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Building  
Site Selection  
Family Selection  
& Support  
Public Relations  
Resource  
& Development

# Habitat Salutes Home Sponsors

Nick Nicholas Ford, Nick Nicholas Ford Lincoln and Crystal Automotive have plenty of horsepower – in more ways than one.

Among the three dealerships, 14 Citrus County families are happily settled in safe and comfortable homes of their own, thanks to the generous sponsorship the car companies provided.

Another seven Citrus families live in Habitat homes sponsored by Bay Area Air Conditioning and Heating, the Realtors Association of Citrus County, and Black Diamond.

Habitat's newest sponsor is Nichols Lumber of Dunnellon, which is sponsoring two houses this year.

Every sponsoring organization has provided up to \$50,000 to offset costs of each home, lessening the overall mortgage each family owes.

Corporate home sponsorships have made it possible for HFHCC to grow from building five houses a year in 2007 to 12 homes in 2011 with 13 homes planned for 2012.










In addition to commercial sponsors, individuals and families have also come forward to sponsor a home. Michael and Jan Carter Family

marked their golden wedding anniversary by creating the first Citrus Habitat home sponsorship in 2006, sponsoring a home aided by gifts from family and friends.

Habitat volunteer Russell Garrison, who passed away in June, left a bequest to sponsor a house.

**PROGRAM  
ORIENTATION  
DEC. 3.**  
See page 3 for  
how to apply for a  
Habitat Home.

### HFHCC HOME SPONSORS WITH YEAR OF INITIAL SPONSORSHIP

Nick Nicholas Ford, Ford-Lincoln		2008
Crystal Automotive		2009
Bay Area Air Conditioning		2010
Realtors Assn. of Citrus County		1993
Nichols Lumber		2011
Carter Family		2006
Thrivent/Lutheran		2007
Black Diamond Foundation		2008
Estate of Russell Garrison		2011



## STARTING EARLY

Phil Nichols brought son Rafe to witness Nichols Lumber first home sponsorship Sept. 17 in Crystal River. Nichols Lumber is sponsoring two Habitat homes in 2011.

Beyond the whole house sponsors, generous companies such as Publix Supermarket Charities and the Rotary Clubs of Citrus Counties have made outstanding contributions toward home sponsorship. Habitat is most grateful to these selfless individuals and committed companies who make a tremendous difference in the lives of needy families.

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



## Habitat Memories from Terry McMillan

"Lordy, it was cold, 7 below zero in February 1993. I was scanning the local paper in Rock Island, Illinois and came to an article about a local church that was soliciting people to go to Florida and help rebuild after Hurricane Andrew devastated south Florida and particularly the city of Homestead. I enlisted for a week but later changed that week for two consecutive weeks.

*That's how our good friend, long-time board member and 13-year volunteer Terry McMillan began his reminiscence about Habitat for Humanity. Terry has seen and done it all. He has worked with our Citrus County Habitat for almost all of its 18 years. He knows our history. He IS our history! Land acquisition, ReStore set-up, volunteer recruitment, construction problems and solutions, you'll find it all in Terry's reflections.*

"I arrived at the Minnie Mannford Retreat Center located just a few miles north of Homestead, on Krome Ave., later that month. The site had a kitchen and dining room along with a few tents, shelters and one cabin used by those lucky enough to have arrived earlier. We were divided into work groups and most were sent to the city

to work on homes for the families who had lost theirs to the hurricane. I remained on site and begin to build dorms to house the volunteers, and did this for the next two weeks. This was my introduction to Habitat for Humanity."

"After Chris, my wife, and I finished our new home on the shores of Lake Henderson, I begin to feel the need to do something. My golf game wasn't getting any better. News paper again. "Needed: volunteers to build houses for Habitat for Humanity Citrus County Inc." That was the cry I was looking for, a chance to clobber and darken my fingernails again. In 1998 I worked on the house on Monroe St. It was dedicated to the family and in that year the only home built.

"...Mike Crusco came to Habitat a year after I did. Our construction leadership was a mess, none. He and I partnered to lead Habitat's construction schedules for the next five years. I learned a lot of construction knowledge from that man. We formed a pretty good team. He corrected me on building practices and I him on procurement...Building materials are heavy! And moving them four times was demanding. Once to Ocala to pick them up, unloading them to storage, loading and moving them to site, and finally installing them in or on the house. Once we left Mike in Ocala with a load of dry wall on his flat bed trailer and on the way home two tires blew out. No cell phones then. Good luck Mike.

*If you are new to Habitat, reading Terry McMillan's reflections might inspire some "Habititis" in you. And you might feel a kinship with his experiences, too! Visit our website at [www.habitatcc.org](http://www.habitatcc.org) and read the whole thing.. But until you do, here's a bit more:*

"Just the other day I climbed a ladder to cut a rafter tail and rammed my head...causing a gash and little notches on my forehead. Looks like it will leave a scar. But it isn't really a scar - it's a merit badge, and I'm proud to say I earned it."



### STILL AT WORK

**HFHCC President George Rusaw, right, presents a Service Appreciation Award to retiring board member Terry McMillan, pictured with wife Chris, at a construction site in Crystal River.**

## Membership Open to Contractors Circle

Roofers, plumbers, electricians, concrete firms, lumber yards and all other businesses supplying the products and services needed to create a house are invited to consider membership in HFHCC's Contractors Circle.

The Contractors Circle consists of vendors who charge the usual fair price but make a gift-in-kind of 10% or more of the value of their services and goods and accept Habitat's cash payment for the remainder. The vendors can show the 10% or more as a gift-in-kind charitable contribution for which the company can take tax advantage.

Interested companies can contact Habitat President George Rusaw at [habitatgeorge@gmail.com](mailto:habitatgeorge@gmail.com) or call 352-563-2744.

"If every one of our current vendors participates, Habitat would be able to build/finance one additional Citrus County home per year, based on our current volume and cost structure," Mr. Rusaw said.

Charter members of the Contractors Circle are Bay Area Air Conditioning, Citrus Well Drilling, Henley Grading, Jack Hood Concrete, Leeper A/C & Heating, Richard Debusk Company, SunCoast Plumbing & Electric and Whirlpool Corp.

## Mandatory Orientation Saturday, Dec. 3

Habitat for Humanity of Citrus County will explain program requirements at an Orientation for potential homeowners on Saturday, Dec. 3, 2011, 10 a.m. to noon, at Seven Rivers Presbyterian Church, 4421 W. Gulf-to-Lake Hwy., Lecanto.

Attendance is mandatory to be considered for a Habitat house. Children should not attend this meeting.

**For income requirements and other information, call the Habitat office at 352-563-2744 or visit [www.habitatcc.org](http://www.habitatcc.org).**

## EAST SIDE, WEST SIDE – Pick Your Dining Coupon and Help Habitat!

Applebee's Restaurant, Inverness, and Chili's Restaurant, Crystal River will offer benefit twin events for Habitat for Humanity on Tuesday, Nov. 15.

Stop in to either restaurant anytime that day to enjoy a delicious meal, and the companies will donate 10% of your check to Habitat if you turn in the coupon found on the back page of this newsletter.

Additional coupons are available at the Habitat ReStores and at [www.habitatcc.org](http://www.habitatcc.org) on the Special Events page.

## Please Remember...

To pray for everyone in the Citrus Habitat Family, especially those who are sick, injured or distressed...to support Habitat's ReStores with donations of household goods...to patronize Habitat's business benefactors...to think of our active servicemen and women far from family at this holiday season...to be kind to your neighbors...to thank God for life, health, and freedom.

Have a wonderful Thanksgiving Day and a blessed Christmas season.

God bless you!

# 2011 Habitat Volunteer Awards

## President's Volunteer Service Awards

### GOLD AWARDS (500+ HOURS)

- |                     |                                     |                   |
|---------------------|-------------------------------------|-------------------|
| ■ James Andrews     | ■ Maxine Graber                     | ■ Robert Mott     |
| ■ Joy Andrews       | ■ John Heindel                      | ■ Jan Pike        |
| ■ Martin Bachthaler | ■ Roy Hoskins                       | ■ Lois Thas       |
| ■ Una Carto         | ■ Rose Lynn                         | ■ Lavonne Watkins |
| ■ Marge Copley      | ■ 2010 Board President George Rusaw |                   |

### SILVER AWARDS (UP TO 499 HOURS)

- |                |                     |
|----------------|---------------------|
| ■ CD Perez     | ■ Meylissa Schwartz |
| ■ David Powell | ■ James Sowle       |

### BRONZE AWARDS (UP TO 249 HOURS)

- |                   |                  |                   |
|-------------------|------------------|-------------------|
| ■ Jerry Austin    | ■ Donald Kosling | ■ Shirley Templin |
| ■ Gene Bender     | ■ David LaCroix  | ■ Marge Tibert    |
| ■ Jacob Corveleyn | ■ Dianne Micklon | ■ Chris Westhall  |
| ■ Craig Henry     | ■ Michael Naumes | ■ Richard Young   |



## Gold Medal Quilters

**Dorcas Circle Quilters from First Presbyterian Church, Inverness, won Gold Awards. From left, are Maxine Graber, Una Carto, Joy Andrews, Jean Pike and Marge Copley.**

## GROUP AWARDS

Group Awards were presented to the Dorcas Circle of First Presbyterian Church of Crystal River, who make bed quilts for all new Habitat homes, and the First Presbyterian Church's Men's Club, who build sheds for all Habitat homes.

## Dedication Wish List

As each Habitat house is dedicated, generous members of the community, like those listed on page 4, contribute gifts to help the family settle into their new home. Many household necessities are already being taken care of, from quilts to window shades, but a few are still on our new homeowners' wish lists.

If an individual, club or church can commit to contributing one or more of these to every new home built in a year, please contact us at 352-563-2744. You don't have to give everything in a single category. Any combination would be much appreciated. Thank you!

- Garden tools, such as flower hand tools, broom, rake, solar light
- Gift certificate in any amount to Walmart, Lowe's or The Home Depot
- Cleaning tools, such as mop, sponges, plunger, commode brush, broom, dustpan, pail
- Short step ladder
- Kitchen towels, pot holders
- Shower caddy, laundry basket, hamper, waste basket
- Outdoor garbage can



## Powerful Friends

Work teams from Progress Energy's Crystal River Energy complex have been a force for community good at Habitat building sites since April. Once a month, 10 to 20 employees assisted Habitat volunteers and staff in construction work. A total of 64 volunteers have given more than 500 hours, making it possible for Habitat to complete 12 homes in record time. Barbara Martinuzzi, Senior Plant Assistant at Crystal River Fossil Site, coordinated the teams as part of Progress Energy's "Give Where You Live" volunteer program. Above, the Progress Energy team takes a well-earned break. Right, John McQuade and Amanda Myers wrestle a porch support into place.





# Please Support Our Home Sponsors



## Nick Nicholas Ford • Nick Nicholas Ford Lincoln • Nichols Lumber Bay Area Air Conditioning and Heating • Crystal Motors

Afro-American Club  
BOCC/SHIP  
Citrus County Rotary Clubs  
Crystal River Woman's Club  
Dorcas Circle  
Embroidery Guild of America  
Entry Point by Perry's Glass Doors  
First Presbyterian Church of Crystal River  
First Presbyterian Church of Inverness  
Home Stuff Interiors  
Krystal Kartune  
Mr. & Mrs. Bruce Marston  
William Menendez, Blind Veterans Association

*These generous home sponsors have enabled HFHCC to build 70 homes for 96 adults and 129 children in Citrus County since 1993. Thank you!*

Nature Coast Community Church  
Publix  
Realtors Association of Citrus County  
Riverhaven Garden Club  
Kristi Rosende  
Rotary Club of Inverness  
Mr. & Mrs. George Rusaw

Seven Rivers Presbyterian Church  
Sigma Lambda Sorority  
Mr. & Mrs. Bob Swain  
José Weber  
Whirlpool  
Wood 'N Quilts  
Xi Nu Upsilon Sorority

Clip this coupon to help Habitat on Tuesday, Nov. 15

**CHILI'S IS PROUD TO SUPPORT**

**HABITAT FOR HUMANITY OF CITRUS COUNTY**



CRYSTAL RIVER  
140 N SUNCOAST BLVD - CRYSTAL RIVER, FLORIDA  
352-563-2392 - WWW.CHILIS.COM

With each flyer presented on Habitat for Humanity of Citrus County night, Chili's will donate 10% of the sales you bring in to your organization. Let us do the cooking and support Habitat for Humanity at the same time!

Habitat for Humanity of Citrus County night is:

Tuesday, November 15, 2011  
From 11am to 10pm

Give Back Night flyer required with each check to receive credit for the sale. Sale cannot be included in donation amount with flyer. Offer only valid on the date and location stated above. Donations will not be given on sales made prior to or past this date.



Clip this coupon to help Habitat on Tuesday, Nov. 15

**Applebee's**

**DINING TO DONATE**  
Enjoy a meal that's filling - and fulfilling!

Dine at Applebee's and  
**10% of your bill will be donated to**

**Habitat for Humanity of Citrus County, Inc.**

Present this flyer to your server on  
November 15, 2011  
from 4 pm - 9 pm  
at

1901 W. Main St.  
Inverness  
352-560-0300

Donation percentage excludes tax and tip. Valid at participating restaurants during specified hours. Must present flyer in order for organization to receive credit for purchase. Flyers are not to be distributed in the restaurant or within the perimeter of the parking lot. Dine in only.

applebees.com  
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## Moving? Downsizing? Redecorating?

Your unwanted items can  
**make a difference in people's lives!**

Please consider donating your new and gently used household items to the Habitat for Humanity ReStore and support our mission to reduce poverty housing in Citrus County. **Donate it & Deduct it!**

Free, fast, courteous pick-up of your tax-deductible donations.

**Call 352-564-2300.**

[www.habitatcc.org](http://www.habitatcc.org)



**Habitat for Humanity**

**ReStore**

Habitat ReStore Inverness  
3685 East Forest Drive  
352-341-1800

Habitat ReStore Crystal River  
7800 Gulf-to-Lake Highway  
352-564-2300

**Twice the Shopping & Saving!**

*Both stores open 9 to 5, Monday through Saturday, Crystal River open until 6 on Monday and Wednesday*

**Get Your Frequent Shopper Card for Extra Discounts!**

## What's Next?

November 12  
Gulledge Family  
Home Dedication

November 19  
Brenes Family  
Wall-Raising

November 24-25  
Happy Thanksgiving!  
No Construction Work

November 15  
Applebee's/Chili's  
Benefit Nights

December 3  
Lozoya Family  
Wall-Raising

December 10  
Diaz Family  
Home Dedication

December 24-25  
Merry Christmas!  
No Construction Work

Check the event calendar at  
[www.habitatcc.org](http://www.habitatcc.org)  
for details!

**SAVE THE DATE!**

**Thursday, March 8, 2012**

**5th Annual Building Dreams**

Wine & Food Gala  
Skyview Clubhouse  
at Terra Vista