



Hammer & Nails

Issue No. 42



P.O. Box 1866
Granbury, TX 76048
817-573-2812

www.habitatofhoodcounty.org

December 2007

Give a Home for the Holidays

We are pleased to announce that Community Bank is once again matching contributions to Habitat! From November 15, 2007 until January 31, 2008, Community Bank will match individual donations made to Habitat of up to \$1,500.00.

We truly believe that God put this 12th year partnership together with Habitat, the community donors and Community Bank. The blessing just keeps getting better every year.

To have your contribution matched, you may take your donation to one of the three Granbury area Community Banks or mail it to Habitat using the enclosed envelope to HFH of Hood County, P.O. Box 1866, Granbury, TX, 76048.

With this incredible support the 39th Habitat House in Hood County was dedicated November 18th. Thirty-nine families who formerly lived in substandard housing now have a decent Home for the Holidays - and for the remainder of their lives.

We thank each and every one that has contributed in any way to this ministry. We couldn't build homes without you!



**Matching your donations to
Habitat for Humanity
of Hood County
This holiday season.**

more: Habitat homes built and more families helped.

Community Bank and Habitat are teaming up as partners to help raise the funds needed to build decent, simple houses for families in need to live and grow. When you donate to Habitat from Nov. 15, 2007 to Jan. 31, 2008 Community Bank will match your gift (up to \$1,500.00 dollars per gift.)



Give a Home for the Holidays!



Habitat for Humanity of Hood County Board of Directors

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 Sherrie Templeton
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Committee Chair and Co-Chair
Persons

Building
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Site Selection
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Family Selection
 Sherrie Templeton
 David Dowell
 Linda Dowell

Public Relations & Fund Raising
 Phyllis Anderson
 Nita Mitchell

Church Relations & Speaker's Bureau
 Phyllis Anderson

Safety
 Ray Stewart

Lunch
 Barbara Clark

Business Contributors

House #39 3314 N. Sagecrest Ct.

Community Bank - Matching Funds &
 Servicing Account 817-573-2265
 State National Bank- Servicing Mortgages & Grant
 817-573-7171
 Federal Home Loan Bank
 Hood County News
 Burdette Air Conditioning-Wayne Burdette 817- 279-0810
 Mike Pruitt Plumbing (plumbing services) 817-894-7842
 Abel Gámez - Concrete slab and drive 817-573-4523
 Craig Meyer of Community Bank, Appraisal 817-573-2265
 Central Texas Title, David Brown, Sharon White
 & Kathy Newland 817-573-3733
 Henson's Lumber 817-396-4321
 Granbury Winnelson (plumbing and electrical supplies)
 817-579-8319
 Jonco Windows 817-295-7281
 A & W Drywall 817-560-0413
 Kevin McConal Roofing 817-219-5937

SPEC Roofing Materials 817- 279-4093
 Kelly Moore Paint 817-579-6433
 John Mears of Mears Custom Seamless Gutters 817-279-8998
 Wagon Yard Lighting 817-573-5321
 Whirlpool Corporation-donation of range and refrigerator
 Joe Shepherd and Granbury Carpet Company 817-579-7440
 Mike Durant of WMD Designs
 Doyle Culp- Design and Soil Tests 817-297-2342
 L.O. Dirt Works - Site/Pad and Final Grading
 and Septic System 817-326-2077
 Affordable Rock- Meliton & Liliana Torres
 817-326-3760 or 279-3212
 Builders First Source - Insulation 817-640-1234
 Ingram Enterprises, Inc. 817-573-0440
 Tri Tex Grass Company 817-573-6676
 Master Gardeners Kroger
 Niester's Restaurant & Deli 817-573-0211

New IRS Charitable Contribution Rules

Did you make a contribution to Habitat or another charitable organization in 2007? Then please take a moment to read this message about the IRS rules affecting that contribution. According to the IRS rules, for any contribution made after August 17, 2006 a donor cannot claim a tax deduction for any contribution of cash, check, or other monetary gift unless the donor maintains an acceptable record of the contribution. An acceptable record must be either a bank record, such as cancelled check, bank statement, or credit card statement, or a written communication from the charity it donated to, such as a receipt or letter. Written records prepared by you the donor, such as check registers or personal notations, are no longer sufficient to support charitable contributions. (Continued on page 4)

In Memory of Bill Williams



Our faithful Habitat volunteer, Bill Williams, went to be with his Lord on August 17 of this year. Bill supported many charitable organizations in Hood County, but none were more important to him than Habitat. He was a member of the first board of directors in 1996, and helped shape our fledgling organization by serving as Treasurer for many years, by counseling and supporting Habitat families, and by being a builder--not only of houses, but also of lives.

Bill served as an example for all of us, not just by the way he lived, but by the way he died. Bill never wanted any glory for himself or for his accomplishments, which were many. Everything he did was for the Glory of God. We will always miss Bill Williams, but he leaves behind him a number of organizations--Habitat among them--which are strong and which serve God's people in God's name.

Youth Policy at the Construction Site

Due to policy at Habitat headquarters:

16 & 17 year-olds may participate at the worksite, *excluding power tools and roof work.*

14 & 15 year-olds can only do non-construction type work, on days of no active construction. (We interpret active construction as framing, roofing, siding, ect,- work that requires power tools to be used.) Non-construction work includes things like painting, caulking and yard work.

Under 14 years of age are not permitted on the site while construction is in progress.

Workers and families all must abide by this policy.



NO LONGER WISH TO RECEIVE THIS?

Habitat for Humanity of Hood County is an all-volunteer organization. We have no paid staff and no office so that we can devote the resources you give us to providing simple, decent housing for God's people in need.

If you no longer have an interest in Habitat's ministry, it will help us keep our mailing expenses down if you would let us know that you no longer wish to receive this newsletter.

Simply call 817-279-0113

or send us an e-mail to:

newsletter@habitatofhoodcounty.org

Are you looking for information about where we are building and when to show up? Check our web site at www.habitatofhoodcounty.org. See photos of construction progress and volunteers in action! You can also find a COLOR copy of this newsletter.

If you REALLY want to keep up to date, sign up for our weekly e-mail update by Jeff Jeffcoat. It includes specifics of the construction progress and usually includes a photo. Jeff promises no spam, no pop-ups. Only Habitat news!

Sign up by e-mailing Jeff at mjeffcoat@alltel.net

Please let us know if changes need to be made to your name or address as listed on this newsletter. You may send any changes needed to: newsletter@habitatofhoodcounty.org

FAMILY SUPPORT ADVOCATES

The journey of Habitat's Family Support Advocates (HFSA) begins shortly after the Habitat families have been selected by the Selection Committee and then approved by the Board of Directors.

But first, the Habitat Family Support Committee (HFSC) meets with the new families, orienting them on the history of Habitat, the philosophy and principles, what their responsibilities will be regarding their Sweat Equity hours, and attending the four "mandatory educational workshops" that will help prepare them to be good stewards of homeownership.

Our Habitat affiliate considers itself a "family of volunteers" who is always ready to make the new families feel welcomed, especially the construction volunteers who are more than ready to build with them.

To ensure that each homeowner has a resource at all times to help them navigate through the overwhelming process and commitment ahead of them, the HFSC strives to match the homeowner with an individual or a couple to be their Habitat Family Support Advocate (HFSA.) The commitment of these HFSA's to the families cannot be measured in words. The bond they experience comes naturally as they go through the different required stages.

Together, they develop their own schedules of communication, be it in person or by telephone, regarding Habitat concerns or family concerns, and reviewing the homeowner's manual. The advocates attend the four mandatory workshops with their family. This gives them the opportunity to discuss at various times the Habitat policies, Sweat Equity policy and of course encourage their progress. The advocates can also guide the family in developing a plan to prepare ahead of time for their mortgage down payment and utility deposits required before closing. They also make sure their family understands the closing process of their home and the importance of "timely mortgage payments and maintenance of their home," their investment for life!

The advocate's role in the Habitat families life is so important.....sort of like the "yeast needed in homemade bread.....to help it grow to it's potential." The key is communication, to strengthen the ongoing bridge to becoming a responsible homeowner. Some families require more hands-on assistance than others. The communication opportunity is far stronger when the advocates happen to also work construction.

The HFSC encourages the advocate/s to maintain their relationship with their family at least two to four months or more after the family moves into their home. Hopefully the friendship will remain for a lifetime.

Our current Family Support Advocates have been outstanding and we thank them for their faithful commitment to their families.

Family Support Advocate

Habitat Family

Karen Mercurio	Christy Langston	Twin girls age 6
Sarah Seals & Sherrie Templeton	Cheyenne Smith	Girl-4, Boy-5
Jo & Bill Shaffer	Ronna Cotton	3 Girls-3,6 & 15
Stan Wied & Elsie Tallant	Lori Spence	Boy-age 8

(NEW IRS RULES cont.) Did you make a payroll deduction to a charitable organization? Then a pay stub, Form W-2, or other employer-furnished document that shows the amount withheld and paid to the charitable organization is acceptable.

Did you make a single contribution of \$250 or more? Then the IRS requires that you have a written acknowledgement from the recipient organization. The donor of a single contribution of \$250 or more cannot claim the tax deduction without this written acknowledgement.

It is the donor's responsibility to obtain a written acknowledgement from the recipient organization. If a recipient organization does not acknowledge a contribution that charitable organization incurs no penalty from the IRS. However, to assist its donors, most charitable organizations provide a written acknowledgement. (Continued on page 7)

Come Join us on a Habitat Committee!



Construction

Those interested in building might want to join the Construction Committee. They determine the types of construction and floor plans that best fit the needs of the local community and Habitat's goals. They also develop a construction plan and cost estimates for the homes to be built.

Site Selection

Defines the area or neighborhood on which the affiliate will focus and works to acquire building sites within it.

Public Relations

Develops contacts with media, develops a mailing list, plans brochures and/or newsletters to make the public aware of the affiliate's needs and accomplishments. Operates the speaker's bureau. Plans a Dedication Ceremony for each new homeowner. Develops a fund raising plan, develops potential sources of support and makes sources aware of Habitat's goals and needs.

Church Relations

One of the foundational principles upon which Habitat for Humanity was established and operates is that we build houses as a witness to the love and gospel of Jesus Christ. Habitat is love in action. The Church Relations Committee works to partner with churches throughout Hood County to build relationships, support, volunteer time and resources and provide information to parishioners on Habitat's Mission.

Family Support

Once families have been selected, the members of this committee serve as the primary point of contact between the affiliate and families selected for housing. This committee welcomes the Partner Families, plans and provides homeowner education classes and workshops and serves to build a support system for the Partner Families throughout the build process with continued nurturing after they move in. These classes and workshops cover many subjects relating to first time homeowners, such as how to manage income, make monthly payments (on time) for their mortgages and bills, how to be a good neighbor and how to maintain and care for their house and property.

Family Selection

Develops processes and policies for selecting those in greatest need who meet Habitat's eligibility criteria. Members of this committee also screen and interview applicant families, visit the homes of applicant families and compile a report on each prospective family for the Board of Directors to review.

Audit Committee

Responsible for recommending the selection of external auditors to the Board of Directors; receiving, reviewing and forwarding to the Board the annual financial reports to the financial auditors. Periodically reviewing the organization's system of internal controls, including its risk management policy and any accompanying insurance coverage, and make recommendations to the Board it considers desirable; and any other such financial matters as may warrant its attention.

Safety Committee

The Safety Committee oversees, reviews and updates the policies, procedures and practices for all Habitat work crews at the Habitat construction sites. Accident, injury or best practice reports filter through the committee for action for the revision of such policies, procedures and practices.

Printing of this newsletter was done free of charge by
Acton United Methodist Church.

“A TRUE THANKSGIVING HABITAT DEDICATION”

Christy Langston’s Habitat home has truly been earned by this young woman, a single mom with twin daughters.....and it has not been an easy journey!

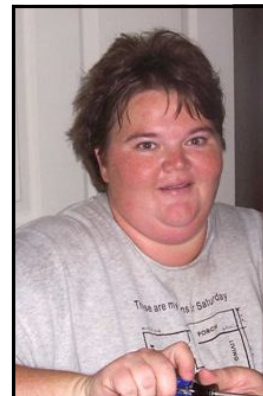
Bringing twins into the world as a single mom was scary for Christy, but she prevailed in her faith that God would always be with her. She is very much a take charge and responsible person and her church (Lakeside Baptist Church) and family have also been a source of strength to her confidence level.

She realized the importance of being a parent.....a good parent to her daughters and tries to look ahead and plan as best she can. Early on, Christy went to work for the City of Granbury in the Parks & Recreation Department where she diligently worked hard and recently received a promotion to the Warehouse Department.

Church is a very important part of Christy’s life and to her six-year-old daughters, Addison and Bryanna. She had been praying for guidance and like an answer to her prayer, she saw Habitat’s application announcement on the church bulletin. During some hard times, she had a vision that gave her hope and encouragement. “God promised He would provide”.... and provide He has!

What an inspiration Christy is and has been to our Habitat volunteers and to the other current Habitat moms. She has literally researched all available sources that can help her be a responsible person and responsible mother. She recently related “a happening” with Addison and Bryanna. They wanted to know if at their Habitat home dedication there would be a “MOVE THAT BUS” moment~~!! (Now, how can you beat that for a Habitat family story!) Those of you who watch the “EXTREME MAKEOVER” TV show will know what this means.

The Dedication for CHRISTY, ADDISON & BRYANNA LANGSTON, HABITAT HOME #39, 3314 N. Sagecrest, was Sunday, November 18th. Ministers Jim Horn & David Tatum from Lakeside Baptist Church presided.



THANK YOU ST. FRANCIS CABRINI

For providing the use of your Parish Hall facilities for the Habitat Family Support Committee to conduct their Family Support Training Workshops for the current four Habitat families.

We also thank these St. Francis young ladies who baby sat and entertained the Habitat children during the workshops.



2008 HABITAT APPLICATION SCHEDULE

Low-income families will have the opportunity to apply for a Habitat home in January 2008 on the following dates:

Saturday Jan 12th 9:00 am

Sunday Jan 13th 2:00 pm

Sunday Jan 20th 2:00 pm

At

Granbury Housing Authority, 503 N. Crockett St., Granbury, TX 76048

Habitat Phone Line 817-573-2812

Building with President & Mrs. Carter in 2008

You are invited to join Jimmy and Rosalynn Carter on the Gulf Coast next year. During the week of May 11 – 16, 2008, Habitat's two most famous volunteers will lead thousands of volunteers building homes in the New Orleans area and the Mississippi Gulf Coast. In 1984, President and Mrs. Carter began hammering for Habitat in New York City. Since then they have joined thousands of volunteers and families around the world building in places like Mexico, Canada, Hungary, the Philippines, South Africa, India, and the United States. The most recent 1-week build was in Los Angeles in 2007.

Everyone is invited to join the Carters in 2008 as they share in the work of building hurricane-recovery homes. They chose the Gulf Coast because they wanted to underscore how much work is left to do in the neighborhoods ripped apart by hurricanes Katrina and Rita. The project is a very special week for everyone who joins the builds. The 2008 build will be the 25th annual Jimmy and Rosalynn Carter Work Project.

Volunteers are needed. Are you interested? John & Susan Meche, HFH Hood County volunteers, joined the Carters in 2004 in Mexico to build 150 homes. When asked, John explained, "The week started with an opening ceremony on Sunday and by Friday afternoon we gathered for the dedication ceremony. In between, we worked 4 full days where the house leader had a step-by-step list of things that had to be accomplished by the end of each day." "It's an emotional and exciting week, there's nothing like it," Susan says. "I never dreamed a working vacation could be so fun and exhilarating!"

Do you want to be a part of the Habitat Hood County volunteers who join the Carters on the Gulf Coast between May 11 – 16, 2008? Susan & John plan to join the Carters and have volunteered to organize a group of Hood County Habitat volunteers to travel to the Gulf Coast. Volunteers are required to provide their own transportation to the work site and pay a fee to Habitat International for room and board during the week. That fee has not yet been announced. You don't have to make a commitment now, but if you are interested in learning more about what the work week entails the Meches invite you to talk to them. They'll add you to their e-mail list to keep you up-to-date as Habitat International provides details over the coming months. Registration will likely begin in early 2008. Please contact John and Susan at johnsusan@meche.name or 817-573-1626.

In-kind Donors

We gratefully recognize the following companies, individuals, and families for their generous donation of services, supplies, and tools to Habitat for Humanity of Hood County during 2006 and 2007. With in-kind donations such as these it allows our Habitat affiliate to keep its administrative and construction costs lower to make the homes more affordable for purchase.

Affordable Rock
Brown & Walton, PC
Burdette Air Conditioning
Central Texas Title
Community Bank
Dan & Regina Riemondi
Doyle Culp
Elsie Miller
Federal Home Loan Bank
G & G Electric Service Company, Inc.
Glory Residential Lighting
Hood County News

J Bar W Painting
John & Susan Meche
Kevin McConal Roofing
Mears Custom Seamless Gutters
New Legend Media
Paul & Sallye Beckman
Snow Garrett & Co
State National Bank
Terry & Sherrie Templeton
Whirlpool Corporation
Yale Door Locks

(NEW IRS RULES cont.) At our Habitat affiliate, through the years we have consistently provided a written acknowledgement to all donors, regardless of the amount contributed and we will continue this practice. Typically, our affiliate sends written acknowledgements to donors by 30 days after a quarter ends for any contribution made during that reporting quarter. For tax purposes, we will provide written acknowledgement for all contributions made after October 1, 2007 and received by December 31, 2007 by January 31, 2008.

For more information on IRS rules related to charitable contributions and a description of records that substantiate your contribution deductions, please go to www.irs.gov and view Publications 526 and 1771. If you have any questions relating to your contribution made to our Habitat affiliate, please call 817-573-2812.

CARPENTERS CLUB

THE "Carpenters Club" is a faithful group of people who show their love & concern for those in need by contributing \$100 each time a Habitat house is started in Hood Co. (some prefer to remain anonymous.) THANK YOU to all 122 of you!

Faye Adams
 Don & Phyllis Anderson
 AUMC Bible Explorers SS Class
 D.R. & Kathleen Bales
 Rowland & Mary Ballard
 Randy & Sharon Barnes
 Ronald & Glenda Barrett
 Irvin & JoAnn Barron
 Paul & Sally Beckman
 Ray Bissell
 BKR Contractors Corporation
 Bill & Jeanette Black
 Charles & Bobbie Brownlee
 Dorothy Campbell
 Robert W. Carter
 Church Of Christ
 John & Barbara Clark
 Courts & Sally Cleveland
 Community Care Granbury
 Steve & Carol Davidson
 B J & Dorothy Davis
 Carolyn B. Dickson
 Ed & Sue Dowden
 Mary Drillette
 Marty & Kevin Dwyer
 Bill & Linda Eslick
 Margaret Estep
 Henry L. Ehrlich
 Rafael & Carmen Flores
 Ray & Loretta Fox

Harry & Joneta Gaffin
 Shannon Goodlett
 Moe & Helen Glotfelty
 Granbury Lions Club
 Granbury Masonic Lodge No. 392
 Tommy & Kathy Gwinn
 Dr. Clyde Hagood
 Joe & Judy Hallmark
 Rita M. Hart
 Bill & Donna Haynie
 Mr. & Mrs. Charles V. Harris
 Neil & Shirley Hatch
 Howard Hayre
 Wanda Hayre
 Gerald & Valta Heffley
 Ron & Billie Henderson
 John & Louise Holcomb
 Bill & Shirley Hooks
 Everett Hooks
 Jo James
 Bill & Betty Jackson
 Herbert & Nell Johnson
 John & Elta Jeffries
 H.B. & Charline Keating
 Sprag Keller
 Gene & Marilyn Kellough
 Holman & Janie King
 Lynne Kuehler
 Joe & Karen Langdon
 Jim & Fran Lee
 David & Carolyn Leaverton

Rachel J. Ledbetter
 Lone Star Yellow Pages
 Bill Lowe
 J.J. Mainord
 Jim & Mary Lynn Martin
 Dawne McAlpin
 Jon & Jane McConal
 Dale & Sally McCormick
 Frances T. McGuire
 Pat & Patricia McGuire
 Ed & Becky McMahon
 Mike & Pat McPherson
 Stephen Miller Homes
 Steve & Shirley Moiles
 Ken & Juanita Morgan
 Bob & Sharon Mosbarger
 Ronny & Lacy Mowrey
 T.D. Murphy Classic Homes
 Lyn Nuding
 Julia A. Nunnallee
 Jayne R. Norman
 Rev. & Mrs. Jim Olney
 Larry & Laura Potts
 Don & Jo Lane Ridgway
 Joann Robinson
 Brian & Pat Rosetti
 Rusty & Jo Beth Ross
 Chelia Sanderford
 Larry & Patti Shafer
 Bill & Joe Shaffer
 David & Claudia Southern
 Teresa Shook
 Tino & Mary Ann Sierra
 Southwest Property Tax
 Ken & Karen Sparks
 James & Kim Spencer
 Robin & Jone Snider
 Norm & Barbara Snyder
 Patrica Stanley
 Mr. & Mrs. Wynn Stanton
 Ed Sullivan
 Mr. & Mrs. Dale M. Taylor
 Charles L. & Kay Terry
 Mason Townsend
 Jerry & Freddie Thorpe
 Jerry Trickel
 Pamela Trickel
 Ed & Sallye Vela
 Raymond Wilcox
 Jack & Bernice Wilson
 David & Melinda Wofford
 Harold & Jean Wold
 Woodmen Of The World Ldg.149

If you would like more information about "The Carpenters Club", please call Phyllis Anderson at 817-579-1198 or you may become a part of this important group by completing this form and mailing it to:

Habitat for Humanity of Hood Co.
 PO Box 1866, Granbury, TX 76048.

_____ **YES!** I will join the "Carpenters Club." Count on me for a \$100 donation each time a HFH house is started in Hood County.

I pledge for ___ one, ___ two, ___ three, ___ four houses per year.

Name: _____

Address: _____

Phone: Business _____

Home _____

E-mail _____

_____ Yes, you may list my name as a contributor in publications such as newsletters or newspapers.

_____ No, I wish this commitment to be anonymous.

Thank you! Your gift is tax deductible.

Signature _____ Date _____



Volunteers

September 5 – November 10, 2007



Anderson, Phyllis
 Barfield, Ruby
 Barrett, Ronald
 Barron, Pam
 Baysinger, Brian
 Beckman, Paul
 Benjamin, Ralph
 Benjamin, Roy
 Berryman, Gary
 Bird, Milton
 Blake, McNair
 Bourne, Michael
 Briones, Leticia & Martín
 Buffington, Becky
 Burch, Shauna
 Chevarley, Paul
 Christopherson, Tom
 Clark, Barbara
 Cotton, Ronna
 Cotton, Brittany
 Davidson, Carol
 Davidson, Steve
 Dillworth, Terri
 Douglass, Zoila
 Dowell, Linda
 Dwyer, Mary
 Dwyer, Kevin
 Eslik, Bill
 Fishencord, Debby
 Fishencord, Ray
 Fox, Ray
 Franks, Florence
 Gray, Terry
 Greer, Beta
 Gwinn, Kathy
 Hagood, Wayne
 Haltom, Arden
 Hanson, Connie

Hardwick, Janet
 Helms, Mark
 Hemes, Bill
 Henderson, Billie
 Holt, Chariot
 Hoover, Dwight
 Hough, Marilyn
 Hunn, Bill
 Jackson, Bill
 Jeffcoat, Jeff
 Jones, Lucille
 Kekich, Kristine
 Kelly, Harry
 Kidder, Janet
 Krauss, Jackie
 Langston, Christy
 Leake, Jerry
 Lenard, Judy
 Lenard, James
 Lockett, Jon
 Lockett, Beckie
 Lockhart, Joe
 Logue, Vincent
 Lowrance, Travis
 Marshall, Jackie
 Martin, Mary Lynn
 Martinez, Ruben
 Matthews, Tracie
 Mayhen, Melina
 McClinton, Bob
 McConal, Jon
 McCormick, Dale
 McDowell, Rhonda
 McHugh, Mike
 McIntosh, Chris
 Meche, John
 Meche, Susan
 Mellencamp, Laura

Mercurio, Karen
 Mercurio, Sam
 Messersmith, Debbie
 Miller, Elsie
 Mitchell, Nita
 Morgan, Ken
 Mosbarger, Bob
 Nash, Michael
 Nash, Pam
 Niehaus, Jerry
 Niswender, E. J.
 Nuding, Lyn
 Osburn, Barbara
 Owens, Andrea
 Patnoe, Pat
 Petersen, Aurora
 Peterson, Kelley
 Pluznick, Linda
 Pluznick, Walt
 Pope, Jan
 Pope, Larry
 Prince, Bill
 Qultey, John
 Ramsey, Jamie
 Rape, Windy
 Rape, Daren
 Regehr, Jay
 Reynolds, Stephanie
 Ridgeway, Don
 Ridgeway, JoLynn
 Riemondi, Dan
 Riemondi, Regina
 Rogers, Cindy
 Rugeley, Bill
 Sanders, Keith
 Sanders, Lisa
 Savage, Mike
 Scanlan, Stacy

Scanlan, Miller
 Schreiber, Esther
 Scott, Perry
 Seals, Sarah
 Shaffer, Bill
 Shahan, Glenn
 Sloan, Alan
 Smith, Cheyenne
 Smith, Greg
 Smith, Shane
 Smith, Kathy
 Snyder, Barbara
 Snyder, Norm
 Spence, Lori
 Stelzer, C.Fred
 Stelzer, Rita
 Stenberg, Donna
 Stenberg, Dustin
 Stenberg, Eric
 Stenberg, Kurt
 Stewart, Ray
 Tallant, Elsie
 Taylor, Kathleen
 Taylor, Tom
 Templeton, Terry
 Templeton, Sherrie
 Thomas, Kelsy
 Vernon, Austin
 Voss, Bill
 Walker, Maureen
 Walshe-Cooley, Suzanne
 Wertman, Michael
 Wied, Stan
 Wright, Shirley
 Wright, T.E.
 Zigler, Zach

Household Donations

Pat Loomis of Acton United Methodist Church will accept household donations year-round for their two annual garage sales. (817-579-7102)

All proceeds are used to help Granbury Outreach Programs (includes Habitat.)

Habitat can no longer accept the household donations for Habitat families.

Contributions

Yes! I/We want to give a gift of hope and love that will last for years to come.

Enclosed is a gift of \$_____ for a Habitat house.

Type of gift: Honor/Christmas/Birthday/Graduation/Anniversary/Wedding/Memorial/Other_____

Name of Person _____

Send acknowledgment to:

Name _____

Address _____

City _____ State ____ Zip _____

From:

Name _____

Address _____

City _____ State ____ Zip _____

- Yes, you may use my name (not the amount) in publications such as newsletters or newspapers.
- No, I wish this contribution to be anonymous.

All gifts are tax-deductible. Make checks payable to "Habitat for Humanity of Hood County"

Please return this form to:

Habitat for Humanity of Hood County
P.O. Box 1866
Granbury, TX 76048

Attention Direct Depositors!

Several persons are donating to Habitat regularly by "direct deposit" or electronic funds transfer from their account to ours. We think we know who some of those persons are, and have included their names in the list of contributors. There may be others who are unknown to us.

Privacy rules prevent banks from disclosing names of these depositors to us. When we receive bank statements of our accounts, the statement shows the amount of money deposited by funds transfer, but not the names of the people from whom it came. As a result, those donors do not receive thank you notes or tax statements from us.

If you are one of our donors by funds transfer, please call Carol Davidson at 817-573-8480 or Susan Meche at 817-573-1626, and let us know who you are and the amount. We want to be sure your money is going into a Habitat account.

Please be assured that we appreciate your donations, even if we don't know who you are!

Elsie Miller Retires



A long-time Habitat volunteer is finally retiring. She would have retired at the end of the spring, but with the passing of her husband Jim in April, she decided she could still continue in September. Soon she realized that ill health was forcing her to give up the work she loved.

Elsie came to Habitat through Nell Johnson, also a returned Peace Corps volunteer. Nell had served in the Philippines and their common interest forged a deep friendship. Nell told her that she was helping at Habitat, and Elsie immediately knew this is where she wanted to serve. She started hammering, spackling, baby-sitting, and finally found her niche with Barbara in the lunch bunch. She has been with Habitat since 1998.

Born in the Philippines to an American father and Philippine mother, she was the youngest of 13 children. It was a happy life of plenty. WWII dramatically changed all that. After Pearl Harbor on Dec. 7, 1941, Manila was bombed on Dec. 8. Everything was wiped out in the twinkling of an eye. Most of the men folk in the family joined the remaining forces of Gen. MacArthur and retreated to Bataan where they marched in the infamous "Death March". The rest of the family survived by their wits, scavenging for whatever they could find. With no food for the populace and the cruelty of the Japanese occupying forces, life was a literal hell for four years. As the tide of war was turning in favor of the American forces, the Japanese systematically burned the cities in an effort to kill as many Filipinos as they could. Manila was reduced to rubble. Families were fragmented; many members of Elsie's family did not survive.

With the American liberation in 1945, the family was once again united. The generosity of the Americans made a deep impression on a 14-year old girl. That generosity would forever stay in her memory and she vowed that one day she would return the favor. She returned to school, finishing in Home Economics at St. Theresa's College in Manila. When her family emigrated to Wash. D.C. in 1951, she continued her schooling at Georgetown Visitation Convent, spent some time at the Experiment in International Living in Brattleboro, Vt. and started her career with the federal government. In 1958, she spent a year in Belgium living with the Sisters in a convent school. She traveled most of Europe and returned to Washington, D.C., and to the federal government, and in 1961, when President Kennedy created the Peace Corps, she knew this was her opportunity to say "thanks, America". She was in the very first group to serve overseas.

Elsie Volunteered to go to Peru in a Nutrition Program. The volunteers dispensed the food under the auspices of the Alliance for Progress. After 2 years and upon her return to Wash. D.C., she returned to work for the Peace Corps. Through mutual friends, Elsie met Jim Miller, also a federal employee. They were later assigned as Dept. of the Army Civilians (DACs) in Wurzburg, Germany for 6 years in the 1980s. In 1992, Elsie finally retired from the federal government. They retired to Granbury in 1996.

By Lyn Nuding

Hammer & Nails

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The Time Is Now!

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See how in this Newsletter!

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Community Bank of Granbury will **MATCH** your donation to Habitat. See how on page one.