

## Spotted: The American Dream

**D**on't you hate it when the phone rings in the evenings? For four Washington County families, the ringing phone was music to their ears last week when they got calls from the Homeowner Selection committee telling them the Willamette West Habitat board had approved their application for a Habitat home. These hardworking American's have been struggling. They work multiple jobs, are literally dodging bullets, and see too much of their monthly income head out the door to pay for their substandard living conditions. Now, thanks to the Habitat program, they see a light at the end of their tunnel.

Their journey is not over yet, but they know there is hope and relief coming as their hard work pays off. For the next two years, they will collectively put in 2,000 sweat equity hours building

Habitat homes. Each family will save between \$1,500 - \$3,000 for their down payment, appliances, HOA fees, property taxes and homeowner's insurance. They will attend homeownership classes and financial classes and develop a strong bond as they build each other's homes.

We are excited and thankful to be welcoming these four families into the Habitat family, but now that we have them here, they need your help. We need to raise over \$200,000 to purchase the 'sticks and bricks' necessary to actually build their homes and that is where you come in. Your generosity has helped us place 68 families into homes, but consider the needs of our newest families:

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## September 11 Becomes Day of Celebration

Dedication of final four homes on Farmington Road also celebrates 30,000 volunteer hours

**S**aturday, September 11, became a day of celebration in Aloha, as 100 people gathered to bless and dedicate the final four homes built in Willamette West Habitat for Humanity's Vance Place neighborhood.

*"We felt it was the perfect way to participate in the National Day of Service and Remembrance, dedicating homes that were built using 30,000 hours of volunteer labor. Based on eight hour days, that's the equivalent of 3,750 volunteers!"* exclaimed executive director Mark Forker.



Now complete, the Vance Place neighborhood has nine homes total - including Willamette West Habitat's first Energy Star certified home - and is providing simple, decent, affordable housing to 18 adults and 31 children.

The project officially began on August 30, 2002 when the land was purchased from the Oregon Department of Transportation as part of the Farmington Road widening project. The combined homes appraise at over \$1.7 million, but due to Habitat's unique program of selling homes at cost, they were purchased for an average of \$120,000 each.

Vance Place homeowners contribute to the local economy by paying over \$18,000 annually in property taxes. They will also form

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## Board of Directors

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## Our Mission:

Willamette West Habitat for Humanity seeks to eliminate poverty housing and homelessness from Washington County and to make decent shelter for all a matter of conscience and action. Through volunteer labor and donations of money and materials, we build simple, decent, and affordable homes by partnering with low-income families and the community-at-large.

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**HabitatWest.org**

## From the Board

*Dan Fako, president*



The year 2010 is developing into a real watershed year for Willamette West Habitat for Humanity as we define the direction that our affiliate will follow going forward. The extraordinary need for affordable, decent housing in Washington County challenges us in our mission to be a significant provider to those in our community in need who currently live in substandard, unsafe, unhealthy and unaffordable housing.

To that end the Board of Directors has undertaken the task of developing a strategic plan that will enable and drive us forward to be even more effective in providing for the needs of the working poor in our community. I'd like to take this opportunity to thank the members of our Board of Directors for their substantial time commitment. That includes three multi-day meetings, in addition to their normal Board and committee responsibilities, to develop a new 3-year strategic plan for our affiliate. I also want to extend my thanks and appreciation to our staff, committee members, community and business leaders, and volunteers who have shared their insights and opinions which have been incorporated into this new plan.

A major portion of our plan focuses on our ability to sustain and increase our capacity to build and renovate homes for our families. Major areas of effort include land acquisition and recruitment of volunteers to participate on our committees, as well as part of our construction teams. Other areas include continued development of our fundraising capabilities and involvement of governmental, business and community leaders in helping us drive these goals.

And last but certainly not least are the many friends and supporters of Habitat who have supported our efforts to reach out to the needs of our community through their commitment of their time, skills, and financial support.

God bless you all  
Together, we truly can make  
a difference!

## COMING SOON:

Washington County's Very Own

# ReStore

Where in Washington County  
will it be located?

When will it open?

You won't have to wait  
much longer to find out!

# From The Executive Director

*Mark Forker*



*I*t's a blustery day in Hillsboro and the leaves are really starting to come down. We have several different trees outside our Habitat office, and the fall colors are putting on quite a show. Brilliant yellow, red and orange leaves collect on the ground outside my window, creating a beautiful mosaic against the green grass.

The wonderful contrast reminds me a lot of our Habitat neighborhoods. Each one is a mini United Nations. Vance Place, our most recent neighborhood, is home to people of European, Asian, African and Latino heritage. They are Buddhist, Muslim and Christian families. Their kids go to school together and play together. When they get into mischief, the parents come together to sort it all out.

We dedicated Vance Place on September 11<sup>th</sup>. Dedications are happy events, where families are presented the keys to their Habitat homes. Speeches are made, gifts are exchanged, food is shared and tears are shed.

Normally, you wouldn't choose to hold a celebration on 9/11. However, last year Congress designated September 11<sup>th</sup> as a National Day of Service and Remembrance. Each year, Americans are encouraged to honor the fallen by volunteering in their communities. We couldn't think of a better way to mark the date than to dedicate a Habitat for Humanity community, built by volunteers and our Habitat families in the spirit of love and partnership.

At our dedications, Habitat traditionally presents a Bible to each new family as a way of honoring our ecumenical Christian roots. As a gesture of unity, on September 11<sup>th</sup> we chose to exchange books of faith with our Muslim families. I was honored to present the Holy Bible, and to accept a copy of the Holy Qur'an. On a day born out of hatred and extremism, it seemed like the right thing to do.



## SPOTLIGHT ON A GREAT FUNDRAISING IDEA:

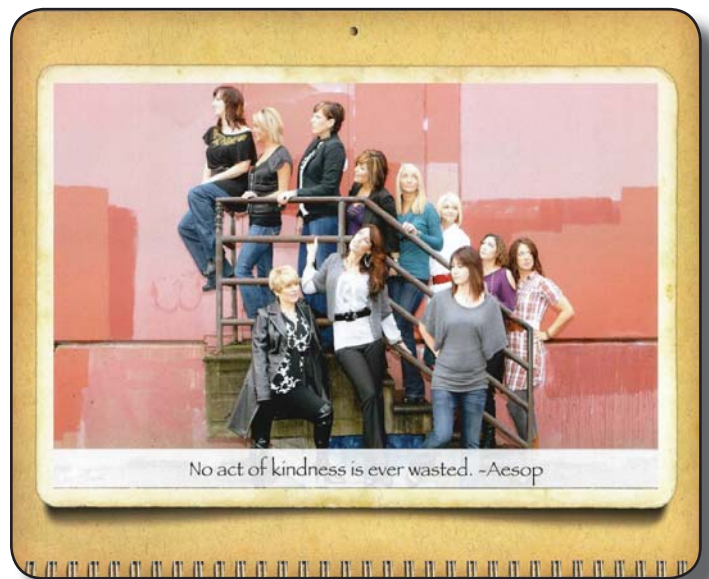
### *Ladies Construction Skills Are As Sharp As Their Sissors*

*O*wner Dee Dee Unverzagt and the hair stylists at the Tigard-based Taglio Salon decided they wanted to come out to the Habitat jobsite and spend a day building as part of our Habitat TeamBuilders program.

To raise money for their donation, the ladies at the Taglio Salon took photographs of themselves at different locations and turned them into a 2010 calendar, which they then sold to their customers! What a clever, fun way to raise money for Habitat.

TeamBuilders gives companies the opportunity to bring a group of 12-15 employees out to one of our worksites for a day of team building and bonding, while doing something good for the community. In return for a modest donation, the company gets the jobsite to themselves, a yummy lunch from Reedville Cafe and a great T-shirt to commemorate the occasion. If you're interested in the TeamBuilder program, contact volunteer services coordinator Kate Schnurr at 503.844.7606 x 111.

Thank you ladies. We appreciate the donation, we appreciate the hard work you put in that day, and we love the calendar!



## Can You Pick Up YOUR Water Heater?

Willamette West Habitat is blessed with wonderful volunteers who serve in many capacities. Our building committee and design volunteers work endlessly to come up with tweaks to our house plans that make our homes more energy efficient, save our families money, and give them as much square footage of living space as possible. Take these two great changes we are making to our homes:

### Water Like Magic!

We've gone 'tankless'! Did you know heating water accounts for approximately 15% of a home's energy use.

With a tankless waterheater, water comes into the house and circulates through a large coil. It is heated only on demand and the supply is endless.

Tankless water heaters are smaller than traditional water heaters (see Mike Wille right), giving our homeowners even more living space. They have an energy savings of 45-60% and have a 20-year expected life, saving our families an estimated \$1,800 over its lifetime.



Thanks to Garoken Energy and Ferguson, we are able to get our new tankless water heaters at a great price, which is being underwritten by NW Natural, so ultimately our great cost is FREE!

### We Have Our Ducts In A Row!

Traditionally, heating ducts are placed in the crawlspace below our homes and in the attic which can make it harder to heat because the ductwork is in the cold and can leak warm air into the atmosphere losing efficiency. In fact, according to the U.S. Department of Energy, energy loss in duct work can account for over 25 percent of heating and cooling costs.

Our new practice of placing duct work inside the heated area of the home means the air in the duct stays room temperature, and if it leaks, the warm air stays inside. It doesn't take as much energy to heat it, thereby improving energy efficiency and reducing heating bills. Since it's inside the house, it also keeps out dirt, dust, mold, even small pests, making our homes healthier for our families.

The duct work can be smaller making it easier to fit within floor and wall cavities. This also allows for installation of smaller, less costly heating equipment which ultimately makes your donation to us go even further.

## Students Design Habitat Landscaping - Win Awards!

Working with Willamette West Habitat for the 6th year, the Oregon Chapter of the Association of Professional Landscape Designer (APLD) again was involved with the design and planting of the yards of new Habitat homes. For the first time, APLD sponsored a student design competition whereby landscape design students at PCC had the opportunity to try their hand at creating planting plans for the four lots. Experienced designers



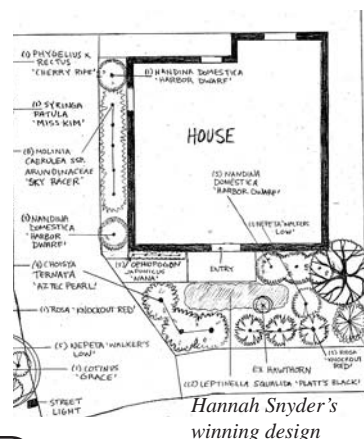
mentored them during the process and a panel of APLD members judged their submissions.

*"We are always interested in ways to support and encourage fledgling landscape designers,"* said Jan Main of Jan Main Design. *"Bringing the students in this year meant we had to totally recreate our process. In the end the students had the real world experience of seeing how their design on paper translated to the real world."* Now, the four winners (from left: Julie Williams, Hannah Snyder, Julia Eggert, and Debra Berger) can proudly say they are an 'award-winning designer'.



Former Habitat board member Kathy Galaway is enthusiastic about the long-term relationship with APLD and the student involvement this year. *"Partnering with the APLD means our homeowners have the luxury of professionally landscaped yards - for free!"* She excitedly explained.

Students received information about the lots, a budget for materials, and a questionnaire filled out by the homeowners. They were given 2 1/2 months to complete their design and submit it for judging.



Special thanks go to John Gawlista of Professional Grounds Management who sent over two of his best people to help with the installation.

# Planned Giving - Where Will Your Story Stop?

*"Every action of our lives touches on some chord that will vibrate in eternity" - Sean O'Casey*

Recently, habitat donors 'Jim and Mary' met with their financial planner to discuss his IRA Beneficiary designations. The discussion centered on how they could support Willamette West Habitat for Humanity with their estate. What could they do to celebrate their lives? Jim's idea was simple: use his IRA to sponsor an entire home.

*"For many people, it's a practical discussion,"* says Scott Smith, managing director with Wells Fargo Financial Advisors and a Habitat donor himself. *"An IRA or a 401(k) is an ideal asset for gifting because the donation avoids income taxes entirely."* You heard right, your retirement fund allows you to access money for retirement and help those who will be building Habitat homes long after your lifetime. Since the asset is donated to a charity, it is not subject to income tax or estate tax, and you receive a deduction.

*"If you want a happy ending, that depends, of course, on where you stop your story." - Orson Welles*

Normally the IRA would pass on to the surviving spouse and the charitable donation is made when that spouse also passes. With Jim's plan, a \$55,000 donation will be made to Willamette West Habitat for Humanity on his passing and his spouse and children will get the pride of seeing a home built in his memory. *"It's a fun and rewarding way to remember someone and the living spouse gets the joy of seeing their*

*family help another family,"* continued Scott, *"The Habitat home and family become part of your Legacy."*

Peace of mind is a significant benefit enjoyed by owners of homes built through the Willamette West Habitat for Humanity program. They feel, many for the first time, a genuine sense of safety and security each day. In much the same manner, by planning for your estate, you give yourself the gift of peace of mind. You provide for your loved ones a real sense of security and confidence for the future.

Don't have a large estate? Don't worry, there is no such thing as an insignificant gift. Don't have a financial planner? Just contact whomever your IRA or 401(k) plan is through and adjust the beneficiary designation. Maybe you think you are too young to be thinking about your future – you're not! Take charge and decide how your assets will be divided, don't leave it up to the State to decide. As Andy Andrews (author of *The Boy Who Changed The World*) says: ***"There are generations yet unborn, whose very lives will be shifted and shaped by the moves you make and the actions you take."***

**Editor's Note:** The names have been changed, but the above story is true. Our most heartfelt thanks to Mr. & Mrs. Anonymous. If you are interested in learning more about Planned Giving and Willamette West Habitat for Humanity, contact the office at 503-844-7606.

## Vance Dedication, continued from Page 1

a Home Owners Association for the neighborhood. Because monthly mortgage payments are based on individual income, the average mortgage payment (including property taxes and HOA fees) is \$571.84. For our homeowners, this is a welcome relief from what they were paying for the substandard apartments they were renting.

All nine homes were completed in time for the families to apply for the First-Time Home-buyer tax credit of \$8,000 per household.

Willamette West Habitat for Humanity is now moving a few miles up Farmington Road to 185th where construction of the Ramble Glen neighborhood has begun. Attendees at the dedication were surprised and delighted when Bryce Fendall of LBPS came forward to present executive director Mark Forker with a check for \$55,000 to sponsor a home in the new neighborhood. LBPS has previously sponsored four of the homes at Vance Place.



*Mark Forker expresses excitement as Bryce Fendall (right) from LBPS presents Willamette West Habitat with a check for \$55,000.*

## The American Dream, Continued from Page 1:

**The Madi-Couey family** is about to become a family of five. They have two children age two and three, and a new baby expected early next year. The family moved from their past apartment complex because of extreme harassment from neighbors, including being shot at! They chose their current apartment because it had a large balcony that the kids could play on in safety, but the upstairs neighbor yells at the children and throws things over her balcony at them. The property owner controls their heating so the family cannot access the heat if he has it turned off.

**The Rivas family** is a couple with two young children who are renting a room in a house. Dad works three jobs to keep their head above water. There is mold in the bedroom and the bathroom. They have tried painting over the mold, but it keeps coming back and the property owner is not taking steps to fix the problem.

**The Chbane Chiboubi family** of four keeps moving to try to make things better. The father has been with his current employer for 5 years, they have less than 1% debt and are nearly debt free. Still they cannot afford better conditions for their family. Currently, they live in a small 2-bedroom apartment with the kids sharing one room that also doubles as an office. They are having trouble with excessively noisy neighbors who entertain at all hours of the day or night. Not the environment they are looking to raise their 7-year-old son and 2 ½ -year-old daughter in. They would like to move to a 3-bedroom apartment, but are already paying \$800 per month for rent & utilities and cannot afford a larger place.

**The Rivas Gomez family**, a single parent with two kids living in a bedroom in his parent's house. His sister and her family also live in the house with the parents. The garage has been 'converted' into a bedroom, but it is not insulated and unheated.



*Photo taken September 11, 2010 at the Vance Place Neighborhood Dedication*

As many as four more families will be accepted into the Habitat program before the end of this year, bringing our total to eight.

Only you can help these hardworking American families escape their circle of poverty and move out of their substandard housing.

They aren't looking for anything fancy, just something simple, decent, healthy and affordable.

And they want their kids to be able to play outside without fear of being shot at. That's not too much to ask, is it?

## Thanks To These Friends, Suppliers and Vendors Who Helped Make The Final Four Houses at Vance Place a Reality:

Aloha Glass  
Ash Creek Associates, Stu Albright,  
Association of Professional Landscape  
Designers  
Bill Huntting  
Brown Transfer  
CalPortland  
Clean-Up NW  
Contract Furnishings Mart  
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LBPS (formerly Wilshire Credit  
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The Madeleine Parish  
US Department of Housing and Urban  
Development  
Washington County Office of  
Community Development  
WRG Design, Jerry Palmer, PE  
Zell & Associates, Norma Zell

# Thank You for your support!

Donations: Jan 1, 2010 - Oct 31, 2010

## Emerald Level

**\$50,000 - \$99,999**

LBPS (formerly Wilshire  
Credit Corporation)  
Scott & Twylla Smith  
Wells Fargo

## Platinum Level

**\$10,000 - \$49,999**

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ans Foundation

## Gold Level

**\$5,000 - \$9,999**

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in memory of Al Vance  
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Yahoo!

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in honor of Tim Stashin and  
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Cedar Hills United Church of  
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Ann Culver in memory of Leland Ascher	Eric & Joyce Burbano in memory of Jeanette Clifton	Larry Helmke	Shelley Layton
Arthur & Susan Marshall in memory of Leland Ascher	Eugene & Irene Cook Farmington Gardens	Laura Butler in memory of Maxine Hewitt	Shirley Saderholm
Ben Herndon	FJ and DA Barich in honor of Frank Barich	Laurens & Rose Driessen	Shrine Ngai
Ben Sturtz	Florence Seelig	Leonard & Joann Cooper	Sid & Ann Hall
Benjamin Joseph	Francis & Anne Hanchek	Linda Shippey	Smith/Ross, LLC
Bernadette Hann	Francis Bates	Louis & Darlene Balmer in memory of Bud Lowe	Stanley & Jan'L Earnshaw
Bernard & Betty Stevens in memory of Leland Ascher	Frank Epps	Margaret Williams	Steve & Marsha Hammond
Betty Gerhardus	Fred & Shirley Dewolf	Marguerite Thomson in honor of Bill Huntting	Steve Schmitt
Betty Robinson in memory of Leland Ascher	Fritz & Kimberley Benson	Marianne Gallagher	Steve Walgrave
Brian & Evonne Stoen in memory of Leland Ascher	George & Karen Zounek in memory of Al Vance	Mark Fenske	Steven & Julie Slavik
Brian Beals	Greg Dudley	Mark Haley	Steven & Karen Donovan
Bruna McBride in memory of Leland Ascher	Gregory & Susan Nemchick in memory of Jeanette Clifton	Mary Dolan	Steven & Susan Lee
Carolyn Rundorff	H. Lloyd & Judith Mills in memory of Jeanette Clifton	Melanie Fitchner	Sue Voigt
Carrie Buttke	Harriet Parks	Melissa Meyer	Sunho So
Carroll & Nelda Powell	Herman & Naomi Meyer	Michael & Jan Elfers	Susan Bernstein
Cecelia Johnson	Homer & Carol Ames	Michael & Sharon Schwinghammer	Sylvia Mitchell
Cedar Mill Garden Club in memory of Leland Ascher	Homer & Nancy Speer	Michael & Tammie Crane	Tammy Weaver
Ceri Cundiff	Huron Consulting	Michael Sheely	Thomas & Kathryn Albert
Chris Smith	IBM Retirees	Michal & Rosalynne Mayo	Thomas Forker
Christie & Gabriel Kmetz	J.S. & K.M. Russell in memory of Al Vance	Michelle Cooper	Tim & Marti Uecker
Chuck & Janice Falconer	Jake & Laurie Mintz	Molly Allison	Tom & Pat Stoen in memory of Leland Ascher
Chylon Pappas	James & Jeanne Teisher	Monica Ao	Tualatin Hills Park & Rec in memory of Leland Ascher
Claude & Penny Cruz	James & Luise Lane	Nadene Eichin in memory of Al Vance	Velda Zimmerman
Claudia Gonzales	Jamie Edwards	Nancy Gallas	Virginia Bell
Coby & Mia Healy Howell	JanaMarie Earnshaw	Nancy Scheller	Wako Henjyoji in memory of Leland Ascher
Colin & Shannon Preston	Jean Lynch	Nick & Karen Wutzke	Warren & Dorothy Brune
Columbia State Bank	Jean McDowell	OK & Barbara Jacques	Wendy Thacher
Connie May in memory of Al Vance	Jennifer Howell	Pacific Power Foundation in honor of Roxann Pottratz	Willard & Donna Kraker in memory of Leland Ascher
Constance Lord in honor of Joan Murray	Jerry & Judy Willey	Pamela Bearce	William & Patricia De Wyse
Curtis & Holly Farmer	Jessica Poehler	Patricia Rose	William Kendall
David & Catherine Thoma	Jill Tesdal	Patricia S. Williams	Winnifred M. Herrschaft
David & Jennelle Morris	Jim & Joanne Davis	Pauline Ackerman	
David & Linda Williams	Joan R. Sheridan	PEO Chapter A	
David Putzolu	John & Alexandra McDermott	Peter & Aron Carleson	
Derek Wood	John & Kate Porter	Queen Olson in memory of Leland Ascher	
Dianne Price	John & Peggy Doty	Quenton & Ann Czuba	
Donald & Jeanne Tucker	John & Susan Conner in memory of Jeanette Clifton	Ralph & Dorothy Holt	
Donald & Nanette Kullberg	Jonathan & Pamela Schlueter	Randy & Michele Howe	
Dong Dau Hoang	Jose Rivera	Richard & Pamela Holt	
Dorothy Farmer	Joseph & Debra DiPaola	Richard & Ruth Bunker in memory of Jeanette Clifton	
Dorothy Legernes	Joyce Whorley in memory of Leland Ascher	Robert Keniston	
Doug & Lauren Retzlaff	Karen Bonofiglio	Robin Reineke	
Dustin & Katy McCue	Karen Pyle	Ron & Kristina Aitchison	
Edward & Judith Elston in memory of Jeanette Clifton	Keith & Kim Becker	Roserria Roberts	
Elaine Wells in honor of Carolyn Rundorff	Kelly Prows	Sara Marchus	
Eleanor M. Mayhugh	Kenneth & Ann Wesche in memory of Leland Ascher	Sara Mayhew	
Elizabeth Maisel	Kristin Corona	Scott & Twylla Smith in honor of Peggy Reibe	
Elizabeth Potter	Larry & Susan Kelly	Sean & Joanne McGuinness	
Ellen Nesbitt	in memory of Leland Ascher	Shannon McNassar-Myers	
		Shawna Knutson	

Where Do Our  
Donations Come From?

- 77% - In the mail by check
- 8% - From the ReStore  
(Do you shop there?)
- 6% - Monthly automatic  
payment from your checking  
account (ask us how)
- 4% - From our website  
with your credit card
- 3% - Employers matching an  
employees' donation (does  
your company?)
- 2% - Donate their car

For more information on any of  
these ideas, call Hope Howard at  
503-844-7606 x 101.



## SPOTLIGHT ON A GREAT FUNDRAISING IDEA:

### Aloha Kids Help Shut The Door On Substandard Housing

Two years ago, Sunday school teacher Anita Savage talked to the kids at Aloha United Methodist Church about having their own offering during Sunday school, and for whom they might raise money. *“They chose Willamette West Habitat for Humanity,”* said Anita. The kids were excited and enthusiastic about the project. Anita came out to visit the Lawson Place neighborhood several times, taking pictures of houses under construction to share with the kids. She turned the pictures into posters that hung in the Sunday school room, so the kids would be encouraged and motivated to continue their fundraising. After nearly two years, they had filled a Habitat for Humanity bank with their change.

The kids wanted to present Habitat with the money they raised, but church member and former Habitat volunteer Walt Silfies wondered if the kids, age kindergarten through fifth grade, would understand exactly how their money would help. Cliff Hillebrandt, a Habitat volunteer Construction Site Supervisor and friend of Walt’s, suggested since the kids had raised enough money to buy a door, he could bring an actual front door to the church and surprise the kids with it.

During the service, Pastor Michael Cowan sat down with the kids and asked them to tell him what they had done.

*“We raised money for Habitat for Humanity,”* said one child.

*“And what does Habitat for Humanity do?”* Asked the Pastor.

*“They build houses,”* answered several.

*“And what kinds of things do you need when you build a house?”* He asked them. The answers from the kids came quickly: a roof... a frame... windows... a door... an attic...

*“Do you know what Habitat got to buy with the money you raised?”* Asked Pastor Cowan.

*“An attic?”* Answered one girl.

*“No, not an attic, but something just as important. Why don’t you all go into the next room and see what’s there. Then you can bring it out and show it to all of us.”*

The kids headed into the next room and smiles erupted on the faces of the parents in the Sanctuary as they heard their kids squealing with delight. The smiles got even wider as the kids came back carrying a front door for all to see.

*“It’s always so special to us when kids get together and raise money for Habitat,”* commented executive director Mark Forker. *“Bringing the door in really showed these kids that pennies and nickels can add up to something pretty big over time. I hope they feel proud knowing they just helped change somebody’s life forever.”*

If you, your children, your church, or even your company is interested in raising money for Habitat, our banks are a great way to do it. Call development director Hope Howard at 503-844-7606 about getting a bank. You could use the calendar on page 11 as an easy way to raise money and provide a hand up to a deserving, hardworking, Washington County family.



*The Aloha United Methodist Church Sunday School class poses with Habitat volunteer Cliff Hillebrandt. The door they helped purchase will soon be installed on a home in the Ramble Glen neighborhood.*



Willamette West  
**Habitat**  
for Humanity®

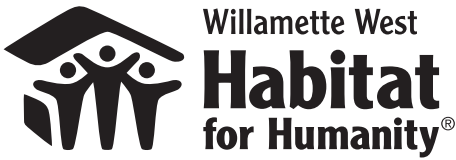
*Help build hope  
by building homes!*

- Day 1**  
If you own your own home, thank God and **deposit \$1.**
- 2** Thank God for the roof over your head. If it leaks, **add 40¢.** No leaks, **add 50¢.**
- 3** If you have rain gutters, **deposit 20¢,** plus **5¢** for each downspout.
- 4** For each room in your house, **deposit 10¢.**
- 5** For your living room, **deposit 30¢.**
- 6** For a bathroom **deposit 15¢.** **Add 25¢** for additional Bathroom.
- 7** For each bedroom **deposit 20¢.**
- 8** For a dining room, **deposit 25¢**
- 9** For each closet in your house, **deposit 10¢.**
- 10** For each heat register in your house, **deposit 5¢.**
- 11** No trips to the well! **Deposit 15¢** for each water faucet.
- 12** If you have a pantry **deposit 25¢.**
- 13** For each refrigerator, **deposit 25¢**
- 14** If you have a freezer, **deposit 35¢**
- 15** For the convenience of a microwave oven, **deposit 40¢**
- 16** Enjoy a dishwasher and **deposit 35¢.**
- 17** For each electrical outlet in your house, **deposit 3¢**
- 18** For each light fixture or lamp, **deposit 4¢.**
- 19** For each TV, **deposit 20¢.** **Add 25¢.** For each VCR and/or DVD player.
- 20** If you have a garage door opener, **deposit 35¢.**
- 21** **Add 35¢** if you have a washing machine.
- 22** **Deposit 30¢** if you have a clothes dryer.
- 23** **Add 5¢** per window in your house.
- 24** **Add 10¢** for each room that is carpeted in your house.
- 25** **Add 20¢** for a one-car garage; **40¢** for a two-car garage; **80¢** for a three-car garage.
- 26** Do you recycle? **Yes-Add 25¢.** **No-Add 50¢.**
- 27** If you have a fence around your yard, **deposit 50¢.**
- 28** **Add 20¢** for each smoke detector.
- 29** If your home has a security system, **deposit 50¢.**
- 30** **Deposit 25¢** if you have a water heater.
- 31** What would you sacrifice to give others a more abundant life?

**Follow these three easy steps:**

- 1) Collect each day's contribution in your Habitat for Humanity house bank.
- 2) Return the bank to Willamette West Habitat for Humanity.
- 3) Willamette West Habitat for Humanity gives the fund to a project to support the construction of a house in your community.

For more information visit [www.habitatwest.org](http://www.habitatwest.org)



5293 NE Elam Young Parkway  
Hillsboro, OR 97124  
www.HabitatWest.org

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A colorful poster for "Fun Holiday Shopping" at the "America's Largest Christmas Bazaar". The poster has a green top section with the text "FUN HOLIDAY SHOPPING" in white. Below this is a red section with "AMERICA'S LARGEST CHRISTMAS BAZAAR" in white, "PORTLAND EXPO CENTER" in white, and "November 26-28 and December 3-5" in white. It also mentions "1,000 BOOTHS OF GIFTS and fun holiday stuff!". A cartoon snowman wearing a red hat and blue scarf is on the left. To the right, it says "PLUS Artisan's Alley" and "Special Section offering 350 Booths of unique gifts made locally by hand". At the bottom, it provides the phone number "503.282.0974" and the website "www.expochristmasbazaar.com".

Please Join Us:

Willamette West Habitat for Humanity  
Habitat for Humanity Portland Metro/East  
Evergreen Habitat for Humanity

at America's Largest Christmas Bazaar  
Nov 26-28 and Dec 3-5

Enter our drawing to win a potting bench made out of recycled materials from the Habitat ReStore

Purchase Habitat for Humanity Christmas Ornaments (or get one complimentary for every \$10 donation)



Don't know what to get that person who has everything?  
Make a donation in their name in lieu of buying them  
a Christmas gift with "Gifts That Build"

Visit our website to see what your money could buy,  
We'll send a card telling them of your gift in their name.