



Legacies

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

A Message from Habitat's CEO

Dear Habitat Partner,

The 2006 Jimmy Carter Work Project in Lonavala, India, was, by any measure, a remarkable success. Mr. and Mrs. Carter led more than 2,000 volunteers from India and around the world to build 100 modest, affordable houses with families in need.

Since my return from India, I have reflected on the lasting impact Habitat for Humanity can and does have on the lives of families all across the globe.



Jonathan Reckford, HFHI's CEO, is greeted by a new homeowner at JCWP 2006 in Lonavala, India.

During the event's opening ceremony, I met a woman named Fatima Bee Shah, who became the first Habitat homeowner in India 22 years ago, nearly at the same moment Mr. and Mrs. Carter were fastening their tool belts at the first JCWP a few thousand miles away in New York City.

For the next couple of decades,

(Continued on page 2)

A Life of Giving Back

Ruth Nelson believed in the power of education and an individual's power to help themselves. And she lived her life that way.

Nelson attended Brown University and graduated with high honors in 1968. After doing graduate work at Yale University in American Studies, Nelson worked with an artificial intelligence company in San Antonio, Texas.

Then, life led her in a different direction.

In 2002, at the age of 56, Nelson quit her job and went back to school to become a middle school reading teacher.

"She wanted to help people," said Terry Anne Vigil, Nelson's college roommate. "It was good."

Nelson, whom Vigil described as very intelligent and creative, overcame dyslexia, using it as part of her motivation to become a reading teacher.

"Her goal was to work with dyslexic children, because she overcame dyslexia herself."

Nelson was also an avid reader, Vigil said, and enjoyed reading children's literature while she was in school.

"She was getting herself steeped in the literature," Vigil explained.

Soon after Nelson began teaching, she found out she had cancer.

"She kept going," Vigil said, adding that Nelson's fellow teachers were tremendously helpful through her illness.

During her lifetime, Nelson sup-



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ported several charities that empowered people, including Habitat for Humanity.

"She supported charities that enabled people to, on their own, gain some self-sufficiency," Vigil said. "Habitat is well-known for that. People help build their own houses."

After her death Mar. 13, 2006, Nelson left part of her estate to Habitat to do just that—help people build their own houses.

With gifts such as Nelson's, Habitat can help families help themselves. Together, Habitat, its friends and partner families build new lives and new communities, providing hundreds of thousands of families with safe, solid homes of their own.

And Vigil is proud that her friend played a part in that.

"She was certainly very spiritually minded and a good Christian and wanted to do good things."

By Kara Loftin, writer/editor, HFHI.

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Above: "Seeds of Peace" volunteers, Sasha Mansukhani of India and Zunaira Hijazi of Pakistan (behind window) paint the window frame of a Habitat house at the 2006 Jimmy Carter Work Project. Right: Volunteers built 100 homes in Lonavala, India, during the weeklong build



GREGG PACHKOWSKI

(Continued from page 1)

Fatima and her family thrived in a safe, solid house they could afford. The home itself wasn't the only reason for their success, but it certainly played a critical role by creating stability and a firm foundation on which they could look beyond the moment, plan, anticipate and chart a course of even greater possibility. One of her sons was present during the ceremony as well, and today helps open young eyes to new horizons as he teaches school not far from Lonavala.

In 2006, Habitat celebrated its 30th year of building homes and changing lives, but the true measure of that longevity resides in the hope-filled homes of families who have become architects of their own housing solutions through hard work and a resolve to help themselves.

It has happened more than 200,000 times in Habitat's history. That is an enormous victory, but given the vast need for decent shelter in our world—and the rate at which it is climbing—we are committed to creating similar

opportunities on a much larger scale and at a much more rapid pace.

For example, the latest JCWP raised more awareness around the world. That is necessary for us to build our service capacity and bring to more hearts and minds the message of affordable housing. But the project also launched an effort called indiaBUILDS, which aims to serve 50,000 families—



Jimmy Carter chats with Sadhiya Aziz Sheikh and her husband Aziz Sheikh, and Shalini Subhash Sathe and her husband Subhash Sathe, the homeowners on whose houses he and Mrs. Carter worked during JCWP 2006.

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250,000 people—throughout India by 2010. That kind of exponential growth is not only exciting, but essential.

Through your own interest in

Habitat for Humanity—and particularly through your support of our Planned Giving program—you vitally contribute to the increase we must deliver if we are to serve proportionately more families worldwide. Your involvement is greatly needed and deeply appreciated. It allows us to work in your community and across the world with people like Fatima to provide long-term housing solutions—to transform lives today and far into the future.

Habitat for Humanity has never been in a better position to accelerate its house-building work and to create a future with more impact than its past. Thank you for all that you do toward that end.

Sincerely,

Jonathan Reckford
Chief Executive Officer
Habitat for Humanity International

Thrivent Financial for Lutherans and Habitat Celebrate Second Year

Habitat for Humanity International's history-making partnership with Thrivent Financial for Lutherans is celebrating more than 300 houses built across the United States and looking forward to another year of working together to eliminate substandard housing worldwide.

In 2006, Thrivent Builds with Habitat constructed homes with 313 families in 43 states and Washington, D.C. In December, Thrivent and Habitat announced plans to build an additional 355 houses in the United States next year.

"It has been inspiring to watch the alliance between Habitat and Thrivent unfold into such lasting change for families in need of decent homes," said Jonathan Reckford, Habitat for Humanity International's CEO. "Because the housing need in our world is so vast, we have to explore creative ways of serving more families—and of doing so faster. The Thrivent alliance is a perfect example of this because not only does it bring a substantial amount of financial resources to the table, but it engages Thrivent members meaningfully in the Habitat experience."

In 2007, Thrivent Builds with Habitat for Humanity, a \$105 million, four-year commitment, will work with 256 affiliates in 43 states to build 355 homes across the United States.

"It warms my heart to know Thrivent Builds with Habitat is helping families get out of substandard housing and achieve their dream of homeownership," said Bruce Nicholson, Thrivent Financial chairman, president and CEO. "Thrivent Builds with Habitat for Humanity has struck a chord with our member volunteers like nothing before.

I'm so proud of them and the amazing work they are doing in communities across the country."

Part of the Thrivent Builds with Habitat partnership is Thrivent Builds Worldwide, a program which enables Thrivent Financial employees and members to build Habitat houses around the world. In 2006, Thrivent Financial members went on 38 trips to build homes for families outside of the United States.

One of those families that has a home now because of Thrivent Builds Worldwide is Tomasz, Konrad and Czarek Krzyszkiewicz.

Before Thrivent Builds Worldwide, these three brothers in Krakow, Poland, lived in a dilapidated, second-floor flat with no elevator.

Tomasz, who earns a living by working at the small stationery store his mother ran before her death, serves as primary caregiver

for his adult brothers, one of whom has cerebral palsy and one that uses a wheelchair. Each day, he readies his brothers and carries them down the stairs of their apartment building to take them to adult daycare.

Terri Gafford, a Thrivent Financial employee and a member of the team who built a home with the Krzyszkiewicz, said she and her team members gained a new appreciation for family while building with Tomasz and his brothers.

"By the end of the trip," Gafford said, "Tomasz was calling me 'sister.' And I was calling him 'brother' in Polish. They are all our brothers now. They're our family. They're in our hearts."

By Kara Loftin, writer/editor, HFHI.



A Small Token of Gratitude



Habitat for Humanity's Legacy Society members are special because they care enough about Habitat's mission of eradicating substandard housing to support it not just during their lifetimes, but also enough to make gifts to support that mission after their lifetimes.

Habitat for Humanity International's Planned Giving department does not spend a lot of money on premiums, but it does believe it is more than appropriate to recognize the generosity of Legacy Society members in a small and tasteful way.

Legacy Society pins will be mailed next quarter to current Legacy Society members. If you have already informed Habitat of your estate plans, it is not necessary to do so again. If you have made plans that you have not told us about, please use the enclosed card to tell us.



Habitat for Humanity Legacy Society

The Habitat for Humanity Legacy Society recognizes the importance of legacy gifts in slamming the door on poverty housing.

To become a member of the Habitat for Humanity 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.

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 31709-3498

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

E-mail: plannedgiving@habitat.org

Web: www.habitat.org/giving/planned

Habitat for Humanity International is a non-profit, ecumenical Christian organization dedicated to eliminating substandard housing and homelessness worldwide and to making adequate, affordable shelter a matter of conscience and action.

Use Your IRA to Build Houses, Not to Pay Taxes

Many people who set up IRA plans over the years now find that they have created a tax time bomb. Often these folks are financially successful even without their IRA savings, but when they reach age 70½ they are forced to make taxable withdrawals anyway. The result is unwanted taxes on unneeded income.

In some cases, even giving away the entire IRA to charity can result in “phantom income” and extra income taxes as a result of complicated percentage limitations on charitable contributions.

A new technique that can help defuse the IRA tax time bomb is provided by the Pension Protection Act of 2006. Through the end of 2007, individuals age 70 ½ or older may exclude up to \$100,000 each tax year from gross income for IRA rollovers to Habitat for Humanity International and other qualifying charities. Since these charitable rollovers will not show up as income, donors will have no

need to claim an offsetting charitable deduction, thus avoiding the “phantom income” problem. These gifts will also count toward the required minimum distribution for IRA owners over the age of 70½.

If you decide to visit with your professional advisors about this Charitable IRA Rollover technique, you might also want to discuss what happens to IRA balances after your lifetime. In a nutshell, it is possible that taxes can take 60 to 80 percent of an IRA if you leave it to your heirs, but if you name Habitat for Humanity as the beneficiary, 100 percent of the balance can be used to build houses.

Although Habitat for Humanity International’s planned giving department cannot provide tax or legal advice, we will be happy to discuss these issues with you so you will feel more comfortable when you meet with your professional advisors. Please feel free to contact us at (800) HABITAT ext. 3471, or plannedgiving@habitat.org.

Value of Habitat’s Brand Rises

Habitat’s name was ranked third among non-profits in a recent study. On Nov. 10, Interbrand announced the findings of the study conducted to determine the value of Habitat’s brand.

According to this study, the Habitat brand is valued at \$3.1 billion, which is a 72 percent increase since 2001. That value ranks Habitat third only to The Salvation Army and American Red Cross in overall brand strength, higher than other reputable non-profit organizations such as St. Jude Children’s Hospital, America’s Second Harvest and World Vision.

A variety of factors contributed to the increase, according to Interbrand. Those include:

- Habitat’s response to the tsunami in Southeast Asia and Hurricanes Katrina and Rita along the U.S. Gulf Coast,
- Habitat’s new CEO, Jonathan Reckford,
- Habitat’s aggressive plans to expand its scope and the accelerated building pace of the past five years.

Interbrand’s other non-profit clients include World Wildlife Federation, American Cancer Society, Oxfam and United Way of America.