



**Lake of the Ozarks
Habitat for Humanity**

Building More Than Houses

Mission Statement

The mission of Lake of the Ozarks Habitat for Humanity, a non-profit ecumenical Christian housing ministry, is to work in partnership with low income families, donors and volunteers to provide decent, affordable shelter for those living at poverty levels and in sub-standard housing.

Lake of the Ozarks Habitat for Humanity is in its 14th year of Operation
www.lakeoftheozarkshabitatforhumanity.org



**LAKE OF THE OZARKS
HABITAT FOR HUMANITY**
Camden County Courthouse
1 Court Circle, Suite 16
Camdenton, MO 65020

**NONPROFIT
U.S. POSTAGE PAID
CAMDENTON, MO
PERMIT #96005**

Address Service Requested

Lake of the Ozarks Habitat for Humanity is in its 14th year of Operation
www.lakeoftheozarkshabitatforhumanity.org

SPOTLIGHT ON HABITAT CORPORATE SPONSOR, JAN CLARK

Clark Concrete located at 151 Munro St. has been in Camdenton since 1977. They have worked with Habitat on all eleven homes. They do the excavations for the foundations, driveway work, and hookups for water and sewer. "We dig the holes and fill them up."

Jan has always had a personal conviction to help others. She used to donate to Habitat International but decided that if she gave locally she could see the results of her giving more directly. Jan indicated that they are trying to provide the same amount of funding for each house and will continue to do so as long as they can. Habitat is very important to Jan and plays an important part in the community.



Clark's Concrete

151 Munro Street
Camdenton, MO 65020
Phone: (573) 346-3468
Toll Free: 1-800-346-1322

<http://www.clarksconcrete.com/home.nxg>

WORLD HABITAT DAY OCT. 5, 2010

- The United Nations designated the first Monday of October as World Habitat Day
- Habitat for Humanity International is an ecumenical Christian ministry founded in 1976.
- Habitat for Humanity was founded in 1976 by Millard and Linda Fuller
- The purpose of Habitat is building and repairing homes
- People of all backgrounds, races and religions to build houses together in partnership with families in need

Information obtained from the official Habitat for Humanity International Website

Five Years after Katrina From the International Habitat website

Habitat's Operation Home Delivery began six weeks after Hurricane Katrina devastated the Gulf coast. Prior to Katrina an average of only 57 homes were built by the Gulf Habitat affiliates. Since then an average of 400 are built or rehabbed per year resulting in a total of over 2200 since the 2005 disaster. An estimated 150,000 volunteers have been involved in the cleanup and rebuilding efforts in the New Orleans area alone through Habitat. This is the essence of the Habitat mission.

http://www.habitat.org/disaster/programs/details/Gulf_Recovery_Default.aspx for the full article.

A WORD FROM THE PRESIDENT

LAKE OF THE OZARKS HABITAT IS ALIVE AND WELL

We have all been challenged by the economic downturn, by whatever name you give it. It has certainly had a measurable effect on Habitat as donations are off somewhat and many of our corporate sponsors are simply unable to provide the help they have offered in the past. The same is certainly true for the building trades who always contribute both in materials and services whenever we are in a construction mode. But I say this not to sing the blues or to plead with you, dear readers, for increased contributions – though heaven knows that would be welcome.

The reality is that this particular affiliate of Habitat for Humanity is in very good shape. Why is that?

1. We still have dedicated volunteers and contributors who continue to amaze us with their generosity. If you are one of them, we thank you profusely.
2. We have a terrific Board of Directors. They are notable for their creativity, their flexibility, and their dedication to Habitat. With a rare combination of common sense and enthusiasm, they face every challenge with grace and energy.
3. We are fortunate to have a skilled and dedicated group of construction volunteers who see that the process of building each house is done in the most efficient and competent manner.
4. We are blessed with a very successful ReStore operation. In our expanded space (have you seen our new addition?) and with a committed volunteer staff, the ReStore has become our primary fundraiser. It seems to be recession resistant, perhaps because hard times motivate people to search for bargains and bargains are what the ReStore has in abundance.

I have been a member of the local Habitat Board long enough to recall when our primary task and the majority of our efforts were consumed with the need to raise funds in a variety of ways. The ReStore allows us to concentrate on a broader range of issues that are aimed at improving the ways we offer housing to partner families. Therefore one of the most important contributions you can make to Habitat is to donate items for sale at the ReStore and to volunteer to serve on the staff of this venture. So long as those gifts continue to flow to us, we can be certain of a happy future for the Lake of the Ozarks Habitat for Humanity. For now, you are keeping us alive and well.

Ron Roberts,
Board President

MEETINGS

The Board of Directors and Committee Chairs meet on the first Tuesday of each month at 5:30 p.m. at Lake Area Industries (Sheltered Workshop) located on North Highway 5 in Camdenton (across from Farris' Market). The public is always encouraged to attend.

CHECKOUT OUR WEBSITE

For the latest information on Habitat happenings, check out the Habitat website at: <http://www.lakeoftheozarkshabitatforhumanity.org>

ANNUAL CORPORATE SPONSOR AND VOLUNTEER APPRECIATION DINNER



The Annual corporate sponsor and Volunteer Appreciation Dinner was held Thursday Oct. 21 at St. Anthony's Church on North 5. The social began at 5:30 with dinner at 6:00. Volunteers and Corporate Sponsors were recognized for their contributions to Habitat. Tee shirts were given to attendees. Tara and her son were introduced. A good time was had by all.

INK JET/CARTRIDGE RECYCLING

Next time you have an empty ink jet or toner cartridge, please don't throw it away - drop it off at the ReStore, any area church or at First National Bank in Camdenton and the affiliate will be paid up to \$5 per cartridge and you help to save the planet in the process! Tell all your friends, too!

How to Become a Groundbreaker or a Corporate Sponsor

If your name was not on the 2010 Groundbreaker list or the Corporate Sponsor List for this year, there is still time for you or your company to make a tax-deductible donation towards the next home. Simply, cut out the appropriate coupon below, and mail it with your check to:

Habitat for Humanity
#1 Court Circle, Suite 16
Camdenton, MO 65020

✂

Yes, I want to help others live in decent, affordable housing by supporting the “Groundbreaker Club” with the Lake of the Ozarks Habitat for Humanity Affiliate.

Name & Mailing Address	You can count me in as a:
_____	_____ \$500+ Platinum Foundation Member
_____	_____ \$250+ Gold Member
_____	_____ \$100+ Silver Member
_____	_____ \$25+ Friend Member

Email address: _____

Enclosed is my check for \$_____ I prefer to make monthly donations of \$_____

_____ Check if you do not wish to receive further Habitat mailings.

CREDIT CARD DONATIONS

If you get air miles or other benefits from purchases on your credit card, you may use your credit card for Habitat donations by going to the secure HFHI website, habitat.org, and indicating your wish to donate and designate that it be sent to Lake of the Ozarks Habitat for Humanity Affiliate in Camden County, MO.

✂

Yes, I want to help others in our community live in decent, affordable housing by becoming a Corporate Sponsor to the Lake of the Ozarks Habitat for Humanity Affiliate.

Name & Mailing Address	You can count me in as a:
_____	_____ \$2,500 Platinum Sponsor
_____	_____ \$1,000 Gold Sponsor
_____	_____ \$500 Silver Sponsor
_____	_____ Less than \$500 Friend

Email address: _____

Enclosed is my check for \$_____ I prefer to make monthly donations of \$_____

_____ I prefer to make a material donation of _____ valued at \$_____

HABITAT RESTORE NEEDS YOUR HELP

The affiliate has a ReStore located in the Keystone Business Park on Highway 5 (three miles south of the square on the left), where we sell donated items generating revenue to purchase the materials to construct more homes.

Donations are needed for our resale store. We accept saleable items in good working condition such as furniture, appliances, lighting fixtures, building supplies, useable paint, TV's, household goods such as dishes and utensils and decorative items, sporting goods, boats and trailers, cars, etc. We do not accept clothing.

Store hours are Tuesday, Thursday and Saturday from 9:00 am to 1:00 pm. Items may be dropped off during those hours or, for larger items, you may call (573) 317-3962 to schedule a pick up. We are a 501(C)(3) Nonprofit Corporation and your donations are tax deductible. Call 573-317-3962 or e-mail h4h@camdenmo.org for more information concerning your tax-deductible donations.

VOLUNTEERS ARE ALWAYS NEEDED

If you love prowling the aisles at local hardware stores and lumber yards - enjoy fixing and organizing things - or just want to help recycle building materials while supporting adequate housing - the ReStore needs your help!

- ◆ **Cashiers** – Assist customers with sale of merchandise, operate cash register and make change with accuracy. Do some minor cleaning and merchandising when you are not busy at register.
- ◆ **Stockers** – Assist with ReStore duties and stock shelves; also ensure the operational quality and safe use of donated electrical items. Accept and ensure the quality of donations and assist customers with loading and unloading.
- ◆ **Truck Driver** – Drive our 20-foot box truck to pick up large donations. Drivers must have good driving records.

Anyone interested in volunteering can contact Chris Reth, Volunteer Coordinator at 573-317-1843 or E-mail ChrisReth2@aol.com. Whether it is one or two days a month or a week, your time does make a difference.

YARD OF THE MONTH PROGRAM

Yard of the Month program has been in place for a year now and has seen great results from our partner families. Each month the families' yards are reviewed to see that they keep up general yard maintenance and perhaps make some small improvements or plantings to improve curb appeal. A winner is picked for the month and they get a Yard of the Month sign placed in their yard and receive a \$25.00 gift card from Home Depot. A monthly newsletter is mailed to the participating families announcing the winner along with handy yard tips. All of the participating families initially received a basket of garden goodies that contained a Home Depot 1-2-3 Gardening book, garden hand tools, gloves, Miracle Grow, daffodil bulbs, a garden mum, and potting soil.



*Pictured at left:
Kibbie Rolf and the
Garden Goodies
Basket to be given to
each participating
family.*

THE RESTORE HAS EXPANDED

The new addition to the Restore is complete and now in use.



*The construction
of the addition
will add more
room for supplies
and materials.*



HOME DEDICATION

Dedication for house number 11 was held Saturday, October 9, at 2:00 pm. The new owners are Tara Dishman and her son Christopher. Tara has been a Camdenton resident for 13 years and is a Camdenton alumnus. Her son Christopher is a 3rd grader at Camdenton. Tara works at the Lake of the Ozarks Development Center and enjoys working with people with special needs where they teach them social and academic skills. She takes them out into the community to help them develop their social skills. Academically she helps them by working with their reading and writing skills.

Due to her economic situation Tara thought home ownership was out of her reach until she heard about Habitat from a co-worker. Tara applied and was selected as a home recipient. Tara was able to get her "sweat equity" hours in by doing tile work, working at the ReStore, and working at the Homeless Shelter. She indicated that it was hard getting her hours in due to her work schedule.

Tara said that she really loves having a clean house and wants to keep her home nice and clean. She said that the best thing about the house is the washer and dryer and not having a pile of dirty clothes. Best of all, she now has a place to call home. She feels that she can call it "our home" and is able to use it as a savings for the future.



DO YOU KNOW SOMEONE WHO QUALIFIES FOR A HABITAT HOME?

Criteria for qualifying for a Habitat Home:

- ◆ Applicant's income should not exceed 50% of Camden County Median Income.
- ◆ Applicant should have satisfactory credit. Negative factors should be able to be explained and/or corrected.
- ◆ Applicant must show the ability to make house payment.
- ◆ Applicant must be able to make a down payment of approximately \$750. (They are given a year to save for this and the money is then applied towards their first year of home owners insurance.)
- ◆ Applicant's current housing situation is unsatisfactory.
- ◆ Applicant is willing to partner with Habitat by providing "sweat equity."

If you know of a family who might qualify, please contact Habitat Family Selection Chair, Debbie Bunkowski at: 573-374-2565

HABITAT - A HAND-UP NOT A HANDOUT

Habitat for Humanity is not a give-away program. Selected families agree to provide "sweat equity" helping in the construction of their home. Upon completion of the home and their "sweat equity" hours, the family enters into a non-interest mortgage with us for a specified number of years.

HABITAT OFFICERS FOR 2010-2011

PRESIDENT: Ron Roberts - (573) 346-6872 roberts@advertisnet.com
VICE PRESIDENT: Doug Horman - (573) 346-6250 dhorman@fnb-lakeozarks.com
SECRETARY: Deanna Nockunas (573) 346-4787 dee4318@hotmail.com
TREASURER: Marvin Johnson (573) 346-1941 marvinj31@aol.com

Lake of the Ozarks Habitat for Humanity is in its 14th year of Operation
www.lakeoftheozarkshabitatforhumanity.org