Habitat for Humanity®

Winter 2010

Legacies

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

A message from Habitat's CEO



At Habitat for Humanity, our look at the year gone by reveals some wonderful blessings—even during a difficult financial period when overall giving was down. We were the beneficiaries of some major gifts last year, including a transformational legacy commitment from Ron Terwilliger, who just rotated off our board of directors as chair. Ron remains active with us, however, as chairman of our global capital campaign, **The World of Hope: It Starts at Home**, which kicked off in January. This will help us serve exponentially more families worldwide, and we are excited about some early commitments to the campaign.

The annual Jimmy & Rosalynn Carter Work Project drew great support, including memorial gifts sent from around the world from friends of Susan Vieg, a longstanding Carter Project volunteer who fought a valiant battle against cancer until August of 2008. Susan wanted to be with her Habitat friends one last time and had volunteered on the Gulf Coast in the U.S. just months prior to her death. We built Susan's legacy in November during this year's project that took place in five countries in the Mekong River region of Southeast Asia.

The end of 2009 also marked the close of the alliance between Habitat for Humanity and Thrivent Financial for Lutherans. It has allowed us to broaden our world and to deepen the

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Tom Jones, Habitat ambassador-at-large, launches permanent endowment with personal gift



Tom Jones

Among Tom Jones' many contributions during two decades of ministry—and counting—with Habitat for Humanity International, one that will resonate beyond his lifetime is a gift of more than $100,000. His generosity inaugurated Habitat's permanent endowment fund. Jones' endowment gift is in addition to his and his wife's regular annual contributions.

"The endowment allows you to participate in this mission you believe in forever and ever," Jones said. "It's set up in such a way, legally, so that if something should happen to Habitat, your money will still be used for the same kind of mission."

With an initial fundraising goal of $10 million, Habitat's endowment fund is a sum set aside to generate annual distributions—in perpetuity—while preserving the principal.

Loyal to both Habitat and his alma mater, Jones has set up an additional fund through Maryville College in East Tennessee. Its annual income will be dedicated to the college's Habitat chapter to provide local housing through the community service of its students.

> *"Through the miracle of money and the ministry of Habitat, I can be involved 24 hours each day all over the world."*

"If I use my time, whatever God-given talents I have, my experience, my energy—if I use my life in ways for which I receive money—my money is truly my life converted to a spendable form," he said. "In other words, the way I use my money is the way I am using my life."

Jones calls his theory about spending choices reflecting a person's life "the miracle of money."

"Through the miracle of money and the ministry of Habitat, I can be involved 24 hours each day all over the world," he said.

Jones, who serves on Habitat's senior leadership team as ambassador-at-large, signed off on the endowment gift in late 2007. He targeted his donation toward political advocacy to address poverty housing.

"There are many legitimate issues toward overcoming poverty in the world:

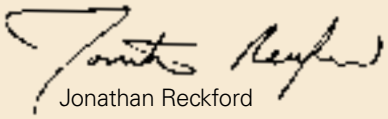
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impact of our work. Whether you look at the big picture of bustling neighborhoods filled with new opportunities, or whether you have been blessed as I have to look into the eyes of a child in El Salvador and see hope for the future, there is no question that God has done amazing things.

Not all of our treasured gifts are in large amounts, however. I also receive notes from people who apologize that they can only send $5. Those donations grip my heart. These are the sacrificial offerings from people who want desperately to improve the living conditions of another. They have responded to God's goodness as Paul explains in 2 Corinthians 9:10-11: "This most generous God who gives seed to the farmer that becomes bread for your meals is more than extravagant with you. He gives you something you can then give away, which grows into full-formed lives, robust in God, wealthy in every way, so that you can be generous in every way, producing with us great praise to God." (The Message)

I look forward to a wonderful year in which God's extravagance is poured out upon a hurting world. Thank you for all that you do, and may you be surrounded by God's rich blessings in 2010.



Jonathan Reckford
Chief Executive Officer
Habitat for Humanity International



Tom Jones with his wife, Caroline, and his daughter, Lora.

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education, health, sustainability and so forth," Jones said. "Yet, at the end of the day, if people don't have a decent home, it undermines the other legitimate poverty issues."

Jones' roots as a Presbyterian minister—and a national staff and board member for the denomination during the turbulent 1960s—afforded him the political savvy to fuel Habitat's position in the nation's capital. After 12 years as senior pastor of Chevy Chase Presbyterian Church in D.C., in 1991 Jones was approved by his denomination for a full-time "specialized ministry" with HFHI, maintaining his status as an active clergyman. Habitat asked him to launch its Washington office as part of the HFHI executive office.

As founding managing director and later vice president of the Washington office, Jones led a team from 1991 to 2005 that helped put poverty housing on the U.S. and international agendas. Their work gave Habitat a seat at the policy-forming tables.

"In the last two years I was in the Washington office, we devised and managed a global process for advocacy, approved by the HFHI international board of directors, to make Habitat actively involved in changing housing policy around the world," he said.

On the national front, some of Jones' most memorable accomplishments were to engage members of Congress to build Habitat homes in their districts and states. His office also promoted the passage of the Self-help Homeownership Opportunity Program, which offers government funding for land and infrastructure to nonprofits that facilitate low-income housing. In addition, his team advocated measures that helped Habitat affiliates receive capacity-building funds, bring in AmeriCorps volunteers and obtain national and international grants from USAID and other federal agencies.

Today, Jones represents Habitat and its chief executive officer, Jonathan Reckford, to outside groups. He also heads up the organization's interfaith initiatives, equipping local groups with toolkits to expand the movement among Christians, Jews and Muslims.

When asked how a preacher and nonprofit officer could afford a six-figure gift, Jones owes it to advice he received as a young man: Give the first 10 percent of your income as tithe to God's work; put the second 10 percent in savings; and never live on more than 80 percent.

Jones believes that if we are to be true to the call to overcome poverty in the world, all people must have a decent place to live.

"I am committed to use the rest of my life to communicate this opportunity as widely as possible," he said. "For I believe there are many, many persons who will be grateful to be involved perpetually in Habitat for Humanity's God-given mission of ensuring decent, safe, affordable housing for everyone."

Ruth Davila is a writer-editor in Habitat for Humanity International's Resource Development Communications unit, based in Atlanta.

Allies in a common cause

Thrivent Financial for Lutherans reaches four-year milestone in historic alliance



Volunteers with Thrivent Builds with Habitat for Humanity raised 2,000 houses from 2005 to 2009.

When two committed organizations work in unity toward a goal, the impact can be profound. Together, Thrivent Financial for Lutherans and Habitat for Humanity have achieved objectives on a remarkable scale, helping thousands of people around the world reshape their lives.

From 2005 to 2009, Thrivent Builds with Habitat for Humanity has proved itself to be a powerful alliance. The organizations have turned hope, hard work and a $125 million gift—the largest in Habitat's history—into tangible solutions.

Over the past four years, more than 365,000 alliance volunteers built 2,000 decent, affordable homes.

In December 2009, Thrivent celebrated the dedication of the 2,000th home built during the alliance in Minneapolis, Minnesota. Volunteers also began work on Thrivent Builds' 2,001st Habitat house, which marks the beginning of a $15 million commitment to build and rehabilitate even more affordable housing in 2010.

These homes allow families to move beyond the urgent need for adequate shelter to focus on other vital aspects of life. Safe under one roof, parents can dedicate more time to educating their children, keeping them healthy and preparing them for a prosperous future.

"In small villages and large cities, in sites where natural disasters have occurred and among many different people, Thrivent Financial and Habitat for Humanity have emulated the love of Jesus Christ," said Jonathan Reckford, CEO of Habitat for Humanity International.

Driven by a desire to educate, Thrivent also partnered with Habitat to produce a dynamic, state-of-the-art exhibit: the Thrivent Builds Mobile. Inside the mobile, a nine-minute multimedia presentation featured testimonials with sets punctuated by dramatic lighting and sound, moving doors and video screens. Almost 7.5 million people saw the gleaming "big red truck" as it toured the country. Although it made its final tour in 2009, Thrivent donated the exhibit to Habitat for visitors to enjoy in years to come.

"Thrivent's continued effort with Habitat for Humanity is a testament to how together we can help strengthen communities and provide affordable housing opportunities," said Bruce Nicholson, president and CEO of Thrivent Financial. "Decent, affordable housing is vitally important to creating economic stability and strengthening communities."

Composed of Thrivent members and Lutheran congregations, volunteer groups in the United States invested more than 2.3 million hours of hammering, brick-laying and kinship with one another and with Habitat homeowners. Abroad, their work spanned 32 countries.

From a broader perspective, the value of this experience surpasses the immediate good of providing safe shelter for 10,000 people.

"Thrivent Financial has helped us deepen the impact of our work, and we are truly humbled by the servant leadership Thrivent and its members have displayed," Reckford said.

Habitat for Humanity would like to thank Thrivent Financial for Lutherans for trailblazing a spirit of sacrifice, solidarity and generosity.

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. 7948, or at plannedgiving@habitat.org.

New Legacy Society members:
Lyle Hanna
Bonnie S. Peters
Paul & Janis Babic

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 St.
Americus, GA 31709-3498
Call: (800) 422-4828, ext. 7692
E-mail: plannedgiving@habitat.org
Web: 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.

Serving families far into the future

By Robert Schmidt

Working in partnership, Habitat for Humanity provided decent, affordable housing for 62,429 families during the past fiscal year. While we rightfully celebrate this accomplishment, we remain acutely aware of the 1.6 billion people still living in poverty housing, and the 100 million more who have no housing at all. Clearly, Habitat's mission must be carried on well into the future—and far beyond our lifetimes—in order to secure proper housing for everyone.

The Habitat for Humanity Endowment Program ensures our ability to serve families for generations to come. You can help the Endowment Program grow to the point where it will generate significant cash flow to support Habitat's work. Since an endowment preserves the principal gift and spends only earnings, it can produce funds to eliminate poverty housing year after year, for the foreseeable future.

Your gift of any amount can be made to the six endowment categories: U.S. building; global building; disaster response; volunteer and community engagement; advocacy; and general mission support.

Gifts of $100,000 or more—such as that from Habitat ambassador-at-large Tom Jones, described in the cover story—are eligible to carry a name honoring a person or group. Gifts in this amount can also be designated to a particular Habitat affiliate. These may be current gifts of cash or appreciated securities, or planned gifts, such as bequests, gift annuities or charitable remainder trusts.

Habitat will invest the endowment assets in a balanced portfolio of stocks and bonds. Each year, the investment committee of the board of directors will analyze the total return of the portfolio along with market conditions and Habitat for Humanity's needs. Based on this analysis, the board will determine a spending amount—usually from 3 to 6 percent. The spending policy calls for reinvesting a portion of the total return as a hedge against future inflation.

Donations to Habitat's Endowment Program can help a variety of needs. They can aid families in the aftermath of natural disasters. They can also allow us to take advantage of new opportunities and to sustain programs throughout economic downturns. Moreover, endowment gifts can encourage ever more volunteers and communities to participate in our mission to offer decent, affordable shelter to people around the world.

As you review your charitable giving plans, please consider the Endowment Program as a way to sustain Habitat's work far into the future.

Robert Schmidt is the director of Planned Giving for Habitat for Humanity International.



MIKEL FLAMM

From Nov. 15-20, 2009, the Jimmy & Rosalynn Carter Work Project united volunteers and families in need of decent, affordable housing in the Mekong region. During the weeklong build, volunteers worked with nearly 166 families in Vietnam, Cambodia, Laos, Thailand and China's Sichuan Province. In Vietnam, some of those families were living on flimsy boats along the shoreline of the Thai Binh River. For 26 years, the Carter Work Project has targeted areas of great need and devastation, welcoming volunteers and funders from around the world.