



# Legacies

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

## A message from Habitat's CEO



Dear Habitat partners,

Someone is supposed to have asked Mother Teresa of Calcutta if she ever got discouraged. By that, the questioner

was asking Mother Teresa if nursing the incurables and the dying – people who had no hope of getting better – and doing it day after day and year after year made her feel that her task was hopeless.

In reply, Mother Teresa said that God had not called her to be successful. God had called her to be faithful.

I thought that this story would be a good starting point for what is certainly going to be a very challenging year ahead for Habitat. Last year, we celebrated the building of our 300,000th house. But there are still 1.6 billion people living in poverty housing. That is a daunting fact in itself. We also know that the current severe economic downturn will make it all the more difficult for us to raise the funds we need to carry on our mission.

Are we discouraged?

If any of us are, I think we should take a moment to consider what we have accomplished by being faithful to our mission. We have done more than build over 300,000 houses worldwide. We have raised health standards, reduced crime, enabled young people to do better in school and built bridges of understanding and good will between people of all ages, races, religions and economic status. These are significant, even world-changing achievements.

Certainly, an enormous amount of work remains to be done. And, certainly, current conditions are less than auspicious. But all

Continued on page 2

## Finding a way to make a difference

### Elizabeth O'Berry's gift to Habitat just one way she impacted her home community

By Phillip Jordan, writer/editor, HFHI



PHOTO COURTESY OF HABITAT FOR HUMANITY GOLDSBORO-WAYNE

**Volunteers for Habitat for Humanity Goldsboro-Wayne at work on a new home. Elizabeth O'Berry's planned giving gift will help the affiliate do even more to serve families in the area.**

Brenda Dexter says her mother, Elizabeth O'Berry, always favored her books over physical activity. "She was an English teacher and mother was much more intellectual and into her books," Dexter says. "She was never into sports or outside work or anything like that."

That won't prevent Elizabeth O'Berry from leaving a lasting impact on Habitat for Humanity's ministry, however. Back in 2000, the retired schoolteacher named Habitat for Humanity International as beneficiary of an annuity and designated Habitat

operations in her home region around Wayne and Montgomery counties (North Carolina) as the recipient of the funds.

When O'Berry passed away in 2008 at the age of 85, her gift was passed on to Habitat for Humanity of Goldsboro-Wayne (N.C.). Now, her legacy will live on as the Habitat affiliate uses her gift to serve more families in the area.

"I know she liked Habitat for Humanity a lot," Dexter says. "She admired it because it wasn't welfare, but it helped people in a real way and did a good job of helping entire

that means is that we have to work harder and be more creative in our efforts to eliminate poverty housing.

Thanks to our many friends, we have good reason to look ahead with hope.

For example, this issue of Legacies contains a heart-warming account of the life of Elizabeth O'Berry, a retired schoolteacher and friend to Habitat who designated Habitat for Humanity International as the beneficiary of an annuity.

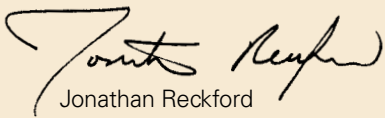
When Mrs. O'Berry passed away earlier this year, her gift was passed along to Habitat for Humanity of Goldsboro-Wayne, North Carolina, where Mrs. O'Berry spent most of her life. Mrs. O'Berry's generosity will live on as the Habitat affiliate uses her gift to serve more families in the region.

We also celebrate a quarter-century of progress in the Asia and Pacific region. Currently, we are helping an Indian, Asian or Pacific family move into their own home every 21 minutes.

St. Paul tells us in Galatians 6:9-10, "Let us not become weary in doing good, for at the proper time we will reap the harvest if we do not give up. Therefore, as we have opportunity, let us do good to all people ..."

So let us forge ahead with renewed faith and undiminished enthusiasm in 2009.

With appreciation,



Jonathan Reckford  
Chief Executive Officer  
Habitat for Humanity International

communities here. She thought it was a real worthwhile project."



Elizabeth O'Berry

Habitat for Humanity International and affiliates alike.

"This is the first planned giving donation we've received," says Lee Gray, development coordinator at HFH Goldsboro-Wayne. "So I will always remember this wonderful gift. It's special to us that Mrs. O'Berry's gift is really going to help change something in Wayne County."

Like all Habitat affiliates and national organizations, HFH Goldsboro-Wayne is committed to partnering with volunteers, donors and other sponsors from its community to build more houses – and hope – for families in the region. Mrs. O'Berry's gift will help them do even more.

#### Life of a giver

Dexter says one reason her mother may have also appreciated Habitat so much is because she grew up poor in North Carolina's Montgomery County as a child. "She always said, 'we were poor, but we didn't know it!'" Dexter recalls.

If O'Berry was poor in money growing up, she was rich in intellect. She went to college at age 16 and always knew she wanted to teach. Her first teaching assignment brought her to Wayne County's Brogden High School where she taught English – and met her future husband, J. Thomas O'Berry, Jr., a young widower who had two daughters, Diana and Anne. Together, they had another three daughters, Brenda, Doris Jeane and Martha.

Mrs. O – as she was known to her students – continued to teach after

getting married and became a beloved English and French instructor, as well as a guidance counselor. At a 2000 high school reunion of one of her long-ago classes, everyone there could still recite her first French lesson to them.

"She was a great favorite with kids," Dexter says. "She understood them, always empathized and was never judgmental. She made lifetime friendships with many of them and they continued to come see her over the years even after they graduated."

O'Berry remained involved in education and her community after her husband passed away at a young age following 19 years of marriage. At age 41, she got her first driver's license. She became an avid traveler, going on many Elderhostel trips, and immersed herself in music and literature.

Dexter jokes that she and her sisters always told their mother she made up for lost time with the amount of driving she did later in life. "And she never asked for directions anywhere," Dexter says with a laugh. "She thought she could always figure it out on her own. She never admitted mistakes anyways. We always teased her by saying, 'mother might not be right, but she's never wrong!'"

"My only regret," adds Gray, from the Habitat affiliate, "is that I didn't get to meet her mother because she sounds like she was a real hoot!"

A hoot, an educator, a mother, a counselor – and now, a legacy as a Habitat for Humanity contributor.

"My sister and I are very impressed that she did this," Dexter says. "We have Habitat for Humanity homes in Mt. Olive and Goldsboro here and I've seen the families and I've read the articles and it's just something so helpful here. I know mother appreciated that, too – that it helped families rise above their surroundings. That was a powerful thing to her and we're glad she's associated with it now."

# Habitat for Humanity celebrates 25 years of building in Asia



PHOTO COURTESY OF HABITAT FOR HUMANITY INDIA

**Dancers in Khammam, India, help Habitat for Humanity's Asia and Pacific region celebrate a quarter-century of building.**

For 25 years, Habitat for Humanity has helped low-income families in its Asia and Pacific region secure safe, decent and affordable housing. Spanning as far north as Mongolia and as far south as New Zealand, Habitat has a presence in 29 countries in this region and serves families through 132 affiliates.

On Dec. 2, 2008, Habitat dedicated house No. 25,000 in its Asia and Pacific region, as well as three other houses, in a thanksgiving service in Khammam, India. Special guests and local government officials took a trip down memory lane, with presentations by the local affiliate in Khammam, as well as by HFH India's managing director, Felix Fernandez.

"Every 21 minutes an Indian, Asian or Pacific family has a better home and therefore the chance to break out of a life of poverty, thanks to the work of Habitat for Humanity, its volunteers and partners," Fernandez says.

Habitat first began work in the area in 1983 with a 16-house project in Khammam, India. In the past three years alone, more than 15,000 families have moved into solid and secure housing throughout the country. Habitat's work becomes more vital each year as rapid population growth and urbanization add to the urgency of the housing need in Asia.

Over the years, Habitat has worked in 16 states across India, through volunteer-run local affiliates and through Habitat Resource Centers. These centers are designed to

leverage Habitat's expertise and experience in construction-related projects, construction management, building-material production facilities and volunteer mobilization.

While many of the homes built in Habitat's Asia and Pacific region have been built in partnership with local groups, additional homes have been built through short-term Global Village volunteer trips and through Jimmy and Rosalynn Carter Work Projects, which unite volunteers from around the world with the Carters for one week of building each year. Previous Carter Work Projects have resulted in more than 500 houses in India, South Korea and the Philippines. An estimated 300 additional homes will be built next year through Carter Work Project 2009: The Mekong Build in Vietnam, Cambodia, Laos, Thailand and the Yunnan Province in China.

Habitat's Disaster Response program has helped partner families rebuild or create new homes in response to natural disasters in the region. Since the Asian tsunami of 2004 devastated parts of Sri Lanka, India, Indonesia and Thailand, Habitat for Humanity has built more than 1,900 permanent houses to assist affected families. Repair and new construction projects in the Sichuan and Yunnan provinces of China are also planned to serve 1,000 families whose homes were damaged or destroyed by the May 2008 earthquake.

As Habitat celebrates its accomplishments in its Asia and Pacific region, leaders and volunteers are also looking forward. Habitat for Humanity Korea, for instance, also celebrated a milestone build in 2008 that has encouraged more activity in the region: the 1,000th family served by HFH Korea.

About 100 guests were on hand at the recent dedication ceremony in what many would consider a most unlikely place for such a success story. But Unification Village, in Korea's demilitarized zone in Paju City, was indeed the scene where guests came to witness Han Su-bok's family officially become homeowners.

Su-bok, a daily wage laborer, his wife and two daughters had rented a shelter for years before moving into their Habitat home. A letter from Su-bok's wife, Lee Young-sil, was read aloud at the ceremony. In it, she vowed: "I will raise my children to become helpers for other people in need, like those who have helped our family to have a home."

*This article was compiled from Habitat for Humanity International staff reports.*

## Habitat for Humanity Legacy Society

The Habitat for Humanity Legacy Society recognizes the importance of legacy gifts in eradicating 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.

Join the Legacy Society today! Just contact the Planned Giving department at (800) 422-4828, ext. 7692, or at [plannedgiving@habitat.org](mailto:plannedgiving@habitat.org).

### 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. 7692

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

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

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



“The window of opportunity is large but will not last forever.”

## Leave a legacy with your IRA

By Richard S. Algra

Most people do not think about their IRA as a means for charitable giving. But it can be. Several years ago there was a provision included in the 2006 Pension Protection Act that allowed for a “charitable IRA rollover.” This means that an owner of a traditional or Roth IRA, who is age 70½ or older, may instruct the trustee to distribute directly to a public charity up to \$100,000 without the distribution being included in taxable income. That distribution will also count towards the IRA owner’s mandatory withdrawal amount.

The provision for this rollover was set to expire at the end of 2007, but the federal government recently extended this provision through the Emergency Economic Stabilization Act of 2008. Please keep in mind, though, that this opportunity has only been extended through the end of 2009. The window of opportunity is large but will not last forever.

### Rollover details

To qualify for the IRA rollover treatment, the donor must direct the IRA manager to transfer funds directly to the charity or nonprofit. A withdrawal followed by a contribution will still have to be reported as income, and the recipient must be a tax-exempt organization to which deductible contributions can be made. Donor-advised funds and supporting organizations are not eligible.

The gift must also be outright; rollovers to a planned gift, such as a gift annuity or a charitable remainder trust, do not qualify. Neither do outright distributions to charity from employer-sponsored retirement plans, such as Simple IRAs, 401(k)s and 403(b)s. Also note that IRA rollovers may be includable in a donor’s income for state and local tax purposes and may not earn an offsetting charitable deduction, depending on state and local law.

### Why rollover?

The reason a rollover is such a worthwhile opportunity is its simplicity compared to what an individual would have to do under prior laws. In the past, a donor would withdraw assets from an IRA that would be included in their income for tax purposes. Then the donor could make a gift of the withdrawn assets to a charity. The deduction from the gift would offset the income taxes on the withdrawal. However, some donors either may not be able to use the deduction to offset the income from the withdrawal or don’t want to increase their income with an IRA withdrawal.

Please consider the charitable IRA rollover as an option to your annual charitable giving. It may be an option that you have never considered before and one that could have benefits in addition to supporting your favorite charity.

*Richard Algra is a Planned Giving development officer. He can be reached at [ralgra@habitat.org](mailto:ralgra@habitat.org) or (800) 422-4828, ext. 6750.*