

# Caritas

## Quarterly

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*/'karita:s/ (noun) love of humankind, charity*

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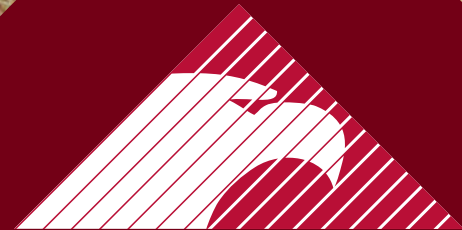
# WE SERVE UTAH

Community is the heart of Mountain America Credit Union, from our not-for-profit structure to our fair pricing commitment. Everything we do is for the benefit of our members and all of Utah.

## Our ongoing initiatives include:

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- ▶ Charitable support for a variety of organizations, including:
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  - ▶ Leukemia and Lymphoma Society
  - ▶ American Heart Association
- ▶ And much more

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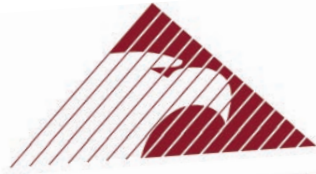


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## Join Together to Make a Difference

The Fontana di Trevi (Trevi Fountain) in Rome, Italy is a beautiful fountain dating back to 19 B.C. that stands on the terminal point of the ancient Aqua Virgo ("modern" Acqua Vergine) aqueduct. A 1954 movie titled "Three Coins in the Fountain" introduced travelers to the tradition of tossing coins over their shoulder into this fountain to wish for a return trip to Rome, love or marriage. Each year, romantics wishfully throw approximately 1 million euros (over 1 million American dollars) into the fountain.

Since 2004, the city of Rome has entrusted the coins removed from the Trevi Fountain to Caritas Internationalis, a humanitarian organization headquartered in Rome working to offer a helping hand to the poor, vulnerable and excluded. The funds from the fountain assist thousands of Romans and foreigners by providing food, beds, healthcare, training courses and much-needed support.

Although the Caritas Quarterly supplement of Enterprise newspaper is not associated with Caritas Internationalis, the charitable philosophy and dedication to support community needs is parallel. Mountain America Credit Union believes in these same principles and is committed to giving back to the community through meaningful programs, activities and partnerships. Through our joint efforts with several incredible organizations, we have witnessed the generosity and love displayed through the Caritas difference.

### Pay It Forward

Together, KUTV 2News and Mountain America highlight the good work individuals, families and organizations are doing in our community. These Pay It Forward segments recognize a variety of important causes, including groups creating instructional videos for amputees, increasing cancer awareness and developing mentoring programs for refugees. These inspiring people remind us of the good we can do when we come together. Here are a few of their stories:

- Marla Hutchings, a former teacher, founded a program called Backpacks 4 Kids. Friends, family members and local businesses help Marla donate backpacks and supplies for children in need in our local school districts. This year, Mountain America contributed money to help Marla reach her goal of 1,500 fully stocked backpacks. This outreach facilitates a fresh beginning for children by allowing them to start school with the necessary supplies and positioning the child for greater success in the classroom.

- Project Linus is an organization of "blanketeers" who create handmade blankets for children in crisis. These "blanket hugs" provide love, security and comfort to children suffering from illness or trauma. The Utah chapter has provided nearly 3,000 blankets to children, at its own expense. Mountain America is proud to support Project Linus by donating funds for additional supplies. Since starting the program in 1995, the national organization of Project Linus has delivered over 7 million blankets.

- Sam Rogers is a teacher, soccer coach and African refugee dedicated to supporting the people in his home village in Liberia. Using personal funds, he purchased generators and developed methods to provide sustainable clean water to the families in this village. Mountain America learned of his work and contributed to repair three generators and purchase additional generators for this community. These generators provide electricity to sections of the village so children and families can gather in the evenings to study and socialize as well as benefit from local access to fresh drinking water.

### Humane Society

Many are familiar with the Humane Society of Utah and its mission to eliminate pain, fear and suffering for all animals. Each year, the Humane Society saves over 11,000 lives. Donations help provide food, medical care and other vital supplies for homeless pets. The success of the Humane Society is possible due to the incredible support of volunteers, dedicated staff members and donors.

Mountain America collaborates with the Humane Society of Utah on several projects. The Pet of the Week program uses social media to connect pets to their forever homes and HERO summer camp gives elementary school kids the opportunity to learn about the responsibilities and financial obligations of pet ownership. This year, Mountain America will also sponsor a Black Friday "Clear the Shelter" event and will cover the cost of adoption fees for all animals on that day.

### Financial Education

Providing exceptional member service and sound financial guidance are key commitments of Mountain America. To ensure our members and extended community are prepared to move safely along their financial journey, we offer individualized financial guidance and ongoing financial education through free seminars, webinars and blog posts. These free programs teach individuals how to manage money, reduce debt, improve credit scores and build wealth in a simple and informative way.

Our recent partnership with Salt Lake County gives us ample space to offer educational courses to the broader community at the Mountain America Exposition Center in Sandy. Our latest quarterly Financial Success Series event gave over 500 children, grades K-6, the opportunity to learn the basics of money, saving and spending.

This past spring, Mountain America partnered with Todd Romer, founder of Young Money Media, to teach the keys of financial success to over 1,600 young adults. This program will continue in the fall at more than 15 colleges and universities. According to Mr. Romer, "Mountain America's genuine financial education mission is the perfect match for the content I share on how to save, spend, manage, invest and give money differently to help you live according to your personal dreams."

Making a difference in the communities we serve is essential to Mountain America's vision. It is a privilege to support so many worthwhile causes and to elevate the benevolence of our shared humanity. Follow our social media channel to stay informed about upcoming financial education events and visit macu.com for great articles and tips to help guide you on your financial journey.

Next time you are in Rome, toss a coin into the Trevi Fountain — your wish may lead to a much-needed helping hand. Until then, identify your own local opportunities to support charitable causes that lift others up. When we commit to taking care of our community, our state and our world, we can truly make a difference together.



## ODYSSEY HOUSE

# A Community of Healing

A long-time part of the Salt Lake City community, Odyssey House treats addiction and substance abuse disorders through a supportive therapeutic community that is growing every day

Addiction can touch anyone, which is why Odyssey House has programs for just about anyone.

For example, Jennifer Belt, who relapsed into meth use in 2013 after five years clean, chose Odyssey House because she could bring her daughter with her through the Parents With Children Program.

For Destinee Sanchez, checking into the adult residential treatment program at Odyssey House was a way to avoid a five-to-seven-year-minimum prison sentence and have her record expunged of several charges related to heroin use.

Odyssey House even has a residential treatment program for adolescents like Max (the name has been changed to protect a minor), who, at 15 years old, had already been abusing drugs and alcohol for more than two years.

“One of the amazing things about Odyssey House is that it’s a full continuum of care across all ages,” said Joanna Wheelton, director of administration at Odyssey House.

Odyssey House opened in 1971 as a modified therapeutic community. Clients live together in residential treatment facilities located around Salt Lake, and receive substance abuse treatment and individual and group therapy 24/7. Odyssey House also operates several outpatient and day treatment facilities, a transitional living program and a medical clinic.

In 2017, Odyssey House operated all these programs out of revenue of nearly \$11 million. The largest portion — just over 50 percent — comes from federal, county and city grants and support, including money from Salt Lake County Behavioral Health. A percentage of the



budget also comes from corporate sponsors, including Morgan Stanley, Key Bank, UBS, Hawley & Associates and Cambia Health/Regence BCBS.

Some clients self-refer and self-pay — commercial insurance and private pay fees accounted for 19 percent of the Odyssey House budget in 2017. The rest are referred through the criminal justice or prison system, or through city and county social services. For instance, Odyssey House was the largest recipient of individuals caught up in Operation Rio Grande. Most of those clients are covered by Medicaid, which accounted for 10 percent of the 2017 budget. Odyssey House was also able to double its bed capacity through the state’s Medicaid

expansion. In 2017, Odyssey House served a total of 4,400 clients.

No matter how they arrive at the program — or how they pay for it — each potential client is given a full assessment at admission, including a mental health screening.

“We make sure they meet the criteria to be successful in our program,” Wheelton said.

Any medical needs are taken care of by the three full-time physicians at the Odyssey House medical clinic.

“There is so much need in the community,” Wheelton said.

Odyssey House is designed to be a microcosm of that community, with clients living, working and recovering together. Each day is highly structured, Wheelton said, and includes individual and group therapy; vocational training; medical and legal appointments; and responsibilities around the Odyssey House campus, such as landscaping and house maintenance. The residential structure also allows clients with a longer

tenure to serve as mentors and guides to those just starting their rehabilitation. Many clients respond better to their peers than to authority figures who have never experienced addiction, Wheelton said.

That peer support and mentoring has been critical to Belt’s experience at Odyssey House so far. She and her 6-year-old daughter have been living in the Parents With Children treatment facility for two months.

Belt, who is autistic, was raped and molested as a child, and her mom — also an

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addict — gave her meth to cope with the trauma. Belt got clean after serving a four-year prison sentence in her early 20s but she found herself in a co-dependent marriage to another addict and eventually relapsed.

Addiction recovery takes love and support, Belt said, and that wasn't something she had before she came to Odyssey House.

“Your morals and values and what you're raised with influence how you handle certain situations,” Belt said. “The more people you have, the more people you are accountable to, the less likely you are to relapse.”

It was accountability to her daughter that first prompted Belt to request a spot at Odyssey House.

“I was in fear of becoming my addiction,” she said, “but what really prompted me was seeing how scared my daughter was.”

Learning accountability to other people, however, has required changing her mindset, Belt said. In the drug world, holding people accountable is snitching and acknowledging your feelings is weakness. At Odyssey House, Belt has learned to break down those barriers and ways of thinking.

One way clients learn accountability is through a system

called “encounters.” For example, Belt might feel frustrated that another resident in her house leaves the mop bucket out after chores. She would submit the complaint to the house leadership and then the issue would be discussed in front of the whole group. Encounters teach clients to process things rationally, wait patiently for a resolution and accept responsibility for their actions without making excuses or giving justifications.

“When you put it on paper and let it go, you can crush it,” Belt said. “It's teaching me to be OK with me and teaching me that feelings are OK. They're not good or bad; they just are.”

The children who live with their mothers or fathers at Odyssey House also receive therapy and training that improve resilience and accountability. Parents and their children have dedicated time each day to engage with each other and then the kids go to an on-site daycare or school while the parents attend therapy and take care of their other responsibilities.

“It's like having all your life in one spot,” Belt said.

That kind of isolation is critical to successful recovery, said Randall Carlisle, media and community affairs specialist at Odyssey House.

“The goal is to not have

people associating with people who influenced their previous negative behavior,” Carlisle said.

Everyone entering Odyssey House, regardless of the program, starts with a two-week blackout period with no visitors or outside contact. After that, clients can receive approved visitors on two designated days every week.

For Sanchez, that separation from her old life was the key difference between recovering at Odyssey House and her previous attempts to get sober on her own. Her most recent stretch of sobriety lasted a year-and-a-half, but was thwarted by a boyfriend who also was an addict.

“I fell in love and started doing pills and pills went to heroin and it wrapped me up,” Sanchez said.

It was nothing new.

Sanchez, who is 24 years old, grew up with a mom addicted to heroin and most of her other family members mixed up with drugs and gangs.

“That's all I grew up to know, that it was OK,” Sanchez said. “But then I started catching charges and I learned it wasn't OK with society.”

At first she was only at Odyssey House to avoid prison on conspiracy and distribution charges but now, seven months

into her treatment, Sanchez said she genuinely wants sobriety, even if it means leaving her old family and friends behind.

“Honestly, I believe the only way I'm going to stay sober is through the family I've built here,” she said. In particular, Sanchez said her recovery has been positively impacted by the strong female role models she has met through Odyssey House, and she hopes to provide that same mentorship to other women and girls some day.

“If you don't have women empowering other women, they can't find their voice and their drive,” Sanchez said.

The other thing Odyssey House has given her is tools to cope with triggers and skills that can help her succeed on the “outside.”

Vocational training is an integral part of the Odyssey House program, Wheelton said. Local businesses — such as Williams Construction, Hires Big H, Papa Pita and Creminelli Fine Meats — hire clients as the equivalent of unpaid interns to give them work experience and marketable skills. Clients are also assigned jobs at their residences. As clients reach milestones in their therapy and

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Teens in the adolescent treatment program live in a residential facility operated by Odyssey House, but are able to continue their studies through a partnership with the Salt Lake City School District. Photo courtesy of Odyssey House.



The therapeutic community is designed to be a microcosm of the larger community, with clients providing critical support and encouragement for each other throughout the recovery process. Photo courtesy of Odyssey House.

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successfully fill the responsibilities they have been assigned, they move through the levels of the program until they are ready to graduate.

The program's success rate is 62 percent, higher than the national average — Many graduating clients go from a residential treatment program into transitional housing where they can continue to receive daily monitoring and support, which increases the chances of success.

But it's not all work and no play, Wheelton said. Clients also enjoy supervised outings to places like Lagoon, Hogle Zoo and Jazz games, thanks to hundreds of local collaborators who donate tickets and other in-kind items.

Clients in the adolescent program, like Max, can also continue their education through a partnership with the Salt Lake City school district.

Max asked his parents to bring him to Odyssey House in early June. His drug use started at 13 years old when his friend offered him some pot and he took it.

"At first I liked the feeling a little bit," Max said. "But then I started feeling like, if this isn't that bad or that fun, maybe I should try some new stuff."

Soon he was snorting pills and drinking.

"I got caught up in the situation of I would use and then I would need to use again, and the only place I could get it was the street," Max said. "But to buy something, you need money."



A fixture of the Salt Lake City community since 1971, Odyssey House now operates multiple residential and outpatient facilities around the city, including the Parents with Children residential facility and the only Fathers with Children program west of the Mississippi. Photos courtesy of Odyssey House.

First Max stole money from his parents to finance his habit, but they caught on. Then he started selling drugs to finance it. Max pooled all his birthday money and bought as much as he could get his hands on — weed, pills, alcohol, acid and mushrooms. He divided it up — some to use and some to sell. Selling meant he could keep using, but it also brought a lot of shame and danger into his life, Max said, like when one of his buyers pulled a gun on him.

"Using and selling, that was my life," Max said. "Until one day I didn't like the life I was living

and I told my mom to bring me here."

At Odyssey House he is learning coping and behavioral skills. He is learning how to set and keep boundaries, and developing grounding techniques to stay away from drama and resist peer pressure. The example and help of his peers in the program are helping him do it.

"People who have fought it or are fighting it, or people who support me, they really help me to fight it," Max said. "Coming here was very good for pulling me away from those bad influences."

Max is also learning to use new hobbies and wholesome activities to replace his cravings and the anger that comes from detoxing. For example, he has a new affinity for science fiction fantasy novels.

"The majority of my day was using, buying or selling," Max said. "Now that I'm trying to stop doing all those things, I have a lot of time with myself."

The big test for recovering addicts is being to fill that time and stay motivated without relapsing once they are out of treatment. Max developed a "relapse cycle" with strategies to deal with mild, moderate and severe triggers. Belt focuses on her daughter. Sanchez tries to remember all the people

she has seen come together to address substance abuse and help people suffering from addiction.

"A few years ago, I would have said people were shut off to addicts," she said. "But now I've seen people coming together to support us and address this issue. It's neat to see how people care."

Going forward, Odyssey House and the clients they serve will need all the caring they can get, Wheelton said. The opioid epidemic in particular is not discriminating.

"It's your brother, your sister, your uncle, your mom. It touches everyone," Wheelton said. "But there is hope. People do get better. And we are here as a resource for the entire community."

## Odyssey House Executive Leadership Team

Adam Cohen, MBA, Chief Executive Officer  
 Christina Zidow, LCSW, Chief Operating Officer  
 Richard Arbogast, MD, Medical Director  
 Brian Pilcher, MBA, ACC, Chief Financial Officer  
 Joanna Wheelton, JD, Director of Administration  
 Misty McIntyre-Goodsell, LCSW, Business Development Director  
 Kali Mower, BS, Marketing Director  
 Cheral Chivers-Hughes, ACMHC, LSUDC, Adult Residential Director  
 Michael Allgier, SUDC, Transitional Services Director  
 Kate Coy, LCSW, MAC, Adult Outpatient Director  
 Megan Gailey, LCSW, Parent Programs Director  
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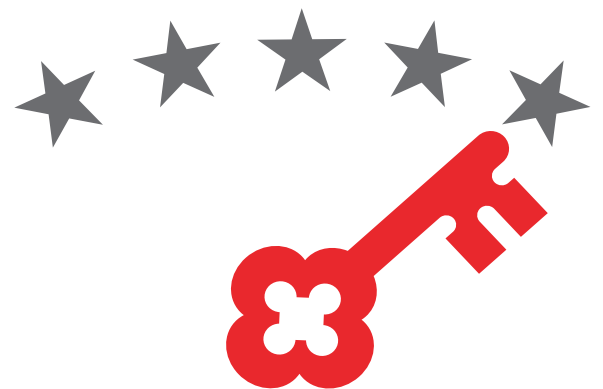
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We can't express in just a few words how much we appreciate your dedication. Thanks to your efforts you've made a difference in our community and had a positive effect on us all. For that and more we're grateful.

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Salt Lake Valley Habitat for Humanity is known for putting roofs over heads that need them, but the organization's mission is more than just giving people a place to live

The mission of the Salt Lake Valley Habitat for Humanity is simple: Everyone deserves a decent place to live.

But for many people in the valley — and around the state — that goal is much easier said than done. For a family making 30 percent to 60 percent of the state's median income, getting a loan for a house from a for-profit mortgage company is not realistic, said Edward Blake, CEO of the Salt Lake Valley Habitat for Humanity.

That's where Habitat for Humanity comes in. Families in need of a roof over their heads apply and are approved by an independent committee. But that's just the beginning.

"The public often thinks it's a free house," Blake said. "It's not."

Habitat homeowners take on a 30-year mortgage, and they

also commit 225 hours of sweat equity, either working on their own home or another Habitat home for someone else. For some families it can take up to one-and-a-half years to meet that requirement, Blake said, so the road is by no means easy.



But, when families move into a Habitat home, they usually pay a mortgage of \$600 to \$650 a month, compared to an average rent payment of \$1,000 to \$1,200.

"We've been trying to approach

affordable housing holistically," Blake said. "We want to make homes not just affordable to build, but affordable to own."

Salt Lake Valley Habitat for Humanity's latest project takes that affordability to the next level. With the help of Salt Lake County,

will be building an eco-community of homes where utilities will cost under \$2 a day. The first Field of Dreams home will be dedicated Sept. 14; the development will eventually include 20 homes.

The community aspect of Field of Dreams was attractive to the Larry H. Miller Group, prompting a philanthropic donation from the Miller Family Foundation to help fund it.

"It will be unique to watch and see how it develops as a community," said Jay Francis, executive vice president for corporate affairs and Miller family philanthropy.

The Miller family was also drawn to the Field of Dreams

**Salt Lake Valley**  
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**for Humanity**<sup>®</sup>

Habitat for Humanity purchased two blighted baseball fields in Kearns and renamed them Field of Dreams. In partnership with the University of Utah School of Architecture, Habitat for Humanity



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goal to provide stable housing for low-income and even homeless families.

“We’re incredibly supportive of that,” Francis said. “When kids are raised in a home, it creates a stable environment where homework can be done and meals can be served and families can gather.”

Blake agrees that Habitat for Humanity homes create a stabilizing influence for families — and particularly children — who might not have had that before. With Utah’s affordable housing crisis, many low-income families have to move every time their rent changes. One family approved for a Habitat home had lived at seven addresses

in five years. That many moves almost always means new schools and friends for kids, and a new community and support system for parents.

That is a unique problem that the Field of Dreams project is designed to address.

“We are putting down a community, a prefab community,” Blake said. “It creates a support and foundation which a lot of low-income families don’t have. And many times what we’re seeing is families that have been caught in intergenerational poverty.”

The savings families experience by owning a Habitat home help break that cycle. If families are saving \$500 to \$600 a month on their housing costs, that is money

that can be reinvested into kids and their success.

“It’s not the parents getting a house that gets me,” Blake said. “It’s the kids getting a house.”

Getting the houses built takes a community, too. For every home Salt Lake Valley Habitat builds, a sponsor — usually a corporation or foundation — puts up \$85,000. Habitat for Humanity puts up \$65,000. That money can come from individual donors, government grants or businesses. Of Salt Lake Valley Habitat for Humanity’s annual operating budget, 22 percent comes from government grants,

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Salt Lake Valley Habitat for Humanity manages 10,000 to 12,000 volunteers a year. Each Habitat home takes about 950 hours to build.

Photos courtesy of Salt Lake Valley Habitat for Humanity.



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- Charitable Foundation
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Some community members think a home from Habitat for Humanity is a free house, but that's not the case said CEO Edward Blake. Each Habitat homeowner takes on a 30-year, interest-free mortgage, and commits to volunteering 225 hours building their home or another Habitat home. Photo courtesy of Salt Lake Valley Habitat for Humanity.

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15 percent comes from business donations, 9 percent comes from foundations and 54 percent comes from individual donors. The organization also receives in-kind donations — items such as sinks, faucets and windows — to help defray the costs of building homes. Every homeowner pays back every penny of what they were given.

For companies with money to spare, giving it to an organization like Habitat for Humanity is a no-brainer, Francis said.

“The philosophy at the Larry H. Miller Group is that the communities where we do business should be better because we’re there,” he said. “Giving back is just part of our culture. It’s not all about ‘take.’”

Some companies use less-conventional methods to come up with their donations. Delta, for example, takes the money from recycling the aluminum cans used on all their flights to sponsor four Habitat homes a year.

Habitat for Humanity also creates unique opportunities for companies to do more than write

checks. Each house takes 950 hours of volunteer time to build; Salt Lake Valley Habitat for Humanity manages 10,000-12,000 volunteers every year. Spending that time together as co-workers can also strengthen an organization.

“By working shoulder to shoulder, elbow to elbow with fellow employees, you learn some things and form some relationships,” Francis said.

And for socially conscious employees, a company that gives back to the community is always a more attractive choice.

“It puts companies in a light to be seen as doing good,” Blake said. “Employees want to see that their company is investing back.”

In addition to the Field of Dreams project, Salt Lake Valley Habitat for Humanity also continues to build new, standalone homes as well. They are scheduled to break ground Sept. 25 on a new home that will be built in honor of a loyal volunteer — and employee of Delta — who built 64 homes over 20 years and died unexpectedly a year-and-a-half ago. His Delta co-workers donated enough money from their own pockets to sponsor the home in his memory.

While building homes is what Habitat for Humanity is known for, it is not all the Salt Lake Valley Habitat for Humanity does. One of its other programs is a critical repair program for low-income individuals or families.

“The program focuses on houses that make people sick,” Blake said.

For example, a senior citizen might end up in the healthcare system because their home isn’t properly winterized. Or a family might be paying thousands of dollars for asthma treatment because their house has mold.

Salt Lake Valley Habitat for Humanity participates in critical home repairs as one of 23 member organizations of the Green Healthy Homes Initiative. They usually perform between 35 and 50 repairs of varying sizes a year.

The other piece of Salt Lake Valley Habitat for Humanity is ReStore, a home improvement thrift store located at 1300 South 500 West.

ReStore has everything from kitchen cabinets to light fixtures, furniture, tile, doors, sinks and toilets. It serves 150 customers a day and Habitat conducts 200 pick-

ups a month. The store keeps 681 tons out of landfills every year.

Just as Salt Lake Valley Habitat for Humanity is more — and does more — than some people realize, the same can be said of the families who live in and own Habitat homes.

“The public often thinks a Habitat owner just got out of prison yesterday,” Blake said. “When we come to a community, we have to work hard at acceptance.”

In reality, the program is hard work and getting a Habitat home is not easy. Creating ownership and accountability when it comes to homes has a broad positive impact on the owners and their families. For example, Habitat owners have a high instance of college graduation and job promotions, Blake said.

And companies that support Salt Lake Valley Habitat for Humanity have a high instance of engaged and satisfied employees.

“Having your employees involved has multiple assets,” Francis said. “It all comes back to you. They’re better, happier, more-productive and more-grateful employees. If there’s an opportunity to do something, do it.”



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# WARM THE SOLES

University Federal Credit Union created the “Warm the Soles” program in 1994; due to the tremendous success that we have experienced with Warm the Soles, the Utah League of Credit Unions adopted the program and additional credit unions have come together to contribute each year for a positive impact on the Utah community. In 2017, our members and employees generously donated more than \$26,000, and gave out almost 700 pairs of shoes. If you’d like to donate, please visit [UcreditU.com](http://UcreditU.com) as the holiday season approaches.



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