

# Legacies

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



KIM MACDONALD

Habitat founder Millard Fuller

## Dear Habitat Partner,

As I look back over the past year, I am inspired by Habitat for Humanity International's work building homes and hope in communities around the world. We built more than 22,000 simple, decent homes in 2004, and we are energized to expand our impact in 2005.

More Than Houses, the five-year campaign charged with building 100,000 new homes with partner families, is entering its final year. With the help of our generous supporters, the campaign has come a long way toward raising the \$500 million necessary to build 100,000 new homes. But, at this critical juncture, your support is vital to completing the campaign and securing Habitat's long-term success.

In the feature article of this issue of *Legacies* you will read about Mary Lewis, whose charitable trust gave a large gift to Habitat for Humanity. Her unrestricted gift to support Habitat's future work is a compelling example of how, through a planned gift, one person's values can live on and bless others.

The new year is a time for thinking  
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## 'Everyone can make a legacy'

**M**ary Bailey Lewis was raised on a small family farm in New Hampshire during the Depression. Her family's simple home embodied the love and generosity that provided strength and stability during tough times. From childhood, she carried with her a deep understanding of the significance of a home for every family and the importance of giving to others. She demonstrated these values through her active support for Habitat for Humanity International, culminating with her naming Habitat a recipient of The Lewis Family Charitable Trust.

As a lifelong member of the United Methodist Church, a nurse, and a

wife and mother, Mary Bailey Lewis exemplified the spirit of giving. The \$68,648 gift from the Lewis Family Charitable Trust was a natural extension of her life of giving selflessly to others.

Inspired by her church's focus on community outreach, Lewis learned about and supported many service organizations, including Habitat for Humanity International. She appreciated Habitat's practical approach to Christian giving and she supported the organization with regular donations. In her daughter Patty Hoyt's words, Lewis always admired Habitat's "good, honest work that benefited people in a most fundamental way."

After Lewis' husband died and she

neared retirement, she met with an accountant to set up a financial plan, which included the Lewis Family Charitable Trust. Hoyt noted, "After our dad passed away in 1979, Mom continued to do a lot of charity work and established her charitable trust so that

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KIM MACDONALD

Volunteer Stacey Chapman-Heaton cuts vinyl siding with Anthony Ibarra, the son of homeowner Josephina Monteiro. With the help of funds from Habitat for Humanity, Monteiro and Ibarra worked alongside volunteers to build their new home in Denver, Colo.

## Campaign begins final year with goals in sight

The More Than Houses campaign is Habitat for Humanity International's historic effort to make homeownership possible for 100,000 families in five years. Now that the end of the campaign is in sight, your help is more important than ever to fulfilling the campaign's goals.

One goal—to establish Habitat's presence in 100 countries—was accomplished in June 2004. But the campaign needs your support in its last year to complete the two remaining goals—to raise \$500 million in order to build 100,000 homes—by December 2005. With more than \$420 million raised to date and 75,000 homes already completed, the work of building homes, communities and strong families remains imperative.

Many donors—including individuals, corporations and foundations—have given generously to support Habitat's work to eliminate poverty housing worldwide. Jack Kemp, chairman of Habitat for Humanity's More Than Houses campaign and member of Habitat's international board of directors, said, "We've come a long way together and, together, we can go so much further—so that everyone everywhere has a decent place to sleep at night and a home to call their own."

With the successful completion of the campaign, Habitat will have built simple, decent homes in partnership with 200,000 families, housing a million people since it founding in 1976.

To learn more about how your planned gift can help Habitat for Humanity International to complete the More Than Houses campaign, please contact the Planned Giving department at (880) 422-4828, Ext. 2253, or [plannedgiving@hfhi.org](mailto:plannedgiving@hfhi.org).



KIM McDONALD

# Gift annuities secure a strong future

A charitable gift annuity is an excellent giving option that can support you, your loved ones and Habitat for Humanity International. A gift annuity is a contract in which you permanently transfer assets to Habitat for Humanity in return for tax benefits and lifetime income payments to you and/or another annuitant. An annuity

gift, and periodic payments on the annuity will not change.

There are considerable tax benefits that attend a charitable gift annuity. Since a significant part of your gift annuity is used to support Habitat's work, you receive an income tax deduction on this portion in the year you make the annuity. In addition, federal gift and estate taxes are

generally not applicable on the portion of the gift that benefits Habitat for Humanity.

After the death of the annuitants, the remainder of the charitable gift is given to Habitat. Your gift supports Habitat for Humanity's house-building ministry beyond your lifetime. Charitable gift annuities provide for

the financial security of you and your loved ones and also help Habitat for Humanity to eliminate homelessness and substandard housing.

For more information about charitable gift annuities, please contact Habitat for Humanity International's Planned Giving department at (800) 422-4824, Ext. 2253, or [plannedgiving@hfhi.org](mailto:plannedgiving@hfhi.org).

One beneficiary:		Two beneficiaries:		
age	rate	younger	older	rate
50	5.3	50	50+	4.7
55	5.5	55	55+	5.0
60	5.7	60	61+	5.5
65	6.0	65	66-70	5.7
70	6.5	70	72-74	6.0
75	7.1	75	78-79	6.5
80	8.0	80	83-84	7.2
85	9.5	85	88	8.2
90+	11.3	90	93	9.8
		95+	95+	11.1

may be either immediate or deferred, depending on when you would like to begin receiving payments. You may make your gift annuity of at least \$5,000 in cash, stock, or in some cases, real estate.

The rate for income payments on your gift is based on your age when you make the gift. The rate and amount received from your gift annuity are fixed when you make the

# Jimmy Carter Work Project builds strength and stability for families

After months of work on the construction site, first-time homeowner Aido Murillo still found it hard to believe her good fortune. Soon her family would be able to leave her in laws' house for a place of their own. "This has been a dream come true," she said. Murillo, her husband Serafin and their two teenage children were among the 75 families in Veracruz, Mexico, whose homes were completed last October during the Jimmy Carter Work Project. Carter, his wife Rosalynn and approximately 4,000

volunteers joined homeowners to complete construction on 150 homes in Veracruz and Puebla in one week.

Celsa Crisóstomo Lira and her husband Alfredo Morales Rosas looked forward to moving out of their rental property. Lira said, "Our rent was really high and when you least expect it the landlord can ask you to move. This has happened to us many times. We haven't been able to settle in one place. But we won't have to move anymore. We finally have our own home." The couple's three children—ages three, five and seven—are excited about the new house.

Working with Habitat has been a lesson in giving and receiving for Lira and her family. Lira observed, "Working with the other partner families has been wonderful. Through Habitat we have learned about sharing and our faith in God has increased. Before becoming involved in this project we weren't as close as a family." For many partner families, the Habitat experience reaches beyond the build site. Murillo said, "I believe that through working with Habitat



GREGG PACHKOWSKI

*Celsa Crisostomo Lira levels blocks on her new home in Veracruz, Mexico, during JCWP 2004. Working in partnership with Habitat, Lira and her husband became first-time homeowners and brought their family closer together in the process.*

## Get involved in JCWP 2005

Plans for JCWP 2005 are under way. From June 19 to 24, 2005, more than 3,000 volunteers will build 230 homes in the state of Michigan, including 50 houses in each of the host cities of Detroit and Benton Harbor. To find out more about this exciting event, please visit [www.habitat.org](http://www.habitat.org).



## Everyone Can Make a Legacy

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the profit from their lifelong hard work could be shared with others."

Lewis was selective in designating the recipients of the trust. She chose Habitat for Humanity because it is well-established and has a track record of accomplishing its goals. Hoyt recalled,

"My mother believed that if you trust the organization, then you let the people running the organization use that money where it is most needed. She trusted Habitat." The Lewis Family Trust's donation was unrestricted. This allowed Habitat to use the donation to meet current needs, maximizing the gift's impact to help eliminate poverty housing.

Hoyt is quick to point out that

I will be able to set a good example for others. Those who see what I'm doing with Habitat will also believe that it's possible to have a home of their own."

The work of the Jimmy Carter Work Project and Habitat for Humanity International is about more than constructing houses with families in need. It's about building hope, empowerment and communities around the world.

although her parents were generous, they were not rich. She said, "My parents were working-class people, not millionaires. Their example shows that everyone can make a legacy that others can benefit from." Lewis' appreciation of the value of homeownership continues to be realized through her family's gift to Habitat for Humanity and its partner families all around the world.

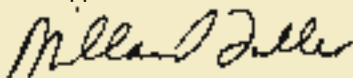
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about the future. On page 2, an article explains the advantages of establishing a gift annuity, which provides income and tax benefits while ultimately providing support for Habitat for Humanity International. Also, be sure to look at the article on page 3, which highlights opportunities with the Jimmy Carter Work Project. JCWP offers an opportunity to participate in Habitat's powerful mission of building simple, decent homes in partnership with families in need.

Please call our Planned Giving department at (800) 422-2828, 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 around the world that your generosity helps us serve, I would like to thank you. May you and your loved ones be blessed with joy and peace throughout the year.

With appreciation,



Millard Fuller  
Founder 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)

# Legacy Society members build for the future

**M**illard and Linda Fuller's vision is a world without shacks, a world where everyone has a decent place to call home. Habitat for Humanity International puts this vision into action: it expects to have built 200,000 homes by the end of 2005.

However more than one billion people around the world live without adequate shelter. Given the enormity of the problem, the work of eliminating poverty housing will continue beyond our lifetimes.

## What can you do to make a difference?

Legacy gifts are an important way to support Habitat's future work and allow more people to enjoy the value of homeownership. In real, current-year dollars,

- A bequest of \$15,000 provides housing for about 15 people in Guatemala.

- A gift annuity remainder of \$50,000 provides shelter for five people in the United States.
- A charitable remainder trust distribution of \$100,000 builds approximately 10 houses in Romania.

Recognizing the importance of legacy gifts to accomplishing the vision of a world without shacks, Millard and Linda founded the Legacy Society. To become a member of the Millard and Linda Fuller Legacy Society, you must plan to benefit Habitat for Humanity after your lifetime—whether in the form of a bequest, annuity or other planned giving arrangement—and notify Habitat of your plans.

If you have questions about the Millard and Linda Fuller Legacy Society, please contact Habitat for Humanity International's Planned Giving department at (800) 422-4828,

## New Members of the Legacy Society

James and Denise Burch

Dr. Barbara L. Stokely

Jim Glynn

James E. Young

Rev. and Mrs. Jack Kersenbrock

Dr. and Mrs. Naim and Ferial Kheir

Susan Smith

Harold K. Boyce

Rev. Jean Mather

Mary Tharp

Myron and Mary Kelley

Joan Lee Parsons

Jon and Julie Oien

Frank Mosca

Richard and Mary Norton

Jacqueline Ludel

Teresa Warren

Coleman R. Turner

Nancy B. Gambée