



**"Building Houses, Building Hope"**

## **Bucknell, Susquehanna Come Together to Help Local Family**

Union-Snyder Habitat for Humanity, in partnership with the Bucknell University and Susquehanna University Habitat chapters, broke ground on a new house for a local family on March 21 in New Columbia.

About 60 people, including two dozen student volunteers, attended the ceremony, which marks a new beginning for Virginia and Alberto Lopez, who need more room for their growing family. The couple has two children: Angela, 4, and Nathaniel, 1.

"We'll do our best to fulfill our obligation for this home," said Alberto Lopez.

The Lopez family was selected among 40 interested families and eight applicants. They are the 17<sup>th</sup> family to partner with the Union-Snyder affiliate.

Habitat's goal is to fulfill the dream of home ownership with simple, basic homes for families in need, said Cherie King, president of the Union-Snyder Habitat affiliate.

"They become taxpayers, home owners and neighbors," she said. "This is not a hand out. It is a hand up."

It costs about \$75,000 to build a Habitat home. The family will pay back Habitat through an interest-free mortgage, and the payments will be put in the Fund for Humanity to be used for future home construction. Volunteers will do the majority of labor to build the home.

The Bucknell and Susquehanna students, who collectively raised \$20,000 toward the cost of the home, are the home sponsors. The students also assisted in interviewing applicant families and with conducting home visits before selecting the Lopez family.

Bucknell and Susquehanna used to be in an informal competition to raise money for Habitat. This year, the chapters took a different approach and shared ideas about how to raise funds more effectively, said Allison Miles, co-president of the Bucknell Habitat chapter.

One fundraiser that has been a success for Bucknell – "Trick or Treat for Change," helped Susquehanna raise twice as much as it has in years past, said Eric Lassahn, Habitat's campus liaison. The students left envelopes at homes in Lewisburg and Selinsgrove asking for donations to Habitat and returned on Halloween to collect.

Susquehanna University's Center for Civic Engagement recently named the Union-Snyder affiliate "Community Partner of the Year 2008-2009" for the chapter's effort to have both universities work together on Habitat projects and fundraisers. The students will assist in the construction of the Lopez home.

The award is intended to honor a community partner that has made "significant and meaningful efforts to engage Susquehanna University students in service projects with their organization."

**The process of family selection begins again in April and May.**

**Anyone interested in applying or volunteering may visit the local affiliate Web site at [www.usfhf.or](http://www.usfhf.or) or call 1-888-995-4387.**



*Above: The Lopez family breaks ground.*



*Above: Bucknell and Susquehanna University students work together.*

# Susquehanna Students Help Out in New Orleans

On Feb. 28 through March 7, the Susquehanna University HRT 1, which was composed of 18 students and three staff members, visited New Orleans. While down there, the group teamed up with the St. Charles Avenue Presbyterian Church's Rebuilding Hope in New Orleans (RHINO) and Habitat for Humanity to build four houses. In May, HRT 12 will do the same.

This program was created after Hurricane Katrina by Eric Lassahn, director of residence life and civic engagement at Susquehanna

University. The award-winning program has been a highlight of many students' experiences at the University.



Above: Students help build a house on Ferry Street in New Orleans

## Union-Snyder Habitat for Humanity 2009 Board of Directors

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\*Denotes new Board members



Above: The Susquehanna University team that visited New Orleans earlier this year.

### Union-Snyder Habitat's Mission is Two-Fold

-Building homes in partnership with God's people in need.

-Providing local residents opportunities for volunteer service, improving lives of neighbors and the quality of the larger community.

[www.ushfh.org](http://www.ushfh.org)

[info@ushfh.org](mailto:info@ushfh.org)



Left: Students help out.

Right: Students listen to the bag pipes.





## We Need Your Help!

Do you want to help improve your community, but don't know how to get involved?



Becoming a member on one of the various committees of the Union-Snyder Habitat for Humanity is a great way to give back to your community. For more information contact Cherie King, president, at 570-522-8099.

Volunteers are still needed to help manage Habitat's booths at the Lewisburg Street Fair on April 25. A table and tent pop-ups are needed as well.

## Life Insurance: Why This Type of Charitable Donation Might be Right for You

Life insurance can be a tool with many purposes. For example, it can provide liquidity for paying taxes and other expenses at death. But, believe it or not, some of the most satisfying uses for life insurance policies are connected with charitable giving. You can do this in two ways: by the gift of an existing policy or by taking out a new policy.

### Gift of an Existing Policy

You may own an insurance policy that has a substantial cash surrender value, yet the

original purpose for the protection no longer applies. This policy can be a sort of hidden asset, available to be used for your philanthropic purposes. If you choose to name Union-Snyder Habitat For Humanity as the beneficiary of a policy that is not paid up and also assign all incidents of ownership of the policy to us, you receive an immediate income tax charitable deduction for the "interpolated terminal reserve" value of the policy. This is usually close to the cash surrender value, a figure available from the insurer and you are relieved of the obligation

to make further premium payments. For a paid-up policy, the deduction is the cost of replacing the coverage with a comparable policy. In either situation, the tax deduction cannot be greater than your net investment in the policy.

### New Policy for Future Charitable Gifts

Many of our friends and regular donors that would like to make a significant future gift to us at a relatively low cost can do so through a new life insurance policy.

Covering the premium costs is considered an annual gift to Union-Snyder Habitat for Humanity and is tax-deductible as a charitable contribution. When you make a gift in this way you can invest a small amount each year that will multiply into a substantial donation.

Please contact USHFH Development Officer Sandy Hopkins at [sandy@ushfh.org](mailto:sandy@ushfh.org) or 570- 490- 9158 for more information.

## Habitat Visionary Passes Away

Millard Fuller, the visionary whose ideas and tireless work created Habitat for Humanity, passed away Feb. 3, 2009. He was 74.

Fuller led Habitat from its founding in 1976 until 2005.

Fuller received more than 50 honorary degrees and in 1996 received the Presidential Medal of Freedom, the nation's highest civilian honor.



**Union – Snyder  
Habitat for Humanity**

**Building Houses,  
Building Hope**

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## **Whirlpool Building Blocks 4th Annual Community Build**

In 2006, Whirlpool decided to build on its long-standing commitment of donating appliances to every newly built Habitat for Humanity home by dedicating one week to building an entire block of homes.

In 2006, around 300 volunteers went to Nashville, Tenn. to construct a block of new homes. In 2007, volunteers worked hard

in Phoenix, Ariz. and last year they sweated it out in Dallas, Texas.

This year, Whirlpool is bringing the 4th Annual Community Build to Atlanta, Ga.

Every year around 250-300 nationwide volunteers apply to participate in this incredible experience.

Cherie King, Union-Snyder Habitat for

Humanity's own, has participated the last three years and hopes to participate in 2009.

If you are interested in building around nine energy-efficient homes during the week of Aug. 31—Sept. 4, 2009, then apply online at:

**[www.whirlpool.com](http://www.whirlpool.com)**

Applications will be available on April 20.



**RETURN SERVICE REQUESTED**

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**Union-Snyder Habitat for Humanity**



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