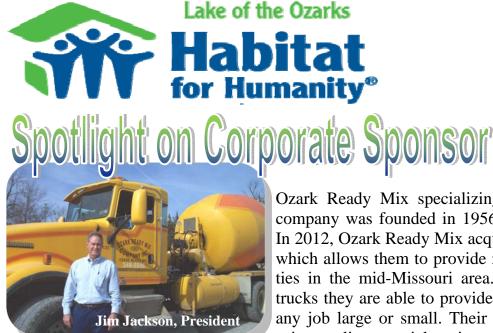
SPRING ISSUE 2015





Ozark Ready Mix specializing in ready mix concrete. The company was founded in 1956, with the first plant in Eldon. In 2012, Ozark Ready Mix acquired Fischer Concrete Services which allows them to provide ready mix concrete to 23 counties in the mid-Missouri area. With a large fleet of mixer trucks they are able to provide the best ready mix concrete to any job large or small. Their mixes are computer controlled using quality materials to insure consistent quality in whatever

mix you need for your job. The company delivers promptly and at competitive prices.

Ozark Ready Mix provides concrete to all aspects of construction. Some of their projects at the Lake include: Lake Ozark Community Bridge, Niangua Bridges, Grand Glaize Bridge, School of the Osage, Camdenton High School, Target, Home Depot, Hy-Vee, Wal-Mart and Menards in addition to numerous homes and condos.



Ozark Ready Mix loves giving back to its communities. They donate to various schools, charities, little league teams and numerous other events.

Jim Jackson is the President of Ozark Ready Mix and has worked there for 20 years. Habitat for Humanity for Jim is a great organization to support and he hopes everyone at some point can help out such a great cause.

the Ozark Kinow anyone living in substandard housing who might qualify for a Habitat Home?

We will be holding two seminars at the <u>Camden County Library meeting room</u> in May to explain the able to ma application process and hand out applications. All prospective applicants <u>must</u> attend one of the seminars.

Dates:

Saturday, May 9, 2015, 1:00PM or Monday, May 11, 6:00PM

If you have any questions, please call Deanna at 573-346-4787 or send an email to h4h@camdenmo.org.

<u>Consumer finances</u>

Note from the President...

Michael T. Wagner, is a loan officer with the Bank of Sullivan and the Family Nurturing Chair for Habitat. He sends partner families letters with financial suggestions each month like these:

There are a number of useful websites when it comes to managing personal finances. Here are just a few that provide valuable tips and ideas:

federalreserve.gov "Consumer Information" Tab mymoney.gov consumerfinance.gov "Get Assistance" Tab "Ask CFPB" tab fdic.gov "Consumer Protection" Tab daveramsey.com "Get Started" tab

With such a myriad of topics from basic banking, credit and credit reports, identity theft, money saving tips, debt reduction, budgeting, saving for retirement, and protecting wealth, there is advice and information for consumers at every rung on the financial ladder. I encourage everyone to go online and click around to see what you can find.



.....AND **COMMITTEE CHAIRS** meet on the first Tuesday of each month at 5PM at our Savior Lutheran Church, located at 442 Hwy 54 in Camdenton. We welcome the public and encourage you to attend. If you have a question, call the office.

Debbie Faulconer, President dfaulconer1950@sbcglobal.net

Michael Wagner, Vice-President Jayhawk767@hotmail.com

Mary Lou Alsin, Treasurer mlalsin@charter.net

Deanna Nockunas, Secretary dee4318@gmail.com

Debbie Faulconer, President

Most people think of Habitat for Humanity as President Jimmy Carter building homes for poor people. However a much truer statement would be Habitat's work impacts education, security, health, affordability as well as impacts community and hope.

Habitat for Humanity was founded in 1976 and is now located in over 100 countries. Our local chapter in Camdenton was founded in 1996 and has built 15 new homes to date. Our commitment to Habitat International is tithing 10% to help build over 800,000 homes since 1976.

Understanding the process makes it easy to become excited about supporting Habitat. Any donation to Habitat goes into a current home and eventually paid back and later helps to build a future home. It is a house re-cycle program.

Habitat needs you to be involved. We welcome your offer to be involved with our board. Volunteers are needed at our Re-Store. Materials are needed for building. It is all about giving back. The home is built with materials, time and labor as well as monetary donations.

As stated by a board member, " I want to give something that outlasts me." Please think seriously about joining our team. We would love to have you.



Shop the **ReStore** for gently used furniture or accessories at reasonable prices. **We're open Tuesday, Thursday and Saturday, 9AM to 1PM p.m.** We are located in Keystone Business Park off old S-5, just before the airport. Donations are accepted during business hours or call 317-0470 for large pickups.

Lake of the Ozarks Habitat for Humanity 2014 Corporate Sponsors

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

Platinum Level

(\$2,500 to \$4,999) Chan's Electric Coose Plumbing Omer & Mayree West Ozark Ready Mix Co., Inc.

Silver Level

(\$500 to \$999) Advanced Insulators Aqua Hero LLC Blinds and More Clark's Concrete Construction First National Bank Four Seasons Heating & Cooling Lamar Advertising Mac Decker State Farm Ins. Preferred Land Title Scott's Concrete Supply WinSupply

Gold Level

(\$1,000 to \$2,499) Bear Market Consignment Sales Central Bank of Lake of the Ozarks Exxon Mobil Foundation Home Design & Planning Jimmy Lee Farmer Lake Life Storage Ozark Drywall R.P. Lumber Company

Churches

Camdenton United Methodist Community Christian Church Harper Chapel United Methodist Our Savior's Lutheran Church Ozark Chapel United Methodist St. Anthony Catholic Church St. Anthony Ladies Sodality West Lake Christian Church

If you would like to be a Corporate Sponsor, 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 in our community live in decent, affordable housing by becoming a Corporate Sponsor to the Lake of the Ozarks Habitat for Humanity Affiliate.	
Business Name & Mailing Address	You can count me in as a: \$5,000 & Above -Diamond Sponsor
	\$2,500 - \$4,999 - Platinum Sponsor
	\$1,000 - \$2,499 -Gold Sponsor
	\$500 - \$999 - Silver Sponsor
Email address:	
Enclosed is my check for \$ I prefer to make a material donation of	I prefer to make monthly donations of \$valued at \$
Lake of the Ozarks Habitat for Humanity Camden County Courthouse 1 Court Circle, Suite 16 Camdenton, MO 65020 573-317-3962	

Lake of the Ozarks Habitat for Humanity in operation since 1996 www.lakeoftheozarkshabitatforhumanity.org

Lake of the Ozarks Habitat for Humanity 2014 Groundbreaker Club Sponsors and Volunteers

Individuals who make a financial contribution

as we break ground on each new Partner Family's home or Volunteer time

Platinum Level

(\$500 & Up) Wayne & Janet Bischler Lynn & Donna Cole Denis & Barbara Gendreau Marvin &Peggy Johnson Ron & Charlett Wehmeyer

Gold Level

(\$250 to \$499)

Ellen Bellmer Elsie Blair Harold &Joan Ewy Edward & DonnaFulton Betty Moyer Dennis & MarlenePetersen Jim & Donna Reller Tom & Chris Reth Alan & Loyola Rudolph Don & Annabelle Savio William & Larua Wright

<u>Silver Level</u>

(\$100 to \$249) Melba Bangert John & Virginia Barker John & Corinne Blair Don & Martha Branham Michael & Margare Casella Tom & Phylllis Fuemmeler Dave & Karen Johnson Barry & Judy Kane John Kennebec Les & Deanna Nockunas Ron & Janice Ohmes

Silver Level (Cont)

Gary & Lois Owens Jim & Delores Patterson John & Susan Reid Clayton & Minnie Riede Del & Joyce Schardt Margaret Stumpt Bud & Ann Walker Merle & Betty Wright

<u>Friend Level</u>

(\$1-\$99)

Lendall & Priscilla Barnes Don & Mary Jo Bellmer Tab & Mary Buhr Jim & Sheryl Cheves Nancy Clementson Frank & Ruth Downey Robert & Estelle Faust Dave & Colleen Fosnough Larry & Carolyn Korte Ed & Nancy Milburn John & Karen Miller Alene Piel Gene & Margaret Scheiter John & Pat Schuermann Larry & Alyce Vitor Michael & Toni Wagner Mary Welch James & Martha Wilde

Volunteers

Mary Lou Alsin Jerry Andel Bob Antoniak **Billy Backues** Roger Baldwin Al Barnes Joy Baze Ellen Bellmer **Ronald Blecke** Jim Chandler Lynn Cole Jerry Coose Donna Cross Mike Diekmann Debbie Dixon Nancy Duckels Trish Ellmo Harold Ewing Debbie Faulconer Dan Fitzhenry **Phyllis Fuemmeler** Rebecca Hill John Hoffman **Doug Horman** Marv & Peggy Johnson Janet Jungels Barry & Judy Kane Bob Kennedy Bob Klein Randy Lambert Cathy Lambert

Volunteers

(Cont)

Marc Magana Linda Marsden Nancy McColm Rita Metz Bill Monroe **Tim Nickles** Les Nockunas Deanna Nockunas Bob Olms Jim Patterson **Kip Polmeroy** Donna Reller Tom & Chris Reth Maria Reth Ron Roberts Nancy Rogers **Kibbie Rolf** Adrian Russell Lori Schultz Linda Shumway Ron Smith Jackie Smith Marilyn Slaughter Amanda Stoecklein Nancy Van Bibber Dawn VanderPloeg Larry Vitor Ann Walker Norman Walker Julie Watson

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 & Above - Platinum Level	
l	\$250 - \$499 - Gold Level	
l 	\$100 - \$249 - Silver Level	
·	\$1- \$99 Friend	
Email address:	_	
Enclosed is my check for \$	I prefer to make monthly donations of \$	
[↓] Mail to: [↓] Lake of the Ozarks Habitat for Humanity • 1 Court	Circle, Suite 16 • Camdenton, MO 65020 • 573-317-3962	
Lake of the OZarks Hubbar for Humanity - 1 Court Crete, Sante To + Canadenton, NIO 05020 + 575-517-5702		

Lake of the Ozarks Habitat for Humanity in operation since 1996 www.lakeoftheozarkshabitatforhumanity.org





November 2014 Dedication

For Our New Partner Family

On a beautiful, unseasonably warm November day, Habitat dedicated our 15th house for Chris and Amanda Stoecklein and their three children at 416 Mulberry Lane. in Camdenton. And what a beautiful house it is! Our wonderful construction crew and Tom Reth, our construction manager created a masterpiece for this very active family. A reverse two story, four bedroom, three bath home gives the Stoecklein family a lot of space; something they needed for a family their size. Filled with Energy Star rated appliances, HVAC, and a water softener, this family can live with reduced utility bills and a home that will be very maintenance free.

The dedication was well attended by friends, family and construction crew as well as many well-wishers. Father Dan Lueckenotte of Saint Anthony Catholic Church of Camdenton blessed the house. The family received lawn care gifts from Yard of the Month and exquisite handmade quilts for each bed, lovingly made by the Ozark Hills Quilters Guild. Everyone toured the house and enjoyed refreshments donated by Panera Bread of Osage Beach, MO.

Volunteer

Take an interest in your community and join our volunteers. Call Chris Reth (Volunteer Coordinator) at 573-317-1843 or email Chris at: Chris-Reth2@aol.com. It doesn't take a lot of time to make a difference. The only job where you can call your own hours and set your own schedule. One or two days a month or a couple of days a week, or once a year. Believe me it will bless you as well as others.



Habitat will begin construction on house #16 around May 1st, however we do not have a family for it. We **need a family** and will be holding informational seminars in early May for anyone interested in obtaining a brand new three bedroom two bath home with an <u>interest-free mortgage</u>. This house will be available this fall, however we need a qualified family now so they can begin their required sweat equity hours

during construction. For more information, call Deanna Nockunas at 573 346-4787.

Kibbie Rolf, Habitat for Humanity Special Events Coordinator











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Return Service Requested

How YOU Can Become a Habitat Homeowner

Lake of the Ozarks Habitat for Humanity in operation since 1996 WEBsite: www.lakeoftheozarkshabitatforhumanity.org Habitat Office 573.317.3962

How You Can Become a Habitat Homeowne

Each applicant must meet the following requirements in order to receive a pre-screen application:

- You must be a resident of Camden County before being considered for a home.
- You must currently live in substandard housing (leaky roof, bad plumbing, overcrowding, etc.).
- You must have a form of steady income. Unacceptable Income includes unemployment benefits, food stamps, any temporary state assistance, any temporary employment income, child support, or SSI for dependents.
- You, the applicant(s), must be willing and able to partner with Lake of the Ozarks Habitat for Humanity and perform 150 hours of sweat equity for the first adult and 100 hours for each person over 18 in the household, as well as attend ALL classes and workshops scheduled before, during, and after homeownership has been achieved.
- You must be able to make a \$1,000 down payment before the closing on the home.
- Income must fall within acceptable range for HUD guidelines for Camden County.

If you meet these guidelines, please call our office at 573-317-3962 to obtain a pre-screen application.

