



# Legacies

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

## A message from Habitat's CEO



### Looking to the Future: Investing in Families and Communities

In the biblical story of Joseph, God enables an outcast Israelite to oversee plans to feed the people of Egypt during an approaching famine. Joseph, who was made governor over all of the land, interpreted the dreams of the pharaoh and accurately predicted seven bountiful years of harvest followed by seven lean years. During the years of plenty, he looked to the future and set aside grain that would be available when it was needed.

Joseph encountered incredible challenges and betrayals in his life, but he chose to trust in God and to make the best of each situation. He also understood that God called him to take action. Obedience most often requires that we not sit still, but that we do something. Sometimes it means that we must step out into the unfamiliar.

Upon the death of her husband, Orpha Laurie (whose story you can see on this page), realized that she could not sit home and feel sorry for herself. She discovered that she could do so many things to help. In looking to the future, she also decided that she needed to make a new financial plan that would allow her resources to continue helping beyond her lifetime.

*continued on Page 2*

## Personally insuring safe, affordable shelter

### *Orpha Laurie buys life insurance for Habitat*

By Lurma Rackley

Like many couples, Orpha Laurie and her husband discussed their wills and their wishes for charitable bequests at times during their marriage. They agreed that they should in some way support projects that help people in need. But it wasn't until John Laurie's death two years ago that Mrs. Laurie realized their wills didn't leave anything to charity, and she decided to act on their intentions.

"Since John's passing, I have become aware that life is fragile and it's good to have things in place," Mrs. Laurie said. "We didn't have children, and we agreed it's important to remember charity as well as family."

Mrs. Laurie grew up in rural South Dakota on a farm in a tightly-knit community. If anyone faced illness or disaster, "the community rallied, came together and gave assistance. It was a pattern. In supporting your church, you do the same. Offering assistance becomes a way of life," said Mrs. Laurie, who has attended the Glenview United Methodist Church in Glenview, Illinois, for the past 46 years.

Retired from a career in banking, Mrs.



**Orpha Laurie**

Laurie wanted to be sure she made the right choices in leaving a legacy. So she started attending seminars and seeking professional advice on the best way to leave contributions to worthy causes. She had already determined that her causes would include housing for people in need.

"When I began thinking about charities and the work that various charities do, I thought of Habitat. I had been impressed with the work that's being done, providing a very basic need, that need being shelter. For me that need really became very clear when former President and Mrs. Carter gave their support to the project. Seeing them give hands-on support spoke to me," she said.

Mrs. Laurie's thoughts about Habitat centered on the news coverage lavished on the Carters when they participated in their first build with Habitat in New York City in 1984. "I think that's when I really became aware, and I'm sure it was also a national awareness. So many people lose their homes through natural disaster

*continued on Page 2*

The Lauries (right) in front of the Parliament building during a vacation in London, England.

*"Personally insuring safe, affordable shelter"..continued from Page 1*

*"Message"..continued from Page 1*

Orpha wanted to help create the environment of caring and support she recalled so fondly from her childhood growing up on a South Dakota farm. She did a lot of work to discover how Habitat for Humanity could help her invest in the strength of families and of community. She understood how helping families improve their living situations brings great blessings to the homeowners, to volunteers and to each supporter.

Her research led her to purchase an insurance policy that benefits Habitat. That decision, which impacts her finances today, will also change lives for generations to come.

Read on page 4 about the many ways you can support Habitat's ministry.

You will also discover in this issue of "Legacies" an article on Habitat for Humanity ReStores and how they can help us further our mission as we think toward the future. Our ReStores — with lightly-used items and never-used donations from partners for sale at a discount — are amazing assets that generate funds and raise awareness so that we can serve more families.

Thank you for all that you do and for considering the many ways you can help families realize their dreams. 🌿



Jonathan Reckford  
Chief Executive Officer  
Habitat for Humanity International

or simply can't afford a home. Working on a home themselves with volunteers must generate a sense of pride for the homeowners. I hoped that in some small way, I might be able to, if not give hands-on support, at least give something to provide the materials," she said.

Although she had not followed coverage of Habitat much during the years since the Carters began their alliance with the organization, the mission still touched her heart, Mrs. Laurie explained. She turned to her financial planner to discuss the options she'd researched.

"My financial planner is well versed in insurance, so we chose a life insurance plan making Habitat the beneficiary. One could gift an annuity, create a charitable trust or buy a life insurance policy that names the charity as beneficiary. I found that a life insurance policy is a common, popular vehicle to accomplish the goal — the buyer pays the premium and Habitat is the beneficiary. The good thing is that you can determine a premium that fits your budget, and that determines the amount of the policy.

"In my case, I determined that Habitat would be the owner and beneficiary of the policy. I am paying the premium by sending my check to Habitat, so I also receive a tax benefit by making an annual charitable contribution. It's like giving an annual gift that will later on provide the means for what you are hoping to accomplish," Mrs. Laurie explained.

And what she is hoping to accomplish is a better world for families. "You see the need around you, the devastation and people losing everything. How can you not reach out and offer a helping hand in some way?"

Mrs. Laurie finds more than one way. She sings in a local senior choir that visits nursing homes and also sings in her church choir. She supports her



church and has a special interest in the United Methodist Committee on Relief and its global outreach. In addition, she is supportive of the church youth group that raises funds for their summer work trip to Appalachia each year. She is pleased to hear the young people often say they experience a "God moment" while they work.

"The young people in this area have never experienced what poverty means; to see it first-hand is life changing," she said. The idea of contributing to safe and affordable housing seems especially important in changing lives, she added.

"I can imagine the thrill of people having a place to call home -- because what's more important than a place to call home? If families can be together and have shelter, that's a solid start," to a decent life, she said.

The life insurance policy that Mrs. Laurie bought to benefit Habitat gives her a sense of completion. "It gives me a real good feeling of satisfaction to know there will be funding available to help build houses; and that is in place now."

Until that time, Mrs. Laurie will continue to lead a life of contribution. "I try to keep my life full of activity. God has blessed me with strength and good health," she said. 🌿

*Lurma Rackley is a writing/editing manager for Habitat for Humanity International's Resource Development Communications department, based in Atlanta, Georgia.*

# Second hand goods for a hand up

By Lurma Rackley

Pam Ferris had to figure out what to do with her Uncle George's things when he died. George lived alone in an apartment in Los Angeles, California, and he'd filled it to the brim during his professional life as a producer. Pam and her husband, Larry, went online to find an agency that could come right away to pick up items for donation – and that's when they discovered the services of Habitat for Humanity's ReStore Outlets.

"Thank God for this place," Pam said

*ReStores accept new and gently-used donated goods that are sold to the public at a fraction of retail prices. Donations include building materials such as concrete, tile roofing, granite counter tops, cabinets, windows and doors that attract people in the remodeling market. The quality and quantity of donations from individuals, businesses and organizations affect a Restore's success.*

of the ReStore operated by Habitat for Humanity of Greater Los Angeles. She was taking a break from supervising movers who had arrived at George's apartment to haul away a refrigerator, couches, mirrors, chairs, tables, television, rugs, file cabinets, kitchen appliances, dishware and much more. Her sister and brother-in-law, Nancy and Marshall Rubin, and her sister Christy Cane also praised the crew that came to professionally remove the items "with order and ease," Pam said.

Before she started looking for a place to donate her uncle's things, Pam did not know about Habitat's ReStores.

"I always associated Habitat with Jimmy Carter and building houses," she said.

Now that she is learning more about Habitat's programs, she says she will include Habitat among the charities she

supports and also tell friends and relatives to remember the ReStore for donations of suitable items.

## History of ReStores

A Habitat for Humanity ReStore was established in Winnipeg, Canada in 1989, and the first opened in the United States in 1992. Today more than 700 ReStores operate in 48 states.

While every ReStore is a little different and inventory changes daily, most focus on

home improvement goods like furniture, home furnishings, building materials and appliances.

"Frequent visits to a ReStore satisfy the 'treasure hunter' in all of us," said

Drew Meyer, senior director, ReStore and Gift in Kind Support, Habitat for Humanity International.

## Donors and customers

The Habitat for Humanity of Greater Los Angeles ReStore that Pam Ferris contacted opened six years ago and is continuously attracting attention from builders, remodelers and people seeking to donate the goods of their deceased loved ones.

"We hear from people several times a month with donations from an estate," said Nicki Cordero, ReStore Donations coordinator for the Los Angeles affiliate that recently opened a second ReStore. Sales raise funds that give Habitat the opportunity to serve families and change lives.

"It's rewarding to know people see the ReStore as a solution and wonderful way of honoring their loved ones who have

passed," Cordero said. Another driver is cost. "Many people are looking for ways to save in this challenging economy, and, as a result, ReStores are experiencing more customer traffic," Cordero said.

Melody Bailey agrees. Bailey manages the Sea Island Habitat for Humanity ReStore on Johns Island, South Carolina. The ReStore opened in January 1999 and attracts "a couple hundred customers a day," Bailey said.

Donations include furniture, live plants, and other items from the large homes of wealthy people who are moving to smaller quarters or have died. The ReStore sells the items at what amounts to a 50 percent discount. Customers range from lower-income shoppers to wealthy donors looking for a good bargain or unusual items like antique jewelry, art and period furniture. The ReStore also receives items such as doors, windows, building materials and fountains.

"If a person wants belongings go to Habitat, it should be in writing to be sure the wishes are followed," Bailey advises.

## More than destination shopping

Proceeds from ReStores help affiliates fund home construction and fulfill Habitat's mission of giving people a "hand up and not a hand-out."

ReStores also play a major role in the "green" movement. ReStore staffs collaborate with other groups to build awareness and to reduce, reuse and recycle all types of material. Every year ReStores keep thousands of tons out of landfills across the country.

For more information and to locate a ReStore in your community, call 1-800-Habitat or visit <http://www.habitat.org/cd/env/restore.aspx>.





## 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. 6750, 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 St.

Americus, GA 31709-3498

**Call:** 800-422-4828, ext. 6750

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

**Web:** [habitat.org/support/planned](http://habitat.org/support/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.*

## Will substitutes – Continuing support beyond your lifetime

By Sandy Mayfield

How do you fit into Habitat for Humanity's service mission? Our mission statement says we "work **in partnership with God and people everywhere**, from all walks of life, to develop communities with people in need by building and renovating houses so that there are decent houses in decent communities in which every person can experience God's love and can live and grow into all that God intends." Last year, Habitat's community of friends, donors and volunteers made it possible for 75,000 families to move out of untenable living conditions and into safe, secure, healthy and affordable homes. You are a partner in this success and we hope you share our joy in it!

**Your desire to give more:** Donors tell us they are wowed by Habitat for Humanity's tangible success and wish they could give more – but can't because of budget considerations. A will substitute enables you to give at that higher level without having an impact on your current budget. Plus it becomes a part of your legacy to future generations.

Through a will substitute, you would name Habitat for Humanity as a beneficiary of an asset that is payable upon death – such as the life insurance policy established by Orpha Laurie, featured in this issue.

**Benefits to will substitutes:** Will substitutes offer many benefits. Some types provide you with income. They are free to put in place and don't involve consultation with a lawyer. The asset would bypass probate court, enabling your heirs to reduce estate taxes. Most are revocable until death, allowing you to change beneficiaries at any point.

Examples of will substitutes include:

- **Charitable Gift Annuities:**  
A charitable gift annuity is a contract where you make a donation of cash or securities in exchange for our guarantee to provide fixed payments for life to the annuitant(s). Annuities are a popular means of supplementing retirement income for oneself and/or loved ones who are 60+ years old. They are also popular with couples because payments continue to the survivor.
- **Payable-on-Death Accounts:**  
These include checking and savings accounts.
- **Transfer-on-Death Accounts:** Similar to a payable-on-death account, except it is used for individual stocks or stock accounts.
- **Contracts Effective at Death:**  
This can include beneficiary designations on life insurance, commercial annuities and retirement funds.
- **Revocable living trusts:**  
This type of trust can make funds available to you during your lifetime, gives you the flexibility to change beneficiaries at any time and will transfer to your beneficiary on death.

As you can see, there are many creative ways to continue supporting Habitat for Humanity's housing ministry beyond your lifetime – creating your legacy in service to future generations in need of decent housing. I would enjoy exploring these possibilities with you and invite you to contact me at 1-800-HABITAT (800-422-4828), extension 6750; or [smayfield@habitat.org](mailto:smayfield@habitat.org). 🌿

Your gift is very much appreciated and fully deductible as a charitable contribution. A copy of our latest financial report may be obtained by writing to **Habitat for Humanity International, 121 Habitat Street, Americus, GA 31709, 800-422-4828**. If you are a resident of one of these states, you may obtain financial information directly from the state agency: **MARYLAND** – For the cost of copies and postage, Office of the Secretary of State, State House, Annapolis, MD 21401. **PENNSYLVANIA** – The official registration and financial information of Habitat for Humanity International may be obtained from the Pennsylvania Department of State by calling toll-free, within Pennsylvania, 800-732-0999. Registration does not imply endorsement. **WASHINGTON** – Charities Division, Office of the Secretary of State, State of Washington, Olympia, WA 98504-0422, 800-332-4483. **WEST VIRGINIA** – Residents may obtain a summary of the registration and financial documents from the Secretary of State, State Capitol, Charleston, WV 25305. Registration with any of these state agencies does not imply endorsement, approval or recommendation by any state.