

Four Quarters Made Whole

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This is a roundabout way of breaking into the subject of this article, "Four Quarters Made Whole." Because it has always seemed to me that Four Quarters could never be whole until it owned all of the Land that is used by the Church. And that problem has weighed on my mind for the past seven years; just how does this rag-tag bunch of urban tribal, idealistic nature worshippers and ceremonial junkies go about building a permanent institution; one that can own and support a large tract of Land into the future?

To own and care for Land in today's world is largely a financial process, one that has had many financial steps along the way. Securing major liability insurance for the Church and a Pennsylvania state non-profit tax number was one step. An excellent banking relationship with a commercial line of credit, along with merchant credit card services was another. And the history of being able to count on our Membership to contribute significantly to our fund-raising drives is the ten-league step.

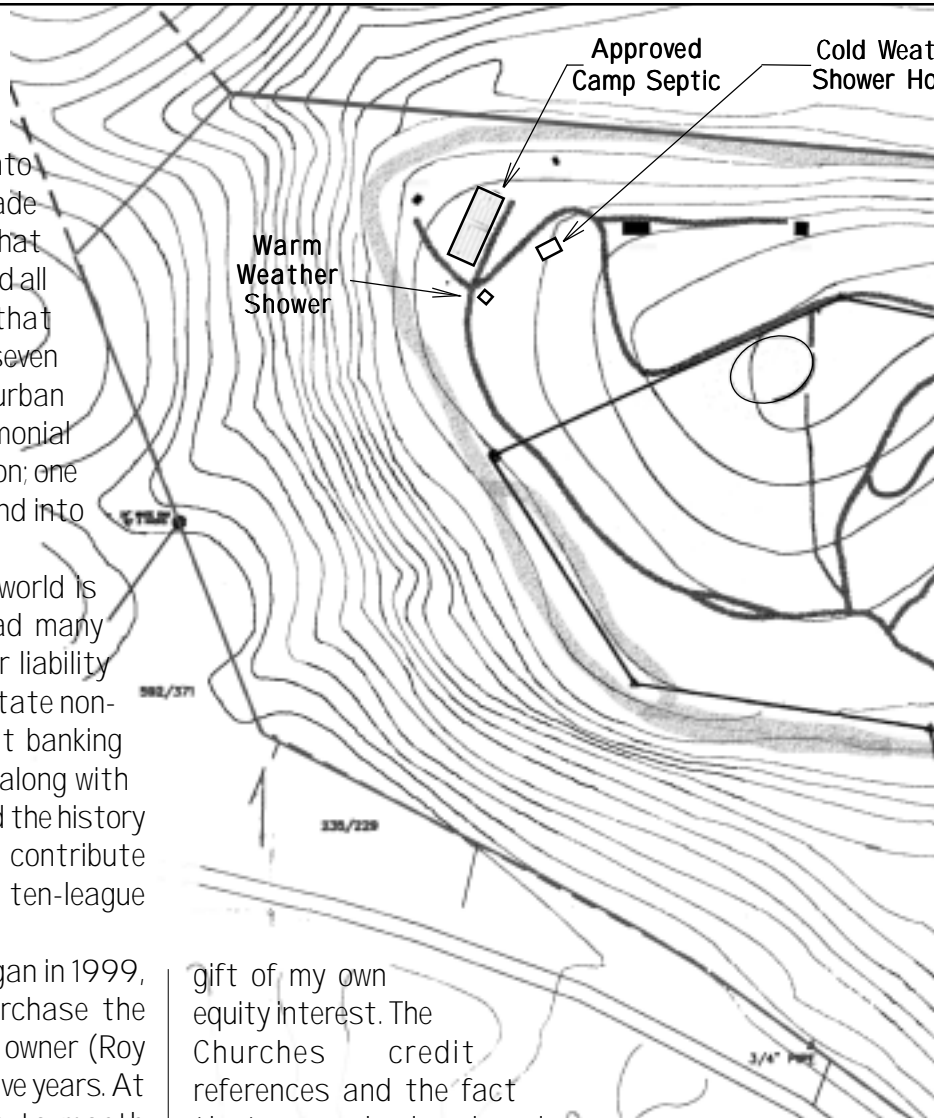
Our first foray into land ownership began in 1999, when we placed \$10,000 cash down to purchase the Members Village (Lot 1 on the map), with the owner (Roy Geisler) financing the remaining \$12,000 over five years. At the time this church was still living month to month financially, and the down payment was raised from that years Lifetime Promoting Memberships. We had a bad case of the nervous nellies for the additional monthly payments, but the decision was immediately vindicated by the use to which we were able to put the additional sleeping space. And in the following years the monthly payments seemed small as our plans grew large.

To my own mind, that purchase vindicated much in the way of the health of our community and gave me confidence in the ability of our Board of Directors and Membership to take on real responsibility. In 2001 I decided to challenge the Members of Four Quarters into raising the \$35,000 that would be required in order for me to give the Church the 50 odd acres of the Liesinger tract. This was a much larger test, because although the property was worth upwards of \$150,000 it carried about \$70,000 in debt. And the mortgage was held by a father and son. The son, Ed Liesinger, was willing to carry a short term note for his share, but only if his fathers one half interest was paid in cash. That meant that the Church had to raise at least \$35,000 in cash in order to take title to the property, even with the

gift of my own equity interest. The Churches credit references and the fact that we had already purchased property worked in our favor to convince the son to extend a mortgage to the church. So we launched our first major capitol funds drive, our Members came through with their end of the commitment and the deal went through. We were on our way with almost fifty acres of Land.

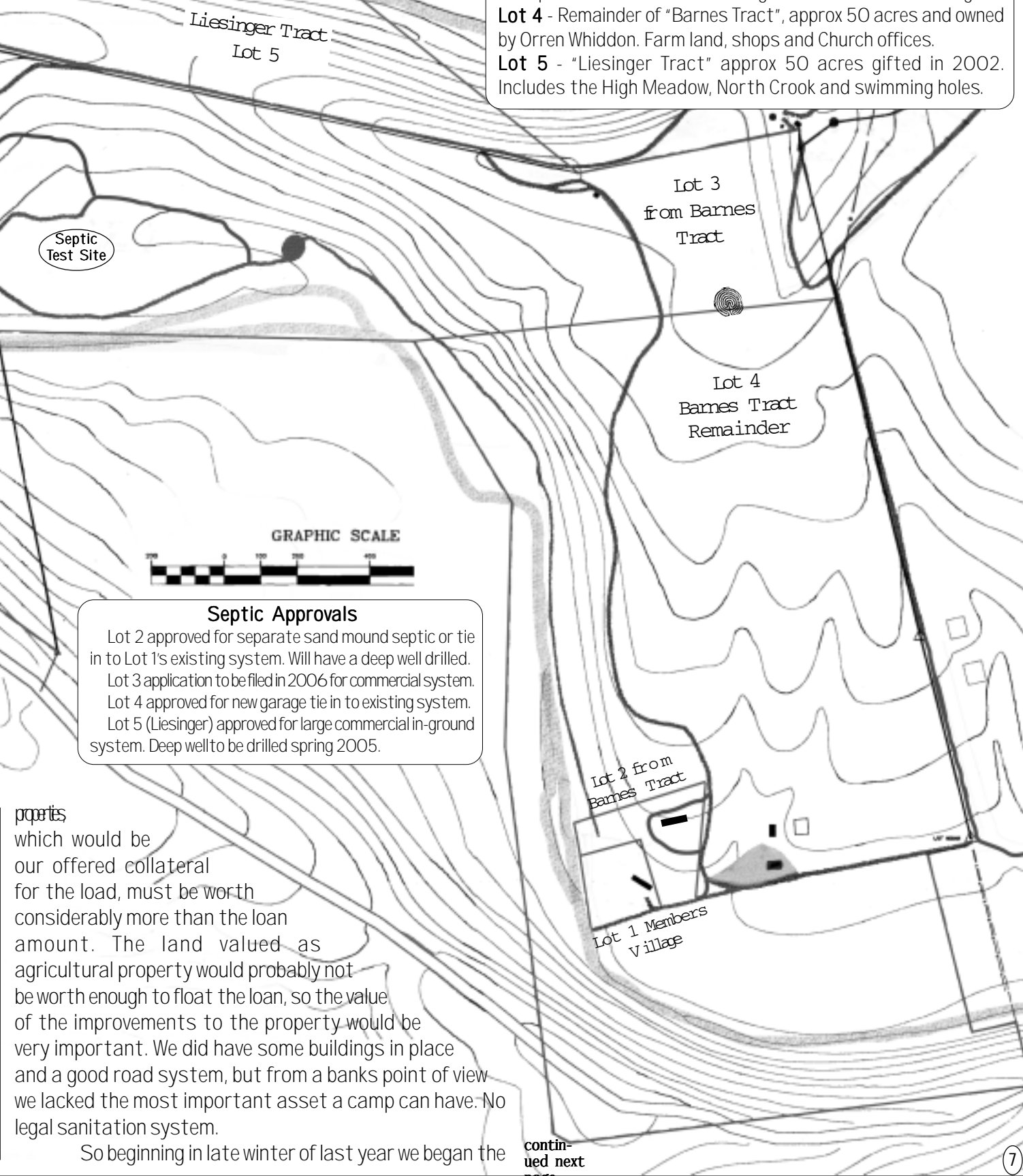
But their remained the 40 acres of Land that the Church used for Main Parking, The Stone Circle and the Big Bottom Members Camp. Because these parts of the camp were all part of the 80+ plus acres of the Barnes tract, they presented a much more complex problem (noted as Lots 2, 3 and Whiddon on the Map). When the Barnes tract was originally purchased it carried a \$120,000 residential bank mortgage, and in order to transfer the 40 acres used as the camp to the Church, the property would have to be divided and then refinanced by a bank with a commercial loan. Commercial loans are a different animal altogether than a conventional residential mortgage for a persons home. They are a much higher bar to jump.

To do this would require that the churches



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use

- Lot 1** - "The Members Village" approx 1 acre purchased in 1999 and used as Ward living quarters and weekend guests.
- Lot 2** - "The Casita Nueva" approx 1-1/2 acre gifted in 2005 from "Barnes Tract." Used as Ward living quarters and weekend guests.
- Lot 3** - Approx 40 acres gifted in 2005 from "Barnes Tract." Incorporates the Stone Circle, Big Bottom and Main Parking.
- Lot 4** - Remainder of "Barnes Tract", approx 50 acres and owned by Orren Whiddon. Farm land, shops and Church offices.
- Lot 5** - "Liesinger Tract" approx 50 acres gifted in 2002. Includes the High Meadow, North Crook and swimming holes.



Septic
Test Site

GRAPHIC SCALE



Septic Approvals

- Lot 2 approved for separate sand mound septic or tie in to Lot 1's existing system. Will have a deep well drilled.
- Lot 3 application to be filed in 2006 for commercial system.
- Lot 4 approved for new garage tie in to existing system.
- Lot 5 (Liesinger) approved for large commercial in-ground system. Deep well to be drilled spring 2005.

properties which would be our offered collateral for the loan, must be worth considerably more than the loan amount. The land valued as agricultural property would probably not be worth enough to float the loan, so the value of the improvements to the property would be very important. We did have some buildings in place and a good road system, but from a banks point of view we lacked the most important asset a camp can have. No legal sanitation system.

So beginning in late winter of last year we began the

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process of soils testing for in ground septic systems; not only in camp, but also for expansion at the Farm House and the Members Village. This required testing at four separate sites on the property and quickly turned into a herculean task. With our new backhoe we dug eleven separate six foot deep test pits located in the North Crook, by the Farm House, below the Members Village and just uphill from the Members Village at the new Casita Nueva. After the test pits were approved we conducted percolation tests at the sites, in all over 100 perc tests were performed and four separate sites passed their soil tests. At this point we needed to retain an engineering/surveying firm for three reasons. To survey the new property lines that would be created when I subdivided off my gift to the church; to design the major septic system that would serve the camp; and to prepared the voluminous application paperwork for the Pennsylvania Department of Environmental Protection.

We submitted our preliminary commercial loan application right after Beltaine and completed our soils testing by mid summer. Our engineers completed their survey and design work right after Stones Rising and we submitted our paperwork in October. All together the testing and engineering amounted to \$7,000; all represented by a two inch high stack of paper!

Our application to the Pennsylvania D.E.P. was in two parts. The First, referred to as a Component 1, was to allow the division of my property into three parts. Lot 2 as a site for a new Staff and Members quarters (The Casita Nueva) with septic approval; Lot 3 as the new 40 acre addition to the Main Camp and my remaining property (the Farm House) Lot 4, with approval for an expanded septic system.

The second part, Component 2, was the biggy. A large septic system for the Main Camp. Once again, because this was a commercial property with relatively large water flows, a much more complicated approval process was necessary for the camp system than was required for the Component 1 systems.

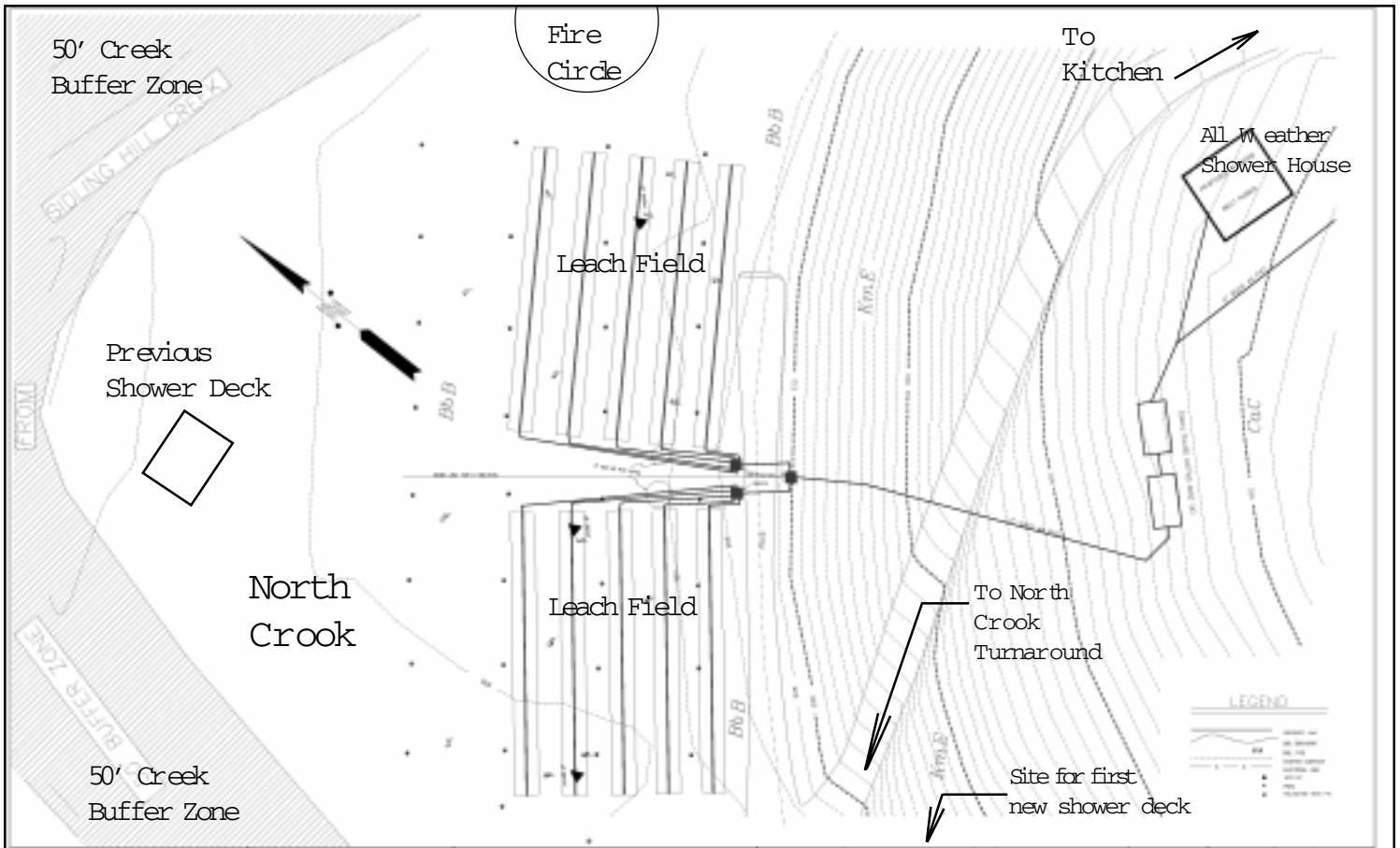
I am very proud and pleased with the engineering work that went into this Component 2 proposal, and I will try to put it into perspective. In Pennsylvania a modern three bedroom home would be designed for 600 gallons a day of water usage with a 1,500 gallon digestion tank. For commercial systems the state uses formulas for different kinds of uses and water flows in order to calculate the size of the system. When approached as a fairground, we worked out to 3,000 gallons a day of water through the system. But our testing showed that down in the North Crook we had

almost perfect percolation rates that would allow a larger and more advanced system. What we ended up designing for is a completely passive system that requires no power or chemicals, with two 3,500 gallon digestion tanks, supporting a flow of 8,000 gallons a day into a wide, shallow trench system, which has the greatest ability to absorb and digest waste with aerobic action. Materials for this system will run about \$12,000 and we plan on performing the labor ourselves. This is just about as large an in ground system as can be built in Pennsylvania, anything larger would have to be an actual treatment plant. By going this route we will have a system that will support any kind of future growth we can imagine, while having the ability to handle large peak flow loads from large events. All without stressing the system or putting it at risk.

With our engineering work done it was time to shepherd the paperwork though the county government, while increasing the heat of the bank loan to a strong simmer. Based upon our expectation that our septic plans would be approved, we paid \$2,000 for a commercial appraisal on what would become the church's combined properties, thus formalizing the loan request. We also met with our township supervisors to submit our planning package, the biggest Mann Township has ever seen. There were many ups and downs in the process with both the bank and the county as you can imagine, but the appraisal came back at twice the proposed loan amount, making the bank smile; and we gained tentative approvals for all of our planning documents.

We began closing in on the goal and thinking in terms of how much risk to take on with the bank. (And here you should know that it is the Board of Directors goal to be able to pay off the mortgage as quickly as possible, preferably within five years. You should also know that Orren Whiddon, Kailin Miller and Roger Grandstaff agreed to personally guarantee the loan on the Churches behalf.) To pay off the existing three mortgages would require about \$130,000, and by going for a 15 year note we could lower the interest rates to 7.4% (very low for commercial money) and keep our intention to pay the loan as soon as possible. To this add the money necessary to build the septic system and we settled on a loan of \$145,000. With the church's property appraising at \$275,000, this would certainly be approved by the bank and yet still yield a monthly payment less than that on the original three mortgages. And it provides us with a \$15,000 nest egg to construct the system this spring.

On the 19th of January, 2005; Orren Whiddon, (8)



The leach field is composed of 10 trenches, 22" deep, 5' wide and 70' long. Each trench is filled with 12" of gravel, fed via a 3" supply pipe served by three distribution boxes. The leach field area will have some, but not all of its timber cleared and will be planted as a green sward area. The two 3,500 gallon digestion tanks will actually be located downhill from where they are shown on this plat, buried right next to the leach field. This will allow the placement of a small shower house and comfort station for temperate weather use in

the North Crook. Our main shower house will be built on the brow of the hill across the road from the kitchen and will be designed for heated, all weather service. We will begin construction of the leach field as soon as the weather breaks, and hope to have it and the lower shower station completed by Beltaine. By Drum and Splash we hope to have a deep well drilled and the kitchen connected to the system. We will at that time pour the slab for the main shower house and begin expanding the camp's potable water supply.

Roger Grandstaff, Kailin Miller and Daniel MacNeil met with Pat Mac Cormick of First United Bank and Trust; and transferred four separate tracts of property into a new mortgage and deeds in the name of Four Quarters. Two days later the final approval for our Component 1 package arrived and I will make the final presentation to the Township Supervisors for our Component 2 package on January 27th. In the end, it has all come together like a fine game of chess. Four Quarters Made Whole.

Planning the financial future of the Church and the Land has been my job from the very beginning, and I can assure you there were years when surviving another season seemed in doubt. But my confidence in the future of this rather unorthodox institution has grown with the years, and that confidence has been matched by my willingness to intrust my property, my Land... to the safekeeping of Four Quarters and its Members. I can now feel secure that Four Quarters is rooted strong and deep; whether or not I or any person in particular is a

part of it. That's been the goal all along.

I think at this point that I have probably done enough in the way of gift giving of Land. And I feel good about what these gifts have brought back to me. I feel especially good about all the other players in the story of Four Quarters first ten years. People whose support, loyalty and whose actions in the Spirit of The Giveaway are not as well known as my own; but to my personal knowledge are no less important. So for me this last gift of Land not only marks the end of Four Quarter's first decade but also the beginning of a new chapter in my own life. Because I feel sure that my personal guarantee of Four Quarters survival is no longer needed, and I trust that the Members can fully take that responsibility on their own shoulders. If you value your place in the web of friends, family and tribe that has grown up at Four Quarters, you will prove that my trust was never, ever misplaced.

Blessings upon you and your house.

Orren Whiddon, Four Quarters January 2005