

# Legacies

A newsletter by the Planned Giving Department  
of Habitat for Humanity® International



KIM MACDONALD

Habitat founder Millard Fuller

## Dear Habitat Partner,

I'm a grandfather several times over, so I think a lot about what kind of world we're leaving our children—and their children. What will be our legacy in their lives?

Will they see in us the example of a cheerful giver like Virginia Ward, who found a new passion when she took up a hammer at age 75? In this issue's feature article, you will read about this woman who chose a tool belt over an apron. Her family and her friends on the Women Build team at the Habitat for Humanity of the West Valley affiliate in Arizona remembered her with a fitting tribute this spring. They sponsored and built a Habitat house in her memory.

The Shemsedini family—hard-working parents Isa and Kimete and three fine children—are also heirs to Virginia's legacy of giving. Five years ago when they left Kosovo they lost everything but each other. Now they are employed and buying the house they helped to build that was dedicated in Virginia's name. For the Shemsedini

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## 'Building is Better than Cleaning House'

One of Virginia Ward's top ten rules for living was "building a house is better than cleaning one." Ward started her career as a builder at age 75 when she was among the first women to volunteer for a building crew with Habitat for Humanity of the West Valley, in Surprise, Ariz. It was a life-changing experience for her and for the local families who have built their homes with the help of teams of women.

The 15th women-built house—the 150th house built by HFH West Valley—was dedicated on March 20, 2004 in memory of Virginia Ward. With volunteer labor and other cost-saving measures, the affiliate is able to build a house for \$60,000. The Virginia Ward memorial house was built with funds from Mrs. Ward's estate, with additional funding, labor and love provided by 40 women volunteers.

"This was the best way to remember mother," said her daughter Joyce Dickerman. "So much energy and vitality came through her in her later years because of her involvement



COURTESY HFH OF THE WEST VALEY

Alban, Kimete, Alkenita and Isa Shemsedini stand in front of their new house, which was built with the help of a team of women volunteers and dedicated to the memory of Virginia Ward. Daughter Albulena was away at her part-time job.

with Habitat for Humanity. It gave meaning and focus to her life and she knew the great value of giving back."

At the house dedication, Dickerman, her brother Leland and stepfather Wirt Ward met the Shemsedini family, new homeowners who will live in the house built in memory of Virginia Ward. Early in 1999 the parents and three children left their home in Kosovo for a refugee camp in Macedonia with only the clothes on their backs; to stay would have meant almost certain death. Two months later the family came to Phoenix. Only Albulena, now an honor student in her junior year of high school, had even a few words of English. Now both parents are working and the children are successful students, fluent in English.

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# Children May Benefit Most:

## *Everyone Gains from Homeownership*

The next school year will be better for 11-year-old Esay Badalyan, says his mother, Arpenik Sisakyan. Esay and his two sisters are bright and like to study, but for years they have shared a dim, one-room, dirt-floored basement with their parents and aunt. In the cold Armenian winter they must all stay inside.

“They read out loud—very loud—when they study, but they can’t all three do it at once,” said Sisakyan, with a broad smile. This year they’ll be able to study in privacy. With the help of neighbors and volunteers from other countries who participated in two Habitat Global Village teams, the family completed their house in July.

The benefits of homeownership are well known to Habitat affiliates around the world.

“We have always had anecdotal evidence describing ways that a simple, decent house changes people’s lives. Now we have access to academic research that backs up those stories with solid data. This research proves the impact of homeownership on individuals, communities and families. The data on the benefits for school-aged children are especially encouraging,” said Shari Campbell, Ph.D., director of Habitat for Humanity University.

Long-term U.S. studies of children of homeowners show that they score nine percent higher on standardized math tests and seven percent higher in reading. They also exhibit fewer behavioral problems. Dr. Donald Haurin, an Ohio State University professor, presented the study results as part of the Habitat for Humanity University Lecture Series. He cited other research that shows a

higher level of emotional support in homeowner families. Homeowners are also more likely to care for their property and to participate in community life, he said.

### **What does this mean to Habitat for Humanity?**

It shows the importance and urgency of our mission of eliminating substandard housing by building simple, decent houses with families in need. It shows how Habitat’s housing ministry could tip the scales for thousands of children so that they can grow up in stable homes and lead productive lives.

To obtain a transcript, video, cassette or DVD of Dr. Haurin’s lecture and to access a variety of e-courses and other learning resources related to all aspects of Habitat for Humanity, please visit the Habitat for Humanity University website at [www.hfhu.org](http://www.hfhu.org).

## ***Building is Better***

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The Shemsedinis completed their “sweat equity” hours working on their house and will repay a no-profit, no-interest mortgage.

“Mother would have loved them,” said Joyce Dickerman. “She wanted to be involved with others in a meaningful way. She loved being part of Habitat and loved working with women who have a can-do attitude.”

Dickerman recalled her mother, a single parent, working hard, economizing and pursuing education to improve her family’s life. In retirement she embraced the opportunity to help others as a housebuilder. “She hardly ever missed a build time,” said Dickerman.

Virginia Ward’s legacy of giving and building lives on through gifts to Habitat for Humanity and the families we serve.



*The Badalyan family, looking out of the window of their nearly-completed house, includes (left to right) parents Sirak and Arpenik; daughter Nelli, 16; Sirak’s sister Lousine and Esay. Family members and neighbors had built walls and Habitat made it possible for them to complete the house.*

KATHRYN REID

# Legacy Society members touch the future

**T**wenty-eight years after Millard and Linda Fuller started Habitat for Humanity, the non-profit housing ministry has spread to 100 countries where more than 3,000 communities have organized building programs. That's quite a legacy.

Virginia Ward and other Habitat donors and volunteers are part of that legacy, too. Because of their gifts, 175,000 families have left behind the danger and despair of substandard

housing. Thousands of children, like young Esay in Armenia, have a place to study and a warm, dry bed to sleep in at night.

More than a billion people in the world are not fortunate enough to have a safe, healthy, affordable home. They may be refugees displaced by conflict or natural disaster, AIDS orphans in Africa, single mothers who work two and three jobs, or minimum-wage workers almost anywhere in America.

Would you like to join us to create a living legacy for more homeowner families? You can leave a gift in your will, name Habitat as a beneficiary of your retirement plan or fund a charitable gift annuity to enjoy income and tax benefits now while supporting Habitat's future work. We proudly recognize those who share Habitat's vision for the future as members of the Millard and Linda Fuller Legacy Society.

## Charter members of the Legacy Society include

Dave & Susan Fritz  
Dr. and Mrs. William V. Muse  
Allen D. McCoskey  
Verna L. Schierhorn  
Caryl J. Hansen  
Julie & Parker Hall  
Joann S. Nelson  
Sandra McIntosh  
Daniel C. & Leslie Grimes  
William K. Sipfle  
Sharon Murphy  
Daszkiewicz

Stephen G. & Mary E. Wylong  
Rev. & Mrs. William Marian Sengel  
Elizabeth W. Botzler  
David & Merleen Devine  
William E. Tyree  
Helen M. Hacker  
Alma M. Krivonen  
Henry T. Watkinson  
W. Clayton Lane  
Milton & Brenda King

Jack L. Snider  
Jeanette B. Safran  
Jo Ann Shumway  
Jerry L. Baker  
Glenn M. Allen  
John M. Bachmann, III  
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Benjamin E. Smolen  
Jeanne A. Sweeney  
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Peter & Betty Michelozzi  
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Martha K. Arganbright  
Mary Ann Kilbourne  
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M. Ione Gustafson  
Carol E. Sorensen  
Goldie R. Daul  
Rita M. Isom  
Dorothy T. Geyer  
Mary D. Tooker  
Virginia Witucke  
Eugene H. Clark

## Habitat Works in 100 Countries

In June, Habitat for Humanity's international board of directors officially recognized the organization's work in eight more countries—Angola, Sierra Leone, Afghanistan, Laos, Myanmar, Macedonia, Turkey and Micronesia—bringing to 100 the number of countries where Habitat is at work.

"We wanted to be at work in 100 countries by the end of 2005," said Millard Fuller, founder and president of Habitat for Humanity International. "That we achieved this goal 18 months early speaks not only to the desperate need for housing around the world, but also to the tremendous outpouring of support from the ministry."

Habitat's **More Than Houses** campaign began in 2000 with three ambitious goals. They were to raise \$500 million, so that

the organization can build 100,000 houses in five years—it took 25 years to build the first 100,000—and to expand Habitat for Humanity's reach to 100 countries.

"The view, looking backward and forward, is remarkable," says Rey Ramsey, chair of Habitat's international board and CEO of One Economy Corp., Washington, D.C. "We have gone places and done things few thought possible, and we are positioned for a dynamic future."

In order to meet the urgent need for simple, decent, affordable housing, the campaign is closing in on its other goals as well. To date, the campaign has raised more than \$397 million and the total number of Habitat houses exceeds 175,000. We fully expect to build the 200,000th



MARIO FLORES

*In Salbarun, Afghanistan, these men making bricks took part in a self-help program that renovated about 200 houses that were devastated by war, civil unrest and natural disasters. More than 335 families in northern Afghanistan have been assisted with housing since 2002.*

home by the end of 2005, so that a million people worldwide will be living in houses they've built in partnership with Habitat for Humanity.

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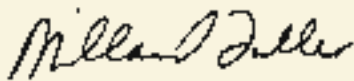
family, the future is bright.

The future also looks bright for Esay Badalyan in Armenia. Like many children of Habitat homeowners, before his house was completed he had never had a quiet place to study. He had never lived where he could invite schoolmates home to play.

I'm sure you want your legacy to future generations to be an example of giving and service. Please call our Planned Giving department today at (800) 422-4828, Ext. 2253, if you'd like to know more about Habitat's planned giving opportunities. We'll be happy to send you brochures that explain the different options in detail.

Please accept my thanks on behalf of the children, parents and grandparents who benefit from your generosity. May you and your family know the blessings of joy and peace.

With heartfelt appreciation,



Millard Fuller  
Founder and President

## Contact us

There are several ways you can find out more information about planned giving:

### Write:

Planned Giving Department  
Habitat for Humanity International  
121 Habitat Street  
Americus, GA 31709

**Call:** (800) 422-4828, Ext. 2253

**E-mail:** [plannedgiving@hfhi.org](mailto:plannedgiving@hfhi.org)

**Web:** [www.habitat.org/giving/planned](http://www.habitat.org/giving/planned)

# Homeowners and donors...

## *Everyone has something to give*

Every Habitat for Humanity affiliate has something in common—the Fund for Humanity. Homebuyers know that when they make their mortgage payment it goes into the Fund and is used to build more houses in their community. That money—hard-earned and earnestly and faithfully given—is no more than a small seed because the need for housing is so great.

A bequest to Habitat for Humanity will help homeowners' seed money flourish and yield fruits for another generation. You can do this by meeting with your attorney to add a bequest to your will. A bequest can be made in several ways. You can leave Habitat a specific dollar gift, a percentage of your estate, a specific asset or the remainder of your estate. You can specify exactly how the money is to be used or make an unrestricted bequest for your gift to be used at Habitat's discretion.

Please let us know about your plans, too, so that we can count on having those resources to continue the work we have begun. We appreciate all our concerned partners who have responded by returning the fulfillment card. Unless you want to make a change in the information we have on file, it's not necessary to mail in another card.

We've made a lot of progress in serving families in need, but so much more needs to be done—from communities in Florida devastated

by hurricane Charley to the *favelas* in Brazil where working people may live for generations in shacks made of scrap lumber and tin. We need your help with programs like Women Build, Habitat for Humanity University, construction training and many other efforts that are



KIM MACDONALD

*Jesus Olvera lived in a two-bedroom temporary housing unit with his wife, brother-in-law, and three children for five years. The family has since become Habitat homeowners in Michigan.*

needed to build houses and hope for families in need of decent shelter.

Won't you help us support the growth of Habitat's work? For more information on including Habitat for Humanity in your will, contact the Planned Giving Department at (800) 422-4828, Ext. 2253, or [plannedgiving@hfhi.org](mailto:plannedgiving@hfhi.org).