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November

C A L E N D A R	11	1 PM Executive Committee Meeting Senior Center, San Andreas
	20	6 PM Regular Board Meeting @ Senior Center, San Andreas

December

9	1 PM Executive Committee Meeting Senior Center, San Andreas
18	6 PM Regular Board Meeting @ Senior Center, San Andreas
25	Merry Christmas!

January

6	1 PM Executive Committee Meeting Senior Center, San Andreas
11	Annual Board Dinner
15	6 PM Regular Board Meeting @ Senior Center, San Andreas

Great Times at Hoedown for Habitat

IT WAS A BOOT SCOOTIN', TOE TAPPIN', FINGER-LICKIN' ...

...perfect autumn evening for the 9th annual Hoedown for Habitat on September 14th at Murphys Park. It was an ideal time to connect with old friends, form new friendships and enjoy a great fund raiser.

The sold out crowd was treated to a delicious BBQ dinner with all of the fixins', plus an array of scrumptious desserts. The Fiddle Gang provided the entertainment during dinner and while attendees surveyed the many items on the raffle and the silent auction tables.

Mark Fischer ran an entertaining and effective live auction, and also was the evening's emcee. The ever popular band, Crystal Image, closed out the evening with a mixture of songs that had the capacity crowd dancing to their favorite tune.

Because of the generous support of our Corporate Sponsors, local businesses and individuals, our event was the most profitable to date. Mark Twain Hospital/Dignity Health and Umpqua Bank were Silver Sponsors and Bronze Sponsors were: Bank of Stockton, PG&E, Sierra Pacific Foundation, and Sonora Regional Medical Center/Adventist Health. . Please see page 7 for a full listing of Sponsors and all Auction Donors.

Special recognition goes to the forty volunteers who, under the direction of event co-chairs Beth Paich and Marianne Coombes, made this Hoedown such a spectacular success. See page the Volunteer Corner on page 5 for a list of the many folks who helped prepare and run the event.

Don't forget to save the date for the 10th Annual Hoedown which will be held on September 13, 2014. We again anticipate a sold out event, as have already had requests for tickets. Be sure to watch this Newsletter for the announcement, and get your tickets early!

Beth Paich, Co-Chair



Happy Thanksgiving

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Jayne Childress
Volunteer Coordinator

Garrett Browning
Acting ReStore Manager

**Your tax-deductible
donation of a car, boat
or RV will help to build
simple, decent, and af-
fordable homes for –
and with –
local families in need.**

Yes, There Is a Need in Calaveras County

The U.S. Census Bureau's American Community Survey (Feb 2013) identified 8.3% of the children living in Calaveras County are living in crowded households. A crowded household is identified as more than one person per room of the house (counting all rooms except the bathroom). Would you be willing to share one bedroom with 3, 4, 5 or more persons?

A 2012 Point In Time (PIT) Count showed that Amador and Calaveras Counties had a combined homeless population of 379 with an estimated 24 homeless veterans in that mix. And, according to the Calaveras Works & Human Services Agency, even with a 'best effort' the PIT Count does not collect data on many of the homeless in the County and therefore the numbers are likely much higher.

In May 2011, the Calaveras Board of Supervisors was briefed on the Point In Time Homeless Survey. Those numbers showed 15 one-parent families and 12 two-parent families living homeless our area. 37% of the homeless had an income source; it just was not enough to feed and house a family.

According to a CNNMoney report published October 25, 2013, the number of homeless students in public schools is at an all-time high. According to information from the National Center for Homeless Education (funded by the Dept. of Education) there were 1.2 million homeless students during the 2011-12 school year. States with the biggest population of homeless students are Florida and California.

Regardless of the source, it is certain we have homeless veterans and families living in our midst. They may be staying with friends or relatives, in motels or hotels, or even surviving in a vehicle or with little or no shelter on the cold, dark streets. They do not have a 'home' to call their own. No permanent place to be safe and warm.

Habitat for Humanity long ago recognized the need for safe, decent, affordable housing for families. Homes so that the children can flourish. Students need a place to study and get the good grades necessary for college or to be successful as adults. It is the goal of Habitat to eliminate sub-standard housing throughout the nation. With your help, we can make this goal a success in Calaveras County.

The need is great, but the goal can be met with your donation of time, building materials, or money. During this holiday season, take time to count your blessings and then consider those less fortunate who are sharing the same community with you. Please make a donation to Habitat Calaveras. Your help is all that is needed to end homelessness in Calaveras and make us all proud to have a community with decent affordable homes for all its veterans and families.

About 6 years ago Mike Fortado began volunteering with Habitat for Humanity Calaveras through his church, the Community United Methodist. Mike said, "The church selected Habitat as a project to work with for volunteers" and Mike has been working on projects ever since.

Helping to build a home in San Andreas was Mike's first project with Habitat. Since then he has helped with other Habitat homes in Valley Springs, and Glencoe. Last year he scraped lots of paint off a wooden house then re-painted for "A Brush with Kindness" project in Railroad Flat. He's volunteered at "Hoedown" for several years, put together a windmill to auction off and has built small sheds for another fund raising idea. This year as well as last year, he volunteered at the West Point Community Hall with the Neighborhood Revitalization Initiative project.

While doing all these volunteer activities, Mike also gives two of his days a month to the ReStore. When asked how he likes the work there, he smiles and says "plowing through donations...it's always like a swap meet. Sometimes it is hard to know what it is that comes in, and sometimes it hard to know what to do with it."

As a retired tax accountant and analyst for the IRS, Mike has lived in San Andreas for 12 years with his wife Isabelle, (who also helps with Hoedown) and has one son, Calum, who lives in Michigan. When not volunteering, he enjoys woodworking and loves to go fishing.

Thank you Mike for volunteering for so many Habitat projects. We are lucky to have you.



News from the ReStore

To our great loss, ReStore Manager Nancy Fast has resigned her position to join family members residing in another state. Prior to leaving, Nancy expressed her appreciation for all the great volunteers who worked tirelessly at the ReStore during her tenure. "I've made a lot of new friends while working for Habitat at the ReStore. I will miss the regular customers as well as the first timers, who always gave me joy as they marveled at all the eclectic items we have for sale."

Nancy said that her time with Habitat has been so rewarding that she is going to continue with Habitat for Humanity in her new location. "There are three ReStores near my new home, and I will have a hard time deciding where to work."

Nancy, no matter which location you choose, we know they will be getting a dedicated person, who will make a positive difference in their ReStore. Congratulations on your move to be with family, and blessing to you for all you do for Habitat.

Habitat Calaveras recruited for persons interested in becoming the new ReStore Manager. Several qualified individuals submitted their applications for consideration. A new manager will be selected during November. Look in our next newsletter for an introduction of the newest member of the Habitat family!



For the second year running, the Habitat for Humanity Build Challenge in New Zealand looked for best "houses" made of LEGO bricks. Sixty children kicked off the contest last year during their school holidays in Hamilton on Monday, which marked the United Nations' World Habitat Day. This year, more than 1500 children entered the contest by building LEGO houses on their own at home. Nine-year-old Hunter Donley said of his entry: "This house is great because there are solar panels for power, water tanks to make the water bill go down, and a veg garden so they have things to eat." Check out the winners at <http://www.buildchallenge.org/Winners/>



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Terri and Raymond Beaudreau	Byron and Susan Leigh
Virgil and Leora Bishop	Kathleen and Alan Luce
Scott and Cheryl Brim	Peter and Karri Michell
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Sandra Churchill	Timothy and Donna Nelson
Kim Conley	Jodi Steneck
Susan Corman	Jocie Stickney
Bonnie Danielson	Bob and Dorothy Zetterberg

Businesses and Organizations

Peggy Dodge	Bank of Stockton
Julie Eggert	Calaveras County Sheriff's Assn
Vickie and Roy Ellis	Chevron Humankind (Tim Nelson)
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Lucile and Ted Fenner	Mark Twain Medical Center/Dignity Health
Anne and Michael Flock	Murphys Realty
Dave and Jo Ellen Gano	Save Mart Supermarkets
Steven Gee and Phyllis Shuck	Sierra Pacific Foundation
Dr. Floy Goulart	Sonora Regional Medical Center/ Advent Health
Brent Harrington	Umpqua Bank
Mark and Melanie Jones	United Methodist Women/Valley Springs
Kirk and Linda Kennedy	Wells Fargo Community Support Campaign
Ken and Laura Kenyon	
Sandra Krewski	
Cynthia Landavazo	

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 John Berardi
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 Alex Quinones
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 Michael Thein
 Walt Vater

Donations in Honor of:

Kathy Heffernan
 Lucy Thein

In-Kind Donations (including Vehicles)

Mark Koenig
 Jim and Helen Mullen
 Richard Naumann

LOOKING for a great deal on slightly used appliances, building supplies and more? Visit the **Habitat for Humanity ReStore** at 172 California Street, San Andreas Open Fri & Sat 9am-4pm



Volunteer Corner

It's Autumn, the time for change. The leaves are turning color, the weather is changing, and we have lots of changes going on at Habitat as well. One of the first big changes is that Nancy Fast has left the ReStore and moved back to Idaho to be near family. I know for many volunteers this will be a huge difference. We will all miss her retail expertise, but mostly we'll miss her friendly interactions with people. She made big changes at the ReStore and we wish her the best in her new endeavors. Nancy's departure has left Garrett holding down the fort. If you can volunteer any extra time in the next few months to help him at the Restore, please let me know.

Our Neighborhood Revitalization Initiative project in West Point is also going through a transition. Sandy Krewski and John Regalado, who have been instrumental in organizing this project in collaboration with Habitat, are moving to Southern California, which ends this project for now. It may resume if more funds come in. Let me know if you'd be interested in coordinating this project. And, be sure to check out the Community Hall. It is looking great!

Forty volunteers dedicated their evening to making this year's 9th Annual Hoedown for Habitat a great success. It is the biggest fund-raiser for Habitat and the one we need the most help with. Special thanks go to event co-chairs **Mari- anne Coombes** and **Beth Paich** for their outstanding organizing. Habitat Board members lending a hand were **Myron Kelso, Roger Hadow, Rob Barnaby, Gary Carson-Hull, Pat LaMont,** and **Alice Williams**. Other volunteers who helped above and beyond are: **Jocie, Jim and the Stickney family, Josh Heller's and family, the Tom Chavez family, Teresa and Kaitlyn Renfro, Mariah Hyland and Eusebio, Deanna Murchison, Kat and Kimo Luce, Larry Coombes, Doreen DeSchryver, Marion Coahran and Mark Fischer**. Great crew!

Every new volunteer makes big changes for Habitat. Welcome to our newest volunteers: Bob Trapp, Tony Lawrence, Rob Witt, Joseph Hart, Lori De'Arman, Joyce Hacker, Lise Hunt, and Peggy Anders.

Remember, volunteers: YOU make Habitat what it is!

Jayne Childress
Volunteer Coordinator 754-1149



Congenial Dinner Honors Habitat Volunteers

Volunteers from the many branches of the Habitat Calaveras tree came together to share a delicious dinner given in their honor on a lovely October evening at the Mountain Ranch Community Club.

A big thanks goes out to the **Mountain Ranch Community Club** for the use of the hall -- which served as a great venue with stage, kitchen, and dinner area. Also, a well-deserved recognition goes to **Swingle's Meat Company** in Jackson for a sizable donation of chicken that fed all.

There were several helpers that evening who need special acknowledgement for, without their support, it wouldn't have happened. A huge thanks to three new volunteers: **Bob Trapp**, who garnered the award of best barbecued chicken ever; **Laurel Lichteig**, vegetarian butternut squash cook and table set-up helper, and Lise Hunt, maker of a rice casserole and set-up helper. **Barranca Wren** and **Rosemary Mitchell** were also a huge help with prep work and set up.

Brian and Suzie from the band "**Thick Soup**" played guitar, mandolin, and banjo while singing lovely harmonies to old familiar tunes.

Volunteers mingled and were given awards for their hours worked. Whether it be ReStore hours, construction hours, Neighborhood Revitalization Initiative, A Brush with Kindness, Women's Build, Hoedown, or bulk mail help, certificates were awarded and a good time was had by all. Thank you to all who attended and to all who helped make the evening congenial.

Jayne Childress



Players Enjoy 11th Annual Habitat Bridge Tournament

Forty-four contract bridge players, from as far away as Redwood City, hit the tables at the Lion’s Hut in Murphys on a beautiful October Saturday. The tournament was sanctioned by the ACBL and run by local Bridgemaister Duane Oneto. Master points were awarded.

Winners in three flights were awarded a bottle of Calaveras “Finest” wines donated by noted wineries, Stevenot and Vina Moda. These tasty prizes were much appreciated. The winners were:

- Flight A: Rich Banks, Fred Cooper, Pat Day and Roger Hanlon
- Flight B: Kitty Moon, Joan Thorsen, Daryl Rosenheim and Mike Weisberg
- Flight C: Bill Parker, Sam Park, Ron Michaelis & Dick Rosenbaum

The event was preceded by a continental breakfast of juices and coffee donated by Treat’s, plus donuts and pastries donated by Big Trees, Mar-Val, and Star Bakery. A delicious gourmet luncheon was prepared by Lucy Thein and served by her and Habitat Calaveras Vice President Beth Paich. Salad and bread for the meal were donated by Angels/Sierra Hills Markets.

The \$30 entry fee helps enable Habitat-Calaveras to provide homes for the deserving families of our county. All players, businesses and event staff are thanked for their donation of time, money, goods and services.

We are very grateful to Noel Helmbrecht for organizing this fundraiser annually since 2003. The tournament is always a lot of fun with flights for bridge players of all abilities. The group welcomes “Party” bridge players as well as the serious contract bridge players. Contact Noel at 736-4467 if your group would be interested. Come join us next year in Murphys for a good time, and for a great cause.

Planned Giving - A Win-Win

Are you seeking an alternative to low returns on savings accounts, money market funds, and CDs while considering a meaningful way to increase your financial support of Habitat for Humanity Calaveras? You might want to consider a charitable gift annuity, which is a way to receive lifetime income plus a tax deduction.

How It Works

Through a simple contract, you agree to make a donation of cash, stocks or other assets to Habitat for Humanity. In return, Habitat agrees to pay you (and/or someone else, if you so choose) a fixed amount each year for the rest of your life. This rate of return is based on your age(s).

Benefits

- Your initial gift is partially income tax– deductible.
- Your charitable gift annuity payments are partially income tax–free through- out your estimated life expectancy.
- Your payments are not affected by ups and downs in the economy.
- The gift annuity may be for one or two people, so your spouse or another loved one may also receive payments for life.
- If you use appreciated stock to make a gift, you can likely eliminate capital gains tax on a portion of the gift and spread the rest of the gain over your life expectancy.

Your Rate of Return

Generally, the older you are at the start of your payments, the higher your payments. We use the maximum rates recommended by the American Council on Gift Annuities and periodically adjust them for new annuities as recommended by the ACGA.

For example, Jill, a longstanding Habitat donor, establishes a \$20,000 charitable gift annuity at age 70. Based on her age, she receives an annuity rate of 5.1 percent. In the year she makes the \$20,000 gift, she will receive a charitable deduction of \$7,231 on her federal income tax return. In addition, Habitat for Humanity will pay her \$1,020 each year for the remainder of her life. In the first full year of the annuity contract, the tax-free portion of the \$1,020 annual payment will be \$824. After 15.9 years, the entire annuity payment becomes ordinary income.(This assumes annual payments and a 1.4 percent charitable midterm federal tax rate). After her lifetime, the remaining amount is used to support Habitat’s mission.

It’s a classic win-win. You will benefit now, and for the rest of your life. And your gift will further help Habitat to assist local families in attaining affordable and decent housing. To learn more about Planned Giving to Habitat, visit <http://gftpln.org/Home.do?orgId=901> or phone Habitat’s Planned Giving Department at 800-422-4828, Ext. 6750.

One Life		Two Lives	
Your Age	Rate of Return	Your Age	Rate of Return
50	3.7%	50/55	3.3%
55	4.0%	55/60	3.7%
60	4.4%	60/65	4.0%
65	4.7%	65/70	4.4%
70	5.1%	70/75	4.8%
75	5.8%	75/80	5.3%
80	6.8%	80/85	6.1%
85	7.8%	85/90	7.3%
90+	9.0%	90/95+	8.8%



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Calaveras

*Thanks to our major sponsors
and contributors the
9th Annual Hoedown for Habitat
was a huge success!*

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Jeanne Martin
Jim Bass
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John Valentine
Karen Burton
Kellogg's Garden Products
Kennedy Meadows
Resort
Kit Carson Lodge
La Contenta Golf Course
La Folia Winery

La Hacienda Restaurant
Lavendar Ridge/Cheese Lady
Lila & Sage Bakery
Linda Montano
Linda Stocking
Lockeford Springs Golf
Maiseblue
Mark Bishop
McDonalds
Middleton's
Millaire Vineyards
Moon Alley
Mother Lode Friends of Music
Mountain Laurel Florist
Mountain Springs Golf
Murphy's Historic Hotel
Murphy's Home Outfitters
Murphy's Massage Therapy
Murphy's Motorcycles Store
Murphy's Vacation Rentals
Newsome Harlow Winery
O.A.R.S.
Oak Ridge Winery
O'Reilly Auto Parts
Paws N Claws
Peppery
Pepsi Beverage Co
Petroglyph Gallery

Piazza
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Pizza Plus
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- I would like to volunteer. Please send me information.
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- I am interested in donating or supplying property for building sites or a ReStore.

Enclosed is my contribution of \$ _____

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This time only, for \$ _____

Once a month in the amount of \$ _____

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Habitat for Humanity is a non-profit organization dedicated to building modest affordable homes—volunteers hand in hand with families that need a better place to live. Please give generously so that your tax deductible donation to Habitat for Humanity Calaveras will help another local family achieve the dream of home ownership. Thank you so much!

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