

August 2008 e-newsletter

One man advances his community by learning to read

Zabre Jabindo grew up in Fougu village in the Gnagna province of Burkina Faso without learning to read. Zabre's odds of ever learning to read were very slim with his country having less than a 24 percent literacy rate. However, when World Neighbors initiated programs in his province, his life and village were transformed.

Zabre's first introduction to World Neighbors was during his participation in the literacy trainings started by World Neighbors program partner APDC. Zabre remembers his life before the literacy trainings, "When I was illiterate, I had very poor knowledge of agriculture since I did not attend any school

Becoming literate gave Zabre the self-confidence to gain more knowledge and skills that would enable him to improve his living conditions. ***"I'm now a literate man and this has allowed me to acquire more knowledge and skills. Because I was literate, I had the opportunity to attend trainings and then in turn train other community members,"*** Zabre said.

Whenever training opportunities outside of the community arose, his fellow villagers chose him to attend and the confidence and respect that this generated led him into a leadership role in his community's development. Specifically, he monitored and evaluated development activities implemented in his village and supervised and coordinated literacy activities.

Although it is not necessary to be literate to benefit from World Neighbors supported trainings, Zabre credits literacy for the successes of his family and community. *"My family benefited from the program because 10 members out of 17 in my family are now literate."*

Zabre and his family have increased their agricultural production and thereby their income by adopting many of the improved farming techniques they learned through World Neighbors programs. The increased production has led to a reduction in "hungry" months from four or five down to one to two months and a greater security from diversified food sources. Zabre now has five cows and 10 sheep and his family generates income from small market businesses. With this additional income, they have improved their standard of living. Zabre and his family have also improved their health after following the advice about hygiene and children's nutrition that they received during training sessions.

Overall, the community has developed positive attitudes regarding health issues which has helped improve their lives significantly, especially in children under five years old. The program highly contributed to raising awareness on ways to address famine and diseases, resulting in members establishing a food bank and a pharmacy box that they can draw from in times of need.



Trainings were also organized for traditional birth attendants and health workers to help the community address minor diseases, such as malaria and diarrhea, with the correct treatments.



All of the various trainings contributed to the changes and improvements that can now be seen in Zabre's village, including greater community awareness through literacy, improved health status, particularly in children, significant reductions in the number of hungry months between growing seasons due to improved farming and the construction of food banks, and community members' increased income. Today more than 60 percent of the community is literate.

Zabre dreams of continually enhancing his knowledge and living standards. "I intend to acquire more skills in literacy and to be well known by the other projects for these services. I would also like to increase my annual income from \$288 to \$576. As for my herd, I would like to reach 30 cows and 40 sheep. My first son is three years old and my second son is one year old and I want them to go to school so that they can acquire the necessary knowledge to earn their living."

Zabre would like to have people know that his community is now open to progress in development. "We adopted several agricultural innovations and a satisfactory literacy level, which makes us more reliable and comfortable in managing our development process."

Looking for more retirement income?

If you want to find a new way to further build your retirement nest egg, consider adding a deferred Charitable Gift Annuity. You get an immediate partial tax break, and then once the lifetime benefits begin to pay at a retirement date you choose, a sizeable portion comes to you tax free. At the same time you are giving a helping hand to World Neighbors.

Here is one specific example employing the current rates of the American Council on Gift Annuities:

You are 57 years old and establish a \$10,000 Charitable Gift Annuity set to begin lifetime payments at age 65. The initial tax deduction is about \$3,900.

The build-up before the start date allows you to get a rate of 7.8%. That means annual income for life of \$780, payable in quarterly installments. Do the math, twice the size of the annuity and twice the payments.

Not a bad way to provide additional income and to benefit World Neighbors, which is anticipated at your life's end to have about \$5,000 leftover for its important work overseas.

To learn more about the Charitable Gift Annuity program and other planned giving opportunities visit our Web site at <http://www.plan.gs/Home.do?orgId=239>. World Neighbors Charitable Gift Annuity program has been operating for over 30 years.

Contact Jim Morley with any questions at jmorley@wn.org or 800.242.6387 ext. 1400.