

BY THE NUMBERS

According to the OFHEO (Office of Housing Enterprise oversight) report released August 26, 2008, prices increased over the past four quarters in 12 states.

The five states with the greatest price appreciation between the second quarters of 2007 and 2008 were: Oklahoma (4.9%), Wyoming (4.4%), South Dakota (3.8%), North Carolina (3.6%), and North Dakota (3.6%). The five states with the sharpest depreciation for the same period were: California (-15.8%), Nevada (-14.1%), Florida (-12.4%), Arizona (-9.2%), and Rhode Island (-4.8%).

Cheyenne posted a 2.75% appreciation for the one-year period ended June 30, 2008 and a 5-year result of 35.39% (OFHEO)

52,000 – the number of barrels-per-day Frontier Oil Corp refines in Cheyenne

AS OF 09 SEPTEMBER 2008 IN THE CHEYENNE AREA

Cheyenne Residential Active:	878
Under Contract:	172
Closed Year-to-Date:	1,027
Average Price:	\$185,708
Median Price:	\$169,900
Days-on-the-market for solds:	
Single Family:	84
Rural Residential:	103
Highest Sale:	\$650,000

Please call me for more detailed market information related to your real estate holdings specifying price ranges and types of property sales.

"NO HOUSING CRISIS HERE"

Wyoming Tribune-Eagle
08/10/2008

what's happening: october

Oct 2	Acoustic Eidolon	Oct 18-19*	Beanie and the Bamboozling Book Machine
Oct 3-5*	Cheyenne Little Theatre Players present Oliver!	Oct 22	CBLN SYMON Awards/"Hire WY's Heroes"
Oct 3	Booklovers' Bash (Laramie County Library)	Oct 24-25*	Cheyenne Street Railway Ghost tours
Oct 4	DCMA Fall Festival	Oct 25	Boo-tification Ball
Oct 9-10	2nd Annual Wyoming Business to Business Idea Expo	Oct 26	Goblin Walk
Oct 10-11*	Knights of Pythias Haunted House	Oct 28	Music that Goes Bump in the Night
Oct 17	Mayoral Match-up 2		
Oct 17-18	Cheyenne Depot Museum's Oktoberfest		
Oct 17	Cheyenne Botanic Garden Celebration		
Oct 18	Fine Wine & Dine at the Mansion		

* Additional dates this month

For details about these and many other events, please visit www.cheyennechamber.org

WWW.CHEYENNEHOMES.COM



6106 Yellowstone Road - 1660 Dell Range Boulevard
and in Frontier Mall

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#1 PROPERTIES

Volume 1, Issue 10
October, 2008

More Antelope than People...

- Steve Ferrell, Director, Wyoming Game & Fish

More antelope than people. Ninety-seven thousand square miles of mountains, foothills, streams and prairies. Eight hundred species of wildlife. Five national forests. Two national parks. One choice for a great place to live and work – Wyoming.

Wyoming is home to some of the most breathtaking scenery, diverse wildlife resources and premier hunting and fishing destinations in the world. While Wyoming's wildlife is a public resource and belongs to all her people, the Wyoming Game and Fish Department is the principal agency responsible for managing the state's wildlife.

The Game and Fish began primarily to enforce hunting laws, but its role has expanded dramatically. The department is now responsible for more than 800 species of fish and wildlife, only about 100 of which are considered game species. Wyoming's citizens recognize that our wildlife and their habitats are valuable resources, both aesthetically and economically, and need to be managed wisely. There are many new challenges, however, facing our wildlife... continuing drought; housing; oil, gas and mineral development; invasive species; diseases and much more. It's up to the Game and Fish to keep our wildlife healthy and thriving in the face of these new and emerging issues.



Kirsten, Annaliese, Jace & Andy

If you live in Cheyenne, there are great hunting and fishing destinations right in your back yard. Southeast Wyoming offers great fishing at the North Crow, Granite and Crystal Reservoirs and the Pole Mountain area, located between Cheyenne and Laramie. There's also stream fishing in the Snowy Range Mountains or the North Platte River and its tributaries, if you're willing to invest in a short drive. The Torrington area offers waterfowl and upland game bird hunting, including pheasant hunting at the Game and Fish's Springer Wildlife Habitat Management Area, located near Yoder. And there are antelope, deer and elk in the area for hunting or simply great wildlife viewing.

The department has 421 permanent employees including game wardens, biologists, information and education specialists, wildlife veterinarians, research and lab personnel and fiscal specialists. The Game and Fish headquarters is located here in Cheyenne. The department also serves

the state with eight regional offices, ten fish culture facilities, a wildlife research facility at Sybille, and the Game and Fish laboratory in Laramie. The Cheyenne headquarters employs about 125 people, and serves the Cheyenne area by providing one-stop shopping for hunting and fishing licenses, conservation stamps and Game and Fish merchandise. We also offer an online hunting application process, and provide phone and walk-in customer support to answer questions or provide more information.

To learn more about hunting, fishing or wildlife opportunities in the area, visit our website at gf.state.wy.us or call us at (307) 777-4600. We can help you learn more about how to get involved in our great outdoors or support wildlife management and conservation in Wyoming.

Steve Ferrell is the new Director of the Wyoming Game and Fish Department. He has spent his career in wildlife management in Arizona, rising through the ranks from Wildlife Assistant, Wildlife Manager, Habitat Evaluation Specialist, Research Program Supervisor, Wildlife Regional Supervisor, Assistant Director, and Deputy Director. He is an avid hunter and angler.

CONTENT:

Habitat for Humanity pg. 2

Chili Recipe..... pg. 2-3

Credit Scores pg. 2-3

Paring Down..... pg. 3

By the Numbers..... pg. 4

What's Happening... pg. 4

See more online at www.cheyennehomes.com!

Habitat for Humanity of Laramie County, Inc.

by Dean Johnson

Building a Better Community, One Home at a Time

At Habitat for Humanity, we believe that everyone, everywhere deserves a decent place to live. It's a simple idea that changes lives. It changes families. Ultimately, it is an idea that is changing our community -- one home, one family at a time.

Since its inception in 1991, Habitat for Humanity of Laramie County, Inc. (HFHLC) has worked with individuals from all walks of life to provide safe and affordable housing to hard working families in need. By providing families an opportunity to own a home, we are doing more than just providing shelter; we are investing in their future. Homeowners are required to make monthly mortgage payments which helps to build equity in their home. Furthermore, when families can shift their attention from poverty to safe and affordable housing, families can tackle other pressing issues in their lives such as education, healthcare, and the future of their children.

Habitat for Humanity of Laramie County has built twenty-five homes in just fifteen short years. Additionally, at the end of the 2008 build season, we will have two additional homes ready for occupancy by local families in need. Some of our most recent accomplishments are a direct result of our outreach within the community. Students from McCormick Jr High and Central High School recently raised the funds and materials to build for Habitat for Humanity. This exciting eight month mentoring program allowed students the opportunity to work hand-in-hand with local volunteers and businesses as they worked together to build a better community. This particular home will be a part of the new Habitat for Humanity neighborhood in Cheyenne. Once completed, the neighborhood will be the host site for eight families in need.

Furthermore, HFHLC recently announced that the 2008/2009 Women Build Project would be one of its main focuses for the coming year. This exciting project will unite women throughout Cheyenne as they raise the funds and materials to build a home for Habitat for Humanity. Women will work together to organize fundraisers, social events, Women Build Workshops at Lowe's and most importantly, the construction of the home. The Women Build Project kicked off in September and will continue on throughout the winter; the goal of this project is \$75,000 – this will pay for the land and all materials necessary to construct the home. While the project is already underway, women are welcome to join us and help make this project a success. For more information, please contact 307.214.1457 or info@cheyennehfh.org

Addressing the need of affordable housing cannot be done alone. It takes partnerships with volunteers, donors, and organizations to be able to make a dramatic impact on this very pressing need. It is estimated that over 90 million Americans face a housing problem. Fortunately, Habitat for Humanity is here to help. Join us as we continue to change lives in Laramie County by becoming an advocate for Habitat for Humanity.

Here are just a few ways you can support your local affiliate:

- Learn more about the 2008/2009 Women Build Project by attending our monthly meetings!
- 3rd Annual Santa's Little Helpers Charity Luncheon: December 2-5, 2008, 11:00am – 2:00pm

Texas Roadhouse will be serving up a Legendary lunch to residents of Cheyenne in exchange for a donation to local charities. Half the proceeds from this exciting fundraising event will benefit the 2008/2009 Women Build Project. Invite a friend and join us for lunch during the first week of December!

For more information about Habitat for Humanity of Laramie County, visit our website at www.cheyennehfh.org or email us at info@cheyennehfh.org.



- 1 bag (32 oz) white beans (To save time you can use canned white northern beans)
- 8 chicken breasts – deboned, skinned, chopped into little pieces
- 1 medium onion – chopped
- 2 bunches green onions – chopped
- 1 green pepper – chopped
- 2 cloves garlic smashed and chopped
- 1 jar pimento
- 1 jalapeno pepper – chopped
- 3 cans chicken broth
- A little olive or canola oil

CHICKEN SEASONING

- ½ t chili pepper
- ½ t salt
- ½ t oregano
- ½ t onion powder
- ½ t garlic powder
- ½ t white pepper
- ¼ t cayenne pepper

CHILI SEASONING

- 1½ T fresh cilantro
- 1 T fresh parsley
- 1 t oregano
- 1 t cumin
- 1 t paprika
- 1½ t adobo
- ½ t white pepper
- ½ t cayenne pepper
- ½ t chili powder

Chili Blanca

Cover the beans with at least 2 inches of water and soak overnight, or boil for 2 minutes and let stand one hour. Hint: add a scant 1/4 t baking soda to the water for quicker cooking beans.

Add the chicken broth to the beans and bean water and bring to a simmer. Add half the seasoning mix. Meanwhile, mix the chicken and chicken seasoning mix together real well and let stand in the fridge for an hour or so. Chop the veggies. Sauté the onion and green pepper in a little oil until tender. Add the green onions, jalapeno pepper and garlic and sauté a little longer. Add the sautéed veggies and pimento to the beans. Over medium high heat, sauté the chicken in a little oil. Don't stir the chicken all around, but let it get a nice brown before you turn it. Turn the chicken, sauté briefly on the other side, and add to the chili. Add remaining seasoning mix. Simmer until the beans are tender, probably 3 to 4 hours. The chili is better made a day ahead, allowed to cool, and then reheated.

A low-fat, tasty alternative to red chili, courtesy of Jan Larsen. This recipe makes a lot... If you halve it, don't halve the seasonings exactly. Use a little extra, some for the pot, you know.

HFHLC WOMEN BUILD Information Nights

October 21 & November 18
6:00 pm, Laramie County Public Library
Sunflower Room, 3rd Floor

CREDIT SCORES – what they mean to you

Credit scores are a critical measure creditors rely on to assess a borrower's ability to repay. Credit scores represent credit risk. The interest rate you are ultimately offered on a mortgage depends largely on this score. The scores now affect your insurance rates as well.

A FICO score, or a credit score, ranges from a low of 300 to a high of 850. A high FICO score likely correlates to a lower interest rate, lower monthly payments and a lower insurance premium. The lowest score that qualifies for a low interest rate mortgage is 700.

The good news is there are simple steps to shore up credit and to increase credit scores. Consistently pay bills on time every month.



Don't max out or come close to maxing out credit cards or other revolving credit accounts. Keep balances on revolving debt below 30% of the high credit limit.

Don't open new accounts rapidly. Don't co-sign loans. Don't close out old accounts without consulting your lending specialist.

If you are planning to refinance or buy a home, do not make any purchases or run up the balances on your credit cards prior to the transaction.

Regularly check your credit report – it's free to do that once a year with each of the three major credit-reporting bureaus. Federal law requires Experian, Equifax, and TransUnion to make available to consumers, upon request, one credit report per year at www.annualcreditreport.com.

There are great service-providers that provide easy-to-understand explanations about your credit history as well as provide a checklist to identify your potential score improvement and a road map to help you get there.

The change is refreshing... less fluff, less stuff. Much more sophistication is in. Streamlined, refined, and organic influences are making a trend that is appealing. Simplicity tends to instill a feeling of serenity and peace.

Lighten up heavy layers of window dressings, let the light in. After all Wyoming has all that fantastic sunshine.

Accessorize sparingly. Focus on quality rather than quantity. Group collections for greater impact rather than scattering your treasures everywhere.

Let the finer elements of design speak for themselves. Archways, ledges, and ceiling treatments create interest.

Combine rustic and refined, blend contemporary and earthy elements. Pair metals and woods, blend one-of-a-kind antiques with clean lines of upholstered pieces.

Texture and natural materials deserve emphasis, especially those with regional significance.

Factors that Determine your Credit Score

- Payment History = 35%
- Amount owed = 30%
- Length of Credit History = 15%
- Types of Credit in use (Healthy Mix) = 10%
- New Credit = 10%