



**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 15th year of Operation**  
*[www.lakeoftheozarkshabitatforhumanity.org](http://www.lakeoftheozarkshabitatforhumanity.org)*



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

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U.S. POSTAGE PAID  
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## SPOTLIGHT ON HABITAT CORPORATE SPONSOR, FIRST NATIONAL BANK



Bank Vice President Doug Horman

First National Bank opened its doors as The First National Bank of Linn Creek in 1905. In 1930, the First National Bank was moved to the new Linn Creek due to the creation of the Lake of the Ozarks and the flooding of old Linn Creek. In 1946, the decision was made to move the bank to Camdenton in order to take better advantage of the business opportunities of the larger, faster growing town. Camdenton is the current location of the main bank with other locations in the lake area. Sunrise Beach, Lake Ozark, Osage Beach and the Highway 54 branch in Camdenton are all locations of full-service banks.

The bank considers it their community role to “invest in and contribute to the well-being of the communities we serve with our financial and personnel resources, recognizing that our own growth and prosperity depend upon the social and economical health of our marketplace. In our role as stewards of our customer's financial resources, we will conduct our business to strengthen the long term economy of our marketplace.” (<http://www.fnb-lakeozarks.com>)

According to Doug Horman, First National Bank Vice President, the bank first became involved with the Lake of the Ozarks Habitat for Humanity in 2003. The bank supports Habitat monetarily, contributes to the ink recycling, and occasionally provides information to their customers about Habitat through “stuffer” information in their statements. These mail stuffers reach approximately 12,000 customers indicating that Habitat is worth supporting. Doug, who first became a Habitat board member in 2007, feels that it has many worthy benefits for the community. He sees Habitat as a perpetual great deal – lots of people working together at what they are good at whether it is monetary, construction, volunteering, or being on the board. Home buyers are able to reciprocate and add to the base for future homes and loans. The ReStore helps the community and the ReStore volunteers provide so much for Habitat through their work. All in all it is a win-win situation.

For more information about the bank and its history please see <http://www.fnb-lakeozarks.com>



### New Home for the Homeless

Lake of the Ozarks Habitat for Humanity and Lake Area Helping Hands Homeless Shelter are partnering together to refurbish a fire damaged, double wide mobile home that the shelter has acquired.

Through this partnership, Habitat has agreed to help sponsor the complete renovation of the mobile home and upon completion, it will house up to six people or a family. This goes along with the new Habitat Neighborhood Revitalization Initiative. In March the Habitat Board voted to allocate \$21,000 as a donation for the restoration. The work crew along with people from the shelter would do the work at no cost.

Both organizations are actively soliciting additional sponsorships, whether it is building materials, volunteer labor and/or financial support from all local businesses, social and civic organizations, and the faith based community to reach out and help those in need.

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# Lake of the Ozarks Habitat for Humanity 2010 Groundbreaker Club Sponsors

Individuals who make a financial contribution  
as we break ground on each new Partner Family's home.

## PLATINUM SPONSORS

Mary Lou Alsin  
Billy & Ellen Backues  
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Marvin & Peggy Johnson  
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Marvin & Lucile Silliman

## GOLD SPONSORS

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## FRIEND SPONSORS

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Merle & Betty Wright

If you would like to join the Groundbreaker Club, simply cut out the coupon below, and mail it with your check to:  
Lake of the Ozarks 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 Sponsor  
\_\_\_\_\_ \$250+ Gold Sponsor  
\_\_\_\_\_ \$100+ Silver Sponsor  
\_\_\_\_\_ Less than \$100 Friend Sponsor

Email address: \_\_\_\_\_

Enclosed is my check for \$ \_\_\_\_\_

I prefer to make monthly donations of \$ \_\_\_\_\_

## Habitat for Humanity 2010 Corporate Sponsors

Businesses, churches, and civic organizations who contribute funds, materials, labor, and/or services for each Partner Family's home.

### PLATINUM SPONSORS

Chan's Electric  
 Clark's Concrete Construction Co  
 Ellerman Construction, LLC  
 First National Bank  
 Home Design & Planning, LLC  
 Ozark Ready Mix Company, Inc.  
 Scott's Concrete Supply

### GOLD SPONSORS

Allied Waste Services, Inc.  
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 Bear Market Consignment Sales, Inc.  
 Central Bank of Lake of the Ozarks  
 Coose Plumbing  
 Herrman Lumber Company  
 Lake Life Storage  
 Lake of the Ozarks House Rentals, LLC – Omer & Mayree West  
 Mohler Heating-Cooling & Electric

### SILVER SPONSORS

Bowling Electric Machinery, Inc.  
 Comfort Zone Air & Heating, LLC  
 E-Cycle Group  
 High Brothers Lumber Company  
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 Jim Kennedy Construction  
 Laclede Electric Trust, Inc.  
 Lake of the Ozarks Board of Realtors  
 Lake Printing, Inc.

### SILVER SPONSORS (cont)

Lamar Advertising of Missouri, Inc  
 Linn Creek-Osage Beach Lions Club  
 Mac Decker State Farm Insurance  
 Ozark Drywall  
 Preferred Land Title, LLC  
 RSC Equipment Rental  
 Winnelson Plumbing Supply

### FRIENDS SPONSORS

Advantage Systems  
 Advertising Impressions  
 Arnold Surveying, LLC  
 Blair Cedar & Novelty Works  
 Blinds and More  
 Bolivar Insulation  
 Bridal Cave/Thunder Mountain Park  
 Camdenton Area Chamber of Commerce  
 Creative Closet Company  
 Dwayne's Photo Service  
 Handy Jon, Inc.  
 Henson Easy Wrap  
 Home Depot  
 Lady Elk's Auxiliary – Lodge #2705  
 Lake Expo  
 Lake Hills Veterinary Clinic, LLC  
 Lake Media (Vacation News/Tube Tab)

### FRIENDS SPONSORS (cont)

Lake Ozarks Convention & Visitor's Bureau  
 Lake Sun Leader  
 Laurie Office Supply  
 Lowe's Home Improvement Warehouse  
 Missouri Eagle, LLC  
 N.A.R.F.E. Chapter 1561  
 National Financial Services, LLC  
 Orscheln Farm & Home, LLC  
 Panera Bread  
 Pegysus Web Design  
 Pioneer Trusses  
 Red's Screen Printing  
 Tan-Tar-A Resort  
 The Finishing Touch Co.  
 The Lake Today  
 Tina's Cleaning Magicians  
 West Lake Newcomers Club  
 Westside Star Newspaper

### CHURCHES

Community Christian  
 Lake Presbyterian  
 Ozark Chapel United Methodist  
 St. Anthony Catholic  
 St. Anthony Ladies Sodality  
 West Lake Christian

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 Lake of the Ozarks Habitat for Humanity, 1 Court Circle, Suite 16, Camdenton, MO 65020

**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:

\_\_\_\_\_ \$5,000+ Diamond Sponsor

\_\_\_\_\_ \$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 \$\_\_\_\_\_

## Volunteers 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 Lake of the Ozarks Habitat for Humanity ReStore needs your help!

**Cashiers** – Assist customers with sale of merchandise, operate cash register and make change with accuracy. Do minor cleaning and merchandising when not busy at the register.

**Stockers** – Assist with resale 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.

The ReStore is located three miles south of Camdenton on Highway 5 in the Keystone Business Park. Hours are Tuesday, Thursday and Saturday 9 a.m. to 1 p.m.

Anyone interested in volunteering can contact Chris Reth (Volunteer Coordinator) at 573-317-1843 or [ChrisReth2@aol.com](mailto:ChrisReth2@aol.com). Whether it is one or two days a month or a couple of days a week, your time....

### **DOES MAKE A DIFFERENCE!**

If you would like to have large donated items picked up by our box truck, please call the ReStore at 573-317-0470. You may deliver smaller items to the ReStore any time during business hours.

## THEY HELP MAKE THE DIFFERENCE 2010 RESTORE VOLUNTEERS

Mary Lou Alsin	Jerry & Sandy Andel
Billy Backues	Ellen Bellmer
Debbie Blair	Ron Blecke
Linda Boeckman	Donna Cross
Darlene Daugherty	Phylliss Fuemmeler
Lon Harlow	Janet Jungels
Barry & Judy Kane	Diane & Bob Klein
Tony Lause	Linda Marsden
Les Nockunas	Jim & Donna Reller
Tom & Chris Reth	Maria & Brigitta Reth
Shelly Rivera	Linda Shumway
Marilyn Slaughter	Sharon VanCleave
Laurie Welch	

Thank you for caring, sharing, and giving!

**CHECK OUT THE RESTORE FIRST  
FOR ALL YOUR REMODELING,  
REDECORATING, OR REPAIRING  
MATERIALS!! WATCH FOR INSTORE  
SPECIALS AND SAVE A BUNDLE!!**

The ReStore is located in the Keystone Business Park on Highway 5, just three miles south of the square in Camdenton on the left.

### **DON'T FORGET TO RECYCLE!**

**We accept all ink jet (small), toner cartridges (large), cell phones and MP3 players. Just drop them off at any area church, first National Bank in Camdenton, or call Kelly Hutchison at 573-374-6382 and make arrangements for a pick-up. We make money and you help save the planet in the process! Tell your friends, too!**

### **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: 573-347-2565*



## Ground Breaking Ceremony



*From left to right: Tom Reth, Habitat Director, Construction; Nancy Rogers, Habitat Director, Family Support; Kristin & Mark Sneed, new partner family mom & dad; Deanna Nockunas, Habitat Officer – Secretary; Ed & Debbie Bunkowski, Habitat Director, Family Selection; Kelly Hutchison, Habitat Director, Public Relations; Kibbie Roth, Habitat Director, Family Support; Ron Roberts, Habitat Affiliate President*

Lake of the Ozarks Habitat for Humanity held a groundbreaking ceremony to welcome its 12th partner family on April 9.

This year's partner family is Mark and Kristin Sneed and their children, Ryland, 16, Morgan, 10, and Brandon, 13, of Roach. Habitat for Humanity is making a dream of home ownership come true for them.

Kristin Sneed had applied to Lake of the Ozarks Habitat for Humanity after learning about the national organization on a reality television show. In their application letter, the Sneeds explained they didn't expect anything to be given to them and were willing to work, but enormous hospital bills were keeping them from purchasing a new home.

Tom Reth, Construction Supervisor for Habitat, said work on the home began in March and should be completed in early October. He said the home would be made as energy efficient as possible through the installation of Energy Star appliances and blown-in insulation. A core construction team of about seven retired volunteers responsible for constructing the home will work Tuesdays, Thursdays and Saturdays.

The Sneeds will also be required to contribute 150 hours of "sweat equity" by one adult older than 18 and 100 hours by each of the other adults. Children younger than 18 cannot work on the job site, but can volunteer to help out at the organization's "Restore" shop in Camdenton. Sweat equity can come in the form of either volunteer work in the community or on the home itself.

In return, the family will receive a no-interest mortgage for a fixed period of time. Their monthly mortgage payments, including taxes and insurance, will then be paid into a revolving "Habitat for Humanity" account to support the construction of even more homes.

For more on this go to:

<http://www.thelaketoday.com/news/2011/mar/30/12th-home-works-lo-habitat-humanity/>

### THE PRESIDENT'S PARAGRAPH

There are only a few words I have to add to the other news items in this Spring Newsletter:

1. Thanks to the Board of Directors who labor in many capacities to make our affiliate work. They are caring, compassionate, committed, and creative in dealing with the variety of issues they face as Directors.
2. Thanks to all of you who volunteer at the ReStore which continues to be our life line. You, who donate, purchase items, or work at the ReStore are helping to build new houses as surely as if you were driving nails into studs and painting rooms.
3. Thanks to our faithful construction crew and partner family who are now hard at work building house number 12.
4. Thanks to Habitat International who urges us to tithe from our gifts to make possible the construction of Habitat homes around the world in 80 countries. Our affiliate has now contributed over \$83,000. This means you have built over 21 houses overseas while building 12 in Camdenton.
5. Thanks for Habitat's new Neighborhood Revitalization Initiative which motivated the Board to enter into a partnership with Lake Area Helping Hands, the local homeless shelter, to renovate a fire damaged double-wide mobile home given to the Shelter which will enable the two agencies to expand their assistance to people and families in need.

Ron Roberts

### BECOME A HABITAT DONOR

Make a 1-time, monthly or yearly donation by mailing your check made payable to Lake of the Ozarks Habitat For Humanity, 1 Court Circle, Ste. 16, Camdenton, MO 65020 or visit our website to make a secured on-line donation. If you own a business and are interested in supplying building materials, please contact Kelly Hutchison at 573-372-6384 or [keekee812@earthlink.net](mailto:keekee812@earthlink.net)

### HABITAT OFFICERS FOR 2011-2012

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

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