

Legacies

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



KIM MACDONALD

Habitat founder Millard Fuller

Dear Habitat Partner,

It is a new year for Habitat for Humanity, and it gives me great pleasure to send you our freshly designed planned giving newsletter, *Legacies*.

In the feature article, you will read about how a family and a community came together to honor the memory of Bob Allison of Ketchum, Idaho.

Bob's dream was to help build a Habitat home, but he died suddenly in 1999. His wife, Gail, started a memorial fund in Bob's honor and the community pitched in more than \$25,000. The Magic Valley, Idaho, affiliate found a perfect partner family.

They are Phebe Stansell, her sister Paula Bennett and her niece Whitney Bennett. The three share a home in Twin Falls, Idaho, but the home is too small and too ill equipped for Paula. She suffers from muscular dystrophy, and she is confined to a wheelchair. Paula rarely leaves the home because it's difficult to move her through the small doorways.

Be sure to read the article on page three about setting up a charitable gift annuity. It is a powerful way to partner

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Dream lives on...

Family, friends keep alive man's hope to build Habitat home

Gail Allison-Sanderson remembers how excited her husband, Bob, would get when he talked about going out to build a house with Habitat for Humanity.

"It was something he always talked about," she said. "He liked the idea of helping people."

Unfortunately, Bob Allison of Ketchum, Idaho, died suddenly in 1999 while playing a round of golf. His family and friends, however, didn't forget Allison's desire to help

people build simple, decent shelter for themselves and their families.

They created a memorial fund in Allison's name and they began to collect contributions. They had hoped to start a new affiliate in Sun Valley, Idaho, in Allison's honor, but they discovered that the land prices in the popular resort area were rising too high, too fast.

Over time, the memorial fund rose to more than \$25,000, and the nearby Magic Valley Habitat affiliate found a perfect family to partner with.

Phebe Stansell, her sister, Paula

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COURTESY OF MAGIC VALLEY HFH

Kimberly, Idaho, Lions Club member Dave Bjornberg, from left, volunteer Jim Fleming and Habitat building coordinator Marv Dunlap begin work on Phebe Stansell's new home in Twin Falls, Idaho.



COURTESY OF MAGIC VALLEY HHH

Theresa Hadley, a Habitat partner, built up "sweat equity" by volunteering to work on Phebe Stansell's home in Twin Falls, Idaho.

Dream lives on...

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Bennett, and her sister's 17-year-old daughter, Whitney, now share a house in Twin Falls. Ms. Bennett has muscular dystrophy, and she is confined to a wheelchair.

Their current home is an older house. It's not equipped for people with disabilities. There is no wheelchair shower, elevated toilet or electronic door opener. Ms. Bennett rarely gets a chance to leave the house because it's too difficult to move her through the narrow hallways and doorways.

"We've been praying for a long time for a home that is equipped for the handicapped," said Ms. Stansell. "We never thought we'd be able to get one."

The Magic Valley affiliate applied to the Lions Clubs International Foundation for a \$23,000 grant to build a home for a disabled family, said Carol Robertson, the affiliate's treasurer. They won the grant, combined it with money from Allison's memorial fund and began construction in the fall of 2003.

Ms. Allison-Sanderson went out to Twin Falls to help with construction for the day in October.

"I think (my husband) would have been thrilled and honored," she said. "Especially because he would have helped build a home for a family with special needs."

But they hit a snag. While digging the foundation, work crews slammed into layers of thick rock and rising costs threatened to stall the project.

Ms. Allison-Sanderson was

undeterred. She wrote people who contributed to the memorial fund and they donated another \$11,000 to keep things on track. The home should be completed in March.

The new house will have wider doors and hallways for wheelchair access, raised toilets, hand bars in the bath and other special features to make life a little easier for Ms. Stansell and her sister.

"It has everything my sister needs," Ms. Stansell said. "It will give her some independence. Without their generosity, we never would have been able to get a house like this."



COURTESY OF MAGIC VALLEY HHH

Gail Allison-Sanderson clears underbrush during early construction of a Habitat home being built in honor of her late husband, Bob Allison. Ms. Allison-Sanderson started a memorial fund in her husband's name and collected more than \$25,000 to build the home in partnership with a family in Twin Falls, Idaho.

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with Habitat for the future while keeping some money for yourself today.

Please call our Planned Giving Department at (800) 422-4828, Ext. 2253, if you'd like to discuss any of Habitat's planned giving opportunities. We'd be happy to send you brochures that explain our planned giving programs in detail.

On behalf of all the families your generosity helps us serve throughout the year, I would like to thank you. May you and your loved ones be blessed with joy and peace throughout the year.

With appreciation,

A handwritten signature in black ink that reads "Millard Fuller".

Millard Fuller
Founder and President



New society honors foresight, partnership

Millard and Linda Fuller started Habitat for Humanity in 1976 with a dream to rid the world of shacks and slums. Since then, Habitat has helped 750,000 people move into a simple, decent place they can call "home."

But the battle against poverty housing will take more than a lifetime to win. Future generations will continue to face the impact of poverty housing.

That's why the Fullers and Habitat have designed the Millard and Linda Fuller Legacy Society to place a priority on the development of legacy gifts, which help the ministry continue its work beyond a lifetime.

You can leave a gift in your will, name Habitat as a beneficiary of your retirement plan or fund a charitable gift annuity that will let you enjoy income and tax benefits now while supporting Habitat's future work.

The society gives recognition to those who take stock in Habitat's vision for the future. Members of the society receive a lapel pin, a certificate and have their names listed in the Legacy Book, which will be displayed at Habitat for Humanity International headquarters in Americus, Ga.

Invest in Habitat's future, save for yourself today

A charitable gift annuity is a powerful way to invest in Habitat for Humanity's future while keeping some money for yourself today.

You can set up a charitable gift annuity if you are at least 55 years old and you make an initial payment of at least \$5,000. The money goes into a special account, and you receive payments each year.

"It's a no-brainer," said Lynn Lott of Tampa, Fla. She and her husband, Larry, have several annuity accounts totaling about \$50,000. The largest is \$20,000.

"We wanted to give to Habitat anyway, but this lets us give while getting some money back," Ms. Lott said.

The annuity payment rate is based on your age when you begin a charitable gift annuity.

For example, if you are 60 years old and you put \$10,000 down toward a charitable gift annuity, you would receive payments of \$570 a year, or

5.7 percent. If you are 80 years old and donate \$10,000 in a charitable gift annuity, you would receive payments totaling \$800 a year, or 8 percent.

Additionally, a portion of your yearly payments could be free from income tax and you could receive a partial income tax deduction.

After you die, the remainder of your charitable gift annuity would be given to Habitat.

You can also make your donation in stocks or mutual fund shares and possibly avoid some capital gains taxes.

"It's a good way for people who want to make a gift to Habitat for Humanity but can't because it doesn't quite fit in their budget," said Robert Schmidt, Habitat's director of Planned Giving.

For more information about charitable gift annuities, contact Habitat for Humanity International's Planned Giving Department at (800) 422-4828, Ext. 2253, or plannedgiving@hfhi.org.

Annuity payment rates

Age 60	5.7 percent
Age 70	6.5 percent
Age 80	8 percent
Age 90+	11.3 percent



Campaign speeding toward goal

Habitat for Humanity's More Than Houses campaign is making significant strides toward fulfilling its commitment to build more houses in less time than ever before.

The campaign's goal is to build 100,000 houses and extend Habitat's reach to at least 100 countries by raising at least \$500 million by the end of 2005.

At the end of its third year, the campaign had raised more than \$360 million, built 60,000

houses with partner families and made its presence felt in 92 countries. Still, more than 1 billion people around the world struggle through life in shacks and slums.

"Countless families live in shacks with insufficient heat and little or no access to clean water, proper plumbing

or any reliable means of sanitation," said Jack Kemp, the campaign's chairman and a member of Habitat's international board of directors. "Every day, more than a billion people suffer the hardships of poverty housing and dream of a better, more dignified way of life."

The international board of directors initiated the campaign in 2000 to accelerate Habitat's ability to combat poverty housing. From 1976 to 2000, Habitat built 100,000 houses. The campaign will give Habitat the ability to redouble its efforts in one-fifth the time.

Corporations, foundations, faith communities and individuals have joined the cause in large numbers. Still, the campaign needs more support to reach its ultimate goal of helping people to live better lives.

"Through affordable housing, families have short-circuited the cycle of poverty and built firm foundations on which to plan their futures," Kemp said.



KIM MACDONALD

Jack Kemp, former Secretary of Housing and Urban Development, is chairman for the More Than Houses campaign. The 5-year campaign had raised more than \$360 million and built more than 60,000 houses worldwide at the end of its third year.

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

Web: www.habitat.org/giving/planned

Bequests play key role in Habitat's mission

Gifts from wills play a key part in helping Habitat for Humanity International fulfill its mission to help families around the world build decent housing. Some of the largest gifts made in support of the ministry come from wills.

A bequest can be done 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 used or make an unrestricted bequest for your gift to be used at Habitat's discretion.