



W.I.B.A. Punch List



March 2024

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Zack Thiel

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Neil Thomas

Directors:
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Dear Western Illinois Builders Association,

This letter is in regards to how this scholarship will help me, enhance my educational goals and why I believe I deserve it. I would like to start by introducing myself. My name is Jennifer Garcia. I was born in Galesburg, IL. It all started with both of my undocumented parents immigrating to the U. S. At the age of 7, my dad was deported and that is when life took an unexpected turn for me & my parents. Under the circumstances of my father being deported, me & my mom were forced to move back to Mexico. I lived in Mexico up until the age of 11 years old. My parents by this time were starting to financially struggle which then they decided that I should come back to the U.S. and live with my father's relatives. It was such an emotional new chapter for both me & my parents. This new chapter in my life was not only emotional but it shaped me to become who I am today. I do not regret living through this experience due to the fact that I have grown so much mentally and I have the privilege that most people I know wished they had of attending college. The only things that I did wish I had experienced were all of those special moments with my parents like starting high school, coming home with good grades on my report cards, getting my driver's license, having my parents watch me as I walked across the stage on the day of my graduation. Both my parents and I have sacrificed so much for me to be where I am today with the amount of opportunities that are being presented to me.

I am a Monmouth- Roseville High school graduate. I am planning to attend Carl Sandburg and earn an AGS Radiologic Technology degree. I graduated high school in the spring of 2022 with honors. My parents were both really proud of me and I was so happy because I knew that all the sacrifices they made are finally paying off. I am glad to have the opportunity to continue my education. My guardians have both also sacrificed so much for me and have raised me like their own child. I believe that becoming a new student at C.S.C. will have unlimited opportunities and I plan on staying active in my community & school by joining various organizations that interest me and that will help shape me into a great leader. I plan to surround myself with people who motivate me.

My career goal is to become a radiologist technician. I would like to attend the radiology program that is offered at Carl Sandburg College. I want o make my parents proud and show them that they didn't make countless sacrifices like leaving everything behind in their home country for nothing. Due to the many sacrifices that my parents made and the love and support from my guardians I have become the woman the that I am today. This scholarship would help me achieve my educational goals by helping financial and motivating me. I will not have to stress about whether I can attend college or not. Receiving scholarships motivates me. It makes me feel like thee are people who believe in me and who want to help me accomplish great things. If I am selected for the scholarship, I will continue to strive to be the best I can my education and my career. I all also continue to represent C.S.C. in my years as a student and my years after as an alumni. Thank you for this opportunity.

With gratitude,
Jennifer Garcia.



Inside this issue:

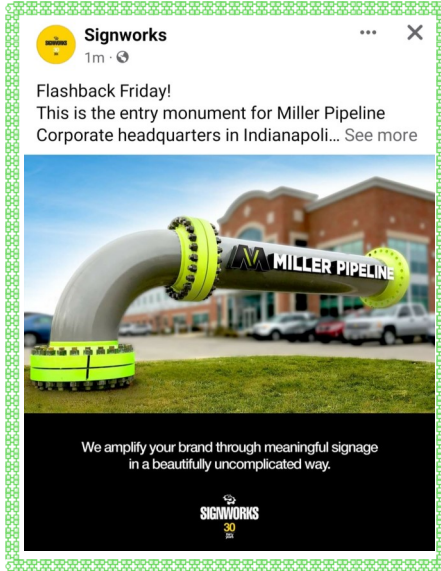
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W.I.B.A. Board Highlights

- * 46 WIBA Members
- * WIBA Board Meeting
March 6, 2024 6:30a.m.
Perkins Restaurant
- *WIBA Home Show 2024
April 13, 2024 10a.m.-4p.m.
Knights of Columbus
1556 E. Fremont St.
Galesburg
- *Changes to Schedule
WIBA Membership Meeting
Wednesday, October 16th
6:30p.m. 156 East
Galesburg



CONGRATULATIONS!



The February 21st Cash Drawing was worth \$25. Knox County Area Project was drawn but not present, so it rolls over to \$50 for the next WIBA Membership Meeting.

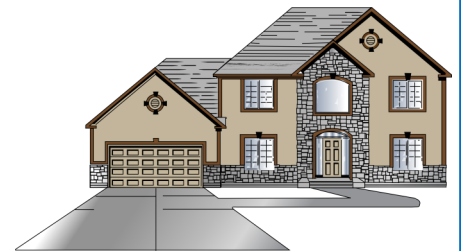
The winner of the February 21st 50/50 Drawing was Richard Lutz, Western Illinois Title. He won \$30.50. Congratulations Richard! He donated his prize to the CASH Drawing for the next WIBA Membership Meeting so that drawing will now be worth \$80.50! Thank you so much, Richard Lutz!

The WIBA Mega Max Drawing on February 21st was worth \$25. It was given generously by Tom Knapp, REMax Preferred Properties. It was won by Chris Pepmeyer, REMax Preferred Properties. Congratulations, Chris!



WIBA Home Show 2024

April 13th
10a.m.-4p.m.
Knights of Columbus



Save the Date

WIBA February Membership Meeting



Our speaker was Amber Smith of Tompkins State Bank.

Amber says it is very fulfilling to help someone purchase a home. She likes to return her phone calls right away. Do not hesitate to tell people to give her a call if they are thinking of purchasing a new home.

Tompkins State Bank has In House variable rate mortgage loans which require a 20% down payment. They also have secondary market mortgage loans with a fixed rate: Conventional Loans, Rural Development Loans, VA loans, & FHA loans. There are also programs for first time home buyers. There are programs for those without a down payment.

The most important thing to do when thinking about purchasing a home in the next year is to get pre-approved. The customer will know what they can afford considering taxes & insurance and what type of loan will work best for them according to their income history, savings, and

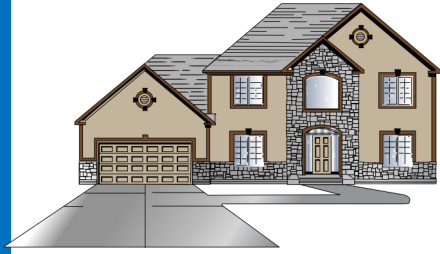
If someone is not approved, it will give them steps to follow to get approval. Amber can give them some credit counseling and can make referrals to other businesses. If they follow the steps, then they can usually get approved. Amber can talk to people without starting an application and pulling credit to help people.

If someone has credit issues, Amber can talk to them and help them figure out what needs to be done to clear the issues. Someone needs a credit score of at least 600 to secure a mortgage. It can take up to 60 days for credit bureaus to update payments. Sometimes, it is just a matter of a credit bureau needing to update because payments were already made. Sometimes, it takes paying down a credit card debt or changing insurance.

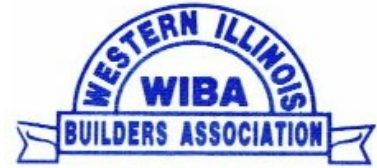
Amber suggests starting a savings account for home repairs if you do not have a safety net for repairs. Not all first-time home buyers have gotten that message.

What would be the most frustrating part of the process of purchasing a home? It can take up to 6 weeks to close due to waiting for appraisals which slows down everyone in the line who is assisting the buyers.

Amber participates in the "Welcome to the Real World" program for area 8th graders to help give them some realistic expectations and experience on finances. She also gives back to the community by presenting at classes for high school seniors about finances.



Thank you!



WIBA Home Show Door Prize Donators

F&M Bank

Howe Overhead Doors

INB National Bank

Lowes

McConnell Heating & Cooling

Old National Bank

People's Do-It Best Rental Center in Galesburg

People's Do-It Best Center in Monmouth

Perfect Choice Exteriors

Platinum Key Real Estate

Renewal By Anderson

Western Illinois Title



WESTERN ILLINOIS BUILDERS ASSOCIATION



Saturday, April 13th 10a.m.-4p.m.

WIBA Home Show

Knights of Columbus 1556 E. Fremont St. in Galesburg
Full menu available for purchase/ No outside food or drink
Vendors should park in the back.

It is a great advertising tool to show the public your specialty & promote any innovative ideas in your specific field.

First Time Participants (once)- **\$100 discount**
Bring a new exhibitor- **\$50 discount.**

Set Up
Inside booths- Friday, April 12th 1-6p.m.
Outside booths- Saturday April 13th before

2024 HOME SHOW RESERVATIONS

NAME _____ COMPANY _____

TYPE of BUSINESS _____

ADDRESS _____

PHONE _____ FAX _____ E-MAIL ADDRESS _____

I will donate for door prizes; _____.

Number of spaces wanted; ____.

Fees: \$275 Inside. ____ I need a table. ____ I need a tablecloth. ____ I need electricity.

\$250 Outside __ I need a table. __ I need a tablecloth. __ I will set up just before the home show. __

I have never been in the WIBA Home Show. Dues is paid. Deduct \$100 of Home Show fee ____.

I have recruited _____ and they paid for WIBA Membership & Home Show fee-\$50 discount. ____

Yearly membership dues are \$175. ____

Membership dues & final booth rental must be paid by Wednesday, March 22, 2024.

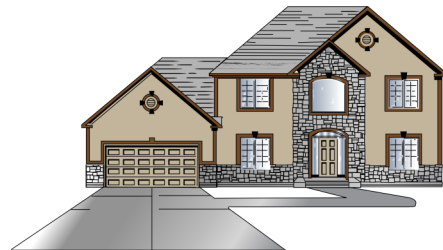
Total Amount Due \$ _____

Check Number _____

Date _____

Please mail form with FEES payable to WIBA:

WIBA 2163 E. Main St. Galesburg, IL. 61401 Questions? PHONE: 309-343-2116





**Business Name
Builders Association**

2163 E. Main St.
Galesburg, Illinois 61401

Phone: 309-343-2116

Fax: 309-343-1114

Email:

westernillinoisbuilders@gmail.com

**Next
WIBA
Membership
Meeting**

October 16, 2024



Our Website

<http://>



www.wibaweb.org

**“Support Your Local Communities,
Where Professionals do
Professional Work”**



Follow Us,

We're Connected:

www.wibaweb.org



**Website
Features**

J.B.& D. Siding & Windows

Platinum Key Real Estate

Renewal By Anderson



**WIBA
Dues**



Tompkins State Bank