

Please remember to support our sponsors whose generosity has enabled Habitat to build 58 homes for 78 adults and 115 children in Citrus County since 1993.

Nick Nicholas Ford, Inc. * Nick Nicholas Ford Lincoln Mercury
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 Crystal River Women’s Club * Embroidery Guild of America * Dorcas Circle
 XiNu Upsilon Sorority * Blind Veterans Association * City of Crystal River
 * Citrus County Rotarys * Rebecca Pujals-Jones Photography



CRYSTAL RIVER ReSTORE
 7800 W. GULF TO LAKE HWY, CRYSTAL
 RIVER
 OPENING FEBRUARY 1ST

THE HFHCC ReSTORE

3685 E. FOREST DRIVE, INVERNESS-

We are seeking Donations of Household Items , Cars, Boats, Building Materials.



**Come see us!
 We've
 Remodeled!!**

Not “just another Thrift Store”, this unique concept in re-use of household and building materials offers the Do-It-Yourself handy person, contract builder or frugal home decorator an opportunity to purchase quality materials at thrift shop prices. The HFHCC ReStore offers REUSE/RECYCLING AT ITS BEST!

**DROP-OFF OR WE'LL PICK IT UP! CALL 352 - 341-1800
 OR 352-564-2300**

A Word From Our President



One of the Board President's most important jobs at Habitat for Humanity Citrus County, is to let our community know about the near and long-term visions of the Board of Directors. While management and the Board undertake many diverse actions in the course of day to day duties, all have the same objective **sustaining** Habitat's core mission over the long term.

In preparing this column, I reflected on the term "sustain". Webster's Dictionary defines the term, in part, as follows; 1)KEEP UP, PROLONG; 2) to buoy up by hope; 3) to give support or relief to. Each one of Webster's definitions applies to the Board's steadfast goal; Keeping up the good and important work Habitat does, buoy up our partner families and volunteers with hopes for the future and providing the financial, moral and leadership support needed to fulfill the mission.

We are taking very special actions to ensure Habitat's sustainability: The Board completed acquisition of a building for the West Citrus ReStore, and the folks at Daly-Zilch General Contractors have commenced renovation activities. We are energetically seeking donations for this new Crystal River location as well as for our current Inverness ReStore. The synergies derived from two strategically located ReStores operating in tandem, will benefit the community we serve and will support Habitat's operations for years to come..

We also have stepped up the pace of acquiring new, donated homesites, which is key to sustaining the accelerated home building operation central to Habitat's Mission. Management, at the direction of the Board, has enlarged the pool of qualified homeowner/partners and actively recruited additional selfless volunteers to mentor them and help build. The business community's aid is increasing from an established commit-

mitted base, which is laudable considering today's economic challenges. We remain humbled by the outpouring of support we receive from the County Rotary Clubs, the BOCC, the Realtors Association, numerous Civic and Community clubs and the Church community. Under the Board's guidance, our Citrus County Habitat is poised to grow from the current "Home Builder" status-under 10 homes a year, to the designation of "Neighborhood Builder" for a chapter capable of building 10-20 homes per year. More and more of our neighbors affordable housing and we need you help to respond. Please challenge yourself to Support Habitat and be part of **sustaining** its mission. All that is left to do is simply pick up the phone and call, (352)563-2744 and introduce yourself. Habitat needs your support, whether it is time, property or money. We are thankful for whatever you can give and welcome you to share our work.

Sugarmill Woods Civic Association



Dick Hirsch, Sugarmill Woods Civic Association Board member, presents a check to Terry Steele, Executive Director of Habitat for Humanity CC to help build 11 homes.

The Men of Habitat Home # 58



Dad Corey and son Isaiah open the door to their new home after receiving the keys from Habitat of Humanity Board of Directors President George Rusaw. It looks impossible for Isaiah's smile to be any broader. You think he is happy ?



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STANDING COMMITTEES
Building

Site Selection

Family Selection
& Support

Your Estate Plans Can Provide Decent Shelter for Families

Wills & Trusts

A gift to Habitat in your will is a meaningful way to create a memorial that lives on to help families avoid poverty housing.

Gifts of Stock

Do you have some shares of long term appreciated stock you may consider donating? You can simply transfer these shares directly to HFHCC. You will get a full tax deduction for the entire market value, avoid capital gains and do your part in helping create a better world.

Gift Annuities

You'd like to help, but need the income, or you might have a highly appreciated stock that is now paying low dividends, but you don't want to trigger the Capital Gains Tax. Whether funded with cash or stock, a gift annuity will provide a handsome cash flow that may be partly tax free. You'll get a partial tax deduction now.

Diffusing the IRA Tax Bomb

There may be some strategies available that can help you preserve more of your estate for your family while still furthering the vision to eliminate poverty housing here in Citrus County and around the globe

Forget the Garage

With Spring just around the corner, Many get together with their neighbors to clean out the attic and garage to practically give away the "clutter" that has built up since last time one man's junk became another man's treasure. That junk can be a treasure for you in the form of a charitable write off. The Only thing you have to do is make a call to either ReStores and make an appointment to have your things picked up the next time Habitat is in the area. The Driver will give you a form to fill out and depending upon your taxable income, you might find this deduction will serve two purposes. One, you helped someone and two, you helped yourself keep more of what you earned.



Shannon Patton from Publix Foundation and Kevin Wilson, Manager of Publix Inverness, Present a check for \$11,000 to Habitat of Citrus County Executive Director Terry Steele (on right) to help reach the goal of 11 new homes this year.

All you have to do is go through everything you no longer need and call our ReStore thrift shop. Our truck will make an appointment to pick up your useable furniture, knick knacks, building materials, tools and all the other things you feel are getting in the way. You will then receive a receipt stating that you have made a donation which you can fill out with what you think is the fair value of your items and then you can deduct that from your income.

When you think about it, it's really worth having someone do the grunt work while you benefit in the form of a write off that may be worth what you would have made doing all that work at your yard sale with nothing left over to put away again.

If you would like to save yourself some work and put money in your pocket too, call our ReStore at (352) 341-8000 in the Inverness area, and (352)564- 2300 for the west side of the county. (Watch for GRAND OPENING). We accept all useable items except clothing and because we are stocking our second store, your donation would be a big help.

Remember, if you have a car you are giving away, whether it works or not, we will take that too. While you visit our stores, take a look around. There are many items that can be used for the home and for repairs around the house. I can promise you a trip to our plumbing department will save you quite a bit of money than if you took a stroll over to Lowe's or Home Depot and remember all profits are used for administration costs. All fundraising is used to build homes.

I'll Be Home for Christmas

This very popular holiday song has meaning for a lot of people. It was written some time ago during the second World War and sparked many emotions during a time when there was little to rejoice about. One reason is the importance of the home and family and the connection it embraces.

This year, Habitat made its own promise to two families, that they would be in their homes for Christmas. That's a pretty hard promise to keep, especially when you are faced with a volunteer workforce that spends part of their year in the North. Crews dwindle, but Habitat is lucky to have businesses step in to help where they can. The completion of these homes is what happened in this case. In our last news letter we issued a challenge for companies to lend a hand so that a promise made could be kept. Teams from Daly-Zilch, Bank of America, Naturecoast EMS, Regions Bank, 1st Presbyterian Churches of Inverness and Crystal River answered the call without hesitation. The results of their unselfish efforts speak for themselves in the pictures below.



Habitat for Humanity Headlines



Main Office: 6632 W. Norvell Bryant Hwy., Crystal River 34429 (P.O. Box 1041 Crystal River 34423)

(352) 563-

February 2011

Habitat for Humanity®
of Citrus County

BUILDING DREAMS

4th Annual
Wine & Food Pairing Benefit
with Silent Auction

Thursday, March 3rd, 2011
Time: 6 pm
Location: Skyview Clubhouse
at Terra Vista

Come and enjoy gourmet food stations
paired with exquisite wines.
Live entertainment Jazz/R&B/Soul

Tickets: \$50 per person
(\$60 at the door)

Habitat for Humanity, Crystal River 563-2744
Raymond James, Crystal River 795-6155
Smith Barney, Lecanto 527-7239
Superior Bank, Beverly Hills 746-0113
The Home Store, Inverness 341-1800

Silent Auction Items include: Vacation Getaway, fine jewelry, Golf,
Autographed Pro Sports items, kayak package, park passes,
restaurant gift cards, raffles galore and much much more!

Sponsors:
CITRUS 353
CRYSTAL AUTO MOTORS
DAILY 2-2
bright house
963
Beverly Hills
NEE NICHOLAS Ford
CHRONICLE
SPECIALTY GRAIS
Boy Area
Cherry Lane

Grand
Opening
ReStore
2

See back page for
details

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HFHCC partners with the Citrus
BOCC for funding by the State of
Florida SHIP program for all homes
built in Citrus County.