. Each year brings Habitat for Humanity's mission closer to my heart.



Shianne, Dave and Debbie

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