

we want to leave a positive legacy.

Dr. Andrus herself left a legacy to aspire to. She founded AARP in 1958, when she was a youthful 73 years old. AARP's mission is just as fresh today as it was back then: to bring about a society where all people can age with dignity and purpose.

Empowerment, independence and civic engagement are among our core values. Even as I speak AARP is involved in an ambitious initiative to increase volunteerism among older people. I invite you to go to www.Createthegood.org.

AARP's values and priorities mesh so closely with my own. I have worked my entire professional life on improving quality of life for older people. Of course, maintaining dignity rests on quality, affordable health care and long-term financial security.

Unfortunately, women are more at risk for poverty. Women as a whole still earn only 77 cents on the dollar for equal work.

And more: we often take time out of, or put fewer hours into, the workplace because of caregiving obligations. It's no secret that the bulk of caregiving—both for dependent children and aging parents—falls on the shoulders of women. All this means lower Social Security benefits and less savings than men. No wonder many women fear outliving their financial resources.

Health care is intimately tied to financial security. Treating chronic conditions that come with age can be expensive. Including costly prescription drugs.

This is another reason I feel so privileged to have the bully pulpit of AARP to bring about positive social change.

I'm so incredibly proud of AARP's legacy and very fortunate to serve as its president. And to think I'm the daughter of immigrants whose first language was NOT English and whose local Chinese culture didn't expect its girls to go to college!

It gives me great pleasure to donate a copy of *The Wisdom of Ethel Percy Andrus* to Marilyn Dunn, Executive Director of the Schlesinger Library. The book contains a number of columns Dr. Andrus wrote for the magazine she founded, at that time called "Modern Maturity." I'm sure you'll find both her philosophy and words amazingly contemporary, fresh and vibrant.

Let me say close by saying, as an American, that in no other country of the world can the children of immigrants achieve so much—in just one generation. Those from various ethnicities, including Chinese, have proven again and again that if people are determined to gain freedom and justice, they can succeed in this country despite all obstacles. And in no other country is it so apparent that our nation derives its strength from the resiliency and spirit of inclusiveness of our people.

As the first Asian American President of AARP, and as the daughter of Chinese immigrants, who grew up in the village of Boston's Chinatown where I received so much support, I thank you for the privilege and opportunity to speak with you today. ♦

How Far Will They Go Among So Many?

A LOT OF WORK AHEAD

Address by JONATHAN RECKFORD, CEO, Habitat Humanity International
 Delivered to the Biennial U.S. Affiliates Conference, Atlanta, Georgia, January 23, 2009

We all remember the story of how Jesus fed over five thousand people with just five loaves and two fish.

We should remember it. It's the only miracle story, apart from the resurrection itself, to appear in all four Gospels. Obviously, this story made a deep impression on the Gospel writers, just as it has resonated among Christians ever since.

The different Gospel accounts agree on the main details. Jesus and his disciples needed a break. They had withdrawn to a remote place to rest. Despite their efforts to keep a low profile, they were recognized. A crowd of over five thousand men, women and children had gathered and followed them.

So Jesus preached to this multitude and healed their sick. As evening approached, the disciples urged Jesus to dismiss the people so this vast assembly could find food. But Jesus replied, "You give them something to eat."

Can't you just imagine how the disciples must have felt? "Really, Master—it's late in the day. We're supposed to be here for a rest. Have a little compassion on us as well as this crowd. We're tired and hungry, too. And we don't even have enough to feed ourselves. We have five loaves—five small barley loaves at that—and two little fish." They asked Jesus: "How far will they go among so many?"

That's the question that I want us to ponder this morning: "How far will our resources go among so many?" How are we going to multiply our resources to build decent, affordable homes for all who need them?

Over thirty years ago, Jesus gave Habitat a mission that seemed every bit as impossible as feeding over five thousand people. Our master called us to eliminate poverty housing throughout the world.

Since then, we've built over 300,000 homes.

That's a significant achievement.

But we still live in a world where over a billion and a half people are inadequately housed. The need for decent shelter is immense—and growing faster than we can build homes to meet it. So the question the disciples asked Jesus still challenges us: “How far will they go among so many?”

The question is even more pressing now, when a recession makes our task even harder.

Believe me—I know only too well that we're going through the worst economic times in the history of Habitat. The stock market is down, unemployment is up, and charitable giving has softened. We're facing the same challenges at HFHI as you're facing locally. We've had to tighten our belts as well.

We know that the work you do is hard enough in the best of times, let alone the worst of times. When you have to let people go or turn away families who need housing, it hurts. A crisis like the one we're in now can cause the even the strongest of us to lose faith. Or, maybe not.

Remember, the first disciples might have rejected Christ's command to feed the multitude as hopeless. They could have given up. But they didn't. There was something about Jesus—the power, authority and assurance radiating from him -- that made them willing to share what they had, even though it seemed impossible to feed such an enormous crowd.

They followed Christ's command; and the crowd was fed.

We don't know how Jesus multiplied the loaves and fishes. But we *do* know that there was more than enough to go around. After the crowd had eaten their fill, the disciples collected twelve baskets of leftovers.

Imagine how the disciples felt then. They saw that the simple act of sharing had unleashed power beyond their imagination. It was earth-shaking power. In time, as we know today, this carpenter turned itinerant preacher and his dozen rag-tag followers would launch a movement that would change the course of human history.

But the disciples didn't know the outcome of the story while they were living it. Neither do we. We don't know what lies ahead for Habitat. All we know is this: Like those first disciples, we've been called to do impossible things by someone far greater than ourselves.

All of us can understand such a call. Certainly you can. You're Habitat affiliates. You know all about what it's like to be called upon to do seemingly impossible things. You do it all the time.

Since I've been with Habitat, I've seen you at work, and I've marveled at all that you do.

It's because of *you* that Habitat is now the 14th-largest homebuilder in the United States.

It's because of *you* that we've achieved such a remarkable rate of growth in such a short space of time.

It's because of *you* that the world knows the power of

Habitat—the power not just to build decent, affordable homes, but to transform lives.

When I look at the history of Habitat, I am amazed. I often wonder what it was like for the people who started Habitat more than 30 years ago. What motivated them to take on such a daunting task? If they had not been strong enough in their faith to set a goal of eliminating poverty housing throughout the world—*before they had built a single house*—where would we be today?

A few months ago, I had a chance to hear about the origins of Habitat first-hand, from someone who was part of those first conversations. I was in Naples, Florida, for the construction of Habitat's 300,000th house, when I met Sam Emerick. Sam was Habitat's first board chair. He's now 93 years old and still going strong!

Sam told me how he had met Clarence Jordan, the founder of Koinonia, at a conference on poverty back in 1965. They were chatting about ways to alleviate poverty when Clarence suddenly turned to Sam and said, “You know ... if you want to help poor people have a decent, simple place to live, you can make it happen ...”

You can make it happen!

According to Sam, “That sentence grabbed me by the shirt. I couldn't ignore it. I literally felt that someone had gotten ahold of me.”

That someone—God —had gotten hold, and never let go. Not even after Sam, Millard Fuller and others created Habitat for Humanity in 1976. Not even when I met Sam when he was 93. He was still in the grip of that irresistible force that had grabbed him so many years before.

I asked him: “Sam, did you or the others have any idea what God was going to do with this when it all began?”

“We had no idea,” he replied. “We just knew that the idea that got hold of us wasn't going to stop with us.”

We understand that kind of divine calling because we have all had our own moments when we felt an irresistible call to help Habitat build homes.

I see the results of that calling everywhere I go.

Back in November, I spoke at the annual gala of New York City Habitat. It was held in an elegant Manhattan restaurant that used to be a bank. I had just finished congratulating our affiliate when, suddenly, I found myself being half-smothered by the embrace of this *incredibly* effusive woman—who had come charging at me from out of nowhere. “You cannot imagine how Habitat has changed life for me and my family!” she exclaimed.

The woman's name was Candace George. (She introduced herself once we both had a chance to catch our breath.)

Candace is a remarkable woman. She's a college-educated professional, but she doesn't make a lot of money as a fraud investigator for the city of New York. She's also a single mother with five children.

Before Habitat, all six of the Georges lived in a one-bedroom, fifth-floor walkup. If that wasn't cramped

enough, there were other tenants: the apartment was infested with rats—so many, and so bold, that the children had actually begun to give them names.

The rats weren't the only health hazard confronting the family. The other hazard was discovered only when the baby, a boy named Daniel, got sick...really sick...He started having asthmatic seizures so severe that he had to be rushed to the hospital.

Once hospitalized, he would recover rapidly. But he would relapse as soon as he was taken home.

Eventually, a city health inspector identified the cause of these mysterious attacks—toxic black mold around the apartment's windows. That's why Daniel was constantly sick.

Since Candace was already a candidate for a Habitat home, the New York affiliate was able to find the family temporary shelter. Later that year, they moved into their own Habitat row house in Brooklyn.

That move made all the difference in the world for this family. Daniel is now five—a lively, talkative boy who's doing great. He's hardly seen the doctor since their move.

Daniel's older sister, Soudea, whom I also met that night, told me proudly that she's getting top grades at one of the most rigorous magnet high schools in the city. She's also being courted by some of the country's most prestigious colleges. Small wonder that Candace George hugged me within an inch of my life when I met her.

As I said, I hear stories like this every day—tributes to all that you've accomplished. Over and over we see how dramatically a safe, simple and decent home raises the health, educational and living standards of the families we serve—along with their self-esteem. That's why we say, "It starts at home."

Habitat also transforms the lives of everyone who works on a Habitat project. The Habitat experience makes those who participate want to come back and do it again. It makes them advocates in our fight against poverty housing. It did with me and it did with you.

My own first experience with Habitat came in 1992, when I was working for Disney in Orlando, Florida. As I've often recounted, it started as a team-building exercise for my department. From the first, I could see that Habitat was very different from any team-building effort I'd tried before.

First of all, it was real. A lot of team-building exercises—like running obstacle courses or building a monkey bridge across a creek -- pit people against artificial challenges. Here we were all going to work together to help build a home for a family. We were going to do something that would last; something that really mattered.

When it was over, we had not only helped build a house, we had developed a real sense of teamwork and camaraderie. That was the first time I saw with my own eyes just how profoundly Habitat changes the lives of ev-

eryone involved in the project.

Several of us who worked on that house in Orlando were so moved that we kept coming back to volunteer.

Sound familiar?

Part of my job is never to be seen in public without a Habitat logo on me somewhere. Because I'm trademarked, I regularly have total strangers come up and tell me, "Habitat changed my life." I even meet people who tell me, "Habitat saved my life."

One of these people was a man named Rick Simmons, who was one of the volunteers I met when we built our 300,000th house.

It seems that Rick and his beloved wife of many years had spent most of their lives in the cold Northeast. But after decades of hard work, they had saved enough to retire to Florida and start living the kind of life they had always dreamed of.

Sadly, their happiness was short-lived. Less than a year after their move, Rick's wife died.

"I was bereft and completely lost for months after," Rick told me. Finally, a friend from his church counseled him, "You need something to do. Why not volunteer with Habitat?"

Rick did.

He was uncomfortable on his first build. He'd never been handy with tools. But he discovered that there was one thing he *could* do, and do superbly. He could *caulk*. Rick can caulk window frames, caulk siding, caulk anything that needs a tight seal. He started sealing houses for Habitat four days a week.

After a while, Rick was blessed by one of God's loving ironies. Sealing up houses as a Habitat volunteer helped him to open his heart, which grief had shut tight after the death of his wife. Rick is now keeping company with a Habitat homeowner, a single mom, whom he met while the two of them were volunteering to build yet another house. While we don't all find love on the build site, people have life-transforming experiences all the time when they get involved with us.

Screenwriter Randy Wallace summed it up in a quote that remains my favorite: "Habitat for Humanity is a perpetual motion miracle. Everyone who gives, receives—and everyone who receives, gives. If you want to stay complacent and uninspired, stay away from Habitat. Come close to Habitat and it will change you and make you part of something that changes the world."

We know that Habitat changes the world. If you want to see that with your own eyes, I encourage you to take a Global Village trip. Once you've had a look at the work we do around the world, you'll come back and encourage others to have a look for themselves.

You know, when Jesus told the disciples to share what they had, they didn't know that they would end up with more than enough. But they did. And Jesus was very specific that the fragments that remained should be gath-

ered up. “Let nothing be wasted,” he said.

Think about that for a moment. Jesus had just multiplied five loaves and two fishes until there was plenty to feed over five thousand people. But he says, “Let nothing be wasted.”

I think there’s a lesson for us here.

Right now, I’m sure many of you are wondering how you will meet the needs of your own communities, let alone how you will be able meet the needs of people in other lands. But we should remember that we serve a God of abundance. If we have the kind of faith that the first disciples had, we can trust that God will not only provide for our local needs, but that there will be something left over to help people abroad who are so much worse off.

Perhaps \$1200 is just a fragment of a house to us—a crumb in a basket of leftovers. But in Africa, it can build an entire house. More than a house -- a launching pad to a better life. So gather up the fragments, let nothing be wasted. Even the crumbs from our tables can be a banquet for the world’s poor.

Earlier in this conference, you heard about the tremendous impact that your affiliate tithes have on families around the world. Tithing also benefits you.

I know that many of you have already discovered that your donors become even more enthusiastic about Habitat when they see how a fraction of their gift can double the number of families we help. It’s not “either/or,” it’s “both/and.” Sharing with others abroad helps us here at home.

Even in tough times we have enough to share. We’re gaining momentum. It took 20 years for us to build 50,000 houses. It took five years for us to reach 100,000, another five to build 200,000. And it took just three more years for us to build our 300,000th house.

We don’t want to stop now, when we’re needed more than ever. We’re no strangers to adversity. We’ve weathered economic downturns before. Heck, we’ve stood up to hurricanes, earthquakes and tsunamis. We can cope with this recession.

We can find new ways of multiplying the loaves and fishes. We’ve been sharing ideas on how to do that over the past few days. We’re going to keep on helping each other to fulfill Habitat’s mission long after we leave here today.

Now I want to share with you my vision of Habitat’s future. Keep in mind, these hard economic times are not going to last. But Habitat is. The world needs us, so we need to keep looking forward.

Remember what we said in our Ultimate Goal Statement:

“The ultimate goal for Habit for Humanity is to eliminate poverty housing and homelessness from the face of the earth by building adequate and basic housing.”

That is the one great idea that unites us all.

“Furthermore,” our goal statement continues, “all of our words and actions are for the ultimate purpose of putting shelter on the hearts and minds of people in such a powerful way that poverty housing and homelessness become socially, politically and religiously unacceptable in our nation and world.”

If we can all say “Amen” to that, as a declaration of where we want to go, then the question becomes, how do we get there? With the help of a great many of you, we created a new strategic plan three years ago. I believe that the course we charted then is still the right one. This is what we said: “By mobilizing social, financial and human capital, Habitat for Humanity will demonstrate the love and teachings of Christ by being a partner and catalyst for worldwide access to safe, decent affordable housing.”

We don’t need to change our mission, our principles or our strategy. Over the last three years, we’ve exceeded our goals.

When we wrote the plan, we were helping a record 25,000 families a year. Back then, we set the ambitious target of helping 66,000 families per year by 2011. Thanks to you and so many others, we’re well ahead of schedule. We helped over 55,000 families last year. This year, despite the downturn, we hope to help even more.

So we are setting another ambitious target: to help 100,000 families a year to have new or improved housing, worldwide, by 2013.

That is the first, overarching goal of our plan. To reach that goal, we will continue to rebuild communities after natural and man-made disasters, and leverage our efforts through increased partnerships with the public and private sectors, with faith communities and with other nonprofits. All this will be in addition to our core building projects.

Our second goal is to mobilize the new capital to sustain our growth. This means both increased fundraising—we’re planning an unprecedented global capital campaign—as well as new ways of providing financing, such as Flexcap and New Market Tax Credits in the U.S. Some of you may not know that in most of the countries in which we serve, only 5 to 10 percent of the local population has access to any kind of home loan. That’s why housing microfinance is a critical part of our global growth plans.

Goal three is to transform the systems that impact affordable housing.

What does that mean? One aspect is *advocacy*. We must be advocates to change housing policy across the world so that low-income people have the right to own a home.

If a family does not have clear title to a plot of land, why should they build a decent house on it? Or if they live in a house from which they may be evicted without notice, why should they spend money to improve

it? And yet that is the condition of many poor families in other parts of the world who lack the basic property rights that we take for granted.

For example, in some developing countries, there are laws that deny the right of widows and orphans to inherit property. Say, for example, that a man in one of these countries dies. His relatives inherit his house, not his widow or his children. The children lose not only their father and provider, they become homeless as well.

We are working with the United Nations and other international organizations to change these laws, just as we will promote better housing at home.

Here in the U.S., we support housing trust funds and increased funding for low-income housing. And we must continue to fight NIMBYism and those other naysayers who argue that low-income families shouldn't own homes because of the abuses of the housing bubble.

Another aspect of transforming the systems that impact affordable housing is sustainability. We want to become leaders in sustainable community development. That means developing communities that are sustainable financially, socially and environmentally.

First, we must ensure that Habitat itself is financially sustainable. We must be good stewards of the Fund for Humanity. Good stewardship means helping as many people as possible with the finite resources we have at our disposal. If we can increase repayment rates and reduce the subsidy per family, we can help more families.

To be sustainable socially means that a community is safe and has access to health care, education, infrastructure and other elements of decent community. We don't need to provide all those things but we want to be sure that we are helping to create such communities.

To be sustainable environmentally means that we "build green." Habitat is and should be a leader in building energy-efficient, environment-friendly homes that minimize ownership costs for our partner families. That's a win-win situation for everyone involved. Sustainable or "green" building is also another way that we will attract new supporters to our mission.

Our fourth and final goal is to invest in and equip the leaders around the world that we need to make all this possible. We understand that our leaders need access to knowledge, tools and expertise.

This conference is itself an example of leadership development. So is the re-launch of the MyHabitat web site with the new Knowledge Center, which provides an array of learning resources and new, on-line learning. In addition, we will continue to provide regional workshops, university programs, scholarship aid and networking meetings.

We're making these investments because you are a vital part of this effort. Each of us needs to be a partner and a catalyst for promoting decent, affordable housing. Together, we can change the world.

We know that this is a very ambitious plan, particularly in these times. Yes, the world economy is down. But there are upsides to even the sharpest economic downturns. Previously, rising land and materials prices were a huge challenge. For some of you, there are now land and lot deals at very attractive prices. Yes, the collapse of the housing market is a terrible thing. But foreclosures and abandonments offer new opportunities for us to acquire more houses that we can convert into homes.

On Wednesday, Larry Gluth talked about some of the other ways in which we are going to multiply our resources—through the Neighborhood Stabilization Program, A Brush with Kindness, FlexCap, Re-Stores, the Softwood Lumber Program and an influx of fresh volunteers from Vista, AmeriCorps and Job Corps.

The new administration brings with it the prospect of more government assistance. As President Obama said when he was sworn in as our new president earlier this week: "The state of our economy calls for action, bold and swift, and we will act ..."

In short, I believe we can keep growing, even in lean times. Remember the loaves and fishes: the disciples started out without enough to feed themselves. They ended up with twelve baskets of leftovers.

We really need to take that story to heart. We shouldn't be afraid to ask people to share, even during lean times. Because the evidence says that they will.

You might think that giving plummets in a recession. In fact, there's a recent study by Indiana University that analyzed giving patterns over the past forty years. This study found that since 1967, in years with a recession, giving has grown an average of 6.2 percent. Giving by individuals doesn't grow as much in recession years as in boom times, but it grows nonetheless.

I have every confidence that we can get -- maybe not what we *want*—but at least the resources we *need* to keep growing.

One way for us to get those vital resources is to do a better job of telling our story. By that I mean that we need to tell more people how our work goes far beyond helping low-income people to own homes. Remember what moving into a Habitat home did for little Daniel George and his asthma attacks? Remember how an improved home environment helped give his older sister a better chance to excel at her studies?

But we have more than anecdotal evidence that better housing raises health and educational standards.

For instance, we have a study on the effects of Habitat housing in northern Malawi. This study concluded that the incidence of malaria, respiratory or gastrointestinal diseases was reduced by 44 percent in those children living in Habitat houses compared with those living in the rest of the community.

That's a breathtaking impact in a developing country where a one or two percent improvement in health statis-

tics is considered to be a big change.

We also have a study where Habitat families in Costa Rica were interviewed. Some 88 percent of those families reported improvements in their general health. Thirty-eight percent of these families reported that their children were doing better in school, and 39 percent reported that their children had developed a more positive attitude towards school.

When donors hear results like this, we get their attention. Our research shows that when we explain how better housing promotes better health and educational outcomes, we attract new supporters. In tough times, donors want their money to do as much good as possible. So let's tell people just how much good we do.

I'm convinced that with faith, with energy and with ingenuity, Habitat can not only continue our mission—we can actually do more. And you can lead the way. You are our laboratories—constantly experimenting with new ways to fulfill our mission.

Remember Sam Emerick, whom I met while building our 300,000th house?

As Sam and I were talking, a local volunteer—another man who was obviously well up in years—came over and introduced himself. He said his name was Paul Johnson. Then he added, with considerable pride, that he had been volunteering in Collier County for 20 years.

“How old are you?” asked Sam. “I'm 86,” Paul replied. Sam looked at him and offered this piece of advice:

“Keep going, kid.” “Keep going.”

That's good advice for all of us at Habitat—we've got to “keep going.”

I know that these are difficult times. I know that there are moments when we all get discouraged. But I also know that we can't stop now. There is too much at stake.

The theme of this conference is, “No hands but yours...” This theme comes from one of my favorite sayings of St. Teresa of Avila. I think it's worth repeating:

“Christ has no body now on earth but yours, no hands but yours, no feet but yours; yours are the eyes through which Christ's compassion looks out on the world, yours are the feet with which He is to go about doing good and yours are the hands with which He is to bless us now.”

At Habitat, we get to be Christ's hands to help house the needy. Let us remember that Jesus had a carpenter's hands. He cut and shaped wood. He built houses. To participate in the work of Habitat is to identify with our master's life and work in a particularly personal and meaningful way. It is our mission—it is our duty, our privilege, our blessing -- and our joy -- for us to be those strong, loving, busy carpenter's hands for all the people of the world who need a decent place to live.

So let us lift up our hearts, let us lift up our hopes, let us lift up our hands -- and let's get back to work!

Thank you and God bless you all. ♦

Republicanism

THE FUTURE OF THE REPUBLICAN PARTY

Address by GEORGETTE MOSBACHER, best-selling author, CEO of Borghese Corporation
Delivered to University Club in New York, New York, December 11, 2008

This morning I got an email from a Russian friend who came to this country when he was eight years old with his mother and father. He didn't speak English when he came here, but then he went to school in upstate New York and later enrolled in Harvard's genius program for a liberal arts degree, an MBA and a law degree—all in six years.

After he graduated, he went back to Russia—to his parents' horror—and made a fortune.

We've remained very close friends, and I got an email from him that said, “When I click and go to one of my favorite blogs, I realize America is just like Russia.”

The blog was about Gov. Rod Blagojevich of Illinois, who was arrested on federal corruption charges over the selection of a successor to Barack Obama.

I wrote back very quickly, and said, “No, Alex, it's not at all like Russia because in Russia this wouldn't be news. That's the way you do business. No one is outraged by this kind of thing. But in the United States of America,

we're all outraged. It was on the front page of every newspaper. It led the evening news. There will be convictions; there will be people who go to jail. No, Alex, it's not at all like Russia.”

And that reminded me how great the United States of America is—not that I need to be reminded because I'm one of those patriots who grew up in a small town in Indiana where every day we started our class by pledging allegiance to the flag. And where we said the Lord's Prayer. I've lived in New York, in Washington, and in Texas, and when I go back to where my family lives now, in Nashville, Tennessee, we still hold hands and say grace before our meals.

When I tell that to my liberal New York friends, they're horrified. They give me a look that seems to suggest, “How freakish! Do I really know you?” At that point, I think to myself, “They just don't get it.”

Where I came from those values really matter—the

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