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- **Andrea Hughes**
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 - **Kelly Brooks**
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Thrivent Financial for Lutherans—Helping Build Hope and Homeownership

Thrivent Financial for Lutherans and Habitat for Humanity of St. Charles County teamed up in 2008 to build two homes in Ashland Meadows. Thrivent Financial for Lutherans is a non-profit fraternal benefit society that helps support 3 million members to achieve their financial goals and give back to their communities.

The Ashland Meadows Project began as a \$1.2 million capital campaign designed to provide fourteen families in need with homes. In 2008, Habitat for Humanity of St. Charles County completed eight of the seven homes in Wentzville, MO. The ninth home is scheduled to be complete by March of 2009. This

development was successful largely due to the generous sponsorship, leadership and



Allison Clark, Dawn Terry, Ron Harper, Dan Terry, Ruth Wylie and Tom Wylie at the Terry's home dedication in Ashland Meadows (left to right)

support of Thrivent Financial for Lutherans and their members. A big thanks to Chapter Specialist Ron Harper for his hard work, dedication and

support.

“Thrivent Builds with Habitat is a unique program which impacts the communities in which our members live, and three local Thrivent chapters in St. Charles County combined efforts with over a dozen Lutheran congregations to successfully build these homes,” said Allison Clark, Lutheran Community Services Specialist.

In four years, Thrivent has raised over \$125 million and helped build over 1,000 homes in 45 states and D.C. In 2009, Thrivent will again team up with Habitat St. Charles to build another home in St. Peters, MO. Thrivent has announced an additional 314 home sponsorships nationwide.

Divas Building Dreams 2009—HFHSCC 1st Women Build

HFHSCC is pleased and excited to announce the 1st ever Women Build project, being coined *Divas Building Dreams*.

In 1991, in Charlotte, NC a group of women completed the first women-built Habitat house. In 2003, Lowes signed on to be the underwriting sponsor for the national program. To date, over 1,200

official Women Builds have taken place worldwide. In April, HFHSCC will host a kick-off Women Build breakfast and break ground on the project May 9th.

National Women Build Week takes place from May 2nd-10th. Women from around the area will team up to build a Habitat home as well as help raise the

sponsorship funds necessary for building materials.

The program is designed to empower women, while addressing the problem of safe, decent and affordable housing in the St. Charles County area.

For more information or to join the Women Build efforts please visit our web-site or call the affiliate office today!

OUR MISSION

Habitat for Humanity works in partnership with God's people everywhere from all walks of life. Its purpose is to develop communities in which God's people can live and grow into all that God intends.

Please send inquiries for THE HAMMER TIMES to: Habitat for Humanity of St. Charles County
130 Trade Center Dr. West
St. Peters, MO 63376
Phone: 636-978-5712
Fax: 636-978-5724

Habitat for Humanity® ReStore

The Habitat for Humanity ReStore celebrated their 1 year Anniversary on January 8, 2009. In one year the store raised \$141,000 and saved approximately 215 tons of solid waste from landfills. The ReStore sells new and lightly used home improvement items that have been donated at discounted rates. The ReStores eco-friendly approach is a win-win concept. Not only does the ReStore provide direct economic benefit by diverting waste from landfills, it also recycles goods back into the community.

In November of 2008, the Habitat

ReStore completed the first deconstruction of a home. The deconstruction of a 6,000 square foot home in Chesterfield provided the ReStore with nearly 7 tons of goods, that were to be discarded into landfills. Habitat estimates that the revenue generated from the deconstruction merchandise will be around \$9,000.

All of the funds raised by the Habitat ReStore are directly allocated to the Habitat affiliate for the construction of homes in St. Charles County. The ReStore hopes to one day raise enough funds to



Home deconstruction—November 08

cover all operating expenses for the affiliate, so that all other funds raised can go directly toward building hope and homeownership in St. Charles County.

The ReStore is always in need of merchandise donations, which are tax deductible. If you are interested in volunteering at the Habitat ReStore, please contact Andrea Hughes, ReStore manager at (636) 978-5712 for more details.

Habitat St. Charles: Building Across Borders

Each year Habitat for Humanity of St. Charles County tithes 10% of all unrestricted funds to build globally in partnership with Habitat for Humanity International. Habitat for Humanity has helped build 31 homes in many Third World Countries, including Haiti in 2007 and Mozambique in 2008.

To date Habitat for Humanity International has built over 300,000 homes and served over 1/2 million people all over the world. Since, 1998, HFHSCC has tithed over \$106,000 to global building.

This year, Habitat St. Charles chose HFH Nepal for its tithe destination. HFH Nepal has completed 2,790

homes and has assisted over 1,700 families. Nepal is one of the poorest countries in the world and is dependent on agriculture, but often threatened by severe floods, earthquakes and landslides. According to the government, nearly 430,000 citizens currently live in sub-standard housing.

Nepal has a population of 28.9 million people. Migration and urban growth have resulted in a serious shortage of adequate housing in towns and cities, which leads to crowded living. The cost of a HFH Nepal home is \$1,550, which gives the family a \$7 per month mortgage repaid over a 3 year period.



Old Home in Nepal



Habitat home of Deepa Rai in Nepal

Missouri AHAP Tax

Credits Now Available!

If you are a business owner and subject to Missouri state tax, donate to Habitat for Humanity of St. Charles County and receive a 55% tax credit on your donation! Donors must be a business, owner of rental property or royalties, a credit institution, an insurance company, or a public or private foundation to be eligible. Visit the Missouri Housing Development Commission site at www.mhdc.com for more information. Please call Ashlee Johnson at (636) 978-5712 to inquire about how to donate to Habitat and eligibility. AHAP tax credits are limited, don't miss out on this amazing opportunity and donate today!

The 2008 Golden Hammer Award goes to...Chris Hoffman

Chris Hoffman was presented the Golden Hammer Award for 2008 at the Annual Celebration of Trees Gala in November. The Golden Hammer is Habitat's highest achievement which is presented for significant support over an extended period of time. The award is given to an individual or group who, through long-term efforts, has

greatly enhanced Habitat's ability to carry out its mission of providing affordable housing to low-income families in the county.

Chris is a champion for Habitat St. Charles and has been a board member since inception in 1996. Chris is a past board president and has served on many committees as

a Family Advocate and Development chairperson. In addition to her Habitat volunteerism, Chris is also chair of the Parkside Retirement Center Foundation and secretary of the St. Charles Rotary Club. In her free time she and her husband Wayne, enjoy traveling, golf and rooting on the St. Louis Cardinals.



Board President, Joe Crenshaw presents fellow board member Chris Hoffman, with the 2008 Golden Hammer Award

Events in Review...

8th Annual Celebration of Trees Dinner Gala

Habitat for Humanity in partnership with General Motors Wentzville Assembly Plant presented the 8th Annual Celebration of Trees Dinner Gala on November 13th at Ameristar Casino Resort and Spa. Other event sponsors included Bill Davis, Inc., American Sewing Machine CO. and Sam's Club of St. Charles County. Vintner's Cellar and Krey Distributing also generously donated items to the event. Over 300 Habitat supporters gathered to enjoy a delicious meal, a live and silent auction and entertainment from the Church of the Shepherd Choir, St. Charles Symphony Sextet and local band Contagious. Guests gathered around 20 beautifully decorated Christmas trees, some of which were auctioned off. The auction was organized by GM's Women in Manufacturing. Noah's Ark, sponsored by Detailers and More



and decorated by the HFHSCC Family Selection Committee won the tree contest, while MVP Supply and Tallwall Foundation's Peppermint Twist and American Sewing Machine's Silver and Gold came in a close 2nd and 3rd. Other awards presented throughout the evening included: Golden Hammer—Chris Hoffman, Silver Hammer—Thrivent Financial for Lutherans, Bronze Hammer—Pamela Coaxum, Builder Award—Calvary Church, Kindness Award—Jerry Kelly Heating and Cooling, ReStore VOTY—Ron Peck, Construction VOTY—Jeff Duncan, Administrative VOTY—Kathleen Remstedt, and Board of Directors VOTY—Mike Weeks. The event was a great success and received rave reviews from guests. All proceeds from the event will be allocated toward home construction in 2009. We would like to thank all of our guests, event sponsors, volunteers and supporters for their continued support and commitment toward this event. Be sure to watch for the 8th Annual Celebration of Trees Dinner Gala in November!



Executive director, Ashlee Johnson accepts a \$4,000 donation from Culvre River board of trustees member Jim Pitman on behalf of Operation Round Up . Operation Round Up is a community outreach program funded by Culvre River Electric Cooperative members. CREC members contribute by "rounding up" their electric bill payments each month.



Kevin Walker, broker-owner of EXIT Show-Me Realty in St. Charles, along with his wife Amy (left), presented a \$200 donation to Kelly Brooks, development coordinator for Habitat for Humanity of St. Charles County. The real estate firm collected donations in exchange for parking at its office lot during the Festival of the Little Hills.

Ashland Meadows : A Record Seven Homes Built and Dedicated in 2008!

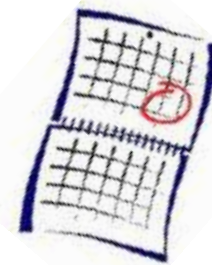
In 2008, Habitat completed a record seven homes in Ashland Meadows in Wentzville. The 8 home cul-de-sac development is located off of Pearce Blvd. Three separate dedication ceremonies took place in February, September and December of 2008. Habitat families, supporters, volunteers and sponsors gathered to welcome each new family into their home. Each home was blessed and generous sponsors handed over the keys to a brand new home. Each new home represents a new beginning for each family filled with hope. A special thanks to all of



the hard working and dedicated volunteers who worked side by side with Habitat staff and families to build each home. Over 20,000 volunteer hours have been put into the Ashland Meadows project. Also, many thanks to the generosity of our sponsors who donated time, materials and funding, which made this project possible. Home and land sponsors included: Thrivent Financial for Lutherans (2 home sponsor), Ameristar Casino Resort and Spa (2 home sponsor), Calvary Church, UMC Coalition, Western Union, Tom Johnson Construction, Millstone Bangert, Community Assistance Board, St. Charles County Home Funds, Vantage Credit Union, 1st Financial Federal Credit Union, 1st Construction of St. Charles, Commerce Bank, First Baptist Church of Harvester, Chic Lumber and many more. Ashland Meadows is the first 8 home subdivision development for HFHSCC. HFHSCC plans to build 14 homes in St. Peters in their latest development, The Enclaves at Eisenhower. The Enclaves at Eisenhower is located off of Salt Lick Rd. in central St. Charles County. The development is set to break ground in March of 2009 and be completed by 2010. The development will provide 14 more deserving families, approximately 70 individuals with a place to live and grow. Sponsors of the development already include: Thrivent Financial for Lutherans, Church of the Shepherd, Bank of America, Emerson Charitable Trust, US Bank, Ameren UE, My 103.3 and the Missouri Affordable Housing Assistance Program. Please check out HFHSCC's to stay updated on upcoming events, volunteer opportunities and build dates.



HAMMER TIMES



What's Happening at Habitat?

Sun., March 15th — Green House Groundbreaking

Please join Habitat in partnership with the Thrivent Builds Homes program to break ground on the first “Green” home in the Enclaves at Eisenhower located in St. Peters. Guests will be joined by the Habitat partner family, sponsors and supporters.

Sun., April 5th—“Come Home” Walk

Join us in Wentzville to take a tour of Habitat homes in the local area and culminate the 8 home cul-de-sac development, Ashland Meadows. Wentzville is home to 21 of the 37 local Habitat families. Families, friends and supporters of all ages are welcome, be sure to register for the event today!

Fri., April 17th—Women Build Kick-off Breakfast

Please join us for a Women Build kick-off breakfast at 8am, location TBD. We welcome all members of the “Divas Building Dreams” project and any interested parties. RSVP is required, please call Kelly at 636-978-5712 for more information. Guests will enjoy a complimentary breakfast, guests speakers and door prizes. Don't miss out on this one time only event!

May 2 –10th—National Women Build Week

Habitat will join efforts with HFHI to gain support and interest for the 2009 “Divas Building Dreams” Women Build. The official groundbreaking for the build will be held on Saturday, May 9th at 2pm in the Enclaves at Eisenhower development in St. Peters. Visit the web-site for more details.

Be sure to check www.habitatstcharles.org for other amazing Habitat St. Charles Events! As part of the “A world of hope, it starts at home” capital campaign, Habitat plans to break ground and build 9 homes in the Enclaves at Eisenhower development in 2009.

Also, make sure to join us in November for the 9th Annual Celebration of Trees event. We will enjoy live entertainment, a live and silent auction as well as a sponsor and volunteer recognition ceremony.

Thanks for your continued support, we could not fulfill our mission without you! Also, we will be looking for new sponsors, supporters and volunteers. If you are interested in getting involved with Habitat St. Charles please call 636-978-5712.

A Letter from the Executive Director

Greetings! Last month, I had the great privilege of attending the Habitat for Humanity National conference in Atlanta, “No Hands but Yours.” Habitat for Humanity Vice President, Larry Gluth focused on how Habitat affiliates can face and overcome the current economic crisis. To illustrate his message, Gluth used the biblical message from II Kings about the prophet Elisha and the miracle of the oil.

A woman had no money to repay her debts and came to Elisha for help. “Tell me what you have in your house,” Elisha asked her. The woman had nothing but a jug of oil, but thanks to her faith, and her action, God provided an abundance of oil from that one jug — enough to pay off her creditors and for her family to live off of.

Larry then asked us, “What do we have in our house that we can put in action?” What resources does Habitat have that we can put to use to survive, and even thrive, in these tough economic times? **1. Affiliates.** Habitat affiliates are the face of hope to families all over the U.S. “You not only build houses, you supply hope.” Larry stated. **2. Opportunities.** Habitat now has opportunities to buy land at lower prices, to take advantage of cheaper building materials and current abandoned homes. **3. A Distinctive Model.** “After 30 years, we know what works,” Gluth said. “We’re the 14th largest homebuilder in the U.S. and a perfect model for helping low-income people secure a home for themselves.” **4. Volunteers.** Volunteers continue to be the heart of Habitat, that enables Habitat to continue it’s mission while saving thousands of dollars on labor costs to build homes. **5. Finally, we have the unity and strength of our relationships** with each other. “What do we have in our house?” Gluth asked again. “I think we have quite a bit — even more than we may realize.” So let us step out in faith. If we do our part, God will surely do the rest.

I hope you will join me in asking, “What is in your house?”. Maybe it's a parcel of land you are thinking of donating, perhaps it's money or maybe it's just your hands to volunteer your time. . .whatever it may be, we can use it to multiply our “oils” to help Habitat continue to place more families, in dire need, into safe, secure, affordable homes. Together, we have the power to help dreams come true, and maybe that starts, by asking ourselves, “What is in my house?”.

Blessings to you,

Ashlee Johnson—Executive Director