



Building on Faith

March 2006

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- Newsletter
- Barb Tatarchuk

Charitable Giving Seminar

March 20, 7 p.m.

Volunteer Appreciation Day

April 19, 7 p.m.

Spring Parade of Homes

April 27-28

May 5-6

Building for the Future

Wexford Habitat for Humanity is proud of its special partnership with the students of the Wexford Missaukee Area Career Technical Center (CTC) Building Trades Program. Before the development of that partnership, Building Trades students might work on a new home for two to three years before it was sold to someone in the community. For the last several years, however, the students have worked directly with Wexford Habitat for Humanity to provide affordable housing each year to very specific, qualified individuals. The students complete all the rough construction, and then community members and the new homeowners finish the job. Because of this partnership, the celebration at the home's dedication is especially meaningful for both the students and the homeowner family.

In a recent tour of the CTC, visiting students listened to Frank Tilmann, Building Trades instructor, while he described the program. "We work in all kinds of weather—wet, cold, hot—it doesn't matter." There's also some "book work and computer work." Forty students are presently involved in the Building Trades program, and they take turns going out to the Habitat building site. Five to ten students may be working on the project at one time, depending on the kind of work that needs to be done. The students are also involved in other construction projects both in and out of the classroom. Because they are affiliated with the National Carpenter's Union safety program, safety and skill are always integrated. Donna Waddell, a Para-pro for the program, takes on many supporting roles in the program including one as "the enforcer," but she is also proud of her hard-working students.

Richard Cushman, an 18 year-old student from Mesick Schools, is in his first year in the Building Trades program. The outside work doesn't bother him since his hobbies include hunting, fishing, and other outdoor activities. Richard is considering a career in carpentry, so working on the Habitat homes is a perfect opportunity for him to "learn new things and work with

other people" who share his interests.

Emily Meekhof, a 17 year-old from McBain is another first year student and one of two females in the program. She became interested in Building Trades after taking woodshop in Middle School. She liked the challenge and now is thinking about doing "house flipping" (house renovation) as a profession. Working outside is no problem; her hobbies include training, riding and competing with her horses. For Emily, "it's rewarding seeing a house from start to finish and impacting someone's life."



Justin Miller, a 17 year-old student from Cadillac, is in his second year of the Building Trades program. He is following in his father's footsteps and hopes someday to "take over" his dad's building company. Since his dad is a recipient of the Golden Hammer



Award, Justin has some big shoes to fill, but he is already achieving high honors in his field. As Student of the Quarter, he recently received a certificate and some additional benefits from the CTC. Like other students in the Building Trades program, Justin enjoys building the homes for Habitat. "It gives us a chance to give something to the community and to learn while we are working."

The future of the building industry in our area seems very promising with students like Justin, Emily, and Richard, who have the dedication and skills to excel in their field as well as the interest in contributing to the welfare of their communities. These high school students and their teachers provide hope and a brighter tomorrow for Habitat families.



The Spring Parade of Homes is Coming Soon



The Northwest Michigan Home-builders Association is once again celebrating spring with its Parade of Homes. The event will be held on two consecutive weekends, April 27-28 and May 5-6, so mark your calendars now!

Seven beautiful custom homes will be on display for prospective home owners and also for those who are either looking for new ideas or those who are just plain curious. This year, unique homes will be offered by Randy Sebring, Homes by Hoffman, Rexford Builders, Redco L.L.C., and Gale Wanstead.

Why is Wexford's Habitat for Humanity so interested in this event?

That's easy! Habitat, along with about twenty other service groups and charities, directly benefits from the Parade through the sale of tickets. For every five dollar ticket that Habitat sells, four dollars come back to Habitat. If you buy your advance tickets from the ReStore or from any Habitat for Humanity board or staff member, you will be helping to build a Habitat home in the Cadillac area. Habitat also has the distinction of being a host for the Parade, so volunteers and Board members will be on hand at one of the homes to greet

visitors.

If you would like to have tickets mailed to you, send your check (\$5 per ticket) and a stamped self-addressed envelope to:

Wexford Habitat for Humanity
Parade of Homes
P.O. Box 828
Cadillac, Michigan 49601

Please allow at least one week for delivery.

Meet Donna Weaver, Secretary of the Board

Donna Weaver was introduced to Wexford Habitat for Humanity by Treasurer Darlene Merritt. Like Darlene, Donna works in the banking industry. She presently holds the position of Bank Manager at Citizen's Bank in Cadillac and has been with the bank for 17 years.

Donna was initially impressed with the Habitat organization because of the way it partnered with other agencies "to make things happen." In addition, the work that Habitat does seemed like an extension of what was important to her in her professional life—helping individuals to find affordable housing. For Donna, Habitat was a "good fit."

When Donna first joined the Habitat team four years ago, she worked with other volunteers on the annual Festival of Trees, and she has continued with that involvement each year. For those of you who attended the event, you may remember an energetic woman who persuaded you to buy some raffle tickets. Yes, that was Donna. For the past two years, she has also been the driving force behind Breakfast with Santa. This year, the Breakfast was a little more challenging because of the loss of electrical power on the morning of the event, but Donna's organizational skills before the breakfast allowed the Breakfast to proceed with very few problems.

As Secretary of the Wexford Habitat for

Humanity Board, Donna not only participates in fundraising events, she also works with the Executive Committee to resolve issues related to finances and human resources. But her community involvement is not limited to Habitat. Donna also helps out with the annual Oasis style show and this year is one of Citizens Bank's team leaders for the American Cancer Society Relay for Life.

With all of her activities, its hard to believe she has any spare time, but somehow she manages to fit in biking, hiking, working out at Pine Grove, and reading lots of good books. Pretty amazing!

A Big SCORE for Habitat

Like many small businesses, the Habitat ReStore needs help from time to time as it determines how to provide the best service to customers, and how to handle its merchandise efficiently and creatively. That's why Mary Ellen Van Dyke, Habitat's Executive Director, recently contacted Bonnie Stephan of Cadillac.

Bonnie, former owner of Bonnie's Hallmark, is now working for a service group called SCORE. SCORE is a division of the Small Business Administration, and its

goal is to provide "free, confidential counseling" to either new businesses in the area or businesses that simply want to improve. Bonnie had donated a variety of items to the ReStore in the past, so she was aware of the ReStore's merchandize and its unique organizational challenges. She "appreciated the store's fair prices and its wonderful service" and so she was happy to offer her assistance.

In her role as SCORE consultant, Bonnie has not only provided advice for using man-

power more effectively, but has also offered creative ideas displaying and receiving Habitat merchandize. Lori Bowen, our managing clerk at the ReStore, reports that every piece of advice has been appreciated and implemented.

By the way, consultants from SCORE can be contacted through the Cadillac Chamber of Commerce and are ready and willing to help other small businesses.

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Al and Sharon Blackburn were among the "high bidders" at the Festival of Trees, so they brought home a beautifully decorated tree. After the Christmas season, they decided to donate their tree back to Habitat. Theirs is a gift that keeps on giving!

Phil Potvin, formerly of Western Concrete, is one of our Habitat stars. When Phil dissolved his business, he still had a few items to dispose of. One of those items was a one ton, 1994 GMC Pickup Truck! Phil generously donated the truck to Habitat. The sale of the truck will allow Habitat to move closer to its goal of providing affordable housing to qualified individuals in our area. Phil is following in the footsteps of his mom, Mariette Potvin, who has generously donated to Habitat on many occasions.

Bob and Dee Meyer were unable to attend this year's Festival of the Trees, so they decided to send Habitat a generous donation instead. We appreciate their kindness and hope they will join us for all the fun next year!

Van Drie Home Furnishing is a frequent and generous donor for Habitat. When pieces of furniture from Van Drie are unable to be sold for one reason or another, the ReStore delivery truck is called to pick them up. Lazy Boy, Simmons and Berkliner products were among some recent deliveries to the ReStore. Van Drie also donates good quality furniture that is being removed from homes at the owner's request. The process benefits everyone!

You're Invited — A Charitable Giving Seminar

Contributed By Mary Jo Nederhoed

Charitable Giving is something that many individuals have considered, but it can also be a very complex issue. **Mari-Jo Nederhoed, Farm Bureau Insurance in Cadillac, will be offering a free seminar addressing charitable giving on Tuesday, March 20. The seminar will be held at the United Methodist Church of Cadillac on M-55 at 7 p.m.** Anyone interested in learning how to make a charitable gift to Wexford Habitat for Humanity or any other charity is welcome to attend.

This free seminar will introduce you to some Charitable Giving basics. There are many individuals that would like to make an outright gift to a charity, but depend on their income from their assets for their day-to-day needs. There are other ways that an individual can give without depleting their current needed funds. The benefits of a charitable gift are not only for the charity, but the donor as well. Some of the potential financial benefits of a

Charitable Gift are:

- They can provide an income tax deduction
- They can sometimes avoid or delay payment of capital gains tax
- They may increase personal after-tax cash flow
- They may increase the amount passing to one's heirs

The simplest charitable gifts are made to the charity either during life or at death. Some donors choose to make outright gifts of cash or other valuable assets to their favorite charities. But for those who can't, they may decide to wait until they die to transfer assets to a charity, through a will or trust.

For the individual that would like to make a sizeable donation to a charity, but does not have sufficient assets to fulfill this desire, a charitable plan consisting of a life policy can be an option. If someone is interested in creating a gift through life insurance, an existing policy can be trans-

ferred or a new policy can be started. Additional tax-deductible contributions can be made to help the charity pay the annual premium.

There are also many options that allow the donor to make a gift now and still retain an income for life. Some of these options include:

- Charitable remainder annuity trust
- Charitable remainder unitrust
- Pooled income fund
- Charitable gift annuity

These are just some of the basic ideas and plans that can be used for charitable giving. Every donor has their own specific desire for their charitable gift and all financial situations are different. A financial specialist can help you to seek a plan that fits your situation.

Groundbreaking

January 16 was an exciting day for Stacy Proctor and her 12 year-old son Devon. On that day, they picked up their shovels and officially broke ground for their new home on 413 Allen Street. Students from the Wexford Missaukee Career Technical Center are still finishing the rough construction on the 15th Habitat home on Robertson Street, but soon they will start the actual construction on the Proctor home—number sixteen!

Volunteer Appreciation Day

Wexford Habitat appreciates each and every one of its volunteers, so that is why it has proclaimed April 19 as Volunteer Appreciation Day. If you have helped on a building project, worked in the ReStore, helped with a fund raiser, or volunteered in any other way, you are invited to share delicious desserts and good conversation with the Habitat staff and Board. The celebration will be held at the ReStore on Boon Road (across from the Wexford County Airport) at 7:00. Please come!

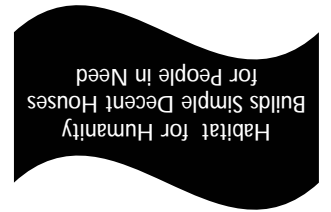
Piano finds a Good Home

The Habitat ReStore recently put on display a beautiful, antique, Schiedmayer, upright piano. When Mark Snider saw it, he couldn't get it out of his mind and came back the next day to purchase it and arrange for the ReStore truck to bring it to the Marina Ristorante and Lounge in Cadillac. The Snider family, who owns the restaurant, has music in its blood, so the 1898 piano will have a good home. Once the piano is tuned, some of the employees and even some of the customers may take a turn on the ivories. When you stop by for some good Italian pasta, just listen for the music that is building a home.

Wexford Habitat for Humanity

7953 E 34 Rd.

Cadillac, MI 49601



7953 E. 34 Road
P.O. Box 828
Cadillac, MI 49601
Phone: 231 775-7561
Fax: 231 775-7561
Email:
wexfordhabitat@netonecom.net

**WEXFORD HABITAT
FOR HUMANITY**

Wexford Habitat for Humanity was established in 1989 by community leaders of Wexford County who wanted to make a difference and eliminate poverty housing. They saw a need for simple, decent, and affordable housing. With the completion of the 2 homes this year, 16 families from Wexford County will be living in safe, decent housing.

Habitat for Humanity eliminates poverty one house at a time.