

# THE CORNER- STONE



The stone which the builders rejected  
has become the chief cornerstone.

This is the Lord's doing.

It is marvelous in our eyes.

## BROWN COUNTY, INDIANA · HABITAT FOR HUMANITY

### Thank You for Your Support



Being 2015's partner family and becoming the recipients of a Habitat for Humanity home has turned our world around. It has given us a positive outlook on our future and is such a blessing! Becoming partners with Brown County Habitat for Humanity and working alongside so many volunteers, young and old, has been amazing to watch. There are so many people in Brown County (and the surrounding counties) who have come together to make our dream come true. It has been a wonderful experience and showed our children what can happen

when a community comes together. We are eternally grateful to all those involved in this process, whether it be working on site, preparing meals, prayers, donations, etc.

Our boys said "It means that it is an awesome thing that happened in my life. It is an awesome opportunity." and "It is the best thing that ever happened to me."

Thank you from the bottom of our hearts and God Bless!

— **The Nash Family**



Join us  
for the  
Dedication  
of the  
Nash home  
December 20

### YOU can help build a house!

As a 67 year old woman, I can pound a nail to hang a picture and that has been the extent of my construction experience. Being newly retired I wanted to use my freer time to see what this house building stuff was all about.

I was nervous the first time I showed up at "the build". What to wear, what to do, how to not look stupid... So I was tickled that the volunteers welcomed me warmly and kept me busy and productive. I helped measure, carried lumber to be cut and swept and picked up trash. Frank and Dave, who are in charge of the project, were patient and friendly and I have been back to help twice more.

I'm still new at this after three afternoons of house building, and it has been a terrific experience. I look forward to helping again, as there will be painting and landscaping coming up. If you are even dreaming of volunteering with the build, please just go ahead and do it. Wear old clothes and sturdy shoes, and be willing to take directions. Gloves are handy but there is a supply trailer with tools and lunch is provided. Be assured that you are needed and welcome. This is a terrific bunch of ordinary people coming together to do good. See you there!

— **Marilyn Fagg**

## WHY DONATE TO HABITAT?

Along with food, water and clothing, shelter is a basic human need. When you donate to Brown County Habitat for Humanity, you become a part of the movement to ensure that no one is without a decent place to live. You're helping families to break the cycle of poverty and build long-term financial security. Habitat's affordable, no-profit house payments free up money for food, child care, medicine and other necessities. And research has shown that decent housing improves health, increases children's educational achievement and strengthens community ties.

We are able to provide affordable housing options to low to moderate income members of our community because of your contributions.

### Your Gift Could Buy:

\$15 = Gallon of Paint	\$200 = Window
\$25 = Brush	\$250 = Ceiling Fan
\$50 = Box of Nails	\$350 = Front Door
\$60 = Bathroom faucet	\$500 = Bathroom Fixtures
\$65 = Set of Light Fixtures	\$1000 = Drywall
\$75 = Interior Door	\$2500 = Siding
\$100 = Kitchen Sink	\$3000 = Cabinets & Countertops
\$150 = Low Flow Toilet	\$5000 = Shingles/ Roofing



Your generous contributions allow us to continue serving the families of Brown County

Visit [www.bc-habitat.com](http://www.bc-habitat.com) to make a donation



Donations are Tax Deductible

## President's Message

"We should not build a house this year!" The time is the first of October and we are deciding if we should try and put up a house for the Nash family. We were \$25,000 short of funds, our volunteer base was worn out from building the Helping Hands building and the weather in southern Indiana in October and November is not always cooperative for outside projects. We had many reasons to just give up this year, but we remembered we had made a commitment to a very deserving family who were depending on us. Well the weather was unusually warm for October and November, thousands of dollars came in and volunteers showed up, every day. Brown County residents are amazing! As I write this in early December we are pushing to finish the home before Christmas. However, we still find ourselves short of funds to fully pay for this home. If you are able to help us, we would very much appreciate your tax deductible contributions. You can use the enclosed envelope or visit our website at [www.bc-habitat.com](http://www.bc-habitat.com) and donate online. Your donations help us help Brown County residents. We invite you to visit our website often to keep up to date on our projects, fundraisers and volunteer opportunities.

If you have not had the opportunity to visit the Helping Hands building at the fairgrounds, I would urge you to make the trip. The building houses both Mother's Cupboard and Habitat and is a real testament to what can be accomplished by volunteers working together for the good of the community.

Thank you all for supporting Brown County Habitat and the Helping Hands project. Blessings to you and your family and have a glorious holiday season.

— Denny Kubal · President, Brown County Habitat



SINCE SEPTEMBER 2010, Habitat for Humanity has been accepting applications for a housing repair program called **A Brush with Kindness**. This nation-wide program serves low-income families who struggle to maintain the exterior of their homes, and is aimed at providing exterior painting, minor exterior repairs, landscaping, and exterior cleanup to homeowners.

- Work is done by volunteers using donated materials whenever possible
- Homeowner must meet basic Habitat criteria for selection, including need, willingness to partner, and ability to repay a no-interest loan
- Selected projects have a \$500.00 cap. Payments made by Partner families are placed in a revolving fund to help **A Brush with Kindness** serve others in need
- The program is designed to encourage connections within the community and help preserve affordable housing stock

**Questions about A Brush with Kindness program?**

Call 812-988-4926 or send an e-mail to [contact@bc-habitat.com](mailto:contact@bc-habitat.com)

## 2015 Hike for Humanity

This year's Hike for Humanity was record setting! On a cool overcast Saturday in September, fifty eager hikers enjoyed a brisk cool walk along the beautiful Salt Creek Trail. The Hike raised \$6,540.44 in donations to sustain Habitat's mission of building safe and affordable homes in our community. The coveted Golden Boot was awarded to the Nashville United Methodist Church for once again being the group with the most hikers and raising the most funds.

A special thanks to Julie Cauble and Ruth Jarrett for the wonderful beans and cornbread lunch, to Mark Thompson for providing music and to all the volunteers that assisted with the event. Thanks to everyone for making this a special event and raising funds to help with the Nash Family build this year. It truly is a community effort and fun as well! See you at the Hike next year!

— Sandie Jones



▲ Congratulations to the Nashville Methodist Church team, 2015 winners of the Golden Boot!



## Go Green!

Help us save postage and paper by sending us your email address to receive Habitat newsletters and information.

To receive your newsletter via e-mail, send us an e-mail at [contact@bc-habitat.com](mailto:contact@bc-habitat.com)

## Charitable Giving

Brown County Habitat is certainly always interested in volunteers of time and/or the immediate check in the mail, but we would like to point out some other ways Habitat could benefit.

**Common Stock** You may donate stock from your investment portfolio. Appreciated stock that you may have gains on if you sold can be gifted to Habitat as a charitable contribution making a nice gift to us and eliminating capital gain tax liability.

**Land** Brown County Habitat can benefit from your gift of land to build a future house. Again this could be a way to move an appreciated asset for a tax deduction without capital gain.

**Estate Planning** We would be happy if you provided for us in your will. However another thought: Most of us have some type of retirement plan...an IRA or 401K/403B plan at work. It is important to designate beneficiaries, the primary typically being your significant other or children. You can also make a designation of a contingent beneficiary where the dollars would pass if the primary was also gone. That's where a designation to Habitat could provide an interesting way to pass on a portion of the account as contribution upon your death.

**IRA Required Minimum Distributions** If you do not need the dollars the IRS says you need to withdraw from an IRA consider gifting them to Habitat.

**Donor Advised Funds** Open an account with a Charitable Endowment Fund. You will get the full deduction for contributions in that year, then direct dollars to qualifying charities when you wish.

As always with any thought of charitable strategies consult with your tax advisor, legal counsel and financial advisor for assistance.

Watch our website and like us on  Facebook (Brown County Habitat for Humanity) for upcoming events!



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and Acting President

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**Go Green!**  
To receive your newsletter  
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**Building Houses...  
Building a Community**

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